

# Recommendations to improve the Social protection floor (SPF) in its inclusion of women- case study of the informal sector of India.

In India, **more than 90% of the workforce is informally employed** engaging in work such as street vending, housework, office assistants or self-employed entrepreneurship (Williams, 2011, p.352). So, in countries like India, it is problematic to limit social protection access only to those working in formal employment: this excludes a large number of the workforce overall. Therefore, the SPF should not focus on formalising the informal economy, but rather work with external groups like trade unions to provide provisions to people, in particular, women working within these sectors.

**Recommendation: The SPF should abandon focus on formalising the informal sector and recognise that in certain contexts, this is not practically feasible or necessary.**

The example of **trade union SEWA** in India working with self-employed women in the informal sector provides a basis for how the SPF can include social protection services to women in the informal sector. SEWA offers provisions to women entrepreneurs who partake in embroidery production. These include access to childcare, health care and life insurance (Harvey, 2009).

SEWA homepage (<https://www.sewa.org/>).



## INTRODUCTION

### SELF EMPLOYED WOMEN'S ASSOCIATION (SEWA)

is a National Trade union registered in 1972 with a membership base of over 1.5 million (2018) poor, self-employed women workers from the informal economy across 16 states in India.

The union **uses external funding from nationalised insurance companies** to provide women working under the informal sector with access to livelihood security. The group offers these services due to state incompetence for providing national service access to workers in the informal economy. So, while the SPF has enabled states to provide workers with access to livelihood security, it can learn from SEWA in extending these provisions and rights to those in the informal sector.

Image of woman working in informal Sector.

(<https://borgenproject.org/informal-sector-in-india/>)



SEWA have shown that the informal sector can compensate for the disadvantage of these women and enables them to utilise domestic skills they already have such as cooking or embroidery to produce income and secure basic livelihoods. On the contrary, If the informal economy were to formalise, access to pay through these jobs will become more competitive and will further act as a barrier to poor women's access to the economic domain (Harvey, 2009).

Molyneux (1985, pp.232-233) stresses the **need for social protection to balance the practical needs of women** to allow them to pursue strategic needs. Practical needs refer to the needs of women due to internalised psychological traits like perceived duties of care. Strategic needs arise from market ideals of income production and wanting to contribute to society. Women can only focus on strategic needs if their practical burdens are reduced.

*The SPF reduces these burdens by providing beneficiaries with advice regarding provisions like that of health care and childcare. However, the SPF needs to work on providing states with advice regarding the extension of these provisions to poor women working in the informal sector in order to reduce the practical burdens faced by these women also. The work of SEWA is useful in highlighting that these provisions are feasible, and states can proactively provide poorer women in the informal sector with access to benefits of the social fund.*

**Recommendation: The SPF should work with trade unions like SEWA to provide beneficiary countries with outlines on how they can extend so protection provisions to women working in the informal sector such as access to childcare and healthcare.**

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