



SEWA: Swaccha Aakash Campaign

BUILDING CLEANER SKIES

Second Annual Report

तुम आने वाला कल हो

तुम आने वाला कल हो,
चलो हम उसका जतन करें।

कल से कहीं मुड़कर न देखो,
आगे चलो, आगे बढ़ो।

मैं गुजरा कल हूँ,
मैं भी तुम्हारे साथ चलूँगी।

वक़्त ने दिया था हमको एक मौका,
हमने नभिया।

ये तुम भूल न जाना,
अब आया है तुम्हारा ज़माना। तुमको है
अपना दायतिव नभिना।

Dawn of tomorrow

You are the dawn of tomorrow,
Let us nurture your rising light.

Do not turn your gaze to yesterday,
Step onward, march ahead.

I am the yesterday that has passed,
Yet my footprints walk beside you still.

Time once gave me my one chance,
I bore it true, I lived it full.

Forget this not;
For now the age is yours to hold.
Carry your duty, Fulfil your role.



About This Report

The Self-Employed Women’s Association (SEWA) was founded and registered as a trade union in 1972, and celebrated its 50th anniversary in April 2022. At the Golden Jubilee celebration, late founder Ela Ben Bhatt asked members, “What is more important—the past 50 years or a sustainable earth for next 50–100 years?” Inspired by this question, SEWA’s members built a plan to tackle climate change in their everyday lives. The initiative compiled the collective thoughts, efforts, and actions undertaken by SEWA members, and they call the initiative SEWA’s *Swachh Aakash* “Building Cleaner Skies” Campaign (SAC).

Sharing this second-year annual report is sense of pride to showcase the resilience and determination of SEWA’s member in leading the fight for climate justice, and that when approaches are rooted in the realities of women’s lived experience, households, villages, and communities thrive. This report of the *Swachh Aakash* Campaign reveals the strength that comes through climate-smart, women-led solutions that are based in awareness, education, and knowledge dissemination; grounded in actions at the individual and community

level by women; and informed by strong policy and advocacy at multiple tiers.

We share these findings to inspire partners, governments, civil society organizations, private and public institutions, researchers and academic institutes, and all other thought leaders and change agents to look towards SEWA members as incubators and leaders in the fight against climate change. Their strength and community-mindset have evoked powerful remedies to the toughest problems of today, and laid the pathway for generations afterwards.

We, first and foremost, want to recognize our SEWA Members, village leaders or *Aagewans*, and organizers. They are engine behind this campaign, and a standing testimony of the power of climate resilience. We are grateful also to all of our technical partners—individuals and organizations, donor partner organizations, and State and National Government bodies. Their commitments and insights have enabled our work under *Swachha Aakash* Campaign, and ensured dignity to thousands of women’s lives and livelihoods.



Background

Climate change is no longer a distant threat but a lived reality, particularly for poor women in the Global South. With increasing frequency, cyclones, floods, droughts, cold waves, and prolonged heat waves are devastating human lives and livelihoods. The most vulnerable—small and marginal farmers, fisherwomen, dairy workers, vendors, construction laborers, waste recyclers, and other informal sector workers—bear the brunt of these disasters. They are largely excluded from social safety nets and insurance mechanisms, leaving them highly exposed to risks. Within these vulnerable populations, women face an even harsher burden due to systemic social and economic disadvantages, unequal caregiving responsibilities, and restricted access to resources.

Swachh Aakash Campaign (SAC)

The *Swachh Aakash* Campaign (SAC) is a collective response to global climate change by SEWA members, and works to build climate solutions. The *Swachh Aakash* Campaign symbolizes a revolutionary idea that fosters a nurturing environment for work and life and rests on 4 interconnected aspects: Clean Energy, Clean Land, Clean Air, and Clean Water. Together they form a holistic approach that strengthens the livelihoods and health of informal sector workers who have contributed least to global emissions but are paying the highest price for climate change. SAC operates through three reinforcing tracks; first, through **awareness and**

dissemination on the ground; second, **adaptation and mitigation strategies and practices** in households, villages, and communities; and third **through policy and advocacy** at city, state, and international levels. It is through this multi-prong approach that small steps create seismic change to the lives and livelihoods of women informal workers, and ensure women can live with dignity.

Objective

The overarching objective of SAC is to make SEWA the first ‘Green’ trade union of women informal workers in which solutions are generated directly from its members. The SAC initiative is a critical first step to building an **Economy of Nurturance**, an approach that prioritizes providing wrap around solutions and support to women’s livelihood, health, and social well-being for the next 150 years.

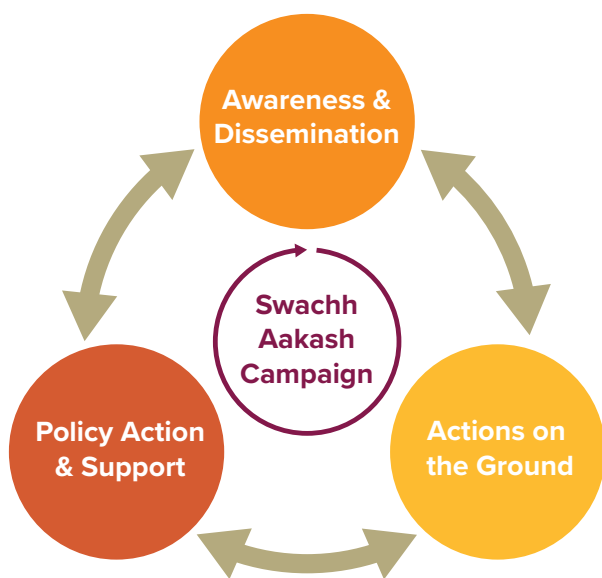
Strategy and Activities

The SAC strategy works to reimagine livelihoods and turn climate-induced challenges to opportunity. SAC focuses on behavioral changes and facilitating large-scale transformation towards green livelihood and lifestyles by promoting practices that support women’s physical, mental, and economic health. Through adaptive models, collective efforts work to ensure climate knowledge resonates with local traditions, that awareness leads to actions, and that evidences translates into policy commitments.

Awareness and Dissemination

Awareness is the first seed of change. In 2024–2025, SAC’s awareness initiatives directly reached close to 750,000 SEWA members, with ripple effects extending across their families and communities.

SEWA’s Climate School continued to be a cornerstone of knowledge dissemination, and by the end of 2024, 20,000 members had undergone climate-related training, while 45 young Climate Educators carried climate literacy to tens of thousands of members. Women and children across India joined rallies, created posters, performed plays, painted murals, sung songs, created videos, and planted trees, and turned homes, schools, and courtyards into hubs for climate action.



The broad activities of SAC can be broadly classified into three heads.

“When I saw the posters of glaciers melting, I felt it in my heart. We see less snow each year. Now we know it is climate change, not just nature’s mood.”

Mobile alerts and weather service announcements created new channels for real-time information, while disaster preparedness trainings equipped members with the knowledge and resources to respond quickly. Youth and children played a critical role in amplifying awareness, spreading messages, and ensuring inter-generational transfer of knowledge. These methods combined traditional cultural expression with modern technology, bringing visibility to climate issues while also making awareness accessible to both older and younger generations.

The experience of SAC demonstrates that awareness is most impactful when it is rooted in the realities of women’s livelihoods. Salt-pan workers respond when climate is framed in terms of energy costs; fisherwomen understand climate preparedness through cyclone drills; farmers connect when changing snowfall patterns are linked to their orchards and fields; and street vendors mobilize when air pollution is linked to their health. When awareness is created by informed demand, and once members understood the climate challenges, they actively began to seek solutions.

“Earlier, we only ran when the winds came. Now we know how to prepare before the storm. The drills showed us where to go and what to carry. We are not afraid anymore.”

Awareness creation under SAC has been geographically diverse, culturally embedded, and deeply practical. Once the first pillar of demystifying climate change began, it transformed the problem from an abstract threat into a collective challenge that women could confront together.

Actions on the Ground

Awareness translated into action as SEWA members turned knowledge into resilience at every level—individual, community, and institutional. Women adopted practices that directly transformed their lives and they became proactive climate actors. Across states and

districts, SEWA members initiated actions that were nurtured, scaled, and sustained and that have, in consequence, saved costs, improved incomes, and restored ecosystems—while building resilience for their families and communities. Below are a few of the actions accomplished this year:

Hariyali or Green Villages/Wards Initiative

The objective of the *Hariyali* Green Villages (rural) and *Chawls* Wards (urban slums) initiative is to accelerate the uptake of clean energy and reduce energy poverty amongst SEWA members. In its second year, under SAC, more than **300 Green Villages** have been created across the states of Gujarat, Rajasthan, Maharashtra, and Uttar Pradesh. Today SEWA has more than **9,000** members who have adopted one or more green equipment or technology, and the impacts has been an estimated annual savings of **1,991 tons of CO₂** emissions into the atmosphere.

Activities:

- **Biogas** units were introduced to demonstrate how leftover food and dry leaves could be converted into clean fuel. LPG cylinder that previously lasted only one month could now last up to 45 days, creating significant savings, more reliable sources of energy at home, and a reduction in pollution. Currently, SEWA has 5 pilot biogas plants, with the average annual savings of INR 12,500.
- **Tree planting and gardening** can enhance the health and nutrition as families consume chemical-free vegetables, have lowered expenses on vegetables, have access to medicinal cures, and have trees that can provide shade during extreme heat. By November, a total of 17,977 saplings will have been planted across 26 *Chawls*.
- **Bio-enzymes** are natural cleaning solutions made from fermented fruit peels that reduce family expenditure, improve sanitation, and eliminate exposure to harmful chemicals. Using these became a step toward protecting women’s health and well-being.
- **Cool Roof paint** provides one of the most affordable and effective ways to beat extreme heat by lowering ambient indoor temperatures by 1.5 to 5°C (2.7 to 9°F). Women can now continue home-based work comfortably during summer.



Attending a Village Meeting on Parametric Heat Insurance



Launching of the Green Transition Centre at Climate School

- **Ujasiyu (Skylight Windows)** installed in rooftops helped women and families have better light and ventilation, converted homes into healthier and more comfortable spaces, decreased electricity bills as light enters in naturally, and allowed for children to study in brighter conditions. Members reported improved productivity by 20%-30% and overall improvements to their mental well-being from the fresh air and light.
- **Gyaan Kendras** were weekly plastic collection drives that separated, composted, and recycled materials as part of community clean-up campaigns. Driven by children and youth, the campaign preserved waste, reduced pollution, and encouraged children to be outside and away from TV and phone screens.

The *Hariyali* Green Village and *Chawls* reduced daily chores and drudgery, saved costs, improved incomes, and restored ecosystems—while building resilience for members’ families and communities.

Head Loaders and Cart Pullers

Head loaders and cart pullers in Ahmedabad’s wholesale cloth markets play a crucial role in keeping the textile trade moving. However, the struggles of head loaders and cart pullers are twofold: economic insecurity—with uncertain work opportunities, delayed or reduced payments, unfounded accusations of theft, and rains that damage products—and occupational health risks—the physical toll of carrying heavy loads,

prolonged exposure to extreme heat, and traveling long distances to complete deliveries.

SEWA has been at the forefront of organizing and representing these workers, ensuring fair wages, safer working conditions, and climate-responsive social protection. In 2024, 95 grievances were recorded and collectively resolved through SEWA’s mediation and leadership, and SEWA assisted in the reducing penalties towards worker from ₹10,000 to ₹500 while also securing the release of vehicles back to workers. Additional support to members included heat-related insurance and providing water jugs, shaded rest areas, and awareness on heat safety. Today, SEWA represents 200 of these vital workers.

Street Vendors and New Smart Markets

Street vendors are the living pulse of natural markets— they are self-employed workers who bring daily essentials, food, and services directly to neighbourhoods. SEWA has piloted 10 market spaces—each equipped with electricity, water supply, toilets, parking, storage, and shaded vending platforms—to ensure the physical and economic safety of street vendors. These facilities protect women from extreme heat and rain, increase product shelf-life, and reduce health risks. The dome-based roofing has led to heat reflection and temperature reduction, while large industrial fans provide ventilation and cooling. Vendors have also collectively planted trees, introduced waste segregation, and promoted the use of cloth bags and solar lanterns, contributing to greener, safer vending zones. Through these provisions and through designated storage spaces that preserve food longer, these ‘Smart Markets’ have reduced the release of methane gas, protected women from climate volatility, and improved sales by about 50%.

Waste Recovery Workers, Material Recovery Facilities (MRF) and Value Creation Centre (VCC)

Women engaged in collection, sorting, and recovery of dry materials, known in SEWA as Dry-Waste Resource Workers—or simply, Waste Recovery Workers—are the often invisible backbone of urban waste management. They are pivotal in maintaining environmental cleanliness and hygiene of 60% of a city’s waste. In this year, SEWA organized over 280 community meetings, engaging more than 5,500 Waste Recovery Workers across neighborhoods, to share experiences, raise awareness, and collectively design a path toward cleaner surroundings.

Through the C-PET programme, members received hands-on training in advanced segregation and identification techniques which has increased recycling efficiency and raised incomes by 15–20%. Waste Recovery Workers were entrusted with managing waste collection and succeeded in collecting over 7.5 tons of recyclable material. Their effort prevented methane emissions from dumpsites, enhanced visitor experience, and set a precedent for responsible tourism and community-based waste management. In Ahmedabad, SEWA has organised more than 27,000 waste-recycler members.

Waste management does not stop after being sorted; it must be further processed or disposed of. The Material Recovery Facility (MRF) is a key link in SEWA's green livelihood value chain. The work here segregates and prevents tons of waste from reaching dumpsites and emitting greenhouse gases. SEWA's MRF operations are active in Rakhial, Kankaria, and Sola in Ahmedabad, and have 1,437 members through 17 cooperatives who earn by sorting and recovering ~600-700 kilograms of dry waste collected from over 405,000 households. In 2024, these women sorted a total of 1,700 tons of recyclable waste. With training, SEWA's supported women to learn to negotiate, track material flow, and ensure regular income for all members. They also provided weather-resilient working conditions to protect workers through sheltered space and reduced exposure to pollution and physical hazards.

In expanding these services, SEWA established a Value Creation Centre (VCC)—a 10,000-square-foot facility equipped with appropriate machinery chosen through a bottom-up design process. The VCC has introduced simple, user-friendly technology tailored for semi-literate and illiterate women worker members. These women have learned to operate conveyor systems, baling machines, fork-lifts, and jib cranes, and use WhatsApp for coordinating routes, timings, and price updates. Younger women have received training in computer and financial-literacy and maintaining digital stock records, and they have assisted their older SEWA members. This inter-generational knowledge transfer ensures both continuity and aspirations for cleaner, higher-skilled employment. It has increased members' bargaining power and negotiation capacity, allowing them to earn higher prices for their work and move up in the supply chain. Last year, the VCC handled up to 2 to 2.5 tons of waste per day, collected from 20 areas of the city and from 872 SEWA members, and

has formed business connection to provide services to high-end hotels in the area.

These initiatives demonstrated that when women control their work environment, incomes rise and dignity follows.

Shanti Solar Park

Agariya sisters of Surendranagar district, Gujarat work long and hard on salt flats under harsh weather condition. A critical challenge for these salt workers is the four-month offseason when salt production halts that leaves many with no regular incomes and forces families to migrate in search of insecure, low-paid labour in agriculture or ceramics. To address this, SEWA and its district federation—the Surendranagar Mahila Bal Vikas Mandal (SMBVM)—have pioneered a bold and innovative solution: the *Shanti* Solar Park.

The *Shanti* Solar Park is a women-led solar park utilizing otherwise idle solar panels during the offseason to generate electricity and sell it to the state grid. Each participating *Agariya* is projected to earn an additional ₹7,000–8,000 annually, which significantly reduces the four-month “hunger period.” Collective ownership enables women to break free from moneylenders, build creditworthiness, and reinvest in salt production. With a 25-year panel life, the park ensures long-term financial security. At the same time, solar energy adoption in pumping salt water cuts diesel dependency, reduces emissions, and spares women from the health hazards of fumes. The younger generation of women, particularly those between the ages of 18 and 30, will enter green jobs in operation and maintenance, ensuring intergenerational climate resilience.

To date, 1,100 salt farmers have agreed to contribute their solar panels for offseason use, and 2,700 panels have already been pooled on site, with a target of 8,000 panels in the coming months. Five acres of land near Naradi village were secured on a 25-year lease, and SMBVM became the legal entity authorized to sign the Power Purchase Agreement with the utility. Through ongoing clearances with city, government and national officials and agencies, headed by members themselves, SEWA Union is transforming members' vision into a technically viable, financially feasible, and policy-recognized project, and building India's first-ever women's solar park as a model of energy inclusion that turns adversity into opportunity.

Surya Green Skilling

SEWA learned that household and trade energy issues were at the core of members’ struggles: women often spent up to 40% of their time and up to 25% of their income simply to access energy. To respond, SEWA launched the Green Skilling and Green Livelihood campaign began with three intertwined goals: energy access, financial inclusion, and gender empowerment. Through a demand-driven and holistic approach, SEWA has helped women transform into not just users of energy but planners, implementers, motivators, trainers, managers, operators, technicians, and entrepreneurs.

Key Activities	What it Means for Members
Affordable Green Energy Access	Access solutions at fair, affordable prices
High-Quality Technology	Top-tier products via rigorous evaluation & quality control
Policy Advocacy	Engage Government & States, and disseminate scheme information
Training & Skill Development	Partner with academia & skill councils to deliver green livelihoods training

In assessing energy needs, identifying suitable technologies, and co-developing solutions, peer educators from SEWA demonstrated how green livelihoods reduce costs, create income, and enhance climate resilience.

Awareness/Planning Tool	Purpose
Energy Planning & Budgeting	Map household and/or trade energy needs, their costs, and savings potential
Technology Identification	Match problems with reliable green solutions
Affordability Pathways	Install and/or link green models to be grounded in trade cashflows
Education & Training	Use simple, locally relevant knowledge tools

Importantly, the next generation of SEWA member recognized the need to be trained in solar power technology to meet the demands of tomorrow. With designed training that aligned to the Sector Skill Council for Green Jobs and certification under the Skill India portal, young women now are skilled in panel assembly, shop-floor production, installation, and solar-pump repairs. *Surya’s* is a first-of-its-kind skills program for informal women workers in the solar industry. Sixty young women have been trained and trainees now earn ₹15,000–₹24,000/month—driving economic security and freedom.

“I didn’t even know what a green job was... Surya training gave me the courage to step out and earn ₹16,000 a month. Nothing is impossible if you take the first step.”

SAYRABEN, SOLAR PV TECHNICIAN, DHOLERA

eMobility—Clean Energy on Wheels

For poor women workers in the informal economy, transportation is not a luxury but a basic necessity. It is directly linked with livelihoods, dignity, and survival. SAC is coupling women’s empowerment with global efforts to cut greenhouse gas emissions from transportation. Between late 2024 and early 2025, more than 4,000 women gathered for meetings, demonstrations, and cultural events around electric vehicles (EVs) models, financing options, and environmental benefits. The results were stark; women who had never imagined driving took test rides and discovered its ease of use, while several others registered immediately for purchase.

The adoption of electric two-wheelers, e-rickshaws, and e-logistics vans has been widespread ever since. By early 2025, Rajasthan recorded 26 e-bikes, Gujarat 8 e-bikes and 3 e-rickshaws, and Maharashtra 20 formal requests. SEWA has also piloted solar-powered community charging hubs to offer replicable, renewable-powered models. These decentralized solutions keep costs low and benefits within the community. Advocacy efforts towards seeing women EV drivers as essential climate entrepreneurs is improving accessibility and inclusion. Case studies across district adoptions confirm that when financing and infrastructure barriers are reduced, women embrace EVs rapidly.

“Earlier I used an Activa scooter, spending ₹200 every two days on petrol—almost ₹3,000 a month. With SEWA’s support, I purchased an e-bike. Now I save that amount every month. With the savings, we released mortgage land and started cultivating it. The earnings from this land are set aside for my brother’s children’s education. This e-bike is not just transport—it has given me savings, independence, and a way to secure education for our children.”

SANGEETA BEN BHAVANSINH RATHOD,
NAGANAMATH, ARAVALLI

Kheti Jumbesh-Agriculture Campaign

The **Kheti Jumbesh (Climate Smart) Agriculture Campaign** is guided by the question: “Why is the farmer hungry?” The answer to this is systemic—it includes organizing women as farmers, reducing the costs of production, protecting health, mitigating climate shocks, building market power, and securing policy recognition. This work is urgent because more than half of SEWA’s members are engaged in agriculture and allied activities.

SEWA delivered season-aligned training through village meetings, field schools, and demo plots. In 2024, nearly 695,000 farmers were trained, almost 87,000 adopted techniques, and 170,000 joined one or more training sessions. Topics covered soil fertility management, seed care, irrigation, composting, crop protection, sustainable cumin and castor farming, medicinal plant cultivation, tree planting, and kitchen gardening. Training also emphasized post-harvest care, ensuring members understood how to grade, store, and package crops to reduce losses. Digital advisories reinforced this learning. Voice messages in local languages, disseminated via WhatsApp, reached 459,075 members in 2024 and 279,921 more in 2025, carrying weather alerts, sowing windows, pest advisories, and livestock care instructions.

Forgotten grains such as ragi, bajra, bantya, and red rice were revived. In 2024, 3,848 farmers cultivated 4,478.5 vighas across six districts, including 7.65 vighas of red rice in Chhota Udepur. Seed banks piloted in Mehsana and Patan met demands for guar, cumin, and wheat varieties. Agri-Input Centres in 12 districts prepared and sold Jeevamrut, Amrut Pani, Neem Ark, and Dashparni Ark alongside tools and equipment, while Krishi Sadhanalays or tools library in three districts served 13,622 women by providing timely access to farm equipment.

Tools such as hand-operated weeders proved transformative. In Ahmedabad, a weeder reduced labour needs from four workers per day at a cost of ₹600 to a ₹100 rental over two days. Women reported faster work, less back strain, and lower input costs. Such demonstrations are scaling across districts.

Water security interventions included farm ponds, rain-water harvesting, and desilting of canals. Micro-irrigation reached over 11,000 members. Pipe-gauge irrigation in paddy fields helped farmers water crops based on root-zone need, conserving resources without reducing yield. Livestock activities also scaled up: more than 70,000 members were trained (7,000 in goat rearing), and 41,000 attended insurance awareness camps, and 1,859 were linked with dairy cooperatives.

In 2024, 493,275 saplings were planted across 652 villages in 14 districts, including species with high carbon absorption, and placed in courtyards, farm borders, schools, and *panchayat* lands.

Credit access for women expanded through SEWA. In 2024, 686 members received ₹2.32 crore in loans for inputs and irrigation.

A major breakthrough came in Anand, where women farmers managed a 10-ton solar cold room. By storing 4,500 kg of produce until prices improved, they raised net incomes by up to 40% while drastically cutting waste.

SEWA’s agricultural advocacy focused on recognition, risk coverage, water governance, clean energy, markets, and policy literacy. It argued for women farmers’ names to be recorded in land titles and farmer ID cards, enabling direct access to schemes and credit, and for insurance to expand through government-matched livestock premiums and pilots of temperature-linked covers. Water assets, collective budgeting, subsidies, and reserved spaces for women in markets were presented to key officials. In 2024, 110,075 women joined policy trainings and 85,000 accessed schemes.

Livelihood Recovery and Resilience Fund (LRRF)

The Livelihood Recovery and Resilience Fund (LRRF) has emerged as a cornerstone of SEWA’s *Swaccha Aakash* Campaign, and is a blended finance mechanism that: facilitates linkages with the formal financial system through risk-sharing tools; provides emergency

climate assistance in the form of interest-free advances to members facing livelihood disruptions; and builds capacity and financial literacy to empower women for better decision-making and resilience.

The LRRF embedded financial literacy, digital training, and holistic awareness training into its programs, and over 300 women across Gujarat and other regions have been trained, shifting from informal bookkeeping to structured financial management.

Across seven districts of Gujarat, ~4000 members received relief through ~14,000 interventions carefully designed to match their immediate needs and restore a measure of stability after the rains. The relief was not distributed as one-size-fits-all aid; instead, members were given options that allowed flexibility. In total, INR 1.8 crore was disbursed across the districts, and close to 60% has already been repaid by members, reinforcing that these interventions are not charity but part of a community-owned mechanism for resilience and recovery.

The work ahead is aimed towards formal financial systems that have historically excluded women in the informal economy, citing elevated risk, lack of collateral, and irregular cash flows. Through using risk-sharing instruments, utilizing concessional credit lines, expanding to incorporate digital data into the credit ecosystems, scaling savings groups as a gateway to credit, incorporating climate risk into finance, and blending finance funds at the national scale, LRRF is designing financial products that effectively respond to women workers' needs.

Parametric Climate Insurance and Climate Welfare Facility

When climate shocks strike, poor women workers are forced to choose between continuing to work and risking their health, or staying safe and losing their daily income. SEWA's Parametric Climate Insurance program aims to protect the health and livelihoods of SEWA members during adverse climate events. Unlike traditional indemnity insurance where one must prove losses before pay outs, Parametric Climate Insurance is designed so a beneficiary is able to get paid within days, directly to their bank account, due to predetermined thresholds and satellite data providing the evidence of crossing the threshold.

SEWA's Parametric Climate Insurance product was piloted in 2023 and covered 21,000 SEWA members across 5 districts in Gujarat. In 2024, the program was scaled up to 50,000 members across 22 districts across Gujarat, Rajasthan, and Maharashtra. In 2025, SEWA covered 225,000 informal sector women workers across 34 districts in Gujarat, Rajasthan, Maharashtra, Assam, Bihar, Uttar Pradesh, Jammu, and Kashmir.

In 2024, extreme temperatures resulted in the direct cash assistance of ₹400 getting triggered for all 50,000 members across 22 districts, as well as the insurance getting triggered for 46,339 members in 17 out of the 22 districts. The insurance pay out ranged from ₹151 to ₹1,656. Including both the cash and insurance layers, the average product pay out was ₹984.5. In 2025, the product has triggered in only 7 of the 34 districts, and the total pay-out recorded so far is ₹36,13,607.

In 2025, SEWA created a Climate Welfare Facility (CWF) that provides a comprehensive safety net for members through 3 components: savings, insurance, and grants. Members' contribution and donor funds are pooled to create a corpus of funds. When climate shocks occur, the members receive a pay out from the CWF. Additionally, the CWF supports members via other value-added services like climate advances, investments in climate adaptation, robust climate health and mental health campaigns, early warning systems, and others.

The program upskilled a cadre of *Aagewans* who act as climate insurance educators and enrolment facilitators. This cadre explained products in relatable terms, helped others register, and tracked pay outs at the community level. SEWA also worked closely with banks to simplify the financial access processes for its members, and members were supported with digital banking setup, and guidance on using ATMs or mobile applications. Over 37,000 women opened or reactivated bank accounts as part of the program, enabling direct pay outs, secure savings, and access to formal finance.

Health and Wellness

Health is the primary asset for the poor informal sector women workers and the most critical determinant of their ability to earn a livelihood and sustain their families. For daily wage earners, a few days of ill health is detrimental and a major drain on their family's resources.

“My health is my only asset. On days I work, I earn. When I am sick, I cannot earn. My chula does not burn and I cannot cook. There is nothing else I have to fall back on.”

JIGNASHABEN, AHMEDABAD

SEWA's Climate–Health Program is a direct response to these realities, and provides services through these key pillars:

- **Cadre of SEWA Health Ambassadors (SHAs):** Drawn from the communities themselves and trained by SEWA's team of doctors, SEWA has helped build capacity to over 400 SHAs. These SHAs then engage members directly, disseminating knowledge about climate-sensitive health risks and preventive measures. Their credibility stems from years of trust built within the community.
- **Focus on Preventive Care:** Strong emphasis is placed on preventive medicine, promotion of early care-seeking behaviour, and retention within the care continuum. The SHAs engage members for lifestyle modifications and dietary modifications for climate-related illnesses, and conduct regular follow-up to ensure members are adhering to care.
- **Integrated Approach:** Improvement to overall health status in poor communities is critical and must have an integrated and holistic approach that focuses not only on health and wellness, but also other determinants of health like livelihoods, safe working conditions, and access to clean air and water.

Under these pillars, SEWA has:

- Started a **telemedicine system** in April 2020 to ensure easier access to care for members unable to leave their homes or worksites. The telemedicine system, staffed by SEWA's team of doctors, have provided free tele-consults to over 25,000 members since its inception.
- SEWA's cadre of SHAs have been trained on using various **POC devices** such as glucometers, digital BP machines, and digital thermometers. The SHAs conducted household visits and screened members for diabetes and hypertension. They also linked members to local providers to ensure that members get timely access to diagnostic services and treatment.

- The cadre of SHAs and grassroots leaders disseminated **key awareness messages** through their respective communities, marketplace, ration shops, *Panchayat* office, bus stand, and places of worship, and through household visits and social media platforms like WhatsApp.
- Another key activity of SEWA's Climate–Health program was on-the-ground **data collection**. Two rounds of surveys were conducted in 2023 to capture members' experiences, coping mechanisms, and health outcomes during extreme heat, and in 2024 another assessment was completed to understand the early impact of SEWA's climate interventions. Complementing this, SEWA also held over 30 Focus Group Discussions (FDGs) where women shared detailed perspectives on their struggles and strategies during climate shocks. Together, these efforts have provided both quantitative evidence and rich, lived narratives to inform SEWA's interventions.
- **Health camps** organized by SEWA during and after climate shocks played a critical role in diagnosing care, distributing medications, and treating members with climate-related illnesses. Health Camps improved access to clinical care because they were close to members doorsteps, therefore the camps reduced the travel time of members and decrease out-of-pocket expenditures for clinical care.

“When the snow closes our roads, nothing reaches us—not food, not medicines, not doctors. Our health weakens.”

FATIMABEN, KARGIL

Global Climate Resilience Fund/Facility for Women (GCRF)

Women in the informal sector shoulder primary responsibilities for food, water, energy, and care work, and when climate events strike, these responsibilities become more arduous. The nexus between gender and climate change is increasingly recognized as a priority for global policy and action. Under SAC, SEWA is resolved in highlighting the urgency of supporting women workers against climate change worldwide. This call to action led to the creation of the Global Climate Resilience Fund for Women (GCRF) which is a blended finance initiative aimed at strengthening climate resilience among women in the

Global South by replicate SEWA's proven grassroots models of climate action while scaling them globally.

In 2025, this concept has evolved into the Global Climate Resilience Facility (GCRF), a USD 15 million, multi-country philanthropic initiative focused specifically on unlocking financing for women-led small and medium enterprises (W-SMEs). These enterprises, often excluded from formal financial systems, face increasing risks from climate shocks and lack the means to adapt effectively. The Facility aims to close this financing gap while simultaneously enhancing W-SMEs' capacity for climate adaptation.

The Facility will provide credit enhancement instruments to financial service providers (FSPs), enabling them to extend affordable credit to W-SMEs and help build their credit histories. Alongside this, technical assistance will be provided to aggregators and community service organizations (CSOs) to strengthen W-SMEs' operational resilience, expand market access, and build capacity to manage climate risks. By promoting gender-responsive lending models among financial institutions, the Facility seeks to foster inclusive growth while addressing climate vulnerabilities. The initial rollout prioritizes India and Indonesia in 2025, with subsequent expansion into select African countries in line with donor interests.

Policy Action and Advocacy

The third pillar of SAC converts awareness and action into laws, schemes, budgets, standards, and institutional practices. SEWA's approach is deliberately multi-level and multi-stream to carry members' experiences into forums and discussions to provoke radical change.

In urban settlements, SEWA organized *chawl* committees and market associations to demonstrate to Municipal officers successful climate adaptive measures, and convince them to replicate in adjacent wards. These engagements showed that municipal systems are receptive when women present working, low-cost solutions that can be scaled ward-by-ward.

SEWA used district-level proofs to open state-level policy doors, and these state engagements naturally bridged to central schemes and regulators whenever standards, subsidies, or product approvals were required.

SEWA carried members' experiences to international platforms to influence norms and crowd in partnerships. At

multilateral and global convenings, SEWA demonstrated community-owned renewable energy, women-led disaster preparedness, and nature-based adaptation measures as viable, scalable models. These forums helped articulate two policy messages with clarity: first, that informal women workers are frontline climate actors, not passive recipients; second, that gender-responsive financing, training, and product design must be embedded in energy, water, agriculture, health, and social-protection policies if national targets are to be met. International recognition, in turn, strengthened domestic advocacy and unlocked collaborations with technical agencies and sector councils.

“From grassroots evidence to global recognition, it affirms, it confirms, it reaffirms, and it reconfirms that resilience is built not in conference rooms but in the market places, salt pans, and villages where women fight climate shocks like heat, flood, and drought. Policy, therefore, must not speak about them—it must speak with them, and most importantly, be shaped by them.”

JYOTI BEN MAKWAN, GENERAL SECRETARY, SEWA



Trainees at the Green Skilling Centre

Conclusion

The *Swaccha Aakash* Campaign has, in just two years, transformed SEWA from being the largest women's trade union in the world into also being a pioneering 'Green' trade union. SAC has made climate action a lived reality through awareness, action, and advocacy. It has turned poor women workers—once invisible victims—into visible leaders of climate justice. The campaign shows how modest interventions, when multiplied across millions, create transformation. What emerges is not just a green transition but a Just Transition—where poor women, future generations, diverse trades, and Nature itself are not left behind.