SEWA Bharat
2015–16
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# ABBREVIATIONS

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<th>Abbreviation</th>
<th>Full Form</th>
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<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
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<tr>
<td>ARSH</td>
<td>Adolescent Reproductive and Sexual Health</td>
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<td>BC</td>
<td>Banking Correspondent</td>
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<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
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<tr>
<td>CSA</td>
<td>Customer Service Agent</td>
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<td>CSP</td>
<td>Customer Service Point</td>
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<tr>
<td>DFID</td>
<td>Department for International Development</td>
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<tr>
<td>DOTS</td>
<td>Directly Observed Treatment Short Course</td>
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<td>ETI</td>
<td>Ethical Trading Initiative</td>
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<tr>
<td>FSSAI</td>
<td>Food Safety and Standards Authority of India</td>
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<td>EWS</td>
<td>Economically Weaker Section</td>
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<td>FWWB</td>
<td>Friends of Women's World Banking</td>
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<td>GPF</td>
<td>Gandhi Peace Foundation</td>
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<td>GPRS</td>
<td>General Packet Radio Service</td>
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<td>GRC</td>
<td>Gender Resource Center</td>
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<td>ICRW</td>
<td>International Center for Research on Women</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>MHT</td>
<td>Mahila Housing Trust</td>
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<td>MOIC</td>
<td>Medical Officer In-charge</td>
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<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NASVI</td>
<td>National Association of Street Vendors of India</td>
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<td>NDWP</td>
<td>National Domestic Worker's Platform</td>
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<td>NFE</td>
<td>Non-Formal Education</td>
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<td>NIOS</td>
<td>National Institute of Open Schooling</td>
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<td>NRHM</td>
<td>National Rural Health Mission</td>
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<td>OHS</td>
<td>Occupational Health and Safety</td>
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<td>POS</td>
<td>Point of Sale</td>
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<td>RBI</td>
<td>Reserve Bank of India</td>
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<td>RML</td>
<td>Reuters Market Light</td>
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<td>RSBY</td>
<td>Rashtriya Swasthya Bima Yojna</td>
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<tr>
<td>RTE</td>
<td>Right to Education</td>
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<td>RUIDP</td>
<td>Rajasthan Urban Infrastructure Development Project</td>
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<td>SBI</td>
<td>State Bank of India</td>
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<td>SHG</td>
<td>Self-help Group</td>
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<td>SMBT</td>
<td>SEWA Mutual Benefit Trust</td>
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<td>SMSS</td>
<td>Swasthreya Mahila SEWA Sangam</td>
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<td>SSK</td>
<td>SEWA Shakti Kendra</td>
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<tr>
<td>SUADA</td>
<td>State Urban Development Authority</td>
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<td>SYRC</td>
<td>SEWA Youth Resource Center</td>
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The SEWA Story
1. About SEWA

1.1 Who is the Self-Employed Woman?

Over 90% of workers and producers in India are in the informal economy with no regular salaried employment, no protection from hazardous working conditions, no social security or social safety nets, and are at risk to fluctuations within the economy. The informal sector permeates throughout daily life in India: informal workers are employed in construction, agriculture, vending, domestic work, and home-based production of goods, such as garments. Informal workers are connected to both local and global economies. Women who work in the informal sector are self-employed since the majority of their work is conducted without formal employment. Women in the informal sector face even more risk than men due to lower wages, harder work, and familial and societal responsibilities.

Over 2 million self-employed women across multiple industries have coalesced to form the Self-Employed Women’s Association (SEWA) to dismantle the economic and societal barriers that have placed women on the periphery of society. By coming together they have transformed not only their own lives but the lives of millions more by inducing policy changes, not only at the grass roots but also at State and National levels.

SEWA is organized as a trade union of informal workers that organises women who work as:

(i). Home-based workers (embroidery artisans, bidi makers and others)

(ii). Manual labourers and service providers (construction workers, small and marginal farmers, waste recyclers and others)

(iii). Small Producers (like small scale farming and livestock producers)

(iv). Street Vendors

SEWA’s Goals

SEWA organises its members to achieve two goals: full-employment and self-reliance.

- Full-Employment is defined as work security, income security, food security, and social security including health care, insurance, pension, and shelter with water and sanitation.

- Self-Reliance equips women to be economically autonomous and empowered to make their own decisions.
1.2 The SEWA Story

The Self Employed Women’s Association (SEWA) established in 1972 was built upon the foundation of the work of India’s oldest and largest union of textile workers, Majoor Mahajan.

Anasuya Sarabhai, a pioneer in the labour movement, founded the Textile Labour Association, Majoor Mahajan, in 1920. Ansuyaben was a close associate of Mahatma Gandhi. Together, in 1917, they led a successful strike with textile workers against low wages and poor working conditions.

In 1954, the Women’s Wing of Majoor Mahajan was created to assist women workers in the mills. Elaben Bhatt, a young lawyer, assumed the role of head of the Women’s Wing. After a few years with Majoor Mahajan, Elaben joined the government department of Labour and Employment. However, her heart remained with the mill workers and she came back to Majoor Mahajan in the late sixties. By then the numbers of women workers in the mills had declined considerably and Elaben found that most women were working outside the mills, as rag pickers or construction workers or head loaders, in very much the same low wage, un-unionized conditions as Ansuyaben had found them 50 years earlier.

In 1971, migrant women cart pullers came to her office with the hope that she would be able to help them find housing. These women were living on the streets without any shelter. Elaben visited the area where these women worked and lived and met more women working as head-loaders. In subsequent meetings, a woman cart puller, Soopaben, said “Why can’t we have our own Majoor Mahajan, we want our own union”.

From the unified appeal of women within the informal economy and Elaben’s initiative, SEWA was born. Given that there were no officially recognized employers or employees, SEWA struggled to even obtain official recognition as a trade union. However, SEWA firmly argued that the existence of a union is not necessarily against an employer, but rather is for the unity of the workers. SEWA first successfully advocated for higher wages for head loaders and cart pullers.

Seeing this success, women street vendors who were being harassed by the police and the municipal officials asked to join SEWA. SEWA took up their case for the “Right for Space to Vend”.

However, as various struggles unfolded Elaben, and the executive committee of SEWA, discovered that working in a silo without addressing the larger ecosystem, would not lead to the necessary improvements. Rather, larger level changes in the laws and protective rights were needed. Street vendors, for example, were borrowing for their business at very high rates of interest, their earnings were being drained away, while the formal banks refused to give them loans.
Again, the solution to these problems came from the women members themselves. In a meeting organized to discuss how to get loans at lower rates of interest, Chandaben, an old clothes vendor asked, “If the big banks do not give us loans why don’t we form our own bank? We may be poor but we are so many!” As a result, in 1974, the SEWA Co-operative Bank was formed and officially licensed by the Reserve Bank of India in 1979.

Over time, as SEWA dove deeper into the lives of their members, new cooperatives were formed to address the diverse and nuanced needs of the members. From women stitchers to bamboo makers to weavers and milk producers, SEWA’s members unified and led the change towards equality.

SEWA became not a single union but rather a family of organizations, with the joint action of trade union and cooperatives.

In 1977, Elaben won the Magsaysay award, leading to SEWA’s global presence and recognition. During this time, the women’s empowerment movement was gaining traction both within India and internationally. To observers, SEWA’s model was unique as it not only improved the income-earning capacity of its members but also addressed the issue of women’s empowerment through a compelling Gandhian framework.

1.3 The Growth of SEWA

In 1980, Dr. Radhakrishna, the head of the Gandhi Peace Foundation (GPF), approached Elaben and proposed the idea of spreading SEWA to other states across India. The success of the SEWA model in Gujarat held great potential to impact poor women across India using Gandhian principles.

With Gandhi Peace Foundation (GPF) centres all over India, Dr. Radhakrishna suggested, that these centres be used as a base to organize poor working women. Elaben then formed a “Spearhead Team” led by Renana Jhabvala to visit the Gandhi Peace centres interested in exploring the possibility of forming and spreading SEWAs. Over a one-year period, the team visited GPF centres across five states and found great enthusiasm among the local women for starting new SEWA organisations.
Given the overwhelmingly positive response, the team returned with its report on the feasibility and practicability of spreading SEWAs to other states. The main concern from the SEWA leadership was whether to establish standardized branches of SEWA or whether the new organizations would be governed locally.

Elaben believed that the real strength and success of SEWA was that SEWA members took decisions locally and that SEWA's activities emerged from the needs of its members. This required that the SEWA growth must be decentralized. It was thus decided that a new SEWA would be catalyzed by local women from local needs and governed locally. It was also decided that each new SEWA would be registered separately but would root in with the SEWA values.

In 1981 a shibir (workshop) was held in Ahmedabad with members of the Gandhi Peace Foundation centers from the six states that wanted to start new SEWAs. They carefully studied SEWA's activities to understand its philosophy. At the end of the exercise, SEWA and its new partners grappled with a new question: SEWA kya hoga? (What will SEWA be?). The last session of the shibir was devoted to this issue and eventually the group arrived at the following list of “non-negotiables” for any organization calling itself SEWA.

These core values unite the SEWA movement across India.

**SEWA’s Core Values**

1. Women always at the centre of the work
2. Poor women as leaders of their own programmes
3. Programme centred around work
4. Commitment to non-violence

The Gandhi Peace Foundation was not the only source for the spread of SEWA. Interest in founding new SEWAs also emerged through informal networking. Manorama Joshi, the founder of SEWA Madhya Pradesh recalls, “I read about SEWA in an article and wrote to Elaben.” Runa Banerjee, who was working with the Literacy House in Lucknow, Uttar Pradesh, also read about SEWA and wanted to begin organizing the Chikan workers. While in Kerala, Nalini Nayak who was working closely with the fisher people’s movement heard about SEWA through the “movement network”. She came to SEWA and met Elaben and decided to start a SEWA in Kerala.

Between 1981 and 1985, SEWA expanded work from Kashmir to Kerala and by the 1990s five SEWAs achieved a stronghold spread across Rajasthan, Delhi, Uttarakhand, West Bengal, Bihar and Uttar Pradesh. Since all the SEWAs were locally rooted, each of them grew in its own way, with some taking up trade union activities, others forming cooperatives and yet others focusing predominantly on social security.
1.4 SEWA Bharat: The Rise of the National SEWA Movement

Although each SEWA was independent, they all looked to the original SEWA in Gujarat to help them grow and deepen. They continued to meet and visit each other, and soon began to feel that there should be a common forum to coordinate the expanded SEWA movement. It was decided that a federation of SEWAs would be formed.

In 1984, SEWA Bharat was registered as an All India federation of SEWA organizations. Every registered SEWA all over India became a member. SEWA Bharat’s objectives included expansion of the SEWA movement across India, and building a national identity.

The SEWAs in different states faced several struggles while undertaking their journey. Disturbed conditions and violence in some states forced a decrease in activities or closure of the SEWA work. In Kashmir, SEWA had to close down after warnings from extremists. In Munger, a child of one of the SEWA organisers was kidnapped, while in Bhagalpur, it became more and more dangerous for organisers to go to rural areas.

During this period, SEWA Bharat continued as a sisterhood where the leaders of the different SEWAs met and gained strength from each other. At the same time, SEWA Bharat organized national events such as exhibitions to display and market the products of its members, an office was opened with help of Devaki Jain in the premises of the research organization Institute of Social Studies Trust and "Mahila Haat" set up for marketing.

1.5 Growth and Redefining of SEWA Bharat: 1998 onwards

After the initial 15 years of SEWA Bharat, the organisation redefined its role in the SEWA Bharat and SEWA movement. SEWA had grown in states outside Gujarat and there was a need to strengthen these SEWAs to help them grow. Meanwhile, with the advent of liberalization, the economy had changed considerably, and there were new challenges to be faced by poor women and their organizations. SEWA Bharat needed to understand these and respond accordingly.
The first question to be asked was: Is there a need for an active national level organization? The answer from all SEWA's was a resounding “Yes”.

First, SEWA still needed to expose issues facing women in the informal sector to the National level. Second, a number of the SEWA's needed support so they could grow and they required a national organization to play a supportive role. Third, national programmes were emerging within SEWA, mainly from SEWA Gujarat. SEWA in Gujarat began expanding programs around the themes of microfinance, under SEWA Bank, a founding member of Friends of Women’s World Banking (FWWB) and Indian School for Microfinance; insurance, under Vimo SEWA; and strengthening of businesses, through marketing and access to consumers through SEWA trade Facilitation Centre (TFC). Finally, and perhaps most importantly, the women members in each State needed to come together, learn from each other and develop a sense of community and solidarity among themselves.

To strengthen and reinforce the SEWA movement, SEWA Bharat’s became threefold: to build a national identity for women in the informal sector, strengthen and invest the organizational capacity of existing SEWA branches, and to identify and develop potential for new SEWA branches. SEWA Bharat needed to create a new national identity for its members, revitalise itself, SEWA Bharat focused on the “heart” of each SEWA branch—its member leaders. Each SEWA had a group of leaders who were both active members of the organization and self-employed women themselves. Depending on the structure of the particular SEWA, some of these leaders had been formally elected, while others were informally designated.

These leaders went on visits to each active SEWA to gain exposure to understand SEWA’s activities and create conversation around issues facing women in the informal sector across the country. Members went through formal trainings where they learned and discussed the basic SEWA ideology to create a national identity and a singular approach.

Concurrently, SEWA Bharat opened a new office in Delhi in 2000 to centralize and bring the concerns of the informal sector to a national level. From Delhi, SEWA supported the growth of SEWA membership across new states and districts. Through community focused leadership development programmes, national focused programs, and coordination with public, private, and social partners, SEWA Bharat began investing in local leadership and local SEWA organizations.

1.6 SEWA Bharat and SEWA Central Trade Union:
Once SEWA Bharat exceeded 500,000 members and was present in 4 states in 2004, the organisation was recognised as a Central Trade Union by the Central Government. At this point, SEWA Bharat’s states were presented with three options to structure the national efforts: i.) SEWA states would be organised under SEWA Bharat as a National Trade Union ii.) SEWA Gujarat would become the National Trade Union iii.) SEWA branches could organise themselves as a federation.

It was decided that SEWA (Gujarat), the original trade union, would become a Central Trade Union. This created a created a two-tier structure within SEWA (Gujarat). The first tier represented the primary union for Gujarat members and the second tier functioning as the Central Trade Union, with representation from all different states.
The SEWA Central Trade Union represents SEWA at labour forums such as the Indian Labour Conference, the International Labour Organizations and brings the concerns of SEWA members to the international level.

SEWA Bharat mobilises self-employed women in different states and establishes local Trade Unions across India. Strategically located in Delhi, SEWA Bharat brings issues of women in the informal sector to a national level. State-branches of SEWA Bharat affiliate with both SEWA Bharat and SEWA Central Trade Union.

**Highlight: National Identity Building**

SEWA Bharat has facilitated the development of a national network of domestic workers. This movement was led by SEWA Bharat’s general secretary, Nalini Nayak, building upon the long experience of SEWA Kerala in organizing domestic workers. In 2014 this led to the development of a national level policy of domestic workers working with ILO, strengthening the organizing of domestic workers across Delhi, Bihar, MP, and Orissa. All of this work was successfully highlighted through a successful media campaign.
Primary Roles of SEWA Bharat

1. Building a National Identity

SEWA Bharat is the first national level SEWA organization. SEWA Bharat’s primary goal remains to build a national identity of the SEWA movement both externally and internally through a family of SEWA organizations comprised of a common ideology, programming and value set. This is the most important and effective link across all SEWAs.

When Elaben and others decided to develop new SEWAs in different states, with local leadership there was concern about highlighting the issues of invisible informal sector workers at the national and international level. As a result of it, they decided to entrust this role to SEWA Bharat.

Being the national level federation with a physical presence in the India’s capital city, has played a very important role in coordinating some of the national level advocacy efforts. SEWA Bharat played an important role in mobilizing and coordinating members and partner organizations along with the SEWA Central Trade Union.

As a national federation, SEWA Bharat regularly organizes discussions on topics of national importance or issues, which affects poor women workers the most ranging from universal health coverage to land and forest rights. Additionally, SEWA’s magazine, “Anasuya” in Hindi has also been supported by the federation, which covers stories from all over the country and highlights the issues of women workers. It has a widespread network of individual and institutional readership across the country.

2. Facilitating linkages for and between SEWAs

As the national face of SEWA, SEWA Bharat plays a crucial role in developing linkages internally between SEWAs and with external stakeholders for new services, government programs, and expertise. SEWA Bharat also identifies growth opportunities for all SEWAs.

SEWA Bharat facilitates member organizations to come together and learn from each other. It does not only help them in learning from each other but also is a mechanism that increases efficiency and impact as sister organizations have a large network of experience. SEWA Bharat functions as a common thread to connect the sister organizations so that each member organizations benefits from this big pool of resources.

SEWA Bharat facilitates meetings and capacity building trainings of grassroots leaders. These meetings are an opportunity for such leaders to learn how to deal with issues at the local level while also meeting leaders from different parts for collaboration and learning. Such interactions are an empowering and unique chance for these leaders to understand their strength and potential and cultivate ownership in leading change.

Highlight: Facilitating Linkages

In 2014, SEWA Bharat, SEWA Bank, Mahila SEWA Housing Trust and partner organization, Selco came together and formed Stree-shakti consortium to work on renewable energy solutions for the SEWA members. For this project, SEWA Bharat was selected as a top ten finalist for the United Nation’s Department of Economic and Social Affairs (UN-DESA) “Powering the Future We Want” grant.
3. Starting and Developing New SEWAs

SEWA Bharat identifies, quantifies, and measures potential areas of intervention that impair women from achieving full economic, social, and societal participation. SEWA Bharat, working with local teams and leaders then develops a targeted approach to tackling these issues through livelihood, health, microfinance, advocacy, and youth development programs.

Typically after approval from the SEWA Bharat Executive Committee, new chapters continue under the direct supervision of SEWA Bharat. SEWA Bharat invests in the leadership and sustainability of local teams until the organization can function independently.

To date, new SEWAs are currently being developed in Rajasthan, Delhi, West Bengal, Uttarakhand, and most recently, in Jharkhand and Punjab.

Highlight: Strengthening New SEWAs

More than 75% of Uttarakhand’s population comes under the category of ‘rural’. Owing to the high altitude, poor connectivity with roads, thinly spread population, bank services in such areas are often very limited. In order to bridge the chasm between rural areas and banking services, the Self Employed Women’s Association (SEWA) in collaboration with State bank of India (SBI) began a unique initiative of financial inclusion in 2009. This model employs local women and provides linkages between banks and previously unbanked areas.

Sarthak SEWA Pvt. Ltd. Provides rural poor with banking facilities like opening of savings account, recurring deposits, fixed deposits, loans and other bank products. Serving a dual purpose, the programme also provides employment opportunities for women of these areas who act as link between the bank and the people. The spread of this programme is undertaken by these native women who are called Customer Service Providers (CSP) or SEWA Bank Sathis (SBS). The organization is working in six blocks of Almora namely Tarikhet, Sult, Seyerdeh, Dhauladevi, Lamgara and Hawalbagh with 12 Customer Service Providers or SEWA Bank Sathis (SBS) who provide bank facilities to the people in the villages. The CSP’s are trained by the Bank, SEWA Bharat and the technology providers to reach the rural masses. All the SBS are women belonging to the economically weaker section of the population. They have around 80-100 villages under each one of them and travel on foot, a minimum of 5-10 km everyday to reach these villages. Among the 12 SBS two of them have been given POS machines technology to provide the services of bank available to the people. This technology is provided by A little World Pvt. Ltd. who is also the business correspondent to SBI. The machine has a fingerprint detector and printer which facilitates the process of opening saving accounts, undertakes cash withdrawal and deposit in different types of accounts. They use mobile technology to undertake all activities of banking for the customers. Currently four CSPs’ are acting as business correspondents who do cash transactions through POS while others work as facilitators who facilitate the people to bank services such as opening of accounts, procuring loan etc. But in present scenario the POS technology has been replaced by KIOSK technology that is far more different from the older one. The team of the Business correspondent model comprises of a financial coordinator, a technical assistant, 5 Master trainers as Bank supervisors and the SEWA Bank Sathis.
4. Strengthening SEWA Members

SEWA Bharat has continuously strengthened the activities of existing SEWAs by providing resources, linking with mainstream organizations, and helping to strengthen the roles of the grassroots leaders. Collaborating across many different issues, functions, and needs, SEWA Bharat acts as a resource across the SEWA movement.

Highlight: Strengthening SEWA Members

SEWA Bhagalpur and SEWA Munger were both early and active members of SEWA Bharat but due to upheaval in Bihar, these organizations faced great difficulty during the 1990s. SEWA Bharat helped to revive and strengthen these organizations, to bring them together, and to create many new activities, leading to SEWA Bihar, which became a member of SEWA Bharat and SEWA Central Trade Union.

Highlight: Developing Innovative Models

The SEWA Shakti Kendra, provides end-to-end community solutions – from informing members of various schemes and respective requirements, to filling forms, assisting in submitting documentation and tracking progress of applications and acts as a focal point for organizing in the area, was launched in Delhi. After the successful and impactful implementation of the model, SEWAs across the country, applied the same model in both urban and rural communities in Madhya Pradesh, Bihar, and Rajasthan. SEWA MP adapted the model making it more low cost for rural areas by having the SEWA agevans run it from a public place twice a week. In some villages, it is even run under a Banyan tree.

5. Developing Innovative Models For Replication Across SEWA

SEWA Bharat involves stakeholders in the public, social, and private sectors to catalyze sustainable change across the economic, social, health, and societal conditions of women in India. SEWA Bharat works, learns, and grows at a community level. SEWA Bharat operates programs across 5 themes: microfinance, community advocacy, health, youth and skill development, and livelihood opportunities. The programs complementarily and integratedly work together to remove the barriers in the home, workplace, and society that women face. SEWA Bharat’s approach to develop programs at the community level and national level create unique solutions at the systemic and extrinsic levels.

SEWA Bharat has had experience in organizing women by trade, community, state, and national levels to bring issues of informal workers to the public forefront. SEWA Bharat also complements the massive, grassroot led advocacy by integrating vanguard technology solutions. Recent projects include mobile banking in rural Uttarakhand and urban Delhi, the development of proprietary software for union and livelihood projects, and an online career counseling platform for young women and girls. SEWA scales these solutions across the different branches and adapts to the local community needs.
1.7 SEWA Bharat's Structure

A membership based organization

SEWA Bharat’s structure has holistically grown over the years with new challenges and learnings as it expands its work across states and various informal trades and institutions. SEWA Bharat conducts a baseline assessment after identifying new areas and molds the services and interventions for development according to the demand of the local communities.

Currently, SEWA Bharat has 13 registered members which are independent entities registered as Trusts, Societies or Union. It currently comprises of five all-women labour unions, four trusts, and four societies.

**Member Organizations**

1. .............. SEWA (Gujarat), Registered under Trade Union Act
2. .............. SEWA Madhya Pradesh, Registered under Trade Union Act
3. .............. SEWA Bihar, Registered under Trade Union Act
4. .............. SEWA Delhi Union, Registered under Trade Union Act
5. .............. SEWA Kerala Union, Registered under Trade Union Act
6. .............. SEWA Munger, Registered under Society Act
7. .............. SEWA Bhagalpur, Registered under Society Act
8. .............. SEWA Chattarpur, Registered under Society Act
9. .............. SEWA Kerala, Registered under Society Act
10. .......... Anasuya Trust, Registered under Trust Act
11. .......... SEWA Delhi Trust, Registered under Trust Act
12. .......... Gujarat Mahila Housing Trust, Registered under Trust Act
13. .......... Lucknow Mahila SEWA Trust, Registered under Trust Act

SEWA Bharat, with the support of the registered members, also supports upcoming SEWAs across India such as:

1. .......... SEWA in Uttarakhand
2. .......... SEWA in West Bengal
3. .......... SEWA in Orissa
4. .......... SEWA in Jharkhand
5. .......... SEWA in Nagaland
Geographical Spread

Based in Delhi, SEWA Bharat directly supports member institutions and projects in 7 states of India: Bihar, Delhi, West Bengal, Rajasthan, Uttarakhand, Punjab, and Jharkhand. Within each state, district level teams organize women workers and connect them to development initiatives. Members are at the center in establishing the priorities that each state should have.

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<th>State/District</th>
<th>2016 Membership</th>
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<td>Maharastra</td>
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<td></td>
<td></td>
<td>Meghalaya</td>
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<td>Jammu and Kashmir</td>
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<td>Uttarakhand</td>
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<td>Odisha</td>
<td>1,932</td>
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<tr>
<td></td>
<td></td>
<td>Nagaland</td>
<td>1,489</td>
</tr>
<tr>
<td></td>
<td></td>
<td>TOTAL</td>
<td>14,64,506</td>
</tr>
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</table>
SEWA Bharat Working Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Representing</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smt. Renana Jhabvala</td>
<td>SEWA (Gujarat)</td>
<td>President</td>
</tr>
<tr>
<td>Smt. Geeta</td>
<td>SEWA Delhi Trust</td>
<td>Vice-President</td>
</tr>
<tr>
<td>Smt. Madhuri</td>
<td>SEWA Bhagalpur</td>
<td>Vice-President</td>
</tr>
<tr>
<td>Smt. Nalini Nayak</td>
<td>SEWA Kerala</td>
<td>General Secretary</td>
</tr>
<tr>
<td>Smt. Shikha Joshi</td>
<td>SEWA Madhya Pradesh</td>
<td>Secretary</td>
</tr>
</tbody>
</table>

1.8 Governance from the Leadership

Following the need-based integrated approach, SEWA Bharat member-organizations develop several committees at village/panchayat, city/district and state level so that women from different trades and areas are represented on such committees to bring the voices of their fellow members forth. The key structures and functional units that are the platforms of grassroots representation and decision-making include: Trade Committees, Mohalla (area) and Village committees, District Coordination Committee, State Coordination committee, and SEWA Shakti Kendras (SEWA empowerment centers).

The inputs of SEWA members who are part of these structures and units are an important aspect for SEWA Bharat's design of programs and projects. A mechanism of sharing inputs from these platforms, not only enriches the designing process of the programs, but also provides constant feedback to improve the programs.

Additionally, the SEWA Bharat annual general meeting brings grassroots leaders from each member-organization to one platform where they share their views and express their concerns. The grassroots representation from the village to district to the state and lastly to the national level makes the SEWA Bharat governance a unique, member-led, fully democratic structure.
SEWA Bharat Thematic Work
2. SEWA Bharat's Thematic Work

SEWA Bharat currently works under the six integrated themes to address the lifecycle needs of SEWA members to secure their well-being and help them progress steadily. SEWA Bharat realizes that while economic growth tends to be the foremost goal of the members, a steady behavioral change in the community can only be achieved by working with the members on all parameters of their occupation and life from health to education to social security.

Across the country SEWA organizations are united in building the strength of their women members through a focus on these thematic areas: organizing and advocacy, capacity building, livelihood promotion and protection, social security and health, community-led microfinance, and skills development.

Each of these thematic areas rests on ensuring women are provided dignity and respect in the workplace as well as pushing societal boundaries towards gender equality in all spheres of life.

2.1 Organizing and Advocacy

Due to social constraints and job insecurities, women workers are often hesitant to be part of a group where they must voice their opinions against unfair practices work practices such low wages and exploitative middlemen; terrible living conditions of no water, toilets or electricity; and fear of sexual violence on them and their daughters. SEWA Bharat provides a community-based platform through which such issues are identified, and discussed while simultaneously empowering women with the confidence to know their rights, and cultivate their independence to find solutions to these concerns. Through the strength of SEWA Bharat's organizing efforts, women are able to boldly face the forces that have previously contributed to their impoverishment.

Through our organizing efforts, SEWA is also able to addresses members' other issues in a much more concentrated manner and provides them with targeted services.

Organizing Activities Include

1. SEWA Bharat supports SEWA Saathis (or grassroots workers) who assist SEWA in connecting with the women through Mohalla or community meetings.

2. SEWA Saathis organize meetings of members and identify Aagewans (grassroots leaders) who are our women members in a specific community who are willing to work towards achieving larger development and change within their area. The Aagewans act as a voluntary link between their community and SEWA. They are pivotal in assisting SEWA Saathis to organize regular Mohalla meetings, identify important stakeholders in the community, understand relevant issues and act as role models to other women in the community by coming to the forward to lead change.
3. SEWA holds a physical space in each community, SEWA Shakti Kendras, where community members are provided comprehensive assistance in accessing public entitlements and are also connected to various SEWA programs being implemented in the region. The Shakti Kendras provide end-to-end solutions – from informing members of various schemes and respective requirements, to filling forms, assisting in submitting documentation and tracking progress of applications. The Centers are attuned to the needs of the community and channel SEWA's skill-development and non-formal education (NFE) programs to communities. These centers also facilitate awareness session on health and legal along with counseling through experts. These centers are running across multiple communities in Bihar, Delhi, Madhya Pradesh, Rajasthan, West Bengal, Uttarakhand, and Uttar Pradesh.

2.2 Skill building, education and vocational training

SEWA Bharat’s skill building, educational and vocational programs have grown out of the confluence of both members' demands for more opportunities for their children and the rising aspirations of educated girls. Over the last five years, SEWA Bharat has trained approximately 10,000 girls and women across its various skill centers. Due to high tuition fees in most educational institutions, quality education is farfetched dream for the children of many members. In this respect, the students of SEWAs skill centers are often at a double disadvantage as they experience numerous social barriers to education as well as financial barriers. For example, in Bihar, SEWA Bharat's research found the overall level of unemployment of educated youth was 55.3% for women and 10.1% for men. The large difference in unemployment rates closely ties to issues of mobility and other social constraints.

Through SEWA's skill-building institutions, girls have access to affordable yet high quality training. In 2014, in Rajasthan and Bihar, almost 55% of girls successfully completed their training, 60% of the girls opted for higher education, 23% entered into self-employment and 12% were successfully connected to job opportunities. Most girls, after their training with SEWA Bharat are currently earning higher incomes; 35% of those who graduated are earning more income post training and 19% of those who enrolled but could not complete their training also earned more income post training. In the same year in Delhi, about 60% of trainees completed their course, about 13% went for higher education, 10% joined advanced courses in the polytechnic, 28% found jobs, 25% were self-employed and 11.5% were doing both.
Recognizing the need that confidence building and skill training will help the next generation of members to have a more quality and market oriented approach, SEWA Bharat runs following programs to engage the youth of the community:

**SEWA Youth Resource Center**

SEWA currently runs the SYRCs across Delhi, Bihar, West Bengal and Rajasthan. The SYRC model is a unique space for adolescent girls and young women to develop holistically and hone their skills and confidence to become an equal contributor towards economic and social development of their community. By providing an exclusively female vocational training platform, SEWA Bharat has dealt with both the triumphs and tribulations that encompass empowering women through skill training.

SYRCs host a diverse range of courses including Beauty Culture, Cutting and Tailoring, Embroidery, Advanced Fashion Designing and Advanced Computer Courses are taught at the SYRCs. In the duration of the course, the students are also taken out on exposure visits and provided industrial internships to cultivate professionalism.

Apart from the regular technical aspects of courses, the students are provided concentrated training on soft skill and personality development. English speaking, body-language and public speaking.

**SEWA Youth Clubs**

The Youth Club concept is a unique sustainable community-based engagement model in which girls become their own support structure for fighting social stigmas that hold them back from achieving their career goals. Meeting once a week, a group of 25-30 girls, with the assistance of a facilitator come together to form a cohort of girls who learn, discuss, and grow together. The facilitator in this plays a pivotal role in building trust and leading the discussions on necessary and often taboo topics including early marriage, gender violence, and sexuality. While these issues may seem innocuous for their education and careers, without the adequate support, these are the very issues that derail a successful girl from her intended goals.
2.3 Capacity Building

SEWA strengthens women’s individual and collective capacities through trainings, workshops, exposure visits to established SEWAs and other organizations and by attending conferences. SEWA Bharat in cooperation with sister organizations like the SEWA Academy develops specialized modules for the training of SEWA Saathis and Aagewans. The SEWA Saathis and Aagewans, in turn, train members in the community.

Training and capacity building exercises vary from SEWA ideology trainings to soft skill/personality development to project/community specific trainings. SEWA Bharat facilitates exposure visits for women workers to promote sharing good practices and challenges within the organization as well as with other external agencies such as NGOs or government agencies.

2.4 Livelihood Promotion and Protection

SEWA Bharat promotes women owned social enterprises in form of cooperatives which enable women to collectively access resources and create economies of scale that reduce individual financial burden and risk. The cooperatives cultivate a sense of ownership and empowers female members to wield greater leveraging power over exploitative employers or middlemen.
<table>
<thead>
<tr>
<th>Cooperative Name (Registration Year)</th>
<th>Location</th>
<th>Product(s)</th>
<th>Production (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEWA Udyogik Swabhalambi Sahakari Samiti, Ltd. (2005)</td>
<td>Munger, Bihar</td>
<td>Incense sticks</td>
<td>Pedal Machine rolled: Rs. 2,19,00,000</td>
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<tr>
<td>SEWA Shram Sugandhit Producer Company Ltd. (2008)</td>
<td>Munger, Bihar</td>
<td>Scented incense sticks</td>
<td>Rs. 9,30,00,000</td>
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<td>SEWA Saheli Bunkar Sahkari (2010)</td>
<td>Bhagalpur, Bihar</td>
<td>Handloom silk</td>
<td>Rs. 44,00,000</td>
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<tr>
<td>Ruaab SEWA Artisans Producers Company (2010)</td>
<td>Delhi National Capital Region</td>
<td>Hand-made accessories, clothing, home furnishings</td>
<td>Rs. 59,00,000</td>
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<td>SEWA Ekta Autonomous Producer Co-op society (2013)</td>
<td>Uttarakhand</td>
<td>Organic spices and pulses</td>
<td>Rs. 86,000</td>
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</tbody>
</table>
Social, cultural and political constraints often inhibit women workers from addressing their health and social security concerns. This in turn can hinder their growth as citizens of a larger society.

Failure to access identity cards and benefits by the government disparages their status as workers. SEWA, as a body working with women in informal labour over the last 50 years, firmly advocates ensuring the development of women members by providing them and their families social security and access to affordable and quality health resources.

While the state and central level governments have launched a myriad of welfare and social security schemes to empower marginalized individuals and groups, there are several critical gaps in the effective delivery of these services to the intended beneficiaries. Low awareness of welfare programs, uncertainty regarding access procedures, required documentation, and weak grievance redressal systems are just some of the roadblocks that confound even the most well-intended schemes.

These factors are compounded by the fact that the most vulnerable target groups are likely to be semi-literate or illiterate rendering the delivery mechanism intimidating and more often than not, incomprehensible. Further, access to such services tends to be time-consuming – a major problem for most beneficiaries who cannot afford to lose their wages even for a day. Thus, benefits are likely to remain unclaimed or are appropriated fraudulently by those better acquainted with government systems.
2.6 Community Lead Microfinance

SEWA members from the informal sector are entrepreneurs and small producers in their own right. It has been witnessed that while women do most of the work, their financial knowledge is often not adequate enough to manage their money effectively in terms of savings and spending it as investment to expand their work. Often, they end up relying on moneylenders are exploited for their wages and loan interest.

SEWA Bharat supports three models and two-activities to promote financial inclusion of our members.

Self-Help Groups

SEWA Bharat forms an SHG of 10-20 women from a similar occupation, residency, or economic condition. SEWA mobilisers introduce members to the concept of the SHG which includes internal savings, loans, and repayment. The mobilizers build the capacity of SHG leaders so that they are able to manage the SHG independently. The SHG will then open a single collectively-owned bank account in nationalized banks to access additional funding from banks through cash credit linkages.

Community-led Microfinance (Thrift and Credit Cooperative)

After the success of the SHG program, women realized that they needed more options for savings and credit. This led to the creation of the “Mahila SEWA Urban Cooperative Thrift and Credit Society” in February 2007 and following this experience the ‘State Level Thrift and Credit Cooperative Society in Bihar’ was registered in February 2012. Through these entities members can choose from a range of savings schemes depending on their requirements that include daily, weekly and monthly savings as well access loans from the cooperative.

Banking Correspondence

SEWA Bharat partnered with State Bank of India in 2009 to promote the Reserve Bank of India (RBI) mandatory Branchless Banking in remote areas of Uttarakhand. Over the last six years, SEWA Bharat has engaged Banking Correspondents (BC) in the community to get bank accounts for local women by using mobile technology in POS (Point of Sale) machines.

The SEWA members are trained as ‘Customer Service Points’ (CSPs). They use POS machines to collect illiterate client’s bio-data (i.e. fingerprint scanning, voice recording, and photography) and electronically register them with the bank. The local service providers known as Customer Service Points (CSP) help community members to open no frill accounts in the Bank at their very homes.
Activities
Through SEWA Bharat’s financial literacy training, members are taught the basics of how to budget and maintain their finances. Such trainings empower women to better manage their household finances as well as save. This training is a preventive measure that empowers women to be self-reliant and not dependent on money lenders or other financial schemes that do not benefit them.

Lastly, SEWA Bharat mobilizes and connects members to governmental financial schemes in which members can access banking services or gain other financial benefits from the government.

Microfinance Highlights

1. Provide integrated financial services at their doorstep, to members – micro loans, micro insurance and micro pension

2. Build a cadre of local Customer Service Agents (CSA) within the community to provide basic financial services at the doorstep, to its members

3. Promote and facilitate a strong savings habit

4. Develop and build the capacity of community grassroots women to set-up, use, own and manage their own microfinance institutions

5. Provide livelihood skills training and support

6. Create a permanent and sustainable MFI model for communities on a national scale.

2.7 Renewable Energy
SEWA Bharat also provides solar energy to off-grid areas in two districts in Bihar. Solar energy has a wide range of benefits for communities including increased productivity, lower costs from kerosene purchases, healthier conditions, and extends the number of hours children can study.

SEWA Bharat connects communities with the solar solution, financing, training, and repairs.
SEWA Bharat Across India
4.1 SEWA in Delhi

**Members: 53,000**
**Est. 1999**

When SEWA Bharat began organizing poor urban women into SHGs from the urban slum of Jahangirpuri, Delhi in 1999, the city was hardly the promising capital city of the booming Indian economy as it is seen today. Despite the creation of the Delhi Labour Welfare Board in 1998, there were no active social schemes until four years later in 2002. Workers in the informal economy had no options for social protection, and were dangerously exploited in order to lay the foundation for Indian growth. Furthermore, recognition and potential of low-income women as important economic actors was virtually non-existent. Over the last 15 years, SEWA Delhi has grown from a small group of determined women vegetable vendors to a registered trust with over 40,000 members because women have chosen to struggle against the many economic, social, and political barriers that they face.

**At a Glance....**
- **Members**: 53,000
- **Presence**: 7 Communities Across Delhi
- **Activities**:
  - Youth
  - Livelihoods
  - Financial Inclusion
  - Advocacy
  - Social Security
  - Health

**Highlights**
- A cadre of 127 aagewans support SEWA Delhi and work on trade issues as well as a spate of community issues that include sanitation and access to piped water, rations, education and important infrastructure development such as roads and toilets.
- In 2015, SEWA Delhi drafted its own scheme for the implementation of the Act in Delhi after consultations with major stakeholders and garnered support from the Delhi Dialogue Commission and the Delhi Commission for Women to advocate a women-friendly legislation.
- SEWA Delhi organizes vendors from 4 prominent markets and in 2015 registered a formal market association at the famous Daryaganj Sunday Book Bazaar.
- In 2015, SEWA Delhi helped 7000 women domestic workers gain knowledge on their legal rights through meetings, workshops and trainings.
- Since 2010, SEWA Delhi has made over 2,050 ID cards for domestic workers to give them recognition and forge their identity as workers as well to link them to government services.
- In 2015, SEWA Delhi registered a new institution called ‘SEWA Sangini’ through which it trained its first batch of 30 domestic workers for elderly care, child care and patient care in order to enhance
- Construction worker members were linked with benefits worth Rs. 270,000 from the Delhi Construction Worker Welfare Board with the help of SEWA Delhi in 2015.
- 414 women employed in Ruaab in 2013, and increased to 750 by 2015.
- 410 adolescent girls have been trained during 2015 in SEWA Delhi Polytechnics and 230 girls connected to employment through Polytechnic’s placement cell, SEWA Rozgar Kendra.
- In 2015 103 health camps connected nearly 5,500 people with free health care like eye check-ups and pap smears.
- Access to information at SSKs has grown by 15% over the past year from 15,892 (2014) to 17,518 (2015).
- SEWA cooperative has given loans worth over Rs. 18 Cr, and members have saved up to 4, 88, 49,653 Rupee (2015).
4.1.1 Advocacy and Organizing

Organizing for Women's Leadership

Mohalla (community) meetings bring communities of women together to voice their concerns, propose solutions to their issues and commit to taking action. SEWA saathis (local community workers) organize mohalla meetings for localized agenda setting and to identify and train aagewans (volunteer leaders).

- A cadre of 127 aagewans support SEWA Delhi and work on trade issues as well as a spate of community issues that include sanitation and access to piped water, rations, education and infrastructure development such as roads and toilets.

Street Vendor Campaign

- In 2014, SEWA Delhi pushed through The Street Vendors (Protection of Livelihoods and Regulation of Vending) Act, the first comprehensive national-level legal protection for street vendors.

- SEWA is a founding member of the National Association of Street Vendors of India (NASVI), the first national-level organization in India to specifically support street vendors.

- In 2015, SEWA Delhi drafted its own scheme for the implementation of the Act in Delhi after consultations with major stakeholders and garnered support from the Delhi Dialogue Commission and the Delhi Commission for Women to advocate a women-friendly legislation.

- SEWA Delhi runs a women's-only ‘Mahila Bazaar’ providing livelihoods for more than 200 women vendors.

- SEWA Delhi organizes vendors from 4 prominent markets and in 2015 registered a formal market association at the famous Daryaganj Sunday Book Bazaar.

- SEWA Delhi women vendors prevented the eviction of Qutub Road Market in the face of CommonWealh Games beautification in 2010.
Domestic Worker Campaign

- SEWA Delhi is a major contributor and driving force behind the Government of India’s Draft Policy on Domestic Workers.
- In 2015, SEWA Delhi helped 7,000 women domestic workers gain knowledge on their legal rights through meetings, workshops and trainings.
- Since 2010, SEWA Delhi has made over 2,050 ID cards for domestic workers to give the recognition and forge their identity as workers as well to link them to government services.
- In 2015, SEWA Delhi registered a new institution called ‘SEWA Sangini’ through which it trained its first batch of 30 domestic workers for elderly care, child care and patient care in order to enhance their earning potential.
- SEWA Delhi is an active member on the committee constituted by the Delhi Govt. to recommend minimum wages and fair working conditions for domestic workers.

Construction Worker Campaign

- SEWA Delhi has provided registration support to early 2,400 construction workers since 2010 to receive welfare from the Construction Worker Welfare Board.
- Construction worker members were linked with benefits worth Rs. 270,000 from the Delhi Construction Worker Welfare Board with the help of SEWA Delhi in 2015.
- In November 2013, SEWA Delhi and the Labour Commission jointly prepared a roadmap to register 5,000 construction workers.
- Since 2015, SEWA Delhi has been representing the voices of women construction workers on the Delhi Building and Other Construction Worker Welfare Board.
- Since joining the board, SEWA has pushed for an increase in maternity benefits and a change in its disbursement method as well as advocated for creches and aanganwadis for working women.

2. Delhi Livelihoods

Ruaab registered in 2010, is a producer-owned company that supplies embroidered products developed from women artisans directly to exporters and retailers, which supports for fair wages & work terms. Ruaab has empowered women to oversee training, sampling, quality control, material distribution, and record keeping for running the business successfully. Ruaab’s seven production centers have helped SEWA Delhi women members to earn a sustained income all round the year.

Nazma ben says, “Being able to take out a loan for such low interest rates has been a huge advantage for me and my family’s livelihood.” Centers are clean, safe with social work environments for women – a stark contrast to dark slums where women often must work in isolation.
Delhi Livelihood Support highlights

- 414 women employed in Ruaab in 2013, and increased to 750 by 2015

- 550 shareholders in the Cooperative, and currently are 1000 shareholders

- Ruaab’s production worth over Rs. 57 lakh (2013), and the turnover touched 1 crore at the end of 14-15 financial year.

Other Achievements:
- Links to high profile brands: Monsoon, Gap, Next.

- Some stakeholders have travelled abroad to see their works and share their stories with rest of the world at International Conferences.

- Loommool, the in-house label of Ruaab, is setting high standards in Ethical Manufacturing in the Fashion Line, by giving regular source of income for the cluster of weavers at Bhagalpur under the Sewa Saheli Bunkar Cooperative.

Loom Mool

Loom Mool Started in 2013, Loom Mool is a Delhi-based initiative by SEWA Bharat, the national federation of SEWA membership institutions, that is linking cooperatives for For 100 handloom silk weavers in Bhagalpur, Bihar, Loom Mool means sustained livelihoods, the continuation of a waning craft, and women’s first-time control over business. SEWA Ruaab’s workers also gain income through value-addition embroidery. Loom Mool will feature crafts from SEWA’s diverse collectives around India.
3. Skill and Youth Development

Women are forced into unskilled and unregulated jobs due to a lack of accessible, market-responsive, and skill-building opportunities. SEWA Delhi runs a number of vocational and skill training programs for poor women and adolescent girls.

**SEWA Delhi Polytechnic**

Since 2011, Sewa Delhi through its Youth resource centers and Polytechnic is directly reaching out to marginalized young girls and women providing necessary pathways towards professional employment including training and counseling.

The aim is to break the cycle of poverty by offering diverse courses to build skills and confidence that are market-relevant.

- 410 adolescent girls have been trained during the year in SEWA Delhi Polytechnics and SYRC (as of December 2015).

- 230 girls connected to employment through Polytechnic's placement cell, SEWA Rozgar Kendra

**SEWA Youth Connect**

Launched in 2013, SEWA Youth Connect links fifteen young women studying at Delhi University with fifteen SEWA Delhi youth. This 6-month mentoring programme bridges class, caste, and religious divides and gives young girls positive role models who help them develop vision, confidence, and self-reliance.
Poor working women’s health issues are often seriously neglected because of high costs, administrative barriers, overwhelming workloads, and domestic responsibilities. SEWA’s health program includes preventative and curative care to ensure that women’s health conditions are addressed.

Jagriti (health awareness) sessions empower women with in-depth knowledge on issues such as maternal and child healthcare, nutrition, and government provided health schemes.

- Over 1,500 women engaged in 180 health awareness sessions in 2013. SEWA organizes needs-based health camps with doctors and expert practitioners who bring free treatment directly into communities.

- In 2015, 103 health camps connected nearly 5,500 people with free health care like eye check-ups and pap smears.

SEWA health saathis directly refer women to government and private healthcare centres to reduce poor women’s expenditure, and pass on skills and experience for women to assist other community members.

- In 2015, 368 referrals helped save poor families Rs.4,11,520

Sewa Delhi, presently running 8 Sewa Shakti Kendra’s (SEWA Empowerment Centres) in different community which function as ‘Single window’ for community women to easily access various Government schemes and other Sewa Services. The idea is to create a community-based Model to ensure that government schemes reach out to poor beneficiaries.

To avail benefits from different services, basic documentation is required which is addressed through the SSK model. This is particularly helpful to poor migrant workers.

- SEWA Delhi has linked, people with government services, including voter IDs, ration cards, caste certification, different pensions, UID, Birth certificates, and Ladli scheme since 2010.

- Access to information at SSKs has grown by 15% over the past year-from 15,892 (2014) to 17518 (2015).

- Legal sessions and counseling: Legal counseling and awareness sessions take place each week at the 8 SSKs being run by SEWA Delhi. The topics for awareness sessions are determined through assessing local needs while counseling sessions take place on an individual basis and help women in difficult situations including those facing domestic violence.
5. Financial Inclusion

Set up in 2007, the Mahila SEWA Urban Thrift and Credit Cooperative is a reliable, accessible, and independent financial institution for 7665 women living in disadvantaged communities in Delhi. SEWA bank sathis deliver women-tailored products and services through a convenient door-step banking model for seamless transactions such as savings, loans, and interest collection. The SEWA Cooperative functions on a membership basis, thus the members are themselves share-holders and are included in decision making at all levels.

SEWA cooperative has given loans worth over Rs. 18 Cr, and members have saved up to 4, 88, 49,653 Rupee (2015)

SEWA Cooperative has recently introduced two new loan services: Group Loan and Short Term Loan.

**Group Loan**

A group loan is given only to new members who organize themselves in a group of minimum 5 members with a leader. All the new members must pay the admission fee, share fee, and mandatory savings. The loan limit for the group is 75000 Rupee, and for the single member is 15000. Group members will be guarantors for each other and will ensure that loan instalments are paid on time.

**Short Term Loan**

A short term loan is given only for employment purposes. This loan serves as a supplement for members who are already availing a loan and who have no overdue installments to pay. A member can avail maximum up to Rs 10,000 (Rupee Ten Thousand), and loans can be given only in multiples of Rs 1,000. The loan must be repaid within 6 months at a monthly interest rate of 2%.
In September 2001, SEWA Bharat began its work in Bikaner, Rajasthan. In partnership with the Central Labour Ministry, SEWA Bharat conducted study of the home-based workers engaged in the papad industry, which revealed the poor social and economic condition of women workers. Since then, SEWA in Rajasthan has become a registered union with membership in Bikaner, Jaipur, Jodhpur, Alwar, and Dungarpur. This year, SEWA Bharat strengthened women member engagement programs in organizing, advocacy, social security, youth development and microfinance.

**At a Glance....**

- **Members**: 54,540
- **Reach**: Ajmer, Alwar, Bikaner, Dungarpur, Jaipur, Jodhpur
- **Activities**: Organizing/Advocacy, Social Security, Livelihood Promotion, Skill Development, Financial Inclusion

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**Highlights**

- 807 young girls graduated from SEWA Youth Resource Centre out of which 123 have been placed with private companies and 120 have become self-employed.
- 11 village level wash committees formed, which supported in strengthening of water availability, sanitation and hygiene which led to announcement of 8 villages as “open defecation free villages” in Dungarpur.
- 29 women have become bare foot hand pump technician trough training on hand pump repairing and have started repairing hand pumps in their own and surrounding villages in Dungarpur.
- 6 training programmes were conducted based on the demand of the members on subjects of 1) group management where 115 women participated, 2) 15 trainings on agriculture covering 336 women 3) 11 trainings on vermi composting and composting covering 215 women of which 15 women prepared beds of vermin compost while 84 women prepared compost pits after training 4) 6 women agriculture and animal husbandry at Krushi Vigyan Kendra for 4 days. Through these training, women become master trainers and their income has been increased through sale of
- SEWA’s outreach expanded to 85 slums across the five districts covering members involved in home based work – papad, bangle, embroidery, stitching, bidi, tie and dye, construction work, street vending, farming and animal husbandry.
- 1087 community meetings were organised across five districts of Rajasthan to understand the needs of the members and support them in creating linkages with different programs.
- 1995 members participated in 57 awareness session organised in the community to create awareness on government schemes, health and financial literacy.
- 5872 members have been successfully connected to various schemes and entitlements through three SEWA Shakti Kendra.
- 250 women have received artisan card from Ministry of Textile and handicrafts.
- 50 groups comprising of 1200 women were linked with Aam Admi Bima Yojna.
1. Organizing and Advocacy

SEWA has organised home based workers involved in papad rolling, tie and dye and bangle making into 59 area trade committees. These trade committees comprises of 1180 women representatives of their respective trades. In 2015, 50 meetings were organised with the area trade committees to create awareness on minimum wage and government schemes. 44 ayyewans have actively involved in community actions in cleanliness drive, sanitation and opening of anganwadi centres.

2. Health and Social Security

Social Security and Health: SEWA Bharat promotes various social security measures throughout Rajasthan by running three SEWA Shakti Kendra across Bikaner, Jaipur and Jodhpur. 8252 members across these districts have been connected to various schemes that they are entitled to under government’s program. 31 awareness session were carried 1085 women for awareness on government schemes. 250 women have received artisan card from Ministry of Textile and handicrafts. 60 groups comprising of 1200 women were linked with Aam Admi Bima Yojna.

3. Livelihoods in Rajasthan

In Rajasthan, SEWA Bharat has been doing work with tie and dye workers in Jodhpur and papad makers in Bikaner, connecting them to various government schemes that are directed towards providing them social security. SEWA carried a socio economic survey of the women workers involved in the supply chain of Eileen Fisher, a US based textile brand in Jaipur. A small project was sanctioned by Eileen Fisher to improve the social and economic status of 2000 artisans.
4.2.4 Skill Development and Youth Clubs

SEWA in Rajasthan has been successfully running SEWA Youth Resource Centres (SYRCs) in all three areas (i.e., Advance garment making, Information technology and beauty culture and spa) in view of developing young and adult girls into entrepreneurs and enabling them to be employable and exposed to the world. Apart from developing in them a trade skill, SYRC is instrumental in developing soft skills like public speaking, English improvement and personality development modules. Out of 1468, 807 young girls graduated from SEWA Youth Resource Centre. 123 have been placed with private companies and 120 have become self-employed. The SYRC is trying to be self-sustainable.

4.2.5 Financial Inclusion

1395 women are part of 93 Self Help Groups in Bikaner districts. The groups have total savings of INR 7,147,600 and total loan outstanding of amount INR 5,554,300. 26 financial literacy training have been provided to 910 women across three districts.
4.3 SEWA in Bihar

Since 1983, SEWA Bharat has worked in Bihar and has rapidly expanded across 6 districts in the state. SEWA Bharat began working in Munger, an area with dramatic gender-based discrimination, that has lead to low rates of education, employment, and public service for women. Munger is an area that has also been afflicted by Naxal activity, which has had adverse effects on public institutions. Shortly after, SEWA expanded to Bhagalpur, an area that has been afflicted by religious and ethnic tensions. SEWA Bharat’s work in Bihar is extensive both geographically and programatically.

At a Glance....

Members: 102,702
Presence: Munger, Bhagalpur, Katihar, Patna, Purnea, Vaishali
Activities:
- Organizing/Advocacy
- Renewable Energy
- Social Security
- Livelihood Promotion
- Skill Development
- Financial Inclusion

Highlights

- The SEWA Savera Renewable Energy Program has reached out to over 10,000 people across Bihar, as a result of which 72,000 litres of kerosene has been saved annually by 2000 households and 2,01,600 kgs of carbon emission has been reduced annually. Rs. 4, 80,000 in expenditure on mobile charging has also been saved by members.

- Over 88,000 people have been reached through various health activities in Munger, Katihar and Bhagalpur districts

- Over 1000 girls have been trained in various employable skills such as beauty culture, advanced garment making and computers

- 619 women have earned INR 7,661,331 through livelihood activities i.e. incense production, scented bamboo products and silk weaving.

- 612 women farmers have enhanced their agricultural productivity in Rabi and kharif crops. 20 farmer’s schools have been set up and 2 custom hiring centres have earned income of INR 62,852.

- Expanded work in two blocks of Vaishali district to strengthen the planning, implementation and monitoring of “Beti Bachao Beti Padhao” scheme which is among the 100 districts with declining Child Sex Ratio.

- 11,849 community members have received social security benefits through 5 SEWA Shakti Kendra centers.

- 4963 new shareholders added to the Bihar Thrift and Credit Cooperative with total savings Rs 2.7 crores and loan outstanding Rs 1.2 crores.

- Solid waste program was initiated in Munger district covering 5000 households.
4.3.1 SEWA in Munger

1. Organizing and Advocacy

In 2015-16, SEWA Munger’s work expanded to reach over 36,000 women members from the trades of domestic workers, construction workers, vendors, agarbatti (incense stick) makers and farmers. 79 community meetings were organized to understand the issues of women workers. Five trade committee meetings were also organized to discuss trade related issues. Capacity Building of 70 agyewans were carried through 10 trainings to build their leadership skills so that they are able to raise the concerns of their communities. These members both actively communicate the needs of members to SEWA and also lead the interventions in the communities.

2. Social Security and Health

7,972 women and their families have accessed 3 SSK centres to know their rights and entitlements, out of which 2984 were linked with various schemes. 17,712 women and men attended 723 health awareness sessions on Sexual Right and Reproductive health and menstrual hygiene. Women, as well as men, receive very little education on reproductive and sexual health. This can lead to illness, maternal and infant mortality, spread of disease, and menstrual related complications. 11 camps were organized for nearly 879 community members for Pap smear test and social security schemes as well. 19 tuberculosis patient were cured through DOTS centre. 18 Village Health sanitation and nutrition committee were formed and 20 Village health and Nutrition day were celebrated in the community. 1395 cases were referred to government hospitals.
3. Munger Livelihoods

Women in Munger are largely constrained to agrarian work, small home-based income generation, or managing the household. SEWA Munger grassroots leaders discovered that women were desperate to get out of poverty, but lacked economic opportunities. Since 2003, SEWA Bharat, in partnership with ITC, has promoted an agarbatti (incense) production livelihood initiative in four blocks of Munger. The key objectives are to promote sustainable livelihoods and income generation, build women’s institutions and to promote holistic wellbeing. The program has achieved tangible differences in the monthly income of over 1,350 women, raising their ability to participate in household decision-making and obtain assets.

Institutional Development

SEWA’s livelihood interventions in Munger have led to the development of three institutions.

Incense Production

In 2005, SEWA Munger opened Udyogik Swabhalambi Sahakari Samiti, a company that produces rolled incense sticks through pedal machine production. Udyogik Swabhalambi Sahakari Samiti provides 160 women in rural Munger with full employment in a profession outside of the home and aims to add formality and transparency in the members’ employment. Getting women out of home-based production provides social and economic benefits. The women are able to learn from each other and strengthen their solidarity and identity as SEWA members.

Incense Production

SEWA Shram Sugandhit Producer Company Ltd. (Scenting Unit), established in 2008, sources incense sticks from members and adds the scents. Shram Suganhit additionally packages and sells the incense sticks. The organization has 516 members as shareholders, providing an institution for members to earn returns on investments. The institution employs 60 women. The unit produced 392 million sticks and dispatched 396 million sticks under the Magaldeep brand. It provided an earning of Rs 1,847,001 to 60 women workers in Munger.
Agriculture

Agriculture is the backbone of Bihar's economy, with 90% of its population living in rural areas and 81% of households relying on agriculture as the main source of income. Due to high rates of migration in Bihar over the last five years, agriculture has become increasingly feminized with women taking responsibility for family farms as men move to the city for work. Almost 50 percent of women workforce is involved in cultivation of annual/perennial crops.

SEWA identified many of the women marginal farmers in Munger. Most of these women faced institutional and systemic barriers to improving agricultural practices. Many women struggled to access more efficient inputs due to low wages and training due to information gaps. Additionally, women did not have ownership over the land. Due to cultural and societal customs, deeds are solely in male possession. Despite women’s contributions to agriculture, they are largely discounted and women are unable to apply for competitive subsidies and other benefits.

SEWA initiated work with agriculture farmers in 2014 and began towards building the capacity of women farmers to lighten their burden and work towards a long-term vision to make framing a self-sufficient by producing crops which lead to their overall economic empowerment with market skills, linkages and knowledge.

Agriculture Highlights

- 2 custom Hiring center (CHC) have been established which involves 38 members. These centers rent out machineries and related equipment to community. 335 women farmers were taken on field demonstration to learn use of zero tillage machine, paddy transplanter, reaper and thresher.
- 6 water reservoir group has been formed with 55 women to support them for irrigation facilities through renovation of wells.
- 20 awareness sessions were carried with total of 949 women across two block on social security schemes, health and financial literacy.
- Two SSK have facilitated linkages to various government schemes to 1683 women.

Waste Management

Waste management is a concern across both urban and rural spaces in India. Improper waste management leads to heightened risk of illness and a deterioration of livable standards. SEWA Bharat initiated a solid waste program in in Munger across 4 wards covering 4000 households to develop a sustainable solid waste management solution for the city. It initiated door to door collection from households, segregation of waste and converting biodegradable waste into organic manure and promoted environmentally friendly behavior.

Waste Management Highlights

- Waste collection initiated from 4500 HH
- 210.15 MT waste collected from urban areas of Munger: 103 MT waste was composted and 7.3 MT was recyclable waste
- INR 99000 was collected from 1500 HH as service fees
- 8442 kg compost generated revenue of nearly 17000 INR
- 4.9 MT recyclable waste generated revenue of 28400INR
- Regular and dignified employment to 20 waste pickers called as saundarya sathis.
4. Renewable Energy

SEWA Bharat’s research and study in the area revealed that majority of the families are not connected to electricity. Ultimately, families face health, economic, and social costs that further perpetuate poverty. Families spend more on kerosene lamps, face harmful effects of smoke inhalation, and are unable to study and produce once the sun goes down. SEWA Bharat partners with SELCO, a technology provider to engage informal sector women in energy and financed by building low cost renewable solar lights in families.

Renewable Energy Highlights

- 896 solar panels were installed in the district.
- 105 entrepreneurs installed lights for their business.
- 26 technical training were given in the community to learn the operation and maintenance of solar panels
- 8501 members were educated on proper usage of solar lights for enhanced life/durability of the products.
- Economic Impact: Saving on kerosene (3-4 liters/month), mobile charging (Rs 80/month) + Income through piece rate (Rs 20-25/day) . Increase in vending/productive hours, decrease in electricity bill
5. Financial Inclusion

SEWA Munger’s microfinance program engages women in SHG organizing, financial literacy training, and links them to the state-level SEWA Thrift and Credit Cooperative. As on March 2016, the performance of financial inclusion program in Bihar are as follows:

<table>
<thead>
<tr>
<th></th>
<th>BIHAR COOPERATIVE</th>
<th>BIHAR SHG</th>
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<tr>
<td>No. of SHG</td>
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</tr>
<tr>
<td><strong>NO. OF MEMBERS</strong></td>
<td>4396</td>
<td>4461</td>
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<tr>
<td>TOTAL SAVINGS</td>
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<td>LOAN OUTSTANDING</td>
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<tr>
<td>SHARE CAPITAL</td>
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</tr>
</tbody>
</table>
4.3.2 SEWA in Bhagalpur

1. Organizing and Advocacy

SEWA Bhagalpur works with rural and urban communities. Organizing efforts in Bhagalpur support women to form trade committees so that they are enabled to advocate for their rights and entitlements gain with employers and the government. In Bhagalpur, SEWA Bharat has organized 45,557 members of various trades including beedi rollers, construction workers and domestic workers in the area.

2. Social Security and Health

SEWA Bhagalpur’s health activities connect poor women to health awareness, treatment, government schemes and health centres. SEWA Bhagalpur works closely with government health workers and facilitates community outreach.

Social Security and Health Highlights

- 3365 women have been educated about Sexual Health and Reproductive Health and menstrual hygiene through 120 awareness session

- 3500 women and their families have accessed one Sewa Shakti Kendra in Bhagalpur to gain knowledge about their rights and entitlements, out of which 1500 got linked to different government schemes.

- 718 cases were referred to government as well as private hospitals

- 580 members had participated in 5 camps organised in the community.

- 11 patients have been treated in the DOTS centres

- 2 Village Health Sanitation and Nutrition committee were formed

- 15 village health nutrition day was facilitated by SEWA team.

- 13723 women and girls were educated to address myths and misconceptions surrounding family planning issues at the community level under “Main Kuch Bhi Kar Sakti Hoon” program initiated by Population Foundation of India and Doordarshan.
3. Financial Inclusion

As on March 2016, SEWA Bharat in Bhagalpur had total of 46 SHGs with 692 members. The members reported savings of INR 18,28,672 and a loan amount of INR 44,69,223 was taken for to improve livelihood and income opportunities, house maintenance and repair and education or marriages of children.

The communities of Bhagalpur are also linked to the SEWA Bihar State-level Thrift & Credit Cooperative which now has 2507 shareholders, savings of Rs 341,780 and net loan outstanding as Rs 1,011,500

4. Bhagalpur Livelihoods

Bhagalpur has been a historic capital production of fine quality of silk woven for centuries. Weaving families continue to use the traditional production methods today. Despite mastery of traditional and complex production, these workers face extremely low wages since they do not sell directly to the market and have little awareness of fair wage concepts. Weavers rely on middle men and subcontractors who take a large portion of the value of the product from the income of the weavers.

In 2010, SEWA Bhagalpur supported the silk weavers’ group of informal women workers to set up their own producer’s cooperative called the SEWA Saheli Bunkar Samiti Limited. These women workers mainly come from the Ansari community, which is one of the poorest Muslim groups in India. SEWA's cooperative model empowers local women to earn fair wages for their craft and to be empowered with financial access and control over business.

In the year 2015-16, the Silk Cooperative had 150 shareholders who produced 3742 meter of cloth and sold it at the worth of INR 35,23,298. SEWA Bharat continues to link the members with Loom Mool, SEWA’s high end brand which promotes ethical shopping in India. 20 silk weavers have received earning of Rs 7,99,300.
5. Renewable Energy

SEWA Saver program was expanded to Bhagalpur areas in 2015-16 period. In this duration, SEWA was able to create awareness among 150 households out of which 68 households installed solar lights to improve their energy sources.
4.3.3 SEWA in Katihar

1. Organizing and Advocacy
SEWA Katihar serves women in agriculture sector, domestic workers, construction workers, and street vendors. This year, 20 community meetings were organized with nearly 800 women workers to understand their issues and concerns related to their work. Five trade committees were formed in Katihar whose meetings were organized regularly. 1820 domestic workers have attended ILO information sessions that protect workers’ rights to wages, holidays, and safety. Three legal sessions were organized with the members to create basic awareness on their rights. Domestic workers celebration was organized on 16th June 2016 to celebrate International Domestic workers Day which was attended by 300 workers. 40 agyewans have been constantly supporting SEWA in mobilization across all the programs.

2. Social Security and Health
In 2015-16, SEWA Bharat reached over 4000 women, children and men through various health activities such as camps, referrals and awareness sessions in Katihar. 4589 community members were linked to various schemes through SEWA Shakti Kendras in Katihar.

Social Security and Health Highlights
- 1494 women have been part of 45 awareness session carried in the community to create awareness on SRHR and menstrual hygiene.
- 900 patients have been referred to government hospitals
- 6 health and social security camps were organized which were attended by 121 members
- 5 youth clubs have been formed who are actively supporting SEWA in creating health awareness in community and also facilitating government scheme linkages.

3. Katihar Livelihoods
SEWA Bharat continues to associate with the bamboo makers even after closure of solid waste management program in Katihar. It has provided alternate employment sources to 30 families. These families have been making beautifully crafted bamboo products and directly selling in local markets. In 2015, 30 families have earned Rs 92,950.

4. Financial Inclusion
SEWA in Katihar has organised 64 members into 6 SHG as on March 2016. These SHG has a cumulative savings of Rs 247950 and total loan outstanding amount of Rs 154100 with 34 active loans. Till March 2016, Katihar has linked 1549 shareholders to the Thrift and Credit Cooperative with total savings of Rs 4,822,175. The cooperative has accumulated share capital worth Rs 607,500.
5. Skill and Youth Development

In 2013, SEWA Bharat expanded its SEWA Youth Resource Center to Katihar. Katihar unfortunately suffers from a lot of educational disparity and lack of opportunity for girls. The SYRC has offered large communities to have an alternative form of education that directly translates into economic mobility. In 2015, 392 students graduated from SYRC from IT, Advance Garment making and beauty culture courses. Additionally, SEWA Katihar has provided computer training to 335 students in villages through mobile computer training program, popularly known as “under the pipal tree”.

4.3.4 SEWA in Purnea

1. Health and Social Security

In 2015-16, SEWA Bharat reached over 4000 women, children and men through various health activities such as camps, referrals and awareness sessions in Katihar. 4589 community members were linked to various schemes through SEWA Shakti Kendras in Katihar.

2. Financial Inclusion

279 members in Purnea are linked to Bihar Cooperative to improve their financial access. SEWA Bharat had conducted 41 financial literacy trainings in the region for 902 members to better manage their own funds. The cooperative has net savings of worth Rs 371,713, share capital of Rs 38200 and total loan outstanding amount as Rs 142,700.

3. Skill and Youth Development

The SYRC in Purnea has been one of the key highlights of SEWA’s expansion in the region. Due to the presence of the SYRC, young girls have developed confidence to expand their learning and work towards adopting economically beneficial skills. 271 student graduated from SYRC.

The SYRC in Purnea was also successful to display convergence development with the government where the District Magistrate has agreed to give the SYRC space free of cost to run computer courses for young girls for free. SEWA in Purnea initiated the program from April 2015.
5. Skill and Youth Development

In 2013, SEWA Bharat expanded its SEWA Youth Resource Center to Katihar. Katihar unfortunately suffers from a lot of educational disparity and lack of opportunity for girls. The SYRC has offered large communities to have an alternative form of education that directly translates into economic mobility. In 2015, 392 student graduated from SYRC from IT, Advance Garment making and beauty culture courses. Additionally, SEWA Katihar has provided computer training to 335 students in villages through mobile computer training program, popularly known as “under the pipal tree”.

4.3.5 SEWA in Patna

1. Organizing and Advocacy

In 2015-16, 120 community meetings were carried to organise 3000 women in SEWA union. Majority of the membership in Patna are of domestic workers followed by construction and home based workers. One trade committee of domestic work has been formed. Nearly 2500 women have been oriented about ILO rights.

3. Skill and Youth Development

Patna also operates a SEWA Youth Resource Centre which last year enrolled girls in Fashion Designing, Computer and Beauty Culture courses.

2. Health and Social Security

SEWA Bharat in partnership with ILO has organized domestic worker members and conducts regular meetings to identify their rights while simultaneously will be providing them skill development training in Housing Care in August 2015 to help them upgrade their capacities and demand for better wages. 1550 members have been connected to various rights and entitlements and over 5000 members have been given information about entitlements by the SEWA Shakti Kendra in Patna.
4.3.6 SEWA in Vaishali

SEWA Bharat has partnered with UNFPA on 15th November 2015 to strengthen the capacity of the state and district administration in enhancing the value of girls through roll out of Beti Bachao Beti Padhao scheme. The program is implemented in two blocks of Vaishali districts which is among the 100 districts identified by Government of India with low child sex ratio. The program supports district administration in developing “Bidupur” and “Sahdaibuzurg” block as model blocks in the districts.

This project has a three fold approach

1. To strengthen the planning, implementation and monitoring related to BBBP implementation in Vaishali district of Bihar

2. To strengthen opportunities for life-skills education and livelihood based skill building for girls who are marginalized and vulnerable to the risk of early marriage and early pregnancy

3. To mobilize families and communities to demonstrate positive attitudes and behaviours towards investing in and supporting girls

About Beti Badhao Beti Bachao

Government of India has introduced the Beti Bachao, Beti Pachao (BBBP) scheme for survival, protection & education of the girl child. It aims to address the issue of declining Child Sex Ratio (CSR) through a mass campaign across the country targeted at changing societal mind-sets & creating awareness about the criticality of the issue. The Scheme have focussed intervention & multi-sectoral action in 100 districts with low Child Sex Ratio. This is a joint initiative of Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development. The objective of the initiative is:

a) Prevention of gender biased sex selective elimination
b) Ensuring survival & protection of the girl child
c) Ensuring education and participation of the girl child
4.4 SEWA in West Bengal

Members: 18,378
Est. 2004

The State Government of West Bengal and Indian Tobacco Corporation approached SEWA to further the welfare and economic development of home-based women bidi rollers. SEWA conducted a joint research collaboration in which it was discovered that the female rollers’ salary was undercut by 25%. SEWA leaders from Ahmedabad visited and conducted legal trainings that led to the community members to come forward and participate, thus laying the foundation for SEWA Bharat in West Bengal.

At a Glance....

- Members: 18,378
- Presence: Murshidabad, Malda, Raghunathganj, Behrampur, Lalgola
- Activities: Organizing/Advocacy, Social Security, Skill Development, Financial Inclusion

Highlights

- SEWA Bharat has established link with Panchyats of Sikendra and Sanmatinagar of Raghunath Block II, who have offered space to SEWA Bharat to establish Empowerment Centres and mobilize people to come forward and avail benefits.
- SEWA had formed 4 YUVA Mondal / adolescent group of 20 girls who have been trained as Master trainers to cover the sexual & reproductive health, gender equality, early marriage, health nutrition, sanitation and also cover the soft skill, leadership skill, communication skill.
4.4.1 Organizing and Advocacy

SEWA organized women for collective strength resulted in unionizing 18378 poor women from 220 villages & 20 panchayats in Raghunathganj Block I and II Berhampur & Lalgola 167 villages of Murshidabad. SEWA also identified and initiated work for the welfare of domestic workers in the area and signed them up for SEWA membership. During this period, SEWA expanded work to a new geographical area in Manikchak block of Malda district. A district level multi stakeholder meeting was organized by SEWA resulting in access to UAN (Universal Account Number) for 750 bidi rollers. Though the minimum wages is Rs 175 for every 1000 bidis, after a lot of advocacy the wages have been increased to Rs 126 from Rs 100/- per 1000 bidis.

4.4.2 Financial Inclusion

SEWA Bharat conducted 1041 awareness sessions benefitting 16112 members. Topics such as diarrhea, malaria, white discharge, cervical cancer, arsenic contaminated water, T. B, pubertal changes during adolescent, awareness on different government schemes and NRHM entitlements have been addressed in these sessions. Also conducted health check up camp and awareness camp with a government doctor from Block Primary Health Center (BPHC). 600 members has benefited from Camp. They saved approximately INR 300/- for general treatment. Along with this we referred 1015 members to Sub Divisional Hospital and Block Primary Health Center.

On an average, INR 200 per person for general health treatment and medicine was saved by the members. Conducted 16 Eye camp in collaboration with Susrut Hospital. Through the SEWA Shakti Kendras, 871 forms related to bidi cards and their entitlements have been applied out of which 53 have received benefits. Other then bidi benefits, 5779 members have accessed information through SSK on various other schemes NREGA job card, Provident Fund, Old Age Pension, Ration Card etc out of which 3873 have got benefits.
4.4.3 Skill and Youth development

SEWA in Murshidabad has three skill development centres at Behrampur, Raghnathganj Block II and Lalgola. The skill development centers include an NIIT certified computer class, stitching and embroidery classes.

During April 2015-March 2016, 85 girls were enrolled and completed their computer training programs, a 4 months program certified by NIIT. The course equips them to understand basic computer skills, use internet and other software like Microsoft Word and Paint.

SEWA also conducted tailoring classes in 3 areas of Raghunatganj I and II with students -239 and Lalgola -123, were successfully enrolled for exam & got the certificate out of total enrolment of 400. Out of these 70 girls have already started to stitch clothes like shirts and ladies suits from home and are earning INR 2500–3000 per month.

4.4.2 Financial Inclusion

44 financial literacy sessions for 922 members have been conducted. 497 members have opened accounts in Banks through this initiative and have been able to access remittance from their husbands.

Self Help Group (SHG): In this year, 65 SHGs have been added for a total of 551 members. 8 more SHGs have been formed awaiting bank opening. This year 19 SHGs’ members have benefited from a profit of INR 11,69,000 from SHG savings.

Purposes of Loans

- Business (71.15%)
- Housing and Assets (19.37%)
- Education, Health, Family (9.48%)

50.
Organizing in Uttarakhand began with an invitation from the state government for SEWA Bharat to engage poor rural women in microfinance programs across the state. SEWA slowly has evolved as a medium striving to connect women for their holistic development. SEWA Bharat in Uttarakhand expanded to Rudraprayag in collaboration with UNDP during the 2013 devastating floods to provide relief aid to the affected areas.

At a Glace....

<table>
<thead>
<tr>
<th>Members</th>
<th>24,200</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presence</td>
<td>Almora, Dehradun, Rudraprayag, Champawat, Pithoragarh</td>
</tr>
<tr>
<td>Activities</td>
<td>Financial Inclusion, Livelihood Promotion, Social Security and Health</td>
</tr>
</tbody>
</table>
1. Social Security and Health

Uttarakhand is characterized by extremely difficult terrain. Communities and households are largely isolated and have difficulty in moving around freely. SEWA has bridged the gap to provide isolated communities access to public services that are largely missing in areas. SEWA Bharat runs SEWA Shakti Kendra’s (SSK) in Dehradun and two blocks of Almora and Rudraprayag districts. 450 community members sought the assistance of SEWA Shakti Kendra to access various government schemes like old age & widow pension, insurance, kanyadhan schemes, pan card, Rashtriya Swastha Bima Yojna (RSBY) etc.

2. Uttarakhand Livelihoods

The majority of Uttarakhand’s population is involved in agriculture. Due to difficult terrain, many farmers remain unconnected directly to the market. Uttarakhand is also frequently hit by natural disasters, such as flooding and earthquakes. In addition, the agriculture industry is volatile, with prices of inputs and products changing seasonally and annually.

In order to provide more independence and stability to farmers in Uttarakhand, SEWA manages a cooperative that provides a direct link to the market for spice and pulse farmers in Uttarakhand. Direct connection with buyers and a collective unit, ultimately leads to higher wages for the producers, more stable production, and lower prices for consumers.

This year 307 kg of turmeric, 128 kg of chillies and 128 kgs of coriander was sold on behalf of 350 shareholders of EKTA SEWA Cooperative. Around Rs 20000/- profit was earned. Two trainings on organic Brahmi and Tulsi cultivation was given through HRDI (Herbal Research Development Institute). Considerable progress was made on scope certification for farmer women.
3. Financial Inclusion

The microfinance program in Uttarakhand connects women to financial trainings and services through SHGs (via producer groups) and through a business correspondent model set up with the State Bank of India. The aim is to ensure that women can develop the financial skills and knowledge to run their own enterprises. The two models ensure that women have access to capital necessary to do so.

Since 2009, SEWA has partnered with State Bank of India (SBI) to increase financial services in remote areas of Uttarakhand. The BC model is an additional source of employment for women, who connect previously unbanked communities with financial services.

A local cadre of SEWA bank saathis are appointed as customer services points (CSPs) and deliver banking services through mobile technology. Recently, SEWA has shifted from a handheld mobile tool, to a semi-permanent center, operated and run by each CSP.

The benefits of the SBI model include financial inclusion, access to government services, and bringing identity and recognition to poor rural women in Uttarakhand. SBI issues a code to each CSP, enabling them to provide a spectrum of bank services: zero balance accounts, savings collection, cash withdrawal, remittances, and loan applications. Each customer is also issued a SEWA-SBI identity card with her photograph and a unique customer ID that enables banking facilities. While this serves as a practical tool for service transfers, it also demonstrates that poor working women are capable and important actors in the country’s financial world. This unique model also helps connect communities with over 300 government schemes.

Over 80,000 women have had accounts opened since 2009.
SEWA Sister Organizations
SEWA began in Gujarat in 1972 with 80 members. Since then, the organization has expanded and embedded itself through the state and throughout the informal economy at a national and international level. SEWA Gujarat's work currently reaches over 7,00,000 women in Gujarat. Functioning as a trade union, SEWA employs a holistic and integrated approach to bringing self-reliance and full-employment to its members. SEWA employs tackles issues related to health, financial inclusion, skill development, livelihoods, and rights through a number of institutions, programs, and advocacy efforts.

In the urban setting, SEWA Gujarat primarily works with garment workers, bidi workers, street vendors, paper pickers, and manual labourers. Through each of these employment activities, SEWA provides structure as a union to advocate and provide security for workers. SEWA also runs skills enhancement, health and social security support, youth assistance, and financial access programs to support an integrated approach to economic and social development.

Across rural Gujarat, many families and women face challenges due to poor water/sanitation access, low wages, inadequate education and health services, high rates of debt, and large-scale migration to cities. SEWA has worked to organize rural members since 1979. SEWA has formed producer groups in remote villages to generate livelihood activities, such as RUDI, a company that connects farmers and labourers across villages with distributors and sellers, and SEWA Trade Facilitation Centre, an embroidery company owned by over 15,000 artisans and textile workers. Additionally SEWA organizes campaigns to bring action to issues that are epidemic in rural Gujarat, including sanitation, electricity, and unfair labor practices.

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**At a Glance....**

**Members** 7,34,729

**Activities**
- Water and Sanitation
- Housing and Land Rights
- Housing Finance
- Skill Development and Livelihood
- Energy and Climate Change
- Urban Land Planning and Governance

**Highlights**
- Over the last year, SEWA has secured scholarships for 5000 workers' children, worked on an ILO initiative to provide identification for over 5000 domestic workers.
- Worked on an ILO initiative to provide identification for over 5000 domestic workers and refine the domestic worker policy, provided skill diversification training for manual labourers, and began 35 schools for a responsible e-waste livelihood project.
- SEWA also provided over 1000 women with cancer and gynecological screenings.
- Engaged 550 children in childhood development centers, and continue to provide education and employment for orphans and widows of the 2002 riots.
- SEWA Trade Facilitation Centre, an embroidery company owned by over 15,000 artisans and textile workers that earned Rs. 1,14,43,421.
- Since the mid-1990’s, SEWA has provided 4,447 water pumps to 655 villages across the state.
- SEWA also ran specific campaigns to ensure the protection of small farmers in the market. This initiative, started in 2015, has already spread to 11 states. 2033 farmers were given Rs. 3,47,78,500 towards agriculture and 7100 were given direct market access through RUDI.
- Finally SEWA’s efforts to create a sustainable and green future have secured membership on the UN’s “Global Compact” and international lists.
SEWA MP has been serving women across 14 districts since 1985. Over the last 30+ years, SEWA MP has grown to serve over 3.5 lakh street vendors, domestic workers, agricultural labour, home-based workers, forest workers, and construction workers across rural and urban Madhya Pradesh.

At a Glance....

Members 354,483  
Presence 14 districts in both urban and rural areas

Activities Organizing and Advocacy  
Capacity Building  
Livelihood promotion and protection  
Microfinance

Highlights

- SEWA MP found employment for over 1700 women in industries from food preparation, embroidery, and beauty
- Connected 755 women with training institutes to provide higher potential earnings through up-skilling and skill diversification
- SEWA Credit Cooperative Society, which registered assets in 1109 members' names, 581 members to SEWA's insurance, VIMO, and connected 19,461 members to proper identification
- SEWA MP has also taken a localized approach to linking members with services where education and health providers are unavailable. SEWA connected 8,968 members with health services such as iron tablets, tetanus immunizations, and pregnancy care
- Basic amenities, such as housing, electricity, sanitation, and water continue to remain an issue for many in rural and urban Madhya Pradesh. SEWA MP has intervened over the last year and has worked with municipal and district authorities to construct roads, drainage, water pumps/accessibility, and cleaned spaces to provide over 109,194 households in areas where members live and work in. The development of these assets provides areas with higher health conditions, safer workspaces, and dignified places to live in.
- SEWA MP also participated in several new programs that brought workers into visibility and also connected women with services. SEWA MP distributed employment cards under the Employee Guarantee Scheme, ran rallies on Street Vendors Day and Domestic Workers Day, and members through festivals in each district.
5.3 SEWA Mahila Housing Trust

Members: 400
Est. 1994

Organizing in Uttarakhand began with an invitation from the state government for SEWA Bharat to engage poor rural women in microfinance programs across the state. SEWA slowly has evolved as a medium striving to connect women for their holistic development. SEWA Bharat in Uttarakhand expanded to Rudraprayag in collaboration with UNDP during the 2013 devastating floods to provide relief aid to the affected areas.

At a Glance....

Members 400
Presence Gujarat, Jharkhand, Madhya Pradesh, Rajasthan, Bihar, and have recently expanded to Kathmandu, Nepal, Dhaka, Bangladesh, and Bubharnesswa, Odisha
Activities Financial Inclusion
Housing
Sanitation

Highlights

- The SEWA Savera Renewable Energy Program has reached out to over 10,000 people across Bihar, as a result of which 72,000 litres of kerosene has been saved annually by 2000 households and 2,01,600 kgs of carbon emission has been reduced annually. Rs. 4, 80,000 in expenditure on mobile charging has also been saved by members.

- Over 88,000 people have been reached through various health activities in Munger, Katihar and Bhagalpur districts

- Over 1000 girls have been trained in various employable skills such as beauty culture, advanced garment making and computers

- 619 women have earned INR 7,661,331 through livelihood activities i.e. incense production, soating, bamboo products and silk weaving.

- 612 women farmers have enhanced their agricultural productivity in Rabi and kharif crops. 20 farmer’s schools have been set up and 2 custom hiring centres have earned income of INR 62,865.
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