SEWA Bharat

Annual Report
2016-2017
SEWA provides full self-reliance and full-employment for women in the informal sector.

SEWA Bharat is a proud recipient of GuideStar’s Gold Transparency Certificate.
President's Letter

Looking back on last year, 2016 was a year characterized by growth for SEWA and SEWA Family Institutions. The SEWA family grew to several new states, providing a platform and resources for women to individually and collectively redefine and reshape their futures. Our member institutions developed and grew new, cutting edge approaches that are overcoming systemic barriers to digital, financial, and economic inclusion. And the women and communities across India who make up the SEWA movement continue to grow as leaders and lead solutions that redefine the status quo in the home, workplace, and in society.

Our members led the development of several vanguard approaches that are bringing economic and technological change to the remotest regions. One such highlight is the development of two mobile apps that bring financial inclusion to communities in Bihar. In light of demonisation, this has not only brought change for the short-term, but is also leading the way to help women in rural areas be both digitally and financially included in the future.

We have been able to bring together allies across social, public, private, and education sectors that have strengthened our members’ efforts in the communities across the country and internationally. Our members have strengthened public health linkages for communities by working with state-level institutions. In Punjab for example, our member organization worked with the NHM to develop MAS leaders across the state.

We’ve also grown our international footprint. This year SEWA is represented on the UN High Level Panel for Women’s Economic Empowerment, a platform that has brought High Level Officials from across the globe, representatives from multinational corporations, and social sector changemakers together to bring economic empowerment for women across the globe.

There have been many highlights for our members, new relationships that have been developed, and impact that has reached the lives of hundreds of thousands of women in India over the last year. I’m proud of the work our members have done, humbled by the resilience and strength the communities and women within SEWA movement have shown, and optimistic for the future led by SEWA’s members. It is with great excitement that I present this year’s annual report.

Renana Jhabvala
President
SEWA Bharat
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.

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 organizes 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.

Eleven Points of SEWA

SEWA development activities aim to achieve 11 points:

1. Employment
2. Income
3. Nutritious Food
4. Healthcare
5. Housing
6. Assets
7. Organised Strength
8. Leadership
9. Self-reliance
10. Education
11. Childcare
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.

“SEWA is not a project. It is not an institution. It is not even about economics or money. It is about a resting balance between the haves and the have-nots. It is about self-reliance individually and collectively and taking decisions individually and collectively. That is the path towards empowerment.”

Elaben Bhatt, Founder, SEWA
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 rooted 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 Bharat’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 SEWAs 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 SEWAs 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.

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.

Highlight: National Identity Building

SEWA Bharat has facilitated the development of a national network of domestic workers across Bihar, Delhi, and Odisha. In each state, women receive training to diversify their skillset and are connected with information on workers’ rights through the framework of ILO. Solidifying and strengthening bonds across state and cultural lines develops stronger bargaining power of workers within industries, which can lead to systemic change at a national and international level.
Highlight: Bringing Economic and Gender Parity Globally: UN High Level Panel

Across the globe, women are face more economic barriers than men. Whether it be lower pay, limited career and educational opportunities, or social and health hazards, economic parity between men and women is unequal. The inequality and limited economic mobility women have is multifactorial and multidimensional; social, societal, educational, and political barriers all contribute to global economic imparity.

In an effort to address these diverse and systemic challenges, the General Secretary of the UN called business leaders, high public officials, and global change makers to plan solutions to address women’s economic and gender imparity and plan for more inclusive economic growth across the globe. The panel meets multiple times a year to bring citizens and countries of the world together in order to work towards the Sustainable Development Goals 2030.

SEWA Bharat’s President, Renana Jhabvala, is one of 20 panel members working to deliver actionable and achievable targets towards gender and economic parity. In September 2016, the panel launched a comprehensive report that highlights proven, possible, and promising approaches to closing the gender and economic gaps across the globe.

You can access the reports, toolkits, and more information on the High Level Panel by visiting www.wee.unwomen.org/
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

India faces chronic inefficiencies and workforce shortages in healthcare that pose challenges to the quality and effectiveness of health solutions, particularly in low-income areas.

Despite a much higher density of health institutions and professionals than rural areas, significant information gaps prevent effective and efficient use of healthcare in low-income urban areas. For individuals, understanding of preventative measures and reliable treatment resources remain low. Conversely, local health institutions have little awareness of specific public health needs of communities. This puts communities at greater risk for communicable diseases, poor water and living conditions, preventative conditions (such as malnutrition and maternal health), and addiction and substance abuse.

In order to address these information gaps between the provider and the communities, the National Health Mission (NHM) launched a program called Mahila Arogya Samiti (MAS), to provide linkages to public health resources, provide information around government health schemes, train members of the community around preventative practices, and identify local public health issues in low-income urban communities. MASs are women leaders who lead the NHM’s initiative to lead community level health interventions.

SEWA in Punjab became a partner with NHM, leading the training of MAS members in 11 districts in the state, covering 21 towns/cities. SEWA in Punjab trained women from these communities on leadership, community based monitoring, and public health linkages, changing the paradigm of community health care delivery.
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 West Bengal and Uttarakhand, and most recently, in Jharkhand and Punjab.

Highlight: Strengthening New SEWAs

SEWA in Odisha has set roots with the assistance of the members of the platform of the National Alliance of Women’s Organisations – Odisha. This has taken place in the districts of Kudha, Cuttack, Sundargarh, Gajapathy, Ganjam and Khandmat. While organising women in the domestic and agricultural sectors, it has also focussed on issues of intrastate and interstate migration and an effort to prevent distress migration. By developing alternate employment opportunities in organic agriculture, a milk cooperative unit of OMFED, leaf plate and paper bag making and effective use of the NREGS, efforts have been made to increase the working days of women.
In collaboration with GAATW, a platform on Migration has also been created in order to jointly intervene on issues of forced labour and migration and advocate for policy changes in this area.

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.

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 complementary and integrally 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.

Highlight: Developing Innovative Models

There are growing gaps between financially and digitally literate communities across India, furthering the economic and social disparities. In order to close both the digital and financial gaps, SEWA Bihar has launched two mobile apps that invest in financial and digital access to women in Bihar.

SEWA Bihar has developed a mobile app that allows women to make transactions and deposits with their account in the Credit Cooperative. Saathis bring tablets into their communities to make quick and transparent transactions within their communities. Additionally, SEWA Bihar uses a mobile app SEWA Vani, to promote financial literacy and best practices. The app sends pre-recorded voice calls that provide information to women on savings habits, borrowing tips, and other financial literacy subjects.
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
6. .............. SEWA in Punjab
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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<tr>
<th>State/District</th>
<th>Membership</th>
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<td>Gujarat</td>
<td>6,99,194</td>
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<tr>
<td>Madhya Pradesh</td>
<td>3,50,490</td>
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<td>Uttar Pradesh</td>
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<td>Bihar</td>
<td>86,000</td>
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<td>Delhi</td>
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<td>Rajasthan</td>
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<td>Kerala</td>
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<td>Uttarakhand</td>
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<td>West Bengal</td>
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<td>Odisha</td>
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<td>Nagaland</td>
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<td>Jharkhand</td>
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<td>Jammu and Kashmir</td>
<td>315</td>
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<td><strong>TOTAL</strong></td>
<td><strong>13,40,278</strong></td>
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Integration Through Diversity

SEWA’s diverse and expansive reach has helped remove barriers that women and communities face. Women are united by the SEWA movement and overcome regressive social constructs, such as caste; religious and ethnic differences; geographical separation; and trade. SEWA’s diversity helps deconstruct social silos across India in order for women to work together towards economic and gender parity.

SEWA Bharat Working Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Representing</th>
<th>Designation</th>
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</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>
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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's Holistic Approach
2. SEWA Bharat's Holistic Approach

SEWA's 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 such as 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 address members’ other issues in a much more concentrated manner and provides them with targeted services. SEWA organizing and advocacy efforts focus on both trade and community approach, improving the personal and work lives of informal sector women. SEWA’s organizing and advocacy efforts are rooted in four main, complementary approaches: aagewans, saathis, capacity building, and SSKs.

1. Organizing women in the informal sector is at the heart of SEWA and all of its services. The primary conduit which SEWA operates is through local leaders, called aagewans. Aagewans are identified by their communities and are responsible for the dissemination of information and communication between communities and SEWA institutions. Aagewans mobilize, organize, and lead change within their communities. Across SEWA Bharat’s members, there are over 600 aagewans.

2. Saathis work throughout SEWA institutions and are responsible for the delivery of services. Saathis, unlike aagewans, are also commission-based employs of SEWA. Saathis play a critical role in last mile delivery for interventions, such as financial inclusion. For example, in Delhi and Bihar, saathis are responsible for distributing loans and completing transactions for their respective Credit Cooperatives.
3. 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.

4. 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 sessions 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.

The SEWA Bharat family’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.

SEWA has led skilling and youth programs to strengthen the employment opportunities that women and girls have available. In partnership with NSDC, SEWA has mobilized and trained 14,000 women through an apprenticeship program. SEWA Bharat has directly supported the training of over 1,500 young women and girls across 5 states in SEWA’s proprietary skill centers.

Due to high tuition fees in most educational institutions and cultural norms that typically limit girls’ ability to pursue education, quality education is a farfetched dream for the female 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 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 are currently earning higher incomes or are attending upper education institutions.
SEWA's programs provide young women and girls with the resources and space to grow as independent, well-rounded, confident leaders. By investing in the youth of the communities SEWA works in, long lasting and fundamental change can be led within and throughout the communities.

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 Family Members run following programs to engage the youth of the community beyond skill training:

**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.
2.4 Livelihood Promotion and Protection

SEWA promotes women owned cooperative enterprises 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. SEWA’s constellation of cooperatives are diverse in size as they are in industry. SEWA has small, concentrated efforts, such as SEWA Nirman, a small cooperative of construction workers in Gujarat, to larger institutions, more far reaching institutions, such as Vimo and SEWA Bank, which provide insurance and financial services across India respectively. SEWA Bharat directly supports 5 livelihood cooperatives that engage, protect, and promote local production and industries.

Home-based worker, Delhi

Handloom Weaver, Bhaagalpur, Bihar
<table>
<thead>
<tr>
<th>Cooperative Name (Registration Year)</th>
<th>Location</th>
<th>Product(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEWA Udyogik Swabalambi Sahakari Samiti, Ltd. (2005)</td>
<td>Munger, Bihar</td>
<td>Incense sticks</td>
</tr>
<tr>
<td>SEWA Shram Sugandhit Producer Company Ltd. (2006)</td>
<td>Munger, Bihar</td>
<td>Scented incense sticks</td>
</tr>
<tr>
<td>SEWA Saheli Bunkar Sahkari (2010)</td>
<td>Bhagalpur, Bihar</td>
<td>Handloom silk</td>
</tr>
<tr>
<td>Ruaab SEWA Artisans Producers Company (2010)</td>
<td>Delhi National Capital Region</td>
<td>Hand-made accessories, clothing, home furnishings</td>
</tr>
<tr>
<td>SEWA Ekta Autonomous Producer Co-op society (2013)</td>
<td>Uttarakhand</td>
<td>Organic spices and pulses</td>
</tr>
</tbody>
</table>

Handloom Weaver, Fulia, West Bengal

Shop Owner, Dehradun, Uttarakhand
2.5 Social Security and Health

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.

Over the last year, SEWA Bharat directly supported 966 health camps, and over 11,500 health sessions across 6 states.

SEWA Delhi provides free eye screenings in partnership with Vision Springs through Eye Camps
SEWA Bharat has facilitated relationships between Lok Swasthya (LSST), SEWA’s health cooperative in Gujarat, and health programs across other states. Through these relationships:

- Linkages and partnerships have been developed with external partners. For example, Delhi and LSST have partnered with Vision Springs to bring eye care services to communities.
- Resources and learnings, such as case studies, modules, and learning materials, have been shared across institutions. For example, LSST developed a mirror to help women identify if they are suffering from iron deficiency. This mirror is now used in Bihar and Delhi.
- Capacity building and exposure visits have helped states and districts grow and strengthen their approaches to providing health services.

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.

In order to protect and grow women’s assets, SEWA’s members pooled their resources and formed a bank. Since 1974, SEWA Bank has grown to over 1,11,000 accounts and has provided financial planning and saving services for women across Gujarat.

SEWA Bharat supports several models and activities to promote financial inclusion of our individual women members. Under guidance and lessons from SEWA Bank, institutions through SEWA have provided over 29,000 women with financial services through the following activities.

Self-Help Groups

Women in the community form 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 in Uttarakhand 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’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, local SEWA organizations mobilizes and connects members to governmental financial schemes in which members can access banking services or gain other financial benefits from the government.

In Katihar, Bihar, SEWA’s financial program operates through a proprietary mobile app
Microfinance Highlights

Despite the rapid transition towards digitalization of private, financial, healthcare, and public sectors, much of India’s population remains digitally illiterate. Digital illiteracy amplifies existing systemic and institutional barriers, such as access to capital. Lack of financial services handcuffs communities to rely on informal, unregulated systems, such as loan sharks. SEWA Bihar is dismantling the obstacles to digital literacy and access to financial services. SEWA’s financial inclusion program provides communities across 5 districts in Bihar with access to different financial services, such as loans and saving programs, while also providing financial literacy services through the form of 7 branches of a Credit and Thrift Cooperative. Recently, SEWA Bihar has taken those services online. SEWA Bharat has launched two complementary digital services to provide existing clients with faster, more accurate services and provide women throughout communities with information on financial habits. SEWA’s mobile app has reached out to over 13,000 clients so far in Bihar and is rapidly transforming the methods of financial service delivery in the area.

Bihar Mahila SEWA’s Bijli Mobile App directly delivers digital transaction to the end client. The mobile app provides the end service provider the capability to make transactions directly. Prior to the mobile app, services were completed online at a branch’s headquarters. Account information was recorded in the field by hand and then manually entered into the Bijli App on a computer. Today, the mobile app allows the women service provider to make a transaction in the field. The account information, receipt, and Cooperative information are all updated in real time, reducing the time spent on manual processes and reducing the risk of human error. This has allowed service providers to spend more time providing quality services to their clients. The mobile app has increased efficiency of the last-mile service providers by 43%. Additionally, clients are able to tangibly see their transactions being made and spend less time waiting for the transaction to be recorded.

In addition to providing direct services to communities, SEWA Bihar also provides communities with information to independently improve their economic and social conditions. SEWA Bihar provides financial literacy trainings with members from the community. In order to increase efficiency and reach, SEWA has launched and uses SEWA Vani, an app that sends pre-recorded voice calls that provide information to women on savings habits, borrowing tips, and other financial literacy subjects. Since mobile phone penetration is limited in Bihar, particularly with women in rural communities, SEWA Bihar also provides unique loans through its Credit and Thrift Cooperative for mobile phones.

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

Technology can accelerate economic growth and expand access to social services. However in India, access to and knowledge of technological solutions is unequal across many permutations: urban vs. rural, women vs. men, elderly vs. young. To provide access to technological solutions, SEWA has woven digital and technological solutions into its holistic approach and thematic solutions. The technology driven solutions are operated and owned by the women in the communities.

Technology has rapidly transformed the paradigm of how women and communities across India access and use education institutions, leverage financial services, generate an income, and interact in social circles. SEWA Bharat and SEWA Family members have introduced vanguard approaches in bringing these resources to low-income and underprivileged communities in India.

2.7.1 Renewable Energy

Access to energy is important for the lives and livelihood of communities across the globe. Reliable, accessible, and safe sources of energy are inefficient and under-allocated. Energy plays a major role in the social and economic inclusion of women and underserved communities across India. Limited energy puts communities and women at several disadvantages. Economically, women and families are highly limited by inefficient sources of energy. For example, productivity hours are limited by daylight, economic inputs are limited by inefficient energy sources, and women particularly suffer from costs of finding, gathering, and tending fuel sources. Families with unreliable access to energy additionally face negative health and educational externalities. Often kerosene and fuel sourced stoves and equipment release toxic byproducts that cause pulmonary health complications, pests, such as snakes and rats, pose a threat to underlit homes, and time devoted to studying is also limited by daylight hours. And finally, standard of living and comfort is also reduced by limited access to energy.

SEWA institutions have been bridging the financial and access gaps that leave communities with little access to reliable and useful sources of energy. Through Mahila Housing Trust, women are at the center of design of affordable and useful energy and housing products. MHT has developed energy services, cooling panels for homes, cookstoves, and several other innovative technologies using user centered design.
SEWA’s services are also linked. MHT delivers and produces housing products, members are financed through SEWA Bank and can receive loans for housing energy needs. Sarthak is another organization that has brought solar and renewable energy sources to communities across Bihar. Sarthak connects women and communities with full service renewable energy services. Sarthak markets, sells, installs, and services renewable energy systems. It is fully owned and employed by women in the communities it serves, providing a completely community driven and run initiative. Sarthak has provided hands on training and employment to women who serve as marketers, saleswomen, and service providers for their clients.

Women and families who have benefitted from increased access to energy have leveraged this resource into economic and social gain. Women have diversified local economies by using the energy source to provide mobile charging stations, open stores and stalls through the evening, and power sowing machines.

Sarthak has provided over 800 light systems and its services have benefitted over 2,000 individuals across Bihar. Over the course of the next year, Sarthak will expand these services across India, to Jharkhand, Rajasthan, Madhya Pradesh, West Bengal, and Odisha.

3,000 Lights installed
41 tonnes of kerosene reduced
116 tonnes less of Co2 released into the atmosphere

2.7.2 Skills and Technology

Many young women and girls in underprivileged communities in India do not have access to sufficient education resources and institutions. Low rates of education for women and girls have economic and social effects that perpetuate poverty, discrimination, and limited options. In order to circumvent the economic and social barriers to education, SEWA Skill institutions provide 21st century skills through and with technological solutions in order to provide young women and girls with technical skills, mentorship, and soft-skills to define and find a career. SEWA family has implemented digital and technological solutions and skills in both urban metropolises, such as Delhi, and rural areas, such as Katihar, Bihar, to overcome the social and economic barriers that many young women face in accessing educational and mentorship opportunities.
**Delhi's Pankh Portal**

Career and educational options for women and girls are often as limited as their awareness and exposure to opportunities. For many young women and girls in Delhi who are the first girls in their family to go to school and are often from recently migrated families, navigating upper educational opportunities and career options is difficult and inefficient. In order to provide young women and girls from underserved communities with the resources and knowledge to access economic and educational opportunities, SEWA Delhi launched an online resource, Pankh Portal. The Pankh Portal is an online-based resource that provides information on various educational opportunities and employment options for young women and girls based on the results of a personality and strengths test. Coupled with the Pankh Portal, SEWA Delhi operated several centers that provided an in-person guidance counsellor to help participants navigate and find more information about personal, professional, and educational opportunities. The balance of digital and personal mentorship solutions gave young women a chance to independently search for opportunities online and receive the in-depth, personal relationships that are needed as long-term resources.

**Kushal Yuva Program (KYP) in Katihar**

In partnership with the Government of Bihar, SEWA in Katihar operates a youth skills program that provides a mix of digital and computer literacy training, entrepreneurship skill building, and interpersonal skills that are needed to diversify and grow career opportunities. The KYP Program has provided over 75 students with 21st century skills necessary to diversify and expand the career opportunities for young women throughout Katihar.

![KYP Center, Katihar, Bihar](image)

**SEWA's Skills Programs integrate**

- **Computer Literacy**
- **Digital Literacy**
- **21st Century Skills**

in order to provide participants with resources to find and define personal and professional goals
2.7.3 Agriculture and Technology

The majority of India’s workforce is employed in agriculture on small landholdings. Due to high rates of migration in rural areas, the sector is becoming dominated by women. Despite their involvement in the sowing, harvesting, and processing of agricultural products, women are not recognized as contributors due to the landowning rights being in the male of the household's name. This limits women’s ability to access and leverage welfare schemes and public benefits.

In order to uplift women’s status within the sector, SEWA Bihar provides women with access to mechanized inputs and technical training to make them leaders of the community. Through Sahara Centers, which are Custom Hiring Centers, women pool together their resources to purchase mechanized inputs, such as zero tillage machines and tractors. Women are able to rent these machines to improve their yield. Additionally, women go through technical training in how to independently conduct soil testing, use pesticides, drip irrigation, and other agricultural inputs. By becoming experts in these different processes, women become leaders within their communities and are able to access and implement important technical and technologies in agricultural production. **In the last year, yields have grown 36% for close to 1,000 women in Bihar.**

![Diagram](image)

**SEWA provides access to technological inputs and professional agriculture training**

**Which leads to higher crop yields and an increase in women leadership in communities, households, and the agricultural industry**

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Community members have access to machinery through Sahara Centers.

Women receive training on topics, such as soil testing.
2.7.3 Financial Access and Technology

SEWA Bihar is dismantling the obstacles to digital literacy and access to financial services. SEWA’s financial inclusion program provides communities across 5 districts in Bihar with access to different financial services, such as loans and saving programs, while also providing financial literacy services through the form of 7 branches of a Credit and Thrift Cooperative. Recently, SEWA Bharat has taken those services online.

SEWA Bihar has launched two complementary digital services to provide existing clients with faster, more accurate services and provide women throughout communities with information on financial habits.

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Launch of the Bijli App, Katihar, Bihar
In addition to providing direct services to communities, SEWA Bharat also provides communities with information to independently improve their economic and social conditions. SEWA Bihar provides financial literacy trainings with members from the community. In order to increase efficiency and reach, SEWA has launched and uses SEWA Vani, an app that sends pre-recorded voice calls that provide information to women on savings habits, borrowing tips, and other financial literacy subjects. Since mobile phone penetration is limited in Bihar, particularly with women in rural communities, SEWA Bharat also provides unique loans through its Credit and Thrift Cooperative for mobile phones.
3. Research and Policy

SEWA is committed to bringing about long-lasting and systemic change for informal sector workers in India and across the globe. SEWA has contributed to several publications and research efforts that contribute to reshaping dialogue in academia, policy, and development of institutions across the globe.

Basic Income: Legacy Survey

Background

In 2012-13, an unconditional and universal basic income was tested in a pilot study in a tribal village in Machya Pradesh. The complex outcomes of this pilot were evaluated by a set of three comprehensive surveys, complemented by detailed ‘case studies’. These showered that the basic income induced a series of changes that added up to being transformational. In brief, the basic income had a strong positive welfare impact, in terms of living conditions, nutrition, health, and schooling, and a strong economic impact, in terms of increased earned incomes, more work, and productive labor, and more assets. It also had both an equity impact as well as an emancipatory impact, in terms of reduced debt, increasing savings, enabling more people to respond to financial crises, and gaining the ability to make decisions for themselves.

A big question was, would the positive trends persist even after the payments stopped? Backed by support from the Azim Premji Philanthropic Initiative (APPI) and the Omidyar Network, we have been able to conduct what we have called a Legacy Survey, in two tribal villages four years after the end of the pilot.

Bearing in mind that even one year of basic incomes had a significant impact on living standards, the results of the Legacy Survey suggest that many of specific outcomes persisted, mainly because of a growth of income. During the one year of basic incomes many household bought livestock and other assets. Others began to farm their small plots that had hitherto been left fallow, or cultivated on and off. Four years later these income generation activities had persisted and in some cases been strengthened.

Among other outcomes shown at the time of the pilot, the decline in alcohol consumption seems to have continued to decline. Similarly, the villagers’ access to and understanding of health care had continued the improvements observed at the time, as had the attitude towards children’s schooling. There was a continuing positive change in intra-household decision making. However, some families had dropped back to their previous condition, mainly as a result of health shocks experienced in the subsequent period. Similarly, men in those families tended to slip back into debt bondage as ‘Naukers’.
Energy Access and Women's Livelihood

Background

Energy is critical to the livelihood development and economic mobility of informal sector workers. Through a consortium of several SEWA institutions and renewable energy providers, this study is promotes the inclusion of women in the energy access supply chain by adoption of a gender-centric approach, and to strengthen inclusion of gender in energy plans, programs and policies at the local, regional and national level. This study covers multiple industries in the informal sector in several states.

Findings

- Women spend an overwhelming amount of time and energy is spent on gathering sources for fuel
- Unreliable access to energy decreases profitability for all industries included in the study
- Health and safety are as reliant on energy in the home as in the workplace
- Energy access creates much more even spread of responsibilities in the home
- Quality, reliability, and affordability are the main factors in choosing energy sources

To read the full report visit: http://bit.ly/SEWAenergy

Communication and Documentation: Anasooya

SEWA has been using communication services as a means of bringing the reality, concerns and struggles of poor women into the mainstream of society. In addition, communication services are required by self-employed workers to facilitate sharing of experiences, enhance organizing and strengthen their movement. Through these services, women learn from each other’s concerns, struggles and strategies. One such medium of communication is our fortnightly magazine “Anasooya”. It communicates the experiences of workers and their organizations to the outside the world. In order to consolidate and strengthen “Anasooya’s efforts to promote women’s development, Shri Mahila Anasooya Trust was established in 1996. The Trust produces publications on issues concerned with women workers. It also promotes local and folk's media, booklets, posters and video films. In addition, workers obtain training there various communication media
Background

The Comprehensive Initiative on Technology Evaluation (CITE) at MIT and SEWA Bharat have collaborated since 2015 in the implementation of the project, ‘Co-creating a Culture of Technology Evaluation in a Grassroots, Women-led Organization in India’.

The objective of this partnership is to assess and refine how decisions relating to technology are made within SEWA. While this collaboration is rooted in research, the findings are a practical framework and methodology for SEWA Bharat member institutions to develop a strategy to identify social, organizational, and contextual issues that can influence SEWA’s technological choices. The research and pilot have been focused on the the Skill and Youth programs, Financial Cooperative, Livelihood Cooperative, and SEWA Shakti Kendras in Delhi.

CITE’s research framework characterizes organizations implementing poverty alleviation projects as facing a two-stage decision-making process, when choosing how to engage with technology. At the framing stage, which takes place before any actual technological assessment is performed, organizations ask questions about why, whether, and what technologies to use. Afterwards, a new set of decisions emerges, with dissimilar characteristics. The procedural stage focuses on how to evaluate a set of technological options available within a given market. That is, the organization has already set up its priorities, and must now make a narrower choice based on specific information about existing products.

Through this project, CITE and SEWA used this framework to collect and consolidate data across SEWA Delhi’s programs. This data led to qualitative based insights of SEWA’s overall strategy and impact in the city. Additionally, through CITE’s framework and methodology, a concrete and tangible roadmap for technology acquisitions were made, particularly focused on software development.

The consolidated data throughout each program gave an in-depth look at who SEWA’s members are and why they use each program.
SEWA Bharat Across India
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 and has grown to 6 districts in the state.

At a Glance....

Members: 90,000

Presence: Munger, Bhagalpur, Katihar, Patna, Purnea, Vaishali

Activities:
- Organizing/Advocacy
- Social Security
- Livelihood Promotion
- Skill Development
- Financial Inclusion
- Renewable Energy
- Agricultural Development

Highlights

- Developed over 200 grassroots leaders, called aagewans, who are responsible for creating and implementing change within their communities.
- Thrift and Credit Cooperative encouraged members to save 3,450 Rs. on average.
- Over 30,000 women were able to receive government and public schemes at SSKs across 6 districts.
- Partnered with Bihar Skill Development Mission to implement Kushal Yuva Programme, a skills program that provides digital, computer, and 21st century skills. So far, 70+ students have completed the program.
- In Vaishali, SEWA Bihar partnered with the government on Beti Badhao Beti Pachao. SEWA created 30 youth groups around the district for 600 girls. Girls learn life skills, receive mentorship, and are provided a space to learn and grow together.
- SEWA Munger has provided alternative livelihoods for farmers and small land owners through goat rearing for 950 families.
- Launched two mobile financial apps to bridge and scale the gaps in rural Bihar.
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 30,000 members because women have chosen to struggle against the many economic, social, and political barriers that they face.

**At a Glace....**

<table>
<thead>
<tr>
<th><strong>Members</strong></th>
<th>26,000</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Presence</strong></td>
<td>7 Communities Across Delhi</td>
</tr>
<tr>
<td><strong>Activities</strong></td>
<td>Youth, Livelihoods, Financial Inclusion, Advocacy, Social Security, Health</td>
</tr>
</tbody>
</table>

**Highlights**

- Employed over 350 home-based artisans Ruaab, a cooperative that provides higher wages and transparency into garment supply chain
- 329 young women completed job preparedness courses, equipping them with career guidance and market demanded skills in 4 centers in Delhi
- 13,000 women connected with public government schemes through 7 SSKs
- 148 community meetings led to the establishment of 2 government ration centers and recognition by police of a women's street vending market
- 258 awareness sessions provided information on government schemes and basic rights
- 41 health camps brought health services to communities
- Working on a city-wide campaign to establish women only markets
SEWA in Gujarat

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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Highlights

- Through LSST, SEWA's health cooperative, has provided health solutions to 4,61,333 individuals. These interventions have provided communities with TB treatment, occupational health solutions, HB testing, and free checkups
- Close to 30,000 adolescents participated in various health and leadership development activities
- Over 35,000 women benefitted from SSKs
- Through SEWA Academy, SEWA's research and training institution, and in partnership with NSDC, 14,000 construction workers, home-based workers, salt workers, and street vendors, received apprenticeship training through a program called, Kaushalya. Kaushalya provides women with training on investing and growing their enterprises
SEWA in Madhya Pradesh

Members: 3,50,490
Est. 1985

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 3,50,490
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.
In September 2001, SEWA Bharat began its work in Bikaner, Rajasthan. In partnership with the Central Labour Ministry, SEWA Bharat conducted a 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**: 25,200
- **Reach**: Bikaner, Jaipur, Jodhpur
- **Activities**: Organizing/Advocacy, Social Security, Livelihood Promotion, Skill Development, Financial Inclusion

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**Highlights**

- 450 young women and girls received market demanded skill training, promoting
- Over 1,300 women were connected
- Through community meetings, a new drainage system was developed in Bikaner. Previously, clogged drains were causing illness amongst children and women. Through grassroots leadership and mobilization, the women members met with the local health minister and the councilor of the Legislative Assembly to construct a new drainage system
- 34 women have been trained as microfinance saathis. These saathis bring and deliver financial services to their communities and are leaders within their communities
- A series of movies on topics relating to pregnancy, nutrition, menstrual hygiene and sanitation were shown in communities across Rajasthan to engage families in various preventative health topics
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....

Members: 15,000

Presence: Almora, Dehradun, Rudraprayag, Champawat, Pithoragarh, Bageshewal

Activities:
- Financial Inclusion
- Livelihood Promotion
- Social Security and Health
- Skills
- Advocacy

Highlights

- Over 2,600 women have saved 2,070 Rs. on average
- Close to 350 self-help groups were developed, providing financial and social support
- 258 girls were members of Youth Club, a program that provides mentorship and information on health and social topics
- Over 1,100 women were connected to government schemes through SSKs
- 200 women are employed through an organic spice cooperative, Ekta Swahyata Sahakarita
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....

<table>
<thead>
<tr>
<th>Members</th>
<th>12,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Presence</td>
<td>Murshidabad, Maida, Raghunathganj, Beharpur, Lalgola, Fulia</td>
</tr>
<tr>
<td>Activities</td>
<td>Organizing/Advocacy, Social Security, Skill Development, Financial Inclusion</td>
</tr>
</tbody>
</table>

Highlights

- Over 126 new businesses were started by alumni of SEWA’s Skill Development Program in Bengal
- 8,800 women have been connected to various government schemes through the SSKs
- Almost 1,200 health sessions were held in communities across West Bengal, providing women with preventative health options
- Through local advocacy efforts, 4 arsenic filter tanks were repaired by municipal authorities
- Members worked with the NHM to develop and build a public hospital
- 50 community leaders were developed and trained to lead community efforts
- Expanded to Fulia in partnership with Eileen Fisher to improve the market penetration for handloom weavers
SEWA recently developed and launched two new state-level institutions in 2016 in Punjab and Jharkhand

<table>
<thead>
<tr>
<th>SEWA in Punjab</th>
<th>SEWA in Jharkhand</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Presence</strong></td>
<td>Presence</td>
</tr>
<tr>
<td>11 Districts and 21 cities throughout Punjab</td>
<td>Almora, Dehradun, Rudraprayag, Champawat, Pithoragarh, Bageshewal</td>
</tr>
<tr>
<td><strong>Activities</strong></td>
<td>Activities</td>
</tr>
<tr>
<td>• Advocacy</td>
<td>• Advocacy</td>
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<tr>
<td>• Health</td>
<td>• Agriculture</td>
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<tr>
<td>• Union</td>
<td>• Union</td>
</tr>
<tr>
<td><strong>Highlights</strong></td>
<td>Highlights</td>
</tr>
<tr>
<td>• Led over 300 trainings in 11 districts in Punjab to certify women as MAS agents, public health liaisons</td>
<td>• Increased crop production by 30+% of nearly 200 farmers</td>
</tr>
</tbody>
</table>
For many informal sector professions, the home is the center of production. MHT provides various solutions that improve the conditions in the home for families across South Asia. MHT develops products that range from panels that control temperature, water purifiers without electricity, insect repelling additions, and many more innovative developments that use user-centered design. MHT provides solutions for rural and urban communities across several countries in South Asia. MHT integrates leading technology and community mobilization to improving the quality of living of underserved areas across the region. MHT has won several national and international awards for their leading, vanguard solutions.

At a Glace....

<table>
<thead>
<tr>
<th>Presence</th>
<th>Gujarat, Jharkhand, Madhya Pradesh, Rajasthan, Bihar, and have recently expanded to Kathmandu, Nepal, Dhaka, Bangladesh, and Bubhneswar, Odisha</th>
</tr>
</thead>
</table>
| Activities | Financial Inclusion  
Housing  
Sanitation |
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