Contents

1. ABBREVIATIONS AND VOCABULARY 6
2. THE SEWA STORY 9
3. SEWA BHARAT’S 2014 HIGHLIGHTS 23
4. SEWA BHARAT’S THEMATIC WORK 37
5. SEWA DELHI 47
6. SEWA KERALA 53

SEWA BHARAT
6 SEWA MADHYA PRADESH 57
7 SEWA BIHAR 61
8 SEWA GUJARAT 71
9 SEWA RAJASTHAN 75
10 DEVELOPING SEWAS 81
## Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADB</td>
<td>Asian Developmental Bank</td>
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<tr>
<td>ARSH</td>
<td>Adolescent Reproductive and Sexual Health</td>
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<tr>
<td>BC</td>
<td>Banking Correspondent</td>
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<td>BPL</td>
<td>Below Poverty Line</td>
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<td>CSA</td>
<td>Customer Service Agent</td>
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<td>CSP</td>
<td>Customer Service Point</td>
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<td>DBOCWWB</td>
<td>Delhi Building and Other Construction Workers’ Welfare Board</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<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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<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>FWWWB</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 Centre</td>
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<td>ICRW</td>
<td>International Centre for Research on Women</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<td>KMC</td>
<td>Katihar Municipal Corporation</td>
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<td>LSM</td>
<td>Lok Swasthya SEWA Cooperative</td>
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<td>MFI</td>
<td>Microfinance Institution</td>
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<td>MHT</td>
<td>Mahila Housing SEWA 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>RGSEAG</td>
<td>Rajiv Gandhi Scheme for Empowerment of Adolescent Girls</td>
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<td>RKS</td>
<td>Rogi Kalyan Samiti</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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<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>SGR</td>
<td>SEWA Grih Rin</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>SRHR</td>
<td>Sexual Health and Reproductive Rights</td>
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<td>SSK</td>
<td>SEWA Shakti Kendra</td>
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<td>SUDA</td>
<td>State Urban Development Authority</td>
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<td>SWM</td>
<td>Solid Waste Management</td>
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<td>SYRC</td>
<td>SEWA Youth Resource Centre</td>
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<td>TB</td>
<td>Tuberculosis</td>
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<td>TFC</td>
<td>Trade Facilitation Centre</td>
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<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<td>VHSC</td>
<td>Village Health and Sanitation Committee</td>
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<td>VT</td>
<td>Vocational Training</td>
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Vocabulary (Hindi)

**Aagewan**
SEWA Bharat woman member who takes a lead in community engagement

**Agarbatti**
Incense stick

**Anganwadi**
Community centre for early childhood health and development

**Bandhej**
Cloth tie-and-dye craft from Jodhpur, Rajasthan

**Bidi**
Cheap cigarette made of unprocessed tobacco wrapped in leaves

**Hath pankha**
Hand fan

**Jagriti**
Awareness

**Jan sunwai**
Public hearing

**Mahajan**
Market worker

**Mohalla**
Community/neighbourhood

**Sammelan**
Conference

**Soop**
Vegetable drying basket

**Saathi**
SEWA grassroots community organiser

**Saundarya Sathi**
SEWA Bharat’s community waste collector

**Shibir**
Workshop

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**Indian Numbering System**
Indian English uses lakh and crore to express large numbers, particularly in reference to Indian currency known as rupees (Rs.). Commas are used at the thousand, lakh and crore levels.

**Lakh**
1,00,000
Rs. 1.5 lakh is Rs. 1,50,000 or 150 thousand

**Crore**
1,00,00,000
Rs. 3 crore is Rs. 3,00,00,000 or 30 million
THE SEWA STORY

1

AnnuAl RepoRt

the SeWA StoRy
Who is the Self-Employed Woman?

Over 90% of workers and producers in India are in the informal economy with no regular salaried employment or welfare benefits. They earn their living by toiling for a daily wage or through tiny businesses and are vulnerable to every change in the economy. Women in the informal economy, who we call the self-employed women, are even more vulnerable than the men, in occupations with lower earnings and harder work.

Yet these women have shown courage and initiative in coming together to form the Self-Employed Women’s Association (SEWA), which now has nearly two million members. By coming together they have transformed not only their own lives but the lives of millions more by inducing policy changes, at the grassroots and also at the state and national levels.

Self-employed women can be divided into the following four categories:

(i) Home-based workers (embroidery artisans, bidi [cheap cigarette made of unprocessed tobacco wrapped in leaves] makers and others)
(ii) Manual labourers and service providers (construction workers, small and marginal farmers, waste recyclers and others)
(iii) Small producers (such as small-scale farming and livestock producers)
(iv) Street vendors

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

Full employment is defined as work security, income security, food security and social security, including healthcare, insurance, pension and shelter with water and sanitation. Self-reliance equips women to be economically autonomous and empowered to make their own decisions.

Organisations such as SEWA in India are proving to be an important way for poor women producers in the informal economy to organise themselves, increase bargaining power and incomes.

Source: Organisation, Representation, and Dialogue, ILO
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. Ela 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’s 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 number of women workers in the mills had declined considerably. Elaben found that most women were working outside the mills, as ragpickers or construction workers or head loaders, in very much the same low wage and un-unionised conditions as Ansuyaben had found them 50 years earlier.

In 1971, migrant women cart pullers came to Elaben’s 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.”

SEWA was thus born from the unified appeal of women within the informal economy and Elaben’s initiative. Given that there were no officially recognised employers or employees, SEWA struggled to 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’.

SEWA illustrates the effective use of Gandhian instruments for social change. It emphasises the means by which its members strengthen themselves economically and socially; self-reliance and non-violence being two of the main pillars of this ideology.

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 organised 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 Cooperative Bank was formed and officially licensed by the Reserve Bank of India in 1979.

Over time, as SEWA dove deeper into the lives of its members, new cooperatives were formed to address the diverse and nuanced needs of the members. From women stitchers and 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 organisations, with the joint action of trade union and cooperative.

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.
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 of India. The success of the SEWA model in Gujarat held great potential to impact poor women across India using Gandhian principles.

With GPF centres all over India, Dr. Radhakrishna suggested that these centres be used as a base to organise poor working women. Elaben then formed a ‘Spearhead Team’, led by Renana Jhabvala, to visit the GPF centres interested in exploring the possibility of forming and spreading SEWAs. Over a one-year period, the team visited 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 standardised branches of SEWA or whether the new organisations 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 decentralised. It was thus decided that a new SEWA would be catalysed 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 the SEWA values.

In 1981 a shibir (workshop) was held in Ahmedabad with members of the GPF centres 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 a list of ‘non-negotiables’ for any organisation calling itself SEWA.

These core values unite the SEWA movement across India:
- Women always at the centre of the work
- Poor women as leaders of their own programmes
- Programme centred around work
- 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 (MP), 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 organising 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.
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 then decided that a federation of SEWAs would be formed.

In 1984, SEWA Bharat was registered as an all-India federation of SEWA organisations. Every registered SEWA from across the country became a member. The objectives of SEWA Bharat 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 organised national events such as exhibitions to display and market the products of its members. An office was opened with the help of Devaki Jain in the premises of the research organisation, Institute of Social Studies Trust and ‘Mahila Haats’ set up for marketing.
Growth and Redefining of SEWA Bharat: 1998 Onwards

After 15 years of SEWA Bharat’s existence, it was felt that there was a need to redefine the role of SEWA Bharat in the SEWA movement. SEWA had taken root in states outside Gujarat, but there was a need to strengthen these SEWAs and to help them grow. Meanwhile, with the advent of liberalisation, the economy had changed considerably and there were new challenges to be faced by poor women and their organisations. 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 organisation?” The answer from all SEWAs was a resounding “Yes”.

First, SEWA still needed to bring issues up to the national level. Second, a number of the SEWAs needed support so they could grow; they expected the national organisation to play a supportive role. Third, national programmes were emerging within SEWA, mainly from SEWA Gujarat. These pertained to microfinance (SEWA Bank had been one of the founders of Friends of Women’s World Banking [FWWWB] and Indian School of Microfinance for Women); insurance (Vimo SEWA was seeking ways to provide insurance to poor women throughout India); and marketing (SEWA Trade Facilitation Centre [TFC] offered badly-needed marketing services to all).

It was, therefore, decided that SEWA Bharat should become active once again and rethink its role to make the organisation more relevant in the changed circumstances. Finally, and perhaps most important, the women members in each state needed to come together, learn from each other and feel a sense of community and solidarity among themselves.

SEWA Bharat needed to create a new national identity for its members. In order to revitalise itself, SEWA Bharat focused on the ‘heart’ of each SEWA—its worker leaders. Each SEWA had a group of leaders who were both active members of the organisation and self-employed women themselves. Depending on the structure of the particular SEWA, some of these leaders had been formally elected, while others were more informal. These leaders went on visits to each active SEWA to gain exposure, especially to SEWA Gujarat, to understand the extent of SEWA activities. They went through formal trainings where they learnt and discussed the basic SEWA ideology. At the same time, SEWA Bharat opened a new office in Delhi in 2000, and instituted a number of concrete programmes. It supported the growth of SEWA membership and the application of SEWA as a new Central Trade Union federation. It began training programmes for second-level leadership in each SEWA, and also started helping the SEWAs to establish links with Central Government programmes. Slowly, SEWA Bharat developed a clear work programme and direction.

SEWA Bharat and SEWA Central Trade Union

For many years SEWA had been asking the Central Government to recognise it as a representative Central Trade Union. However, this could not happen because the minimum requirement was a membership of 5,00,000 and a presence in at least four states. In 2004, SEWA was finally able to fulfill this criterion and it applied to the Central Government to become a Central Trade Union organisation. Although the SEWA Trade Unions in each state were to be included in this Central Union, they had to decide what national structure to choose. There were three choices: first, SEWA Bharat could become the National Trade Union; or, second, SEWA, registered in Gujarat, but applicable all over India, could change its structure and become a Central Trade Union; or, third, a new Federation could be created.

After a great deal of debate, it was decided that SEWA, the original Trade Union, would become a Central Trade Union. It created a two-tier structure with the first tier representing the primary union for Gujarat members, and the second tier functioning as a Central Trade Union, with a “National Council” represented by the SEWA Trade Unions from different states.

The SEWA Central Trade Union represents SEWA at labour forums such as the Indian Labour Conference and the International Labour Organisation (ILO). It takes up issues of informal women workers in India.

SEWA Bharat helps to mobilise self-employed women in different states and create a Trade Union there. The new Trade Union then affiliates with both SEWA Bharat and the SEWA Central Trade Union.
Primary Roles of SEWA Bharat

Building a National Identity
SEWA Bharat is the first national-level SEWA organisation. SEWA Bharat’s primary goal remains to build a national identity of the SEWA movement, both externally and internally, through a family of SEWA organisations comprising 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, they decided to entrust this role to SEWA Bharat.

Being a national-level federation with a physical presence in India’s capital city, SEWA Bharat has played an important role in coordinating some of the national-level advocacy efforts. Its contribution in mobilising and coordinating members and partner organisations, along with the SEWA Central Trade Union, which was created in 2005, has been significant.

As a national federation, SEWA Bharat regularly organises discussions on topics of national importance or issues that affect 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. It covers stories from all over the country and highlights the issues of women workers. The magazine has a widespread network of individual and institutional readership across the country.

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 programmes and expertise. SEWA Bharat also identifies growth opportunities for all SEWAs.

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

**Building a National Identity**

In 2014, SEWA Bharat, SEWA Bank, Mahila Housing SEWA Trust and partner organisation, SELCO, came together and formed the Stree-shakti consortium to work on renewable energy solutions for SEWA members. For this project, SEWA Bharat was selected as a Top 10 finalist for the United Nation’s Department of Economic and Social Affairs (UN-DESA) ‘Powering the Future We Want’ grant.

SEWA Bharat facilitates meetings and capacity-building trainings of grassroots leaders. These meetings are an opportunity for the leaders to learn how to deal with issues at the local level while also meeting leaders from different areas for collaboration and learning. Such interactions are an empowering and unique chance for them to understand their strength and potential.

**Starting and Developing New SEWAs**

When an interested stakeholder (local leader, Government agency or potential donor agency) approaches SEWA Bharat about the possibility of opening a new SEWA, SEWA Bharat investigates the potential for a new SEWA organisation. This is done through a survey of livelihoods and women’s concerns, as well as experience-sharing between women in related trades from the existing SEWAs.

After approval from the SEWA Bharat Executive Committee and a consensus on the initial activities, a new SEWA chapter begins. However, that chapter is not an independently constituted organisation or a
Building a National Identity

More than 75% of Uttarakhand’s population comes under the category of ‘rural’. Owing to the high latitude, poor connectivity with roads and thinly-spread population, bank services in such areas are often limited. In order to bridge the chasm between rural areas and banking services, SEWA, in collaboration with the 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 the rural poor with banking facilities such as the opening of a savings account, recurring deposits, fixed deposits, loans and other bank products. Serving a dual purpose, the programme also provides employment opportunities for the women of these areas, who act as a link between the bank and the people. The spread of this programme is undertaken by these native women who are called Customer Service Providers (CSPs) or SEWA Bank Sathis (SBSs). The organisation is working in six blocks of Almora, namely, Tarikhet, Sult, Seyaldeh, Dhauladevi, Lamgara and Hawalbagh, with 12 CSPs or SBSs who provide bank facilities to the people in the villages. The CSPs are trained by the bank, SEWA Bharat and the technology providers to reach the rural masses. All the SBSs are women belonging to the economically weaker section (EWS) of the population. They have around 80-100 villages under each one of them and travel on foot, a minimum of 5-10 km every day, to reach these villages.

Among the 12 SBSs, two of them have been given Point of Sale (PoS) machines technology to offer the services of a bank to the people. This technology is provided by A Little World Pvt. Ltd., who is also the business correspondent to the SBI. The machine has a fingerprint detector and printer that facilitate the process of opening a saving account, 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 machines while others work as facilitators to help people to bank services such as opening of accounts, procuring loans and so on. But, in the present scenario, the PoS technology has been replaced by KIOSK technology, which is rather different from the older one. The team of the business correspondent model comprises a financial coordinator, a technical assistant, five master trainers as bank supervisors and the SBSs.
SEWA Bharat member organisation. Rather, it continues under the direction of SEWA Bharat, which provides guidance on implementation or resources, as needed.

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

**Building a National Identity**
SEWA Bhagalpur and SEWA Munger were both early and active members of SEWA Bharat but due to upheaval in Bihar, these organisations faced great difficulty during the 1990s. SEWA Bharat helped to revive and strengthen them by bringing them together, creating many new activities, leading to SEWA Bihar, which became a member of SEWA Bharat and the SEWA Central Trade Union.
Strengthening SEWA Bharat Members
SEWA Bharat has continuously strengthened the activities of existing SEWAs by providing resources, linking with mainstream organisations 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.

Developing Innovative Models for Replication Across SEWA
SEWA Bharat works with multiple stakeholders to explore different methodology for organising as well as innovative models to promote livelihoods, microfinance and social security. As new technology is adopted and women’s needs and aspirations change, SEWA Bharat experiments with ways of working to adapt to the changing society. Once a model proves successful in one part of the country, SEWA Bharat informs all its members about it and many of the other SEWAs adopt the model, adapting it to suit their own circumstances.

Building a National Identity
The SEWA Shakti Kendra (SSK) provides end-to-end community solutions, from informing members of various schemes and their respective requirements, to filling forms, assisting in submitting documentation and tracking the progress of applications. It acts as a focal point for organising in the area and 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 MP, Bihar and Rajasthan. SEWA MP adapted the model, making it more low cost for rural areas by having the SEWA Aagevans (women members who take a lead in community engagement) run it from a public place twice a week. In some villages, it is even run under a Banyan tree.
SEWA Bharat’s Structure
(SEWA Bharat Federation: An organisation of member-based organisations)

A Member-based Organisation
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 moulds 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 Unions. It presently comprises five all-women labour unions, four trusts and four societies.

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<td>SEWA Delhi Trust, registered under Trust Act</td>
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<td>Gujarat Mahila Housing SEWA Trust, registered under Trust Act</td>
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<td>Lucknow Mahila SEWA Trust, registered under Trust Act</td>
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</tbody>
</table>
SEWA Bharat, with the support of the registered members, also supports upcoming SEWAs across India. These include:

- SEWA in Uttarakhand
- SEWA in West Bengal
- SEWA in Odisha
- SEWA in Jharkhand
- SEWA in Nagaland

**SEWA Bharat Working Committee Governance from the Grassroots**

Since women are the centre of the whole SEWA movement, SEWA Bharat ensures that women-led committees and grassroots institutions are an integral part of the decision-making process. Following the need-based integrated approach, SEWA Bharat member organisations develop several committees at village/panchayat, city/district and state levels 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 Committees, State Coordination Committees and SEWA Shakti Kendras (SEWA empowerment centres).

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

Additionally, the SEWA Bharat annual general meeting brings grassroots leaders from each member organisation to one platform where they share their views and express their concerns. The grassroots representation—from the village to district to the state and, last, to the national level—makes the SEWA Bharat governance a unique, member-led, fully democratic structure.
Shram Jeevani: Taskforce Report on Women Workers in Bihar
Launched by the Chief Minister of Bihar

In order to reach out to larger numbers of women workers in Bihar, SEWA Bharat recognised that it was necessary to conduct a research-based study throughout the state to understand their status and issues. On Women’s Day, March 8, 2010, SEWA Bharat organised a sammelan (conference) with Chief Minister Nitish Kumar as the chief guest. He agreed to set up a Task Force on Self-Employed Women in Bihar jointly with SEWA Bharat and the Government of Bihar. This Task Force finally took shape in 2012 and an extensive study was conducted with field work in 179 villages of 79 blocks in 13 districts and six urban areas; 14 studies were commissioned and six consultative workshops held.

SEWA Bharat President, Renanaben Jhabvala and the SEWA staff presented the report to the then Chief Minister of Bihar, Jitan Ram Manjhi, and the former (and current) Chief Minister Nitish Kumar released the report in a workshop.

Shram Jeevani was SEWA’s iconic effort to voice its opinions about the rights of women informal workers with special focus on Bihar. The report highlighted that over 57% women in Bihar were involved in the work force, against a figure of 11% propagated by the National Sample Survey.
Madhya Pradesh: Unconditional Cash Transfer Study

The objective of the Unconditional Cash Transfer study was to understand the effect of an empowering organisation on the management of household income and facilities availed through schemes such as direct cash, especially by women.

A research study titled ‘Research-based Pilot Cash Transfer Scheme for Improving the Well-being of Women and Children’ was conducted in a sample of 20 villages in the Indore district of Madhya Pradesh. The selected villages comprised 10 villages where SEWA was active and 10 non-SEWA villages. Of these, four SEWA and four non-SEWA villages were given direct cash transfers and termed as ‘Treatment Villages’. The other set of 12 villages were termed as ‘Controlled Villages’ with the total number of households participating in the study at 2,034.

The transfers were made unconditionally to every household in these treatment villages every month for one year. Each adult was given Rs. 200 and the mothers were given an extra Rs. 100 for every child below 18 years of age. An effort was made to ensure auto transfer of the amount with minimum human involvement. The survey was conducted between June 2011 and May 2012.

The key findings of the study are:

- The poor take rational decisions to increase their well-being through cash and do not splurge in wasteful activities such as liquor drinking, as suspected by the critics of the Unconditional Cash Transfer scheme.
- A modest, monthly unconditional regular cash transfer had a transformatory effect on the lives of the beneficiaries. Twenty-nine per cent of the cash transfer households reported an improvement in school attendance, compared to only 13% in control villages. More people were seeking healthcare, improving their dwelling space, repaying debts, buying assets and eating better.
- It also indicated a switch from wage labour to own-account farming and small-scale business. The positive impacts were experienced more by the most vulnerable including the tribals, disabled, women, senior citizens and girl children.

The experience of this study was captured in the book, Basic Income: A Transformative Policy for India, written by Sarath Davala (Research Director, SEWA Bharat), Renana Jhabvala (President, SEWA Bharat), Soumya Kapoor Mehta (Consultant, World Bank) and Guy Standing (Professor, School of Oriental and African Studies). The book is published by Bloomsbury.
Passing of the Vendor’s Act in Parliament (March 2014)

The Vendor’s Act, the first comprehensive legal protection for the livelihoods of street vendors, was pushed through in 2014 after street-level agitation and advocacy from the SEWA Central Trade Union, SEWA Delhi, SEWA Bharat and the National Association of Street Vendors of India (NASVI). The Act was the culmination of over 35 years of struggle by SEWA to establish the right to livelihood of street vendors. SEWA members across India rejoiced over this enormous victory. The Act demarcates specific locations for vending and provides vending licences that are legally sound and undisputable. It specifies that the number of spaces and licences provided should be 2% of the city’s population.

The Act created a Town Vending Committee wherein each local district has representation; 40% of this committee comprises the vendors themselves. One-third of the vendors are women, thus creating a more inclusive platform for dealing with the problem.

Development of a National Network of Domestic Workers

SEWA Bharat 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 organising domestic workers. This led to the Government appointing a committee in 2014 for the development of a national-level policy of domestic workers working with the ILO, strengthening the organisation of domestic workers across Delhi, Bihar, Madhya Pradesh and Odisha. This work was highlighted through a successful media campaign. On November 11, 2014, SEWA Bharat played a key role in a public hearing organised by the National Platform for Domestic Workers, which is a platform made up of different unions of domestic workers from all over the country. Lalitha Kumaramangalam, Chairperson of the National Women’s Commission, headed the five-member jury that called for an immediate enactment of laws to protect some 50 million women domestic workers in the country. The meeting also stressed the need for stringent laws to curb unscrupulous placement agencies that exploit gullible women from villages. SEWA Bharat was instrumental in mobilising the attendance of domestic workers at the public hearing. Naliniben was one of the eminent public speakers; she reiterated SEWA’s support and stand for the rights of domestic workers.
SEWA Bharat in Africa

SEWA Bharat has been reaching out to its African sisters through the SETU initiative led by VimoSEWA. In November 2014, a SEWA team visited Tanzania to study the informal conditions of women workers there. It was a great opportunity for the team to learn about village community banks, saving and credit cooperative societies and home-based workers. SEWA representatives visited Ethiopia from September 15–20 to share experiences with home-based artisans.

The SEWA team learnt that the local artisans have good skills, yet do not have much access to markets owing to a lack of knowledge of marketable products. SEWA Bharat wanted to test the market in India and organise workshops to get feedback from buyers and experts. As part of this initiative, SEWA Bharat and Ruaab SEWA hosted five Ethiopian artisans in India and organised an exhibition at the celebrated Dastkar Nature Bazaar for the Basant 2015 festival. Handmade and handcrafted Ethiopian products, which were on display during this 12-day exhibition (February 12–23), were highly appreciated by the Indian customers. The event was supported by the Department for International Development (DFID) and the International Trade Centre from Geneva. WISE, the NGO partner from Ethiopia, helped in making the event successful.

On October 11, 2014, SEWA Bharat hosted a delegation of 30 Ethiopians comprising high-level officials. SEWA’s struggle to pass the Act on the rights of vendors, the formation of the SEWA Bank and the transition from a Self-Help Group (SHG) to a cooperative model were discussed. The delegates were shown products of the SEWA Bharat promoted boutique brand, Loom Mool. They also visited Raghubir Nagar, a SEWA Bharat intervention area in a slum pocket of Delhi, where they interacted with vendor members. The visit was organised and managed by IPE Global.
SEWA Bharat’s Win at the 2nd Millennium Alliance Awards, in the ‘Clean Energy and Women Empowerment through Women-led Enterprise’ Category

SEWA Bharat received the 2nd Millennium Alliance Award on November 25 in Delhi. It was presented to SEWA for its work on connecting families in the Munger and Bhagalpur districts of Bihar to clean energy resources of solar power.

A programme initiated in 2010 in Munger in partnership with SELCO, SEWA Bharat’s work on the solar project has come a long way with 1,000 solar lights installed—wholly owned and financed by the women members themselves. In an area that does not receive sufficient electricity or has to pay a high cost for electricity, these solar lights are cheap, efficient and environment-friendly.

This solar programme works in convergence with SELCO, Jawaharlal Nehru Yojna, SEWA Cooperative and the Coca-Cola Foundation to ensure affordable lights on loan; it also offers subsidy to the members.
Deepening Financial Inclusion: Evidence from Two States

In 2014–15, SEWA Bharat conducted a study in Madhya Pradesh and Bihar in partnership with the United Nations Development Programme (UNDP). The study included institutional surveys to understand the ‘supply side’ of financial inclusion. A structured questionnaire was given to a stratified random sample of 600 respondents in one district of each state—Khandwa in Madhya Pradesh and Katihar in Bihar. It focused on three aspects of financial inclusion that could lead to financial deepening: (i) Strengthening existing structures and the level of financial literacy; (ii) Improving the existing level of financial or banking inclusion, including usage of banking and other regulated products at an optimal cost; and (iii) Use and understanding of different financial products profile including SCRIPT (Savings, Credit, Remittances, Insurance, Pensions and Transfers).

The primary survey revealed that in both the states the respondents were saving (237/300 in Katihar and 145/300 in Khandwa), mostly by stacking cash at home rather than institutional savings, despite having a bank account. The recommendations of the study were to envision tools that have area-specific customised financial literacy modules and financial inclusion models to have the maximum impact.
Food Vendors Registered and Certified in Delhi

On August 28, 2014, food vendors with SEWA Bharat and the Food Safety and Standards Authority of India (FSSAI), in association with the Department of Food Safety, assembled at Ramila Maidan, Sundernagari, to celebrate the success of the campaign to ensure the registration of food vendors. This campaign was aimed at ensuring food safety standards and allowing trouble-free vending.

The online registration campaign was announced on June 11, 2014 and was conducted up to August 4. SEWA Bharat played an instrumental role in mobilising vendors to visit SEWA Shakti Kendras (information centres run by SEWA Bharat across seven communities in Delhi) to register themselves. Nearly 1,000 food vendors have been registered through camps and door-to-door mobilisation, which certifies them with the right to vend freely.

Registered members received certificates in a ceremony where 140 vendors, of which 80 were women, participated with enthusiasm. The forum was addressed by S.S. Kanawat, Special Commissioner, Food Safety and Designated Officer P.N. Khatri. Both of them played key roles in coordinating with SEWA and ensuring the smooth implementation of the campaign.
Launch of Sarthak SEWA Pvt. Ltd.

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

The rural population of Uttarakhand primarily consists of the elderly, women and young children. Men regularly venture out to the cities looking for better employment opportunities. Agriculture (although difficult) and animal husbandry have been the main occupation of the women. For long, the state has struggled to retain these people through local employment and income generation. With this unique model, employment generation for women has grown manifold and the gap between financial inclusion and financial stability has narrowed. SEWA has linked 68,267 people by opening bank accounts and joining with other financial services.

A need was then felt for a separate entity to carry forward the work and Sarthak SEWA Pvt. Ltd. was incorporated on January 7, 2015, under the Companies Act, 2013. It is working in the districts of Almora, Bageshwar, Pithoragarh, Champawat and Rudraprayag with a special emphasis on women.

Sarthak SEWA Pvt. Ltd. provides rural poor with banking facilities such as the opening of a 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 (CSPs) or SEWA Bank Sathis (SBSs).

The organisation is working in six blocks of Almora—Tarikhet, Sult, Seyedeh, Dhauladevi, Lamgara and Havelarbagh—with 12 CSPs or SBSs. The CSPs are trained by the bank, SEWA Bharat and the technology providers to reach the rural masses. The SBSs are women belonging to the economically weaker section of the population. There are around 80 to 100 villages under each one of them and they travel on foot, a minimum of 5–10 km every day, to reach these villages.

Among the 12 SBSs, two of them have been given PoS machine technology to provide bank services to the people. This technology is provided by A Little World Pvt. Ltd., who is the business correspondent to the 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 banking activities for the customers. Currently, four CSPs are acting as business correspondents, who do cash transactions through PoS technology, while others work as facilitators who assist the people to bank services such as the opening of accounts, procuring loans and so on. In other cases, PoS technology has been replaced by KIOSK technology, which is considerably different. The team of the business correspondent model comprises a financial coordinator, a technical assistant, five master trainers as bank supervisors and the SBSs.
As always, SEWA Bharat concluded the year’s successful run-up of activities by celebrating Shramik Mahotsav (Labour Festival) and the Youth Festival in Delhi. The celebration this year was held on December 23 in the presence of SEWA founder, Ela Bhatt. In her address, Elaben urged the women to strengthen and unity for their rights. To inspire the young brigade, SEWA introduced them to Malvika Iyer, who had lost both her hands and severely damaged her legs in an unfortunate accident post a bomb blast. Malvika turned her life around and is today a dedicated social worker, a motivational speaker and model for accessible clothing in India. The young girls were impressed by her grit to survive with a smile and bring hope to millions.
**Consortium on Energy**

During 2014–15, a consortium called Stree Shakti was formed to better represent the issue of gender in the whole chain of energy access. Women were integrated into energy access, from customer to implementer to banker and, finally, policy-maker.

The founding members of the consortium are the Mahila Housing SEWA Trust, SEWA Bharat, SEWA Bank, SELCO Foundation and the Stree Shakti Vikas SEWA Trust. The consortium aims to be the solution centre for linking gender and sustainable energy—solutions that can be replicated across India and other parts of the developing world.
Loom Mool, SEWA’s High-end Brand, Continues to Grow

Loom Mool celebrated its first anniversary of operations at the Loom Mool store, Hauz Khas Village, New Delhi, on December 6, 2014.

Loom Mool was established in 2013 by Ruaab SEWA, a producer company owned by embroiders and promoted by SEWA Bharat. The support for starting the brand has been extended by DFID. The brand’s e-commerce portal houses products made by members of SEWA collectives with an emphasis on using beautiful handloom fabrics made by weavers and embroidered by Delhi artisans. Lady Bevan, wife of British High Commissioner, joined the celebration as a representative of the people of the UK.

Eileen Fischer Report

SEWA Bharat partnered with US-based fashion brand Eileen Fisher and conducted a study with tie-and-dye workers in Jaipur. The aim of the study is to identify the skill and social security gaps in the system and improve the socio-economic conditions of the workers.

International Centre for Research on Women Study

A study was conducted along with the International Centre for Research on Women (ICRW) to gain an in-depth understanding of the issue of child marriage and explore methods to encourage the retention of girls in schools. The ICRW team also held a three-day workshop in Kolkata with the SEWA West Bengal staff on gender sensitivity and the approach toward raising awareness in sensitive communities against the marriage of the girl child and the importance of retaining them in schools.
SEWA Bharat’s Thematic Work

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

SEWA organisations across the country are united in building the strength of their women members through a focus on these thematic areas: organising 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 that women are provided dignity and respect in the workplace. They lay emphasis on pushing societal boundaries towards gender equality in all spheres of life.

Organising and Advocacy
Owing 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 work practices such as low wages and exploitative middlemen; terrible living conditions with 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 organising efforts, women are able to boldly face the forces that have previously contributed to their impoverishment as well as address members’ other issues in a much more concentrated manner and provide them with targeted services.

Organising Activities Include:

- SEWA Bharat supports SEWA Saathis who assist SEWA in connecting with the women through mohalla meetings.
- SEWA Saathis organise meetings of members and identify Aagewans who are SEWA women members in a specific community and are willing to work towards achieving 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 organise regular mohalla meetings, identify important stakeholders in the community and understand relevant issues. They act as role models to other women in the community by coming forward to lead change.
- SEWA holds a physical space in each community, the SEWA Shakti Kendra, where community members are provided comprehensive assistance in accessing public entitlements and are also connected to the various SEWA programmes being implemented in the region. The SSKs provide end-to-end solutions—from informing members of various schemes and respective requirements, to filling forms, assisting in submitting documentation and tracking the progress of applications. The centres are attuned to the needs of the community and channel SEWA’s skill development and non-formal education (NFE) programmes to them. The SSKs facilitate awareness sessions on health and legal matters, along with counselling through experts. The Kendras are running across multiple communities in Bihar, Delhi, Madhya Pradesh, Rajasthan, West Bengal, Uttarakhand and Uttar Pradesh.
Aisha, 4, from Jaipur, Rajasthan, is the only child of Badruddin and Amreen. Badruddin, 32, is a vendor for artificial jewellery and Amreen, 22, is involved in the stitching trade. The family comes from an economically weak (slum) community in Jaipur, but has managed to secure admission for Aisha, under the RTE Act, 2005, in D.A.V. Public School, an English medium school, through SEWA Bharat’s SSK.

Her father has never received school education and her mother dropped out of school in class 3. Her parents also had a son before Aisha, but he passed away. Her parents not only realise the importance of education in a child’s life, but also emphasise that education is extremely necessary for girls. “If women don’t study, they face hardships,” says Badruddin. Dreading the socio-economic challenges she might have to face in the future, they do not want her to stay behind in the competition.

Both Amreen and Badruddin were against her admission in a Government school because they know these schools cannot provide quality education to their daughter. Yet it was difficult for them to pay Aisha’s fees in a private school. They had some knowledge that free admissions and education can be accessed in private schools, but had no idea of how to begin the process. They tried to take help from private schools themselves, but they only faced non-cooperation and discouragement in every school. They were being misguided to the extent that they were only a day away from the admissions’ deadline but no one helped them.

Through SEWA outreach, Amreen then learnt about the SEWA Shakti Kendra, which provides assistance to poor women working in the informal economy in being able to access Government schemes that ensure socio-economic empowerment. SSK offers charge-free services aimed at empowerment in four stages—providing knowledge on the concerned scheme; guidance to prepare the necessary documentation to access the concerned scheme; assistance in submission of forms to access the concerned scheme; and assistance in following up to avail the benefit from the concerned scheme.

At the time, SSK was distributing informational material on Free and Compulsory Education under the RTE Act and raising awareness in communities. Amreen and Badruddin immediately approached the SEWA Bharat office for more information. According to the RTE rules in Rajasthan, Aisha was eligible for admission in Nursery at the age of three in 2014. SSK was further able to give them information on which schools were available for admissions and assisted them in securing the correct documentation required for the admission process. This time when they went to schools for the RTE admission forms, they were more informed on RTE and quoted SEWA Bharat’s name and demanded the forms. They also helped their relatives secure admission in Naz Public School, an English medium school, for two children in the Ramganj area of Jaipur, after receiving information on schools from SSK.

Amreen and Badruddin are very happy with the school Aisha goes to. They feel that the teachers do not differentiate between children who pay fees and who do not and impart equal education to all. Additionally, they have witnessed that if children are not admitted to the school under RTE, families are threatened to pay the due fees before letting the child take his/her examination. They are thankful that they could access the scheme, otherwise they feel they would not have been able to pay the fees in time. They are now waiting if, in the next 10 years, the Government makes any changes in the scheme to include free education till Class 12.

Aisha enjoys going to school a lot and particularly enjoys writing ‘A,B,C,D’ in her notebooks. She wants to spend her time in school rather than stay at home. Her favourite subject is English and she teaches her parents words she learns at school such as ‘Toilet’, ‘Water’ and ‘It’s okay’. Taking inspiration from a poem she has learnt in school, she says she wants to become “Doctor Babu”. Amreen and Badruddin are pleased to hear that, and Badruddin added that he would like her to become a gynaecologist because he feels hospitals need more female doctors in that field.
Skill-building, Education and Vocational Training

SEWA Bharat’s skill-building, educational and vocational programmes have grown out of the confluence of 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 centres. Owing to high tuition fees in most educational institutions, quality education is a distant dream of the children of many members. In this respect, the students of SEWA’s skill centres 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.

Recognising 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 the following programmes to engage the youth of the community:

SEWA Youth Resource Centre (SYRC)

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 equal contributors towards the 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. In the duration of the course, the students are taken on exposure visits and provided industrial internships to cultivate professionalism. They are also provided training on soft skill and personality development, English speaking, body-language and public speaking.

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1 Shram Jeevani Report
Sarveshwari Tanwar, 21, from Jaipur, Rajasthan, belongs to an economically weak (slum) community but has managed to receive training, get a job and earn a steady monthly salary through SEWA Bharat’s SEWA Youth Resource Centre.

Sarveshwari's story is about the aspirations of a young woman who had to make sacrifices for her family in the early years of her life, and is now determined to be self-reliant. She was good at her studies but had to quit school to take care of her youngest sister. Her father is a bus driver in the city and her mother used to be a construction worker at that time.

Last year, through SEWA outreach, Sarveshwari discovered the SYRC’s diverse and affordable skill-building classes. Out of the three courses offered, she chose Fashion Designing because she realised she was not very educated and that would be a hindrance in finding a job. Her plan was to learn stitching, after which she could also take orders at home and earn a livelihood.

On the completion of the course in December, Sarveshwari started working at Saavi boutique. She realised that being employed at a boutique will provide her with more exposure, give her the opportunity to learn advanced stitching and client management skills, and that she would not get work in such quantity, had she been working from home.

Sarveshwari is very happy with her placement as she is getting to learn advanced stitching skills. She likes working with her employer, the owner of the boutique, Nimmi Pareek. She works from 10.30 am to 6.00 pm and her monthly salary is Rs. 3,500. She is saving for her future and, being self-reliant, takes care of her own expenses.

### 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 to 30 girls, with the assistance of a facilitator, come together to form a cohort of girls who learn, discuss and grow together. The facilitator 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.
Capacity-building
SEWA strengthens women’s individual and collective capacities through trainings, workshops, exposure visits to established SEWAs and other organisations and by attending conferences. SEWA Bharat, in cooperation with sister organisations such as the SEWA Academy, develops specialised modules for the training of SEWA Saathis and Aagewans who, in turn, train members in the community. Training and capacity-building exercises vary from SEWA ideology training to soft skill/personality development and project/community-specific training. SEWA Bharat facilitates exposure visits for women workers to promote sharing good practices and challenges within the organisation as well as with other external organisations such as NGOs or Government agencies.

Livelihood Promotion and Protection
SEWA Bharat promotes women-owned social enterprises in the form of cooperatives that 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 empower female members to wield greater leveraging power over exploitative employers or middlemen.

Social Enterprises Promoted by SEWA Bharat

<table>
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<tr>
<th>Cooperative Name (registration year)</th>
<th>Location</th>
<th>Product(s)</th>
<th>Production (Rs., 2014–15)</th>
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<tr>
<td>SEWA Udyogik Swabalambi Sahakari Samiti Ltd. (2005)</td>
<td>Munger, Bihar</td>
<td>Incense sticks</td>
<td>Hand rolled: Rs. 85,00,000</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Pedal machine rolled: Rs. 2,19,00,000</td>
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<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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<td>Ruaab SEWA Artisans Producers Company (2010)</td>
<td>Delhi National Capital Region</td>
<td>Handmade accessories, clothing, home furnishings</td>
<td>Rs. 59,00,000</td>
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<td>SEWA Ekta Autonomous Producer Cooperative Society (2013)</td>
<td>Uttarakhand</td>
<td>Organic spices and pulses</td>
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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 marginalised individuals and groups, there are several critical gaps in the effective delivery of these services to the intended beneficiaries. Low awareness of welfare programmes, 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 year, SEWA Bharat reached more than 5,000 women across the country through various health programming initiatives.

### 2014 SEWA Bharat Health Highlights

<table>
<thead>
<tr>
<th>Region</th>
<th>Health Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uttarakhand</td>
<td>Tuberculosis screening and treatment</td>
</tr>
<tr>
<td>Delhi</td>
<td>Female health and hygiene, including pregnant and nursing mothers</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>Monitoring of the <em>anganwadis</em> (community centres for early childhood health and development)</td>
</tr>
<tr>
<td>Bihar</td>
<td>Menstrual health and hygiene awareness, tuberculosis screening, women’s health awareness</td>
</tr>
</tbody>
</table>
Community-led 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 and are exploited for their wages and loan interest. SEWA Bharat supports three models and two activities to promote the financial inclusion of its members.

Models
Self-Help Groups (SHGs): SEWA Bharat forms an SHG of 10 to 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 mobilisers 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 nationalised banks to access additional funding from banks through cash credit linkages.

Community-led Microfinance (Thrift and Credit Cooperative): After the success of the SHG programme, women realised 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. These include daily, weekly and monthly savings as well as access to loans from the cooperative.

Banking Correspondence: SEWA Bharat partnered with the 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 (BCs) in the community to get bank accounts for local women by using mobile technology in PoS machines.

The SEWA members are trained as Customer Service Points. They use PoS machines to collect the bio-data of illiterate clients (that is, fingerprint scanning, voice recording and photography) and electronically register them with the bank. The local service providers, known as CSPs, help community members to open no-frill accounts in the bank at their very homes.

<table>
<thead>
<tr>
<th></th>
<th>Bihar</th>
<th>Murshidabad</th>
<th>Uttarakhand</th>
<th>Bikaner</th>
<th>Uttar Pradesh</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of SHGs</td>
<td>442</td>
<td>166</td>
<td>145</td>
<td>105</td>
<td>36</td>
</tr>
<tr>
<td>No. of Members</td>
<td>5,926</td>
<td>1,806</td>
<td>1,424</td>
<td>1,635</td>
<td>375</td>
</tr>
<tr>
<td>Total Savings</td>
<td>1,67,66,260</td>
<td>3,38,70,895</td>
<td>34,47,380</td>
<td>7,46,800</td>
<td>8,40,394</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>62,87,395</td>
<td>32,45,940</td>
<td>6,26,704</td>
<td>58,73,585</td>
<td>2,58,800</td>
</tr>
<tr>
<td>Average Accumulated Savings per Member</td>
<td>2,829</td>
<td>18,755</td>
<td>2,421</td>
<td>457</td>
<td>2,241</td>
</tr>
</tbody>
</table>

Note: All figures are in INR and updated till October 2014
SEWA’s Financial Inclusion Highlights

- Provide integrated financial services at their doorstep to members—micro loans, micro insurance and micro pension.
- Build a cadre of local Customer Service Agents (CSAs) within the community to provide basic financial services at the doorstep to its members.
- Promote as well as facilitate a strong savings habit.
- Develop and build the capacity of community grassroots women to set up, use, own and manage their own microfinance institutions (MFIs).
- Provide livelihood skills training as well as support.
- Create a permanent and sustainable microfinance institution model for communities on a national scale.

### Activities

Through SEWA Bharat’s financial literacy training, members are taught the basics of how to budget and maintain their finances. This training empowers women to better manage their household finances as well as save. This training is a preventive measure that makes women self-reliant; they no longer depend on money lenders or other financial schemes that do not benefit them.

In addition, SEWA Bharat mobilises and connects members to governmental financial schemes in which members can access banking services or gain other financial benefits from the Government.

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<table>
<thead>
<tr>
<th></th>
<th>Delhi Cooperative</th>
<th>Bihar Cooperative</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Members</td>
<td>7,287</td>
<td>4,576</td>
<td>11,863</td>
</tr>
<tr>
<td>Total Savings</td>
<td>3,93,12,635</td>
<td>95,51,110</td>
<td>4,88,63,745</td>
</tr>
<tr>
<td>Loan Outstanding</td>
<td>3,38,32,112</td>
<td>62,51,945</td>
<td>4,00,84,057</td>
</tr>
<tr>
<td>Share Capital</td>
<td>75,33,400</td>
<td>12,67,200</td>
<td>88,00,600</td>
</tr>
<tr>
<td>Average Accumulated Savings per Member</td>
<td>5,395</td>
<td>2,087</td>
<td>4,119</td>
</tr>
</tbody>
</table>

Note: All figures are in INR
SEWA Bharat is Currently Supporting SEWA Delhi in All its Programmes

Current Programmes
SEWA Delhi Union and SEWA Delhi Trust work together on the following thematic areas:

1. Organising and Advocacy of informal sector workers including home-based workers, labourers, street vendors and domestic workers. The team mobilises and identifies Aagewans and conducts regular mohalla meetings.

In 2014, SEWA Delhi Union actively participated in rallies on labour rights, representing women in informal labour. In 2014–15, the SEWA Delhi team successfully reached the following benchmarks: Community meetings conducted: 140. Membership growth: 10,925 members added this year. New geographic area: Operations expanded to Sonia Vihar in 2014–15.

2. Capacity-building of staff, community leaders and community members by undertaking regular training programmes in partnership with SEWA sister organisations, Government and development agencies.

Besides the regular financial literacy training sessions conducted with the members during mohalla meetings, sessions were also organised in Delhi to revive the SEWA ideology and communication techniques and to equip the SEWA team with upgraded tools to engage with the community. Technical training was given to SEWA team members and the Aagewans working with construction workers on legal rights and benefits for construction workers.

3. Livelihood Promotion and Protection
In Delhi, SEWA primarily works with home-based embroidery workers, domestic workers, construction workers and street vendors.

Home-based embroidery workers: From the slums of New Delhi to New York City, the skillful work of home-based embroidery workers travels to the fanciest showrooms across the world. However, these workers are virtually invisible in a larger chain of middlemen. After understanding this injustice, SEWA Bharat developed Ruaab—a company registered in 2009 with 250 home-based workers in Delhi. Ruaab is a producer-owned company that supplies handmade embroidery from artisans directly to exporters and retailers that support ethical trade practices such as fair wages, decent working conditions and transparent supply chain. The company is managed and owned by women artisans who are also on the management committee; 750 members are proud shareholders in the company.

Ruaab also works closely with the SEWA brand ‘Loom Mool’. Started in 2013, Loom Mool is a boutique brand that promotes a unique ethical model of transparent garment sourcing and production by linking SEWA producer cooperatives and groups from around the country. These include SEWA silk weavers (Bhagalpur), madhubani and khadi designers (Bihar), Ruaab SEWA embroidery workers, recycled paper product producers (Kerala), tie-and-dye work members (Rajasthan) and kantha work by women members (West Bengal).

Construction workers: SEWA Delhi women members have been liaising with the Delhi Building and Other Construction Workers’ Welfare Board (DBOCWWB) since 2005 to protect women’s rights and to ensure that social security entitlements reach women workers. In 2014–15, SEWA Delhi registered 1,454 construction workers with DBOCWWB via 30 registration camps. SEWA Delhi members have also developed a Government-recognised passbook-cum-identity card that legalises their work and assists them to access benefits such as insurance, scholarships for their children’s education, medical benefits, maternal benefits, pension and accident relief from the Welfare Board.

Domestic workers: SEWA Delhi supports and engages with its 6,776 domestic worker members. Given the nature of domestic work, most women are often susceptible to abuse, unfair wages, among many other threats to their livelihoods. SEWA works in partnership with the International Labour Organisation and is part of the National Domestic Worker’s Platform (NDWP) in Delhi to work for the welfare of domestic workers. The platform is formed of 20 organisations across 15 states in India and is working towards the ratification of the ILO Convention 189 to formalise domestic work.

Initiating work with the vulnerable community in 2013, SEWA Delhi’s domestic worker’s programme has now expanded into the formation of trade committees and active Aagewans.
SEWA Delhi

Membership (2014): 51,425

Institutions Founded
SEWA Delhi Trust: 2006
Thrift and Credit Cooperative: 2007
Ruaab SEWA Artisans Producers Company: 2009
SEWA Delhi Union: 2013

Brief History
SEWA Delhi commenced its work in the Jahangirpuri slum area in 1999. With an initial membership of 200, the work in Delhi has grown to include over 50,000 members.

Geographic Presence
SEWA Delhi currently has a presence in 11 wards that are spread across the north-eastern part of Delhi (Anand Vihar, New Ashok Nagar, Mullah Colony); the eastern part (Mustafabad, Sundernagari, Nand nagari, Rajiv Nagar); the northern part (Jahangirpuri, Gokulpuri); and the western part (Raghubir Nagar and Sonia Vihar).

Current Programmes
- Organising and advocacy of informal sector workers
- Capacity-building of community leaders and community members
- Livelihood promotion and protection
- Skill-building, education and vocational training
- Social security and health
- Community-led microfinance

Key Achievements of 2014
- Advocacy for the Vendors’ Bill passed in March 2014 by SEWA Delhi Union. The bill is a landmark ruling for protecting the dignity of female street vendors.
- Food Safety and Standards Authority of India (FSSAI) certificates for 1,668 food vendors were issued through SEWA’s efforts.
- SEWA Delhi Annual Youth Festival, December 2014 with over 500 members, Aagewans, Youth Club members and SEWA Youth Resource Centre students.
- Two batches of 15 pairs of mentors and mentees were part of a new pilot programme for mentoring in Delhi.
- SEWA Delhi added 1,090 new members to the Mahila SEWA Urban Thrift and Credit Society.
- Ruaab SEWA opened a production unit in New Ashok Nagar.

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4. Street Vendors
SEWA Delhi directly supports women vendors in some of the city’s most popular markets, namely, Velodrome Road, Qutub Market and Book Bazar (near Daryaganj). SEWA is also instrumental in the formation and running of Mahila Bazar, an all-women’s market. To better represent women vendors at the national level, SEWA Bharat helped form and is a member of the country’s leading street vendor advocacy group, the National Association of Street Vendors of India. In 2014, along with NASVI, SEWA Bharat and SEWA Delhi helped successfully advocate for and pass the bill for right to vend. This bill was conceptualised in the earliest days of SEWA in 1972.
5. Skill-building, Education and Vocational Training
SEWA Delhi Trust focuses on building skills of youth across communities by running the SEWA Youth Resource Centre, vocational training classes and Youth Clubs. SEWA Delhi also helps with the admissions of children of members through EWS schemes in private schools and conducts non-formal education classes.

Youth Club: Youth Clubs are being actively run in six centres of Delhi. Once a month, students are given creative exercises and encouraged to talk in an open forum about community and personal issues.

Youth Connect: SEWA Delhi started the Youth Connect programme in 2013 where a Delhi University girl student acts as mentor to a girl from SEWA’s community for six months to help build her confidence and develop her personality. This programme benefits both the mentor and the mentee as the former gains sensitivity and gets exposure to other parts of India as well.

6. Social Security and Health
SEWA Delhi developed the SEWA Shakti Kendra model to cater to the diverse range of needs across communities. These empowerment centres act as a one-stop hub where monthly health awareness sessions and legal awareness camps for the holistic development of members are conducted. Members are also linked to Government schemes, helped with getting identity cards, opening bank accounts and any support they require.

During the 2014–15 period, the SEWA Shakti Kendras served more than 15,000 members and provided legal counselling to over 800 members.

7. Community Microfinance
SEWA Delhi added 1,090 new members to the Mahila SEWA Urban Thrift and Credit Society and is currently owned by 7,460 shareholders. Microfinance plays an important role for those with no means or credit backing to access loans from banks. The cooperative is also instrumental in conducting 30 financial trainings for 402 members and making them aware of their right to financial inclusion.
5
SEWA KERALA
5
SEWA Bharat and SEWA Kerala Work Together

SEWA Kerala is an integral part of SEWA Bharat even though it is so far away, physically, culturally and politically, from the northern states, which constitute the bulk of the membership. Coming to Madhya Pradesh and Bihar for SEWA Bharat meetings has been an education and eye-opener for the SEWA Kerala members as they were unaware of the terrible, unhygienic conditions in which most of India’s poor people lived.

SEWA Kerala has had many years of experience in organising domestic workers as well as training them to form a cooperative to provide home care. They have taken the lead in helping other SEWA Bharat members to organise domestic workers and represent their issues at the state level. Naliniben, in particular, has worked with SEWA Bihar, SEWA Delhi and SEWA Madhya Pradesh through an ILO project and helped them to organise the domestic workers there.

In Delhi, the union of domestic workers, under the guidance of SEWA Kerala, has succeeded in raising wages and getting paid leave. It has also tackled several cases of ill treatment by employers. The issues of domestic workers have been highlighted in press conferences and in rallies.

Domestic workers have been organised for the first time in Patna. Many of their daughters are attending skill training sessions in SYRCs, and they are registering themselves in the SEWA Shakti Kendras. Further, a programme to train domestic workers was started under the leadership of SEWA Kerala. An exposure-cum-training visit to Trivandrum started the process. A three-month course was organised in Patna and Delhi to train domestic workers in home care and the process of forming a cooperative has started.
SEWA Kerala

Membership: 12,000

Institutions Founded
SEWA Kerala Union: 2008
Federation of Reed Workers: 2010
Swashreya Mahila Sewa Sangam (SMSS): 2011

Brief History
SEWA Kerala was born as a union in 1983 under the leadership of Nalini Nayak and Aleyamma Vijayan. Its base is in Trivandrum. It is one of the earliest SEWAs to function independently after Gujarat and has eventually evolved as a federation of four organisations.

Geographic Presence
SEWA is working in the Trivandrum, Ernakulam, Kollam, Kottayam, Alappuzha, Thrissur, Kozhikode, Idukki and Pathanamthitta districts. These women represent different trades such as domestic work, street vending, fish-related work, tailoring, reed work and other home-based work.

Current Programmes
- **SEWA Union**: Registered in Kerala in 2008, the SEWA Union actively works with domestic workers, street vendors, fish workers, tailors, reed workers and other home-based workers.
- **Swashreya Mahila SEWA Sangam**: This is a collective comprising women who provide domestic services.
- **Federation of Reed Workers**: Owing to a dwindling supply of reeds, SEWA introduced a series of skill development trainings in order to produce a variety of products with less reed and higher prices so that the workers could continue to earn a livelihood through their traditional trade.
- **Labour Resource Centre**: The Resource Centre conducts small and large studies to gather primary data on specific issues related to the invisible work that women do. It also studies the issues that women workers highlight and provides analysis so that the Union can develop its organisational strategies.

Key Achievements
- Input on the Sexual Harassment at Work Place Act and Domestic Workers draft bill.
- Work of the Union expanded to new areas—the Quilon and Mallappuram districts.
- A pre-departure training booklet has been prepared for migrant domestic workers. It includes the main steps women have to follow, legal information and proper documents they need for migrating. This year, around 800 women have participated in the safe migration information campaign.
- With regular interventions of the Kerala State Street Vendors Forum (KSVF), facilitated by SEWA in Thrissur, the rehabilitation scheme for the vendors under one roof is progressing in the main town area of Thrissur.
- SEWA supported the endosulfan victims in the Kasergode district in their struggles for their rights and compensation package with the Government. It also extended concerted support to the tribal movement for its land rights and constitutional rights.

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SEWA Bharat and SEWA Madhya Pradesh Work Together

SEWA Madhya Pradesh has been an active member of SEWA Bharat and the two organisations have worked closely together. Perhaps the most innovative partnership was to put together an action study to test unconditional cash transfers. SEWA had organised a talk on cash transfers in Ahmedabad, and from that it emerged that this may be a new way of undertaking social security. This would overcome some of the hurdles of corruption and inflexible rules that do not allow Government benefits to reach SEWA members. SEWA MP, in particular, was keen to try out this method and offered to collaborate with SEWA Bharat if an experiment on cash transfers was carried out. SEWA Bharat and SEWA MP jointly designed the action research to be undertaken in the rural areas and SEWA Bharat was able to raise the funds from UNICEF. The study was a joint effort. SEWA Bharat brought in reputed international and national researchers, but the collection of data was undertaken by SEWA MP through local field workers. SEWA MP briefed panchayats, district officials, state secretaries as well as local elected politicians, while SEWA Bharat involved the Planning Commission and the national ministries. SEWA MP worked closely with banks in the selected villages, while SEWA Bharat talked to the Reserve Bank of India and the head offices of the banks. The results were presented in a well-attended conference in Delhi. SEWA MP was represented by a group from the villages who shared their experiences. The study was widely distributed in Madhya Pradesh as well as nationally and internationally.

SEWA Bharat has also worked with SEWA MP in exchanging good practices and getting them adopted. SEWA MP learnt about Soochna Kendras from SEWA Delhi and successfully implemented the concept in Madhya Pradesh. This was a new step for SEWA MP to reach out to its members. At the same time, SEWA Delhi is systematically learning how to mobilise the community from SEWA MP. SEWA Bharat has contributed to the documentation of SEWA MP’s Tenda Patta campaign.
Membership (2014): 4,99,960

Institutions Founded
SEWA MP Trade Union: 1985
SEWA Credit Cooperative (Indore): 1989
MSN Trust: 1991
SEWA Chattarpur: 2000
Swashrayee Mahila Academy MP: 2001
Ujjain Cooperative Society: 2011
Khandwa Cooperative Society: 2013

Brief History
SEWA MP was founded by Manorama Joshi in 1985 by organising the tribal bidi workers. It now represents women working across 10 trades and contributes to the second largest union in the SEWA National Council, after Gujarat.

Geographic Presence
SEWA MP is headquartered in Indore and currently works across 19 districts, namely, Indore, Bhopal, Dhar, Jhabua, Ujjain, Shajapur, Sinhore, Ratlam, Dewas, Sagar, Damoh, Tikamgarh, Khandwa, Khargone, Jabalpur, Vidisha, Burhanpur, Raisan and Hoshangabad.

Current Programmes
Organising and Advocacy: SEWA MP has developed a strategic combination of advocacy, awareness generation and livelihood generation. It works with home-based workers, construction workers, street vendors, domestic workers, agricultural and forest workers. In 2014–15, SEWA MP organised 5,990 meetings across 19 districts with 97,352 women members. SEWA MP facilitated and linked 31,262 women to different welfare boards and schemes.

Capacity-building: A total of 22 training sessions for 385 community leaders. SEWA MP has also developed the model of SEWA Nigrani Samiti (SEWA Vigilance Committee) and Soochna Kendras (Information Dissemination Centres). A total of 62 training sessions were organised, which were attended by 660 members.

Livelihood Promotion and Protection: SEWA MP provided employment to 7,982 members who have their job cards and, according to the number of working days, wages of Rs. 151.32 lakh were given. In addition, 4,982 forest workers were given wages of Rs. 10.93 lakh for cutting tendu trees. SEWA MP also continues to assist members to get patta (legal documents/registry of land) under the Forest Land Right Act.

Microfinance: SEWA MP has four registered District Credit Cooperative Societies based in Indore, Ujjain, Khandwa and Dewas. These cooperatives have a total of 14,250 members. They have disbursed Rs. 6.57 crore as a loan to 23,350 members, with a repayment rate of 99%.

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SEWA Bharat is currently supporting SEWA Bihar in all its programmes

SEWA in Munger

Organising and Advocacy: In 2014–15, SEWA Munger’s work expanded to four blocks in the district, spread around 210 villages. It has been continuously expanding its work across Munger district by working with women members from various trades. These include domestic workers, construction workers, vendors, agarbatti makers and farmers.

Social Security and Health
Recognising that both boys and girls must be engaged in conversations about sexual reproduction and health rights (SRHR), SEWA Bharat has engaged 90 boys in awareness sessions from 2014–15.

Livelihood Promotion and Protection
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 are desperate to explore new economic opportunities. Since March 2003, SEWA Bharat has collaborated with the ITC Rural Development Trust to implement an agarbatti production livelihood initiative in four blocks of Munger and has gradually developed the following institutions:

- The SEWA Udyogik Swabalambi Sahakari Samiti was established in 2005. It has been employing members in hand rolling and machine rolling of incense sticks:

<table>
<thead>
<tr>
<th>Production of Agarbatti</th>
<th>Dispatch of Agarbatti (Hand roll)</th>
<th>Sale Amount</th>
<th>Members’ Earning</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,25,437 kg</td>
<td>3,52,625 kg</td>
<td>2,20,39,368 (Rs.)</td>
<td>61,00,767 (Rs.)</td>
</tr>
</tbody>
</table>

- SEWA Shram Sugandhit Producer Company Ltd. (Scenting Unit): Established in 2008, there were 807 members associated with it in 2014–15. They help in the scenting and packaging of the incense sticks. This institution is managed by a Chief Executive Officer and supported by 20 women workers.

Renewable Energy
SEWA Bharat’s research in the area revealed that the majority of the families are not connected to electricity. This leads them to spend a large part of their income in unsustainable sources of energy such as kerosene and diesel. SEWA Bharat partners with SELCO, a technology provider, to engage informal sector women.

The team has formed 83 SHGs, which take loans together to get solar lights installed in the areas; 591 solar lights have been installed. Seventy sessions were also conducted to train members on the installation and maintenance of solar lights. Two hundred and four community meetings were held under the renewable energy programme; these were attended by 2,795 members.

Microfinance
SEWA Munger’s microfinance programme engages women in SHG organising and financial literacy training, linking them to the state-level SEWA Thrift and Credit Cooperative. By the end of 2014, 2,453 members were linked to the cooperative. In 2014–15, 1,403 financial literacy trainings had been organised, attended by 2,604 members.
Membership: 74,355

Institutions Founded
SEWA in Munger: 1983
SEWA in Bhagalpur: 1983
SEWA Udyogik Swabalambi Sahakari Samiti Limited: 2005
SEWA Shram Sugandhit Producer Company Limited: 2008
SEWA Saheli Bunkar Samiti Limited: 2010
SEWA Bacchat Aur Sakh Swabalambi Sahakari Samiti Cooperative: 2012
SEWA Bihar Union: 2012

Brief History
As SEWA was expanding, the team leading SEWA Bharat realised that Munger is home to rampant gender discrimination and that women were the most deprived lot. They had poor health, low education and no access to technology, vocational training or credit facilities. Munger is also exposed to rampant attack by the Naxals. Similarly, Bhagalpur is one of the most backward and destitute regions of Bihar. SEWA has been working in Bhagalpur for over 30 years, which was started by Kedar Prasad Chaurasia. Since its inception, SEWA Bharat has been involved in activities of women empowerment and the holistic socio-economic development of communities.

Geographic Presence
Haveli Kharagpur, Bariarpur, Munger, Jamalpur, Jagdishpur, Puraini, Nathnagar and Sabaur.

Current Programmes (Bhagalpur and Munger)
- Organising and advocacy of informal sector workers
- Capacity-building of staff, community leaders and community members
- Livelihood promotion and protection
- Skill-building, education and vocational training
- Social security and health
- Renewable energy programme
- Microfinance

Key Achievements
- The SEWA Savera solar programme in Munger won the Millennium Alliance Award 2013–14 in the ‘Clean Energy and Women Empowerment through Women-led Enterprise’ category.
- The SEWA Savera renewable energy programme has expanded to Bhagalpur and 13 homes of members engaged in silk weaving.
- The health awareness camps organised by SEWA helped members save Rs. 16,32,550.
- Nine Village and Health Sanitation Committees restarted their work owing to SEWA Bharat’s efforts in Bhagalpur.
- The team in Bhagalpur is working on the televised programme of Main Kuch Bhi Kar Sakti Hun, through which it has reached out to 3,096 members.

Shram Jeevani, the taskforce report from Bihar released by SEWA Bharat, recognises that more than 57% women workforce in the state are engaged in informal labour.

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SEWA in Bhagalpur

Organising and Advocacy
Organising efforts in Bhagalpur support women to form trade committees so that they are enabled to advocate for their rights and entitlements with employers and the Government. In Bhagalpur, SEWA Bharat has organised bidi rollers; 22 trade committees were formed in 2014–15. SEWA has also started work with the construction workers and domestic workers of the area.

Microfinance
In 2014–15, SEWA Bharat in Bhagalpur recorded 57 meetings with 674 members. The members reported savings of Rs. 10,44,545 and a loan amount of Rs. 60,20,488 was taken to improve livelihood and income opportunities, house maintenance and repair and the education or marriages of children.

The communities of Bhagalpur are also linked to the SEWA Bihar state-level Thrift and Credit Cooperative, which, by the end of 2014, had 1,602 members.

Health and Social Security
SEWA Bhagalpur’s health activities connect poor women to Government schemes and health centres. SEWA Bhagalpur works closely with Government health workers and facilitates community outreach.

Livelihood Promotion and Protection
Bhagalpur is known for producing a fine quality of silk, woven by traditional family members who have little exposure to the market and no knowledge of the wages they deserve. 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 2014–15, the silk cooperative had 52 shareholders who produced 6,115 metres of cloth and sold it for Rs. 24,49,303. The members were paid Rs. 3,37,310 for their work. SEWA Bharat has linked these members with Loom Mool, SEWA’s high-end brand that promotes ethical shopping in India.
SEWA’s Expansion in Bihar
(Katihar, Purnea, Patna and Madhubani)
Membership (2014–15): 16,000

Brief History
SEWA in Katihar came into being when the production of agarbattis in Munger was adversely affected by the poor quality and delayed delivery of bamboo sticks purchased from Gaya. Katihar was then surveyed for the availability of bamboo. Studies revealed that it was well linked to SEWA’s Munger centre. The women, mainly migrants from Bangladesh, lived in poor economic conditions. Thus SEWA began work to supplement the livelihood and health facilities in the region.

Skill Development and SYRC
In 2013, SEWA Bharat expanded its SEWA Youth Resource Centre to Katihar as well. The programme was well received by the members as the region has limited opportunities for girls to continue their education or learn new skills.

Livelihoods
SEWA Bharat in Katihar continues to work with bamboo makers and helps them link to the market and other SEWA Bharat livelihood institutions in Munger.

SEWA’s work in Solid Waste Management in Katihar is one of its major achievements. It organised the wastepickers and ragpickers of the region, restoring their dignity and rights. Saundarya Saathis initiated the ‘Swacch Katihar, Swasthya Katihar’ (Clean Katihar, Healthy Katihar) campaign. The Saundarya Saathis collected waste from door-to-door and also ensured the proper management of waste in collaboration with the Katihar Municipal Corporation. More than 120 Saundarya Saathis managed this work, for which they were paid an annual stipend, which came to a total of Rs. 48,27,768. They also enrolled in SHGs formed by SEWA. SEWA Bharat is continuing to work with the Municipality to renew the work in the region.

Health and Social Security
In 2014–15, SEWA Bharat organised 89 health awareness sessions for more than 2,000 members. The health staff in Katihar was also instrumental in the activation of six Village Health Sanitation and Nutrition Committees.

Contact Details
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Social Security and Health
Following an expansion in 2014–15, there are now 2,500 members linked to the network of women in informal labour. In 2014, through the SEWA Shakti Kendra in Purnea, 663 forms were filled by the members to access Government schemes such as widow pension, getting identity cards, ration cards and bank accounts.

Microfinance
The members in Purnea are linked to the Bihar Cooperative. SEWA Bharat conducted financial literacy training sessions in the region for members to better manage their own funds.

Skill Development
The SYRC in Purnea has been one of the key highlights of SEWA’s expansion in the region. Owing to the presence of the SYRC, young girls have developed the confidence to increase their learning and work towards adopting economically beneficial skills. The District Magistrate has given the SYRC space free of cost to run computer courses for young girls. SEWA initiated the programme in Purnea in April 2015.

Contact Details
C/o Lalan Biswas, Sarvoday Nagar, School Road, Near Astha Mandir, Jail Chowk, Purnea 854 301

Patna

Brief History
In 2014, SEWA Bharat decided to expand its programme work in Patna by organising 2,500 members from the slums surrounding the city. Around 1,800 domestic workers who live in the area and undertake regular employment in the city are now SEWA Bharat members. These women are mostly migrants from the poorer parts of Bihar, Bangladesh and Nepal and are vulnerable to exploitation owing to the low wages and long working hours in the region.

Social Security and Health
SEWA Bharat, in partnership with the ILO, has organised domestic worker members. It conducts regular meetings to identify their rights while simultaneously providing them skill development training in housing care to help them upgrade their capacities and hence be able to demand better wages. SEWA Bharat was instrumental in getting 200 labour card access for the members and has developed six active Aagewans.

Skills and Education
Patna also operates a SEWA Youth Resource Centre. It enrolled 204 girls in Fashion Designing, Computer and Beauty Culture courses, out of whom 22 were placed in jobs for the very first time.

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Two training sessions were organised by the Academy in 2014–15 for the SEWA Bharat staff and leaders on SEWA ideology, gender and leadership. The participants were from Delhi, Uttarakhand, Bihar, Rajasthan, Bareilly and West Bengal. SEWA Bharat uses the publications of the Academy in its work and training; the leaders training teaching module has been incorporated from the Academy. The modules consist of booklets, especially developed modules for capacity-building via videos and posters.

**Gujarat Federation**

In 2014–15, the federation supported SEWA Bharat, along with VimoSEWA, in the Ethiopian products exhibition as part of the SETU Africa project.

Institutions Founded
SEWA Union: 1972
Shree Mahila Sewa Sahakari Bank Ltd.: 1974
Lok Swasthya Mandal: 1990
Shri Gujarat Mahila Lok Swasthya Sewa Sahakari Mandal Ltd.: 1990
SEWA Academy: 1991
Gujarat State Women’s SEWA Cooperative Federation: 1992
SEWA Gram Mahila Haat: 1999
SEWA Trade Facilitation Centre: 2003
SEWA Managers’ School: 2005

Brief History
In its place of origin, Gujarat, the SEWA Union has led to the birth of many movements aimed at achieving the goals of full employment and self-reliance.

Geographic Presence
Across Gujarat.

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

Key Achievements of 2014-15
- 15,000 artisan women achieved an annual turnover of Rs. 3 crore through the SEWA Trade Facilitation Centre.
- 106 cooperatives obtained sustained capacity-building inputs for self-reliance—both financial viability and in terms of decision-making and control.
- 5,160 women obtained leadership training and other capacity-building inputs from the SEWA Academy and 582 managers were trained by the SEWA Managers’ School from Assam, Bihar and Meghalaya. Nearly 200 women became literate.
- Over 1,100 adolescent girls formed Akashganga Clubs for life skill and skill development training and 20,000 persons were reached through Rudi na Radio and its 2,245 radio programmes.
- Four lakh women have bank accounts in the SEWA Bank; two lakh have taken loans from the Bank. The total working capital of the SEWA Bank crossed Rs. 200 crore. 1,10,00 women have pension accounts. The RBI Governor, Raghuram Rajan, visited the SEWA Bank.
- Lok Swashtya SEWA, SEWA’s health cooperative, held diagnostic camps and provided health education, family planning services and low cost medicines to four lakh persons. It sold Rs. 4.5 crore worth of allopathic and ayurvedic medicines.
- The National Insurance VimoSEWA Cooperative provided micro insurance services to one lakh women and their families, collecting Rs. 2.05 crore from them as premium, disbursing claims worth Rs. 1.15 crore to 2,197 persons.
- 3,000 women in Afghanistan have formed their association for livelihoods and are earning an average of 4,500 Afghanis per month. SEWA has helped 1,100 war widows in Sri Lanka who have now formed their own cooperative and are earning about Sri Lankan Rs. 10,000 per month through food processing and textile work.

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SEWA Rajasthan

Organising and Advocacy
In Bikaner, SEWA had partnered with Rajasthan Urban Infrastructure Development Project (RUIDP) to construct toilets in Rampura Basti. In Jaipur, consultation was undertaken in partnership with the Rashtriya Swasthya Bima Yojana (RSBY) and Integrated Child Development Services (ICDS) to monitor the functioning of anganwadis in the area.

Livelihood Promotion and Protection
In Rajasthan, SEWA Bharat has been doing work with tie-and-dye workers in Jodhpur and papad makers in Bikaner. In 2014–15, it partnered with US-based fashion brand Eileen Fisher and conducted a study with tie-and-dye workers in Jaipur to identify the skill and social security gaps in the system and improve their socio-economic conditions.
SEWA Rajasthan

Membership: 44,400
Institutions Founded
Rajasthan Union: 2001

Geographic Presence
Ajmer, Alwar, Bikaner, Dungarpur, Jaipur, Jodhpur.

Brief History
SEWA began its work in Rajasthan from Bikaner in 2001 with women workers engaged in trades such as papad rolling, wool spinning, street vending and stitching with the endeavour to promote collective employment. SEWA’s work gradually spread to Jaipur in 2006 with the intent of organising street vendors and hawkers. SEWA’s programme in Jodhpur eventually began in 2008; Mahila Housing SEWA Trust started working with 220 households spread across two slums with RUDIP. The members were requested to initiate SHGs. SEWA Bharat led the intervention in the area, organising and working towards the promotion and protection of the livelihoods of the tie-and-dye workers.

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Tel: 941-2309964

SEWA Bikaner
Talwada Jhil, Opp. M.S. Girls Hostel,
Gazner Road, Bikaner 334 001
Tel: 0151-2520010

SEWA Jodhpur
2nd B Road, Paota, Near Shishu Vihar School,
Behind Suncity Hospital, Jodhpur 342 001
Tel: 9636816749
Email: sewajaipur@sewabharat.org
Social Security and Health: SEWA Bharat promotes various social security measures in Rajasthan by running three SEWA Shakti Kendras across Bikaner, Jaipur and Jodhpur. The major area of work has been to ensure that the tie-and-dye artisans receive the Artisan Card by the Ministry of Textile Industries in Rajasthan. This helps them in achieving a sense of identity and availing loans and other schemes entitled under the Government’s programme.

Skill Development and Youth Clubs: SEWA in Rajasthan has been successfully running SEWA Youth Resource Centres in all three areas with the intent of developing young girls into entrepreneurs and enabling them to be employable. Apart from developing in them a trade skill, SYRC is instrumental in inculcating soft skills such as public speaking, English improvement and personality development modules.
Developing SEWAs
Membership (2014–15): 12,050
Founded: 2004

Brief History
The State Government of West Bengal and ITC 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 training sessions that led to the community members coming forward to participate, thus laying the foundation for SEWA Bharat in West Bengal.

Geographic Presence
Murshidabad district: Raghunathganj Block I and Block II, Lalgola, Behrampur.

Current Programmes
Organising and Advocacy
SEWA’s pivotal role in organising women for collective strength resulted in unionising 12,050 poor women from 167 villages of Murshidabad. Eighty-two mohalla meetings were conducted with 2,690 members.

Social Security and Health
In 2014–15, SEWA Bharat’s team in Murshidabad conducted 817 awareness sessions, which benefitted 7,545 members.

Skill and Youth Development
SEWA in Murshidabad has three skill development centres at Behrampur, Raghunathganj Block II and Lalgola. These centres include an NIIT-certified computer class, stitching and embroidery classes. Currently, 85 girls regularly attend the SEWA Youth Club and meet every third Saturday of the month. Through plays, discussions and interactive sessions, these girls have the opportunity to discuss important issues with counsellors from the local hospital and health centre.

Microfinance
In 2014, SEWA Bharat in Murshidabad nurtured 168 SHGs with 1,800 members.

Key Achievements in Murshidabad
- The SEWA team’s health referrals resulted in 1,196 members saving Rs. 2,99,000.
- Susrut Eye Hospital presented team SEWA Bharat (West Bengal) an award for creating awareness on eye care and treatment.
- Aagewans in Murshidabad have been referred to be part of the Rogi Kalyan Samiti (RKS) and Village Health Sanitation and Nutrition Committee.
- A study was conducted with the International Centre on Research for Women (ICRW) to gain in-depth understanding of the issues of child marriage for the girl child and the retention of girls in school. The ICRW team also conducted a three-day workshop in Kolkata with the SEWA West Bengal staff on gender sensitivity.

Contact Details
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SEWA Bareilly

Membership (2014–15): 11,972
Founded: 2007

Brief History
The Bareilly district in Uttar Pradesh is famous for its embellishment work. A majority of the women are home-based workers who engage in production via middlemen. The women were living in congested homes with poor living conditions. They also faced great hardship in accessing social security and legal recognitions due to orthodox social conventions.

Geographic Presence
Mirdan Mohalla, Richolla Kifatullah (in Nawabganj tehsil) and Bandiya (Ward No. 34).

Current Programmes
- Microfinance
- Social Security and Health

Organising and Advocacy
In 2014–15, SEWA Bharat in Bareilly organised 11,972 members via door-to-door membership campaigns. In addition, 279 mohalla meetings were organised for the members, along with 294 ideology meetings about SEWA Bharat’s core values and mission.

Skill Development and Education
In order to propel girls to financial independence, SEWA provides them with non-formal educational opportunities as well as skill training. During the 2014–15 period, 480 SEWA members engaged in NFE classes and 440 members enrolled in SEWA skill classes.

Key Achievements of 2014–15
- Referred 27 members to the local eye hospital for operations, which collectively helped them save Rs. 72,000.
- Three new SEWA Shakti Kendras have been started in all areas to link the members with Government schemes.
- Eight drainage systems and two road lanes were restored due to SEWA Bharat team’s advocacy efforts in the Richola and Vandiya areas of Bareilly.

Contact Details
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167, Civil Line Station Road,
Bareilly 243 001
Email: bareilly@sewabharat.org
Membership (2014–15): 14,900

Founded: 2006

Brief History
Organising in Uttarakhand began with an invitation from the State Government for SEWA Bharat to engage poor rural women in microfinance programmes across the region. SEWA slowly 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.

Geographic Presence
Almora, Dehradun and Rudraprayag.

Microfinance
In 2014–15, SEWA Bharat had organised 1,500 members in Dehradun and formed 11 SHGs with eight new SHGs opening their own bank accounts. Dehradun now has 41 SHGs.

The Business Correspondent Model
In 2009, SEWA Bharat partnered with the State Bank of India to increase the financial inclusion of women in the remote areas of Uttarakhand. Women from the local areas are appointed as CSPs or SEWA Bank Saathis and deliver banking services across sparse villages at the doorstep by using PoS machines.

The benefits of the SBI-SEWA model include financial inclusion, access to Government services and bringing a sense of identity and recognition to poor rural women in Uttarakhand.

Livelihoods
Women farmers in Uttarakhand are famous for organic agricultural produce such as red and yellow chili, turmeric and coriander but were not earning fair wages. They lack accessibility to markets and financial literacy. SEWA started to form producer groups to collectivise and empower women to acquire market knowledge and the confidence to sell their own products.

SEWA began its operations in Almora in 2009 and currently operates in the Sult, Bhikyasen, Dwarahat and Tadikhet regions of the district. SEWA members in the area are chili and turmeric producers who were in the exploitative clutches of middlemen. On SEWA’s intervention, the SEWA Ekta Autonomous Producer Cooperative Society was formed in 2013, which is run by the women members.

Social Security and Health
After the devastating floods of 2013, SEWA Bharat has been concentrating on post-rehabilitation work by running two SEWA Shakti Kendras in Rudrayaprag and training members to build their capacity. Thirty-five members were linked to the Government’s social welfare schemes and 74 members were linked to the Chief Minister’s Health Insurance Scheme.

Contact Details
Dehradun
Gali No. 2, Opp. Durdarun Kendra Tapavan Road, Dehradun 248 001

Almora
C/o Bharat Singh Bisht Pepsi Agency, Jhakhan Devi, Almora 263 601

Rudraprayag
C/o Nirmala Gairola, Sri Sri Niwas (Saudi), Post Vinobapuri (Saudi) Agastmuni, Rudraprayag 224 425
Membership (2014–15): 1,03,250
Founded: 1994

Brief History
In 1992, SEWA’s Executive Committee decided that the housing-related activities of SEWA and SEWA Bank required consolidation and expansion. This was largely prompted by the internal research of SEWA Bank, which indicated that more than one-third of all loans were used for housing, and that at least 80% of those loans were spent on housing-related activities, including water connections, construction of toilets and drains, and acquiring electricity. So, in 1994, the Mahila Housing SEWA Trust (MHT) was officially registered with the overall objective of improving the housing and infrastructure conditions of poor women in the informal sector.

Geographic Presence
MHT is headquartered in Ahmedabad with branches in Surat, Vyara and Vadodara. Its work is spread across Madhya Pradesh (Bhopal, Haushangabad, Vidisha), Delhi, Bihar (Katihar), Rajasthan (Jaipur and Jodhpur) and Jharkhand (Ranchi).

Current Programmes
Water and Sanitation
In 2014-15, MHT worked in 310 urban slums with 5,841 households and built 3,323 toilets, 497 sewer systems and 1,649 water facilities; 57,410 people benefited from MHT’s efforts. It has also built 2,002 toilets in rural areas.

Microfinance
MHT has provided loans worth Rs. 1,31,92,000 to 931 members via 200 SHGs for building toilets and water facilities across the states they operate in. It has also registered two credit cooperatives in Surat and Vadodara and provided Rs. 27,63,344 as housing loan.

Skill Development and Livelihood
MHT runs the Karmika School for Construction Workers and has trained 257 workers in Gujarat and Bihar.

Energy and Climate Change
MHT has provided 21,645 households with legal electrification. In Bhopal and Vyara, it has trained 2,067 individuals on energy conservation. MHT has been successful in installing 23,691 renewable sources of energy in Ahmedabad, Surat, Bhopal and Vyara.

Key Achievements of the Year
- MHT initiated the ‘Catching the rain where it falls’ project to revive alternate local water systems in Jharkhand.
- MHT has partnered with HomeNet Asia in Nepal and Bhubaneswar for a training-cum-pilot project titled, ‘Assessing the housing and infrastructure needs of home-based workers in Nepal and Odisha, India’. It held a four-day workshop in Ahmedabad.
- MHT Director Bijal Brahmbhatt was featured in Women of Pure Strength, the second edition of a coffee table book published by the Vodafone Foundation. The book chronicles the efforts of 50 dynamic women and their contribution to the diverse socio-economic milieu.
- MHT’s new initiative, ‘Hamari Virasat’, was launched on February 22, 2015, in partnership with THC (Transforming Heritage Cities) Ventures, Gujarat State Women’s SEWA Cooperative Federation Limited (GSWSCF) and the community of Dhal ni Pol to revitalise and develop an economic model along with community development.
- 8,292 women obtained basic amenities such as water and toilets; 2,021 received loans for basic infrastructure; and 1,399 women were provided electricity connections.
- 780 women got houses worth Rs. 140.40 crore, thus building assets in their own name.
- MHT’s Vikasini Mandal, a federation of local women leaders working on urban services and infrastructure, was entrusted the responsibility of running a night shelter for 6,000 persons.

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It is the women who are the leaders in change and without their participation, poverty can never be removed.

Elaben, SEWA Founder