The SEWA Movement

SEWA Bharat
About SEWA

The Self-Employed Women’s Association (SEWA) was founded by Smt. Ela Bhatt in 1972 as a trade union of women workers in the informal economy. It began in Gujarat and has since evolved into a family of organizations across India following Gandhian ideology.

SEWA Bharat

SEWA Bharat is part of the national SEWA movement. Established in 1984, it is a National Federation of SEWA organizations of women working in the informal economy and follows an integrated approach. SEWA Bharat emerged out of the need to address the SEWA movement’s challenges with geographical expansion and coordination. SEWA Bharat is comprised of a family of SEWA organizations to further informal women workers’ rights, livelihoods, financial independence, education, health and social security.

SEWA Bharat's Role

- **Strengthen SEWA Organizations** towards their self-reliance by helping them plan and execute new programs
- **Develop new SEWAs** by identifying the potential for setting up new SEWA organizations around India and nurturing the new SEWAs
- **Facilitate linkages** through experience sharing between existing SEWAs and other organizations, connecting SEWAs with government programs, and guiding market linkages for informal women workers livelihood development.
- **Build a national identity** for SEWA in order to advocate for the development of women workers across India

Who Are SEWA Members?

SEWA members are women workers in the informal economy where there is no regular salaried employment with welfare benefits and no legal or social protection. These women depend on their own labor for survival, either as wage workers or as self employed. They are economically active, contributing very significantly to the economy and society with their labor. The members of SEWA Bharat are organized as self-employed women workers who can be divided in the following four categories:

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

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

(iii). Small Producers (small scale farming and life-stock producers)

(iv). Street Vendors
SEWAs Presence Across India

Each State SEWA takes a yearly membership fee from women who is to join SEWA. SEWA being recognised as a Central Trade Union and reaches out to 2 million women and their families, with a sphere of influence of about 10 million people.

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<th>Matured SEWAs</th>
<th>Developing SEWAs</th>
<th>Emerging SEWAs</th>
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SEWA's Goals

Following Gandhian Ideology we organize workers to achieve their goals of full employment and self-reliance through the strategy of struggle and development.

- **Full Employment** means work that provides economic security, food security and social security
- **Self-reliance** aims to support women towards being autonomous and self-reliant both economically and in terms of their decision-making ability. Self-reliance is the basis of sustainability that is essential at the individual level and also for SEWA’s women’s collectives, organizations, and cooperatives.

SEWA's Priorities

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

SEWA Bharat's Approach

**How We Do It: The Integrated Approach**

Women workers in the informal economy face great barriers to achieve decent working and living conditions. They suffer from lack of access to information, rights, and entitlements, skill development opportunities, basic healthcare facilities, and institutional credit. SEWA understands the uniquely vulnerable position of women workers in the informal sector and integrates a struggle for their rights with development activities that seek to empower women in every aspect of their lives.

**The Ambassadors of the SEWA Movement: The Aagewans**

Aagewans (women leaders) are SEWA members who exhibit a natural tendency to take on a leadership role in their communities. Aagewans are champions of the SEWA philosophy and are the driving force of SEWA’s organizing and advocacy efforts. They are the ambassadors of SEWA movement. They occupy a unique position in the organizational structure, articulating the needs of the SEWA members, educating them on SEWA goals and ideology and leading action at the community level.
SEWA’s Skill Development movement aims to equip young girls and women with trade skills and soft skills to make them employable, build their confidence and help them enter the job sector. The goal is to create financially independent young leaders. From computer literacy to garment making, from entrepreneurship to leadership, SEWA Bharat runs multiple Skill Training Courses across various states. This programme has trained over 34,000 young girls and women in the last five years. Within this, SEWA Bharat has directly reached over 10,000, after which they have found new avenues of employment or even begun their own entrepreneurial ventures.

Our Approach to Youth Empowerment

SEWA Bharat currently has a ‘Three-Fold Innovative Model’ to engage young girls and women to provide them with the comprehensive support that they need:

**Innovative Models for Skill and Youth**

**SEWA Youth Resource Center (SYRC)**
- Present across Delhi, Bihar, West Bengal, Uttarakhand, and Rajasthan
- Facilitating training sessions for both market demanded trade skills and soft skills
- Financial literacy and digital literacy modules
- Recruitment support is also provided for students seeking employment

**Employment and Entrepreneurship Guidance**
- Facilitating career counseling, confidence building, and job interview skills
- Providing support for recruitments and job placement
- Grooming young entrepreneurs to turn their innovative ideas into business models

**Youth Exposure**
- Exposing girls and young women to new opportunities through field visits, workshops, and guest mentor lectures
- Confidence building, personality development, and decision-making skills are key parts of the module
SEWA Savera: A Solar Program For and By Women

SEWA Bharat’s research study revealed that most of families, in rural Bihar, were not connected to reliable sources of electricity leading to a large expenditure of their income on using unsustainable source of energy such as kerosene and diesel. SEWA Bharat partners with the technology providers to engage informal sector women in energy and finance by building low cost renewable solar lights.

SEWA Bharat took up the initiative of meeting the basic lighting and energy needs of people in Munger and Bhagalpur Districts of Bihar by providing solar home light systems to rural households. The solar unit’s components include a solar panel, a module, an LED light, and tabular battery.

The Solar Light Program is wholly owned and financed by the women members leading to, not only the use of relatively cheaper and environmentally friendly source of electricity, but also benefits women economically.

Under this, a number of SHGs have been formed. These SHGs take loan to get the solar lights installed in their areas which are available in affordable subsidized cost with a provision of payment in installments. SEWA Bharat provides training to members on installation and maintenance of solar lights so as to make the model sustainable.

Due to switch to solar lights, 83,190 litres of kerosene has been saved annually by 20,000 beneficiaries. 232,600 Kgs of carbon emission has been reduced annually.

The solar home light system also provides the option of charging of mobiles thus reducing their expenditure of Rs 80 per mobile charge per month.

SEWA Bharat would be establishing 3 bio-gas plants that in its full capacity can provide electricity to 300 households. The plant will be set up in Nawagadihi and Kharagpur in Munger and one in Bhagalpur.
SEWA Shakti Kendra (SSK): A New Integrated Approach

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 organizing in the area and was initially 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, Rajasthan, UP, Delhi, West Bengal, Uttrakhand and Gujrat. In a few rural areas, we have adopted a ‘low cost approach’ by having the SEWA Aagevans (women members who take a lead in community engagement) run it from a public place twice a week, which makes this model a sustainable one.

The SSK provides services such as:

1. **Organizing Communities & Creating Awareness**: SSKs play an instrumental role in organizing community members and making them aware of their rights and entitlements.

2. **Direct Linkages to Public Welfare Schemes**: SSKs hold a physical space within the communities where assistance is provided to them on accessing the social welfare schemes as most of them face difficulties with receiving government benefits, largely due to lack of necessary documents such as ID proof, address proof, Birth Certificates, Death Certificate etc.

3. **Trade Groups**: SEWA organizes trades and communities for grassroots advocacy campaigns to overcome challenges, such as labor regulations and public infrastructure. SEWA leads advocacy campaigns directly from the needs of communities and trades, both of which are primarily comprised by migrant communities.

4. **Linkages to SEWA Services**: SEWA also overcomes delivery shortages, particularly with healthcare and financial services. The SSK connects communities to its microfinance cooperatives and health services.

4. **Information on Rights and Laws**: SEWA Bharat also disseminates information across health, financial literacy, workers rights, and government resources that overcome many of the informational barriers that prevent communities from achieving full

**SSK-SEWA’s Solution to Safe Migration**

Every year, 9 million people migrate internally throughout India, leaving behind a strong social network and familiar way of life. The combination of adjusting to a new culture, finding a steady form of employment, and leaving strong connections to family puts many migrants in a vulnerable position. A large number of members who access the SSK services are Migrants. In Delhi alone, 63% of SEWA’s beneficiaries are migrants and are employed as mainly home-based workers, domestic workers, construction workers, and street vendors. SEWA provides the resources and network to help members adjust and thrive in Delhi.

320,000+ women have been linked to social security through the SSK
Bringing Women into the Mainstream Financial Ecosystem

Informal economy women workers are major contributors to India’s financial growth, yet the women remain trapped in poverty. Their personal financial development is stunted by limited access to fair capital, formal financial services, and economic opportunities. SEWA Bharat’s microfinance program empowers women as independent financial actors.

In order to address the problems of poor self-employed women such as ‘lack of working capital’ and ‘non-ownership of assets’ and free themselves from the vicious cycle of eternal debt, the members of SEWA came forward with their own solution- A Bank of their own. At their initiative, SEWA’s first Microfinance Institution was established in 1974 in Ahmedabad, Gujarat - SEWA Bank, which has grown to a total capital of INR 345 crores.

Since then, we have been promoting various models to bring women in the mainstream financial system. SEWA Bharat has promoted a twin model for financial services and three models of financial inclusion programs, which have been generated as per the financial needs of the members. These are:

Key Achievements

40,000+ women linked with financial services

Over 40,000 women members are provided access to financial services through the direct intervention of SEWA Bharat over the last 5 years through SHG’s in Bihar, West Bengal, Uttarakhand, and Delhi and through State-level thrift and credit cooperatives in Delhi, Bihar, and Madhya Pradesh.

Total savings of over INR 10.18 crores through Cooperatives societies and SHGs

Rs. 100+ million in savings generated

Hundreds of thousands of women have participated in financial literacy trainings through customized modules developed by SEWA.

Linked over 77,000 people with financial services in the hilly areas of Uttarakhand through the Business Correspondent Model started in 2009. In the model, in where SEWA Bharat has partnered with the State Bank of India, women from local areas are appointed as SEWA Bank Saathis who deliver doorstep banking services across sparse villages by using a mobile technology called Kiosk.

Key Achievements of the SEWA Bank

- 4.8 lakh (480,000) women have accounts in the SEWA Bank
- Total working capital of SEWA Bank has crossed INR 345 Crores (3,450,000,000)
- Women have taken credit worth INR 149 Crores (1,490,000,000)
- Total profit worth INR 3 Crores (30,000,000)
Women Led Technology Interventions

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

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

**Financial Inclusion Through Digital Technology**
SEWA is dismantling the obstacles to digital literacy and access to financial services. SEWA Bihar has launched two complementary digital services to provide existing clients with faster, more accurate services and provide women throughout communities with information on financial habits. The mobile app has reached out to over 13,000 clients so far in Bihar and is rapidly transforming the methods of financial service delivery in the area.

Bihar Mahila SEWA’s Bijli Mobile App directly delivers digital transaction to the end client. The mobile app provides the end service provider the capability to make transactions directly, online. Information, receipt, and Cooperative information are all updated in real time, reducing the time spent on manual processes and reducing the risk of human error. This has allowed service providers to spend more time providing quality services to their clients. The mobile app has increased efficiency of the last-mile service providers by 43%. Additionally, clients are able to tangibly see their transactions being made and spend less time waiting for the transaction to be recorded. In order to increase efficiency and reach of its financial literacy trainings, SEWA Bihar has launched and uses SEWA Van, an app that sends pre-recorded voice calls that provide information to women on savings habits, borrowing tips, and other financial literacy subjects.

**Online Platforms for Employment Generation**
Young women and girls in underprivileged communities in India suffer from a lack of educational and informational resources to help develop and create career paths. To provide young women and girls with relevant information on educational and employment opportunities, SEWA Delhi developed an online portal, called Pankh. The Pankh Portal provided users with a psychometric test to highlight strengths, opportunities for growth, and career interests. The young women and girls who used the portal were then able to search, refine, and learn about educational and professional opportunities, including candidate qualifications and resources to help apply and plan towards their interests. Additionally, users were paired with an in-person counsellor to help support and provide an extra level of counseling. The Pankh Portal provided not only a solution to the employment gaps young women face, but also provided an opportunity for users to learn and grow through digital resources.

**Reaching Markets Through E-Commerce Platforms**
Home-based workers’ products are limited by contractors and local markets. Despite comprising 23% of urban employment in India, home-based workers are disconnected from consumers and industry regulations. In order to expand the market penetration for home-based workers, Ruaha, SEWA’s cooperative of home-based workers in Delhi developed an online, e-commerce website for producers in the supply chain. The website sells garments, accessories, and home-goods through a private label, Loom Mool. Loom Mool is an agglomeration of garment producers across Delhi and Bihar. The online store puts marketing, design, and sales in control of producers who are able to sell beyond local markets that they relied on previously.

To find out more, visit, www.loommool.com
The SEWA movement's strength lies in its members at the community level. In order to strengthen women's identity with SEWA, expand economic opportunities, and drive community led solutions, SEWA Bharat deepens the bonds and creates solidarity of women workers and SEWA institutions across India. By expanding and deepening relationships between women workers, markets, and institutions, SEWA is able to coordinate and cultivate dynamic relationships that promote and protect the lives and livelihoods of informal sector workers.

Organising Domestic Workers

For the last three years, SEWA has been actively engaged in the sector of the domestic workers. With the focus on building the awareness that they are workers like all other workers and developing their understanding of their rights and responsibilities and what they can achieve by organising, workers, workers have begun to organise in several states. Through this effort, a number of good leaders have developed among them and they in turn have been able to take up their issues both in their living areas and with their employers. SEWA has also built up a few collectives of trained domestic workers in Kerala, Patna, and recently in Cuttack. These collectives are a means of collective bargaining for workers as they are able to negotiate their terms of employment with their employers. Every year, SEWA has organised a national training for leaders of domestic workers where leaders from 8 states participate.

Simultaneously, as there are a large number of women who migrate for domestic work, SEWA has also been actively involved in helping potential migrants to understand how they can migrate safely and has also been building up links between migrant and local workers. Particularly in Odisha, SEWA in collaboration with local NGOs, is also trying to develop alternate employment avenues in order to prevent distress migration.

At the national level, SEWA is involved in the National Platform of Domestic Workers which has now developed a draft bill for domestic workers. This has been accepted by the majority of the National Trade Union Centres and has presented to the Parliamentary Committee in the hope that it will be presented in the Parliament.

Sharing Resources and Learnings Amongst Institutions

Creating Health and Social Security Services for Communities

Since 1990, Lok Swasthya has served communities and women in Gujarat, providing community level health and social security solutions. Lok Swasthya brings both preventative and treatment healthcare solutions to the ground level. SEWA Bharat has facilitated workshops and trainings between staff of Lok Swasthya and staff in developing SEWAs. By facilitating these interactions, conversations and learnings are shared across emerging SEWA institutions and established SEWA bodies. Through these linkages over 78,000 women have been connected to social security schemes and close to 430,000 have been provided with health service sand information in BiharDelhi, Gujarat, and West Bengal.

A Transparent Value Chain

The garment industry is comprised of informal sector and home-based workers throughout the supply chain. International brands, domestic companies, or local businesses, production of garment and accessories rely on home-based workers in the informal sector to complete their products. These producers are far removed from the end buyer and operate through a system of contractors and middlemen that remove fair value from their production and lead to poor working conditions.

In order to create a fully transparent and fair industry, SEWA facilitated dialogues across brands, contractors, regulatory bodies, producers, and organizations in the social sector in order to coordinate and cooperate in creating a transparent supply chain. These conversations led to the finalization and formalization of an accepted Ethical Trading Initiative guidelines.

SEWA then put these guidelines and frameworks into action by developing and establishing women-led, producer cooperatives and collective organizations. SEWA Bharat has linked two women owned, producer cooperatives, one in Bihar that produces fabric through handloom weaving and one in Delhi comprised of artisan, hand-embroidery workers. These two institutions provide backward and forward linkages that connect fabric producers to the finishing and stitching workers and together both employ 800 women. These connections not only provide a better work environment for the producers, but also lead to higher wages as contractors and middlemen are removed and producers sell directly to the consumer.
Research and Advocacy

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

Direct Cash Transfer Study, 2012: Delhi

A pilot Cash Transfer Study was undertaken in Delhi, to explore the effects of substituting the PDS rations with cash transfers for Below Poverty Line (BPL) families. A total of 450 BPL families were part of the study and 100 families were selected from this group to receive the cash transfer.

Findings:
- Cash transfers cause a significant increase in more nutritive food items
- Cash transfers to some families increased the efficiency of PDS shops in the area
- There is no increase in alcohol consumption due to cash transfers
- Cash transfers into women’s bank accounts increases empowerment of women

A Policy of Choice was recommended for the poor consumers

Basic Income Unconditional Cash Transfer Study: Madhya Pradesh

SEWA Bharat had, between 2011 and 2013, initiated two pilot studies on cash transfers in Madhya Pradesh. The Madhya Pradesh Unconditional Cash Transfer (MPUCCT) pilot covered eight villages and the Tribal Village Unconditional Cash Transfer (TVUCCT) pilot was conducted in one tribal village and over 6,000 individuals received small unconditional monthly cash transfers, or what was called a basic income, under the two pilots, for between 12 to 17 months of period. The objective was to identify the effects of cash grants on individual and family behaviour and attitudes, and on community development.

The findings of the pilots disproved the oft-repeated argument against cash transfers and basic income – that the poor will use the cash the wasteful ways. Rather, it had a transformative impact on the villagers. Cash Transfer was found to be associated with improved school enrollment, an improvement in children’s weight-for-age, to more regular medical treatment and more regular taking of medicines, an increase in labour and work, led to financial inclusion – savings increased and households began using financial institutions for saving, rather than keeping money in their homes and also some associated the cash grant with housing and sanitation. Economic Survey of Government of India, 2017, has a chapter of Basic Income and quoted SEWA Bharat’s study.

Taskforce Report on Women Workers in Bihar

An extensive study was conducted with field work in 179 villages of 79 blocks in 13 districts and six urban areas of Bihar: Shram Jeevan 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.

Research Study on Menstrual Hygiene

The study was carried out in 3 rural districts of Bihar (Bhagalpur, Munger, Katihar) to understand women’s daily and menstrual hygiene practices. Sample size: 100 women and girls were surveyed and 6 focus group discussions (FGD) conducted.

Findings: 58% said they had insufficient water available to maintain personal hygiene (including for laundry, bath, hair wash, and washing of menstrual cloth) and even for ablution (FGD). Both supply and accessibility of water affect bathing practices., 73% had no latrine in the premises of the household. 35% of latrine owners still defecated outside. In some homes, the pit latrines were used only during emergencies as they overflowed quickly, especially during the rainy season with the women then burdened with cleaning the mess. None of the homes had a covered drain to channel waste water (46% had an open drain). This had a major impact on their bathing practices and laundry of menstrual cloth., 84% practiced poor hand hygiene with both access to soap and location of water source shaping behavior, 84% used old cloth for menstrual protection., 62% of girls missed school when menstruating because of poor facilities at school, 68% said they did not have soap to wash menstrual cloth properly.
Conferences and Workshops

National Conference on Basic Income

Against the backdrop of the Economic Survey 2016-17 introducing and highlighting the universal basic income as a policy option for India, the topic gained a certain immediate relevance and urgency in today’s rapidly changing policy environment.

We believe the debate in India is premised on a number of misconceptions, the National Conference on Basic Income in March 2017, was an attempt to clear the air around the idea of basic income and generate an informed discussion about the subject. The major objective of the Conference was to advance the public conversation around the issues. This conference brought together economists and other social scientists interested in the subject of cash transfers, government officials, representatives of non-governmental organizations, journalists and representatives of major international agencies.

Launch of UN High-Level Panel Report on Women’s Economic Empowerment

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

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

SEWA Bharat’s President, Renana Jhabvala, is one of 20 panel members working to deliver actionable and achievable targets towards gender and economic parity. In September 2016, the panel launched a comprehensive report that highlights proven, possible, and promising approaches to closing the gender and economic gaps across the globe. The India launch of the HLP Report was jointly organized by SEWA and UN Women India MCO. This event held in February 2017.

Conference on Menstrual Hygiene

A conference was organized in 2015 in Delhi on ‘The Challenges of maintaining hygiene in rural Bihar’ and present the research study report that was carried out in 3 rural districts of Bihar (Bhagalpur, Munger and Katihar).

Workshop on Women’s Participation in Expanding Off-Grid Energy Interventions

The workshop was organized in Patna, Bihar in the year 2014, to understand the energy issues of women; evaluate special dimensions in intervention; assess government role particularly on infrastructure and financing; evaluate technologies, innovations and approach in Patna, Bihar. Bihar was suitably chosen as the venue of workshop due to grave nature of energy issues in the state. Bihar is the focus of innovative energy intervention by SEWA Bharat. Initiated in 2010, the intervention has reached out to more than 15000 beneficiaries through solar home light systems by addressing needs of affordability, reliability and awareness among lower-income household.
The SEWA Family
SEWA in Gujarat

Membership: 700,000

Institutions Founded: National Union, SEWA Bank, Lok Swasthya, SEWA Vimo, Hansiba, Anasooya, Rudi, Mahila Housing Trust, Gram Mahila Heat.

Members: Home-based workers, street vendors, domestic workers, agricultural producers, salt miners.

Geographic Presence: 14 Districts

Key Achievements 2010-2016

Organising and Advocacy
SEWA began and remains as a trade union in Gujarat for women informal sector workers. SEWA has revolutionised how informal sector workers lead and organise local, national, and international advocacy efforts that fundamentally transform the regulations and treatment within industries across the informal sector. SEWA’s advocacy efforts have increased wages for local producers; led to national changes, such as an historic law passed by Parliament acknowledging and protecting the rights of street vendors in India; and integrating them in all town and city planning, and international recognition.

Community-led Microfinance
SEWA pioneered microfinance solutions for populations that were left out of traditional forms of financial services. Since the creation of SEWA’s first microfinance institution in 1974, SEWA has transformed the way financial services are delivered to low-income populations. In the last 5 years,

- The total working capital of SEWA Bank crossed Rs 345 Crores (30,450,000)
- 4.8 lakh (480,000) women have bank accounts in SEWA Bank
- 2 lakhs (200,000) women have taken loans from the bank to grow and diversify their businesses, invest in their children’s education, and improve their housing and other assets

Livelihoods
SEWA has created dozens of cooperatives and social enterprises providing sustainable, fair working wages and conditions for workers and has led to transparent production chains across garment, agricultural, and artish industries

- 15,000 artisan women achieved an annual turn-over of Rs 3 Crores (30,000,000) through SEWA Trade Facilitation Centre
- 60,000 farmers earned between Rs 5000 to 10,000 through sale of their produce via Rudi Trading Company, and small and marginal women farmers achieved a turn-over of Rs 41 Crores (40,100,000) through selling seeds and fertilizers and through market linkages.
- Headloaders, bidi workers, recycling workers obtained wage increases of over Rs 3.2 Crores (32,000,000)

Skill and Youth Initiatives
SEWA transforms the leadership, technical skills, marketing, and entrepreneurial capacity of women and youth

- Over 1,100 adolescent girls formed their Akashganga Clubs for life skill and skill development training.
- 14,000 girls and young women were provided skill development training under the Rashtra project
- 20,000 women obtained leadership training and other capacity-building inputs from the SEWA Academy and 2500 managers were trained by the SEWA Managers’ School from Assam, Bihar and Meghalaya. Nearly 200 women became literate

Health and Social Security
Lok Swasthya SEWA, SEWA’s health cooperative, provided health education, diagnostic camps, family planning services and low cost medicines to 1 lakh (100,000) persons, it sold Rs 6.5 Crores (65,500,000) worth of allopathic and Ayurvedic medicines

The National Insurance VimoSEWA Cooperative provided microinsurance services to 1 lakh (100,000) women and their families, collecting Rs 2.05 crores (20,050,000) from them as premium and disbursing claims to 2,197 persons worth Rs 1.13 Crores (11,300,000)

- 16,000 informal workers obtained UWIN cards. UWIN cards are a special social security identity cards for Unorganised Sector Workers

SEWA’s International Impact
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 have now formed their own cooperative and are earning about Sri Lankan Rs 10,000 per month through food processing and textile work.
SEWA in Delhi

Membership: 26,000 Members: Street Vendors, Construction Workers, Domestic Workers, Home-based Workers


Key Achievements 2010-2016

Organising and Advocacy

Street Vendors

SEWA has worked to bring two solutions for street vendors: Protecting vendors’ rights as workers and forming women-friendly spaces. These solutions have been accomplished through the following efforts:

Organising Women Vendors: Very few women belong to a union, leaving them vulnerable to economic, legal, and policy changes. Delhi today has over 9,000 women vendors

Advocacy and Government Liasing: Working with the MCD, Delhi Dialogue Commission, Police, and FSSAI for recognition of workers’ rights to work

Services: Provide linkages to SEWA services, such as Mahila Bank, camps, and also assist in registration with government services

Through these approaches, we have been able to protect legal markets for vendors in 4 markets in Delhi, supporting the economic and empowerment of women vendors through the provision of a reliable livelihood.

- **Book Bazaar**
  - In 2004, MCD had sent notice to remove a 40 year old Book Bazaar and displace the vendors. SEWA organised the vendors to the space and conduct a dialogue with an MCD official. Through its advocacy efforts, SEWA successfully protected the space.

- **Qutub Road Market**
  - In 2008, police were given orders to remove vendors. SEWA worked to keep the market in the area by working with the District Commissioner of Police. Vendors at the market were granted space in 2010 every Sunday.

- **Vellodrome Market**
  - In 2008, the government wanted to remove the Vellodrome Market. In 2010 through multiple talks with departments throughout the Delhi government, space was protected for vendors.

- **Mahila Market**
  - SEWA initiated a market for women members at the Mahila Bazaar—SEWA initiated Delhi’s first women-only market in Delhi in 2008. Around 200 vendors sell products today.

Construction Workers

SEWA along with the construction workers flagged down inconsistent registration practices with Delhi Building and Other Construction Welfare Board, which provides health and injury benefits.

In 2013, SEWA Delhi and the Labour Commission jointly mapped 5,000 construction workers

Livelihoods

SEWA created a launched a producers’ company, Ruaab. This company is comprised of home-based artisans, providing regular employment, fair wages, and safe working conditions for embroidery artisans. Ruaab connects home-based artisans in Delhi with fabric producers in Bihar, creating a fully transparent supply chain.

Ruang provides employment for over 250 women and has connected artisans with major brands, such as GAP, Monsoon, and Fabindia.

Skill and Youth Initiatives

SEWA currently runs skill and youth development programs across Delhi.

- 3,700+ students graduated from SEWA’s skill development programs

Skilling in 2013, SEWA launched a youth mentoring program, Youth Connect, which pairs students in Delhi’s universities to youth in SEWA’s communities.

SEWA launched an online career guidance program in 2013, providing over 5,000 youth with online career services

Community-led Microfinance

Over 9,000 women have been connected with savings accounts

On average, women in Delhi have increased personal savings by Rs. 3,000 annually

The Thrift and Credit Cooperative not only provides women with access to financial services, but increased economic independence and financial protection from economic shocks.

Health and Social Security

13,000+ women have been linked to public social security schemes

5,000 women have been linked with health services across Delhi
**SEWA in Bihar**

**Membership:** 86,000  
**Members:** Street vendors, home-based workers, handloom weavers, domestic workers, agricultural producers  
**Institutions Founded:** SEWA Udhyogik Swabalambi Sahkari Samiti, SEWA Shram Sughandhit, Bihar Mahila Thrift and Credit Cooperative  
**Geographic Presence:** 7 districts

### Key Achievements 2010-2016

**Organising and Advocacy**

SEWA has worked to transform the economic and social conditions that women face across Bihar through local and state-wide advocacy efforts. For example, SEWA supported Mahadalits, a low caste that receives social and economic discrimination, in Munger. SEWA organised 300 women across the district to support 60 Mahadalit families that were evicted. These advocacy efforts have led to a resettlement and rehabilitation for the families and has compelled the local government to recognise and protect the rights of lower caste groups.

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**Livelihoods**

SEWA in Bihar strengthens and develops market linkages for women across several local and traditional forms of employment. SEWA is committed to saving, promoting, and protecting local producers and products and does so through a mix of institutional development, market linkage creation, and skill development.

**SEWA Udhyogik Swabalambi Sahkari Samiti**

SEWA’s agarbatti rolling unit provided full-time employment to women in Munger District who traditionally are unable to work outside of the home. The cooperative provided 440 women with regular income and sold Rs. 30,000,000 worth of products.

**SEWA Shram Sughandhit Producer Company**

SEWA’s agarbatti scenting unit finished the fully transparent agarbatti supply chain. Shram Sughandhit was also a cooperative that provided 50 women with Rs. 10,000,000 of total income.

**SEWA Saheli Bunkar Sahkari Samiti**

Historically, Bhagalpur was a center of handloom silk production. SEWA protects this traditional art through a cooperative of 75 weaver families. SEWA connects this cooperative to Ruab, a home-based artisans cooperative in Delhi and also with local and national brands and retailers.

**Solid Waste Management**

SEWA works with waste pickers and street sweepers to improve their working conditions and improve the health and cleanliness of communities. In Munger and Katihar, SEWA serves serves 10,000 households with waste management services, which employ close to 200 individuals.

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**Agriculture**

SEWA promotes and protects the lives of agriculture producers. Bihar’s workforce is primarily agricultural work. SEWA connects small producers with access to physical capital, such as well and irrigation systems and mechanical inputs. Additionally, SEWA connects farmers with advanced training on subjects such as soil testing, crop rotation, and fertilizer management. This training promotes women as community leaders through increased knowledge. SEWA’s agriculture program does not only promote economic improvement, but also a change in social paradigms.

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**Community-led Microfinance**

SEWA provides financial services to underserved communities through a state-level Thrift and Credit Cooperative and through self-help groups. SEWA provides access to financial services and financial literacy training.

**Skill and Youth Initiatives**

SEWA provided over 1,000 young women with technical and entrepreneurial training, overcoming educational, mentorship, and economic gaps. SEWA’s skill programs provide participants with the mentorship, social support groups, and technical skills to find and define an enriching career.

SEWA also promoted the Beti Bachao Beti Padhao Initiative by creating 30 support groups for 600 young women in Vaishali. SEWA’s initiatives created youth leadership to lower rates of child marriage.

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**Renewable Energy**

SEWA provides community-centric energy services to communities across Bihar. SEWA provides energy services to 20,000 individuals. SEWA has trained over 100 women to sell and market the solar energy systems, providing local women with specialized employment opportunities. These systems have increased productivity hours by 3 hours on average and reduced 250+ tonnes of carbon emissions.

**Health and Social Security**

SEWA connected 50,000+ women with health services through informational awareness sessions and treatment through health camps.

SEWA connects on average 30,000 women with government welfare schemes through SEWA Shakti Kendras annually, mitigating awareness, literacy, and corruption gaps.
SEWA in Kerala

Membership: 18,000

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

Members: Domestic workers, street vendors, reed workers

Geographic Presence: 11 districts

Key Achievements 2010-2016

Organising and Advocacy

SEWA Kerala Union

- Currently acts with domestic workers, street vendors, fishery workers, tailors, reed workers, and home-based workers.
- SEWA Kerala’s advocacy efforts have led to improvements in Sexual Harassment at Work Place Act and Domestic Workers Draft Bill.
- SEWA supported endosulphan victims in Kasargode district in their struggles for their rights and compensation package with the government. It also gave concerted support to the the tribal movement for their land rights and constitutional rights.
- With regular interventions of the Kerala State Street Vendors Forum (KSVF) facilitated by SEWA in Thrissur, a rehabilitation scheme has been introduced to support vendors.

Research

SEWA in Kerala does small and large research studies gathering primary data on specific issues around women’s work, in order to bring these activities out of the shadows. It studies women workers’ issues and provides analysis to inform the Union’s strategizing.

SEWA successfully completed two large studies on domestic workers. The first was the study on migrant domestic workers, undertaken with the support of the ILO. The study focused on the women who migrate out of the country for domestic work from Kerala to the Gulf countries, and those that migrate within the country for domestic work from Jharkhand to Delhi. This study was jointly undertaken by SEWA Kerala, SEWA Delhi and the Nirmala Niketan Cooperative of Domestic Workers.

The second study was undertaken in Kerala as no real data on domestic workers is available. Hence, SEWA undertook this study with the financial support of and through the network of the Kudumbashree. Information was gathered from a sample of 1,75,000 women workers, and it was found that 29.5% of all poor women work as domestic workers.
SEWA in Madhya Pradesh

Membership: 499,940

Members: Tendu leaf workers, beedi workers, street vendors, domestic workers

Institutions Founded:
- 4 District Thrift and Credit Cooperatives
- SEWA Nigarani Samiti (2013)
- SEWA Sadhna Kendra

Geographic Presence: 14 Districts

Key Achievements 2010-2016

Organising and Advocacy

SEWA Nigarani Samiti: Formulated in 2013, SNS monitors panchayats work to ensure transparency and efficiency. Currently, there are 94 SNS in various districts of MP. Through the SNS, around 2 lakh (200,000) women have been trained to monitor and lead local advocacy and community-related efforts.

Community-led Microfinance

SEWA MP has 4 registered District Credit Cooperative Societies in Indore, Ujjain, Khandwa, and Dwas

These cooperatives have 14,230 members

INR 6.57 Crore (60,570,000) have been distributed. These loans have allowed women to build and diversify their businesses, invest in housing, and pay for the education of their children.

Livelihoods

SEWA MP works with tendu leaf workers to protect and promote the economic sustainability of their work. Tendu leaves are mainly used for beedis. SEWA provided job cards to protect the livelihoods of tendu workers.

SEWA connected 1,700 women across several industries—from food preparation to embroidery to beauty industries—to full-time employment.

Overall, SEWA MP's mix of livelihood promotion and protection has led to INR 1.89 Crore (10,890,000) of earnings for members.

Skill and Youth Initiatives

Close to 1,000 women have been connected to skill institutions. These institutions provide technical and entrepreneurial skill training.

Health and Social Security

SEWA MP connected close to 9,000 women to health products and services, such as iron tablets, tetanus immunizations, and post and pre-natal care in 2015 alone.

40,000 women have been connected and benefitted from social security welfare schemes through SEWA MP.

SEWA helped 19,000 women get proper identification, allowing women to vote, register for welfare schemes, and open bank accounts.
SEWA in West Bengal

Key Achievements 2010-2016

Organising and Advocacy
SEWA improved the wages of beedi workers by 25% by improving the bargaining power of producers
SEWA has helped improve the awareness of close to 400 families of arsenic contamination

Community-led Microfinance
SEWA provides over 2,600 women with financial services through 262 SHGs. SHGs also strengthen community and social networks

Livelihoods
SEWA provides weavers in Fulia with increased bargaining power, skill development, and market linkages to handloom cotton weavers

Skill and Youth Initiatives
SEWA in Murshidabad has three skill development centres that provide fashion design and computer training to more than 700 young women

Health and Social Security
SEWA provided 12,000+ women with health services, included cervical cancer and pap smear tests, and linked 15,000 women with welfare schemes

SEWA in Uttarakhand

Key Achievements 2010-2016

Organising and Advocacy
SEWA has helped connect victims of natural disasters with relief services

Community-led Microfinance
SEWA has connected 2,600+ women with financial services through SHGs
SEWA has connected 77,000 people in unbanked areas with bank accounts with the State Bank of India through a business correspondents model

Livelihoods
SEWA operates a cooperative of organic spice farmers in Almora called Ekta Swahyata Sahakarita. Ekta provides 900 women with fair wages and increased visibility in the spice market

Skill and Youth Initiatives
SEWA operates skill centres providing young women with the skills to specialize in the hospitality industry in Uttarakhand

Health and Social Security
More than 2,000 women have been connected to public welfare schemes
SEWA in Rajasthan

Organising and Advocacy
Organised 11,180+ women in trade based unions
Through advocacy efforts, introduced and increased the minimum wages of papad rollers

Livelihoods
In partnership with Eileen Fisher, identified and created economic and social security solutions for tie and dye workers

Skill and Youth Initiatives
800+ young women completed market-driven skill development programs in 3 SYRCs

Health and Social Security
10,000+ women connected to social security schemes through SSIs
Promoted and drove awareness of Right to Education Act throughout underserved communities

SEWA in Uttar Pradesh

Membership: 125,170
Institutions Founded: N/A

Key Achievements 2010-2016

Community-led Microfinance
Over 300 women formed SHGs, providing access to financial services to underserved communities in the state
Members have accrued over 800,000 Rs in savings

Livelihoods
Linked 4,300 women with full-time employment opportunities

Skill and Youth Initiatives
4,000 young women have graduated from skill programs

Health and Social Security
Provided 8,400+ women with access to health services
Connected 20,000 women with social welfare schemes
SEWA in Odisha

SEWA in Odisha has set roots with the assistance of the members of the platform of the National Alliance of Women’s Organizations - Odisha. This has taken place in the districts of Kendra, Cuttack, Sundarighar, Gajapathy, Ganjam and Khandmal. While organizing women in the domestic and agricultural sectors, it has also focused on issues of intra-state and interstate migration and an effort to prevent distress migration. By developing alternate employment opportunities in organic agriculture, a milk cooperative unit of OMFPED, leaf plate and paper bag making and effective use of the NREGS, efforts have been made to increase the working days of women.

In collaboration with GAATW, a platform on Migration has also been created in order to jointly intervene on issues of forced labour and migration and advocate for policy changes in this area. This work has been supported by the ILO.

SEWA in Nagaland

SEWA in Nagaland though small is also making its impact in the state. The organizing of street vendors, weavers and agricultural workers is on its way in the districts of Kohima, Phhek and Dimapur. Representatives of SEWA have also been nominated in the Kohima Town vending Committee and on the Unorganized Workers Social Security Board.

SEWA in Punjab

SEWA started working in the state of Punjab in the year 2016 when it became a partner of National Health Mission (NHM) in Punjab, leading the training of Mahila Argya Samiti (MAS) members in 11 districts in the state, covering 21 towns/cities. SEWA trained women in these communities on leadership, community based monitoring and public health linkages. SEWA has provided 349 MAS training in the project area till now.

SEWA in Jharkhand

SEWA has recently started working in Jharkhand with a major focus on 1) Financial Literacy, 2) Health & Social Security, 3) Advocacy and 4) Livelihood. 722 women members have benefitted from the financial literacy training provided in Ranchi and Hazaribagh and two Self- help Groups (SHG) have been formed till now. SEWA Shakti Kendra (SSK) has been established to provide the required information to the members benefitting more than 500 women till now. Health camps and health awareness sessions provided by SEWA Bharat to the women members leading to the sensitization over healthcare issues.

SEWA in Kashmir

SEWA has been working with women in the border area of Koochura, training women in garment production as well as spice production.
Mahila Housing Trust

MHT was founded in 1994 with the vision to realize the right to shelter and dignity for all. MHT addresses basic civic and housing infrastructure needs, including water, sanitation, drainage, solid waste management, roads, electricity/energy, low-income housing and secured land tenure. MHT facilitates access to information and financial, legal and technical services in housing, water and sanitation, energy, housing finance, climate change, urban planning, construction related livelihood sectors with a focus on improving the quality of lives and livelihoods of poor women. MHT has provided housing assets to over 12,000 women, has helped construct over 3,000 toilets, and has innovated several water filtration systems, roofing solutions, and cooling solutions for underserved urban and rural communities.

Vimo SEWA

The National Insurance VimoSEWA Cooperative provided micro insurance services to 1 lakh (100,000) women and their families, collecting Rs. 2.00 crore (20,000,000) from them as premium, disbursing claims worth Rs. 1.15 crore (10,300,000) to 2,197 persons.

VIMO SEWA cooperative has over 8000 share-holders from Bihar, Delhi, Gujarat, Madhya Pradesh, and Rajasthan. In 2015, the Ministry of External Affairs, Government of India, asked VimoSEWA to work in 5 African countries: Ethiopia, Ghana, Senegal, Tanzania, and South Africa.

Anusuya Trust: A Hindi Newspaper

Anusuya is the periodical publication of SEWA and has been publishing since last 23 years. The content is based on the news, events, stories, struggles of SEWA members. Anusuya provides an in-depth and comprehensive perspective of women in the informal sector workers and the successes and learnings of SEWA institutions.

SEWA Bank

In order to address the problems of poor self-employed women such as lack of working capital and not-ownership of assets and free themselves from the vicious cycle of eternal debt, the members of SEWA came forward with their own solution—A Bank of their own! At their initiative, SEWA’s first Microfinance institution was established in the year 1974 in Ahmedabad, Gujarat- SEWA Bank.

SEWA Academy

SEWA Academy is the focal point for all of SEWA’s training, capacity building, research and communication efforts. Systemic change is lead from the grassroots. SEWA Academy provides training and methodology on leadership and organisation to communities in order to strengthen and inspire grassroots, community-led solutions.

SEWA National Union

SEWA Union is India’s first National Trade Union of women that was registered in Gujarat in 1972 under the Indian Trade Union Act of 1926, with the aim of organising women in the informal sector. The union is open for membership to self-employed women workers from all over India. Since its inception, SEWA Union has led to the birth of many movements aimed at achieving the goals of full employment and self-reliance. The National Union’s Membership has reached nearly 2 million women across India.

SEWA Grijn Rin

SEWA Grijn Rin has been formed by SEWA and the helping hand of socially inclined promoters who are committed to closing the gap of affordable housing among the poor. We address the growing need through appropriate loan products designed to cater to various housing finance needs of the poor women and their families engaged in informal sector.
This is a registered state level health cooperative which provides life-saving, preventive health information/education, low cost curative services at women’s doorstep, and referrals to government and private healthcare centres.

**SEWA Trade Facilitation Centre**

STFC represents a unique and innovative movement where marginalized artisans themselves are the producers, owners, shareholders and managers of their own company. **STFC is comprised of 15,000 artisans in Gujarat.** STFC’s private label, Hansba, sells handcrafted products that protect the traditional arts and crafts of the region.

**Gujarat SEWA Cooperative Federation**

The Gujarat State Mahila SEWA Cooperative Federation is a state-level organization of more than 100 women’s cooperatives as its members. Registered in 1993, it is the first of its kind formed by only women members and for women in formal labour. SEWA-sponsored cooperatives took the initiative to form this apex level federation of cooperatives, in order to obtain training, marketing, capacity-building and support for policy action with the Government.

**SEWA Gram Mahila Haat**

SGMH is comprised of village-based producers’ groups from 9 districts, cooperatives, and district-level associations. With the Gujarat Government’s support, rural producers are finding markets for their products through Gram Mahila Haat. **SEWA Gram Mahila Haat supports 3,000 producer’s groups in terms of marketing.** Through this effort, **42,000 families will have access to new employment opportunities.**

**SEWA Ni Manager School**

SMS was founded in 2005 to equip grassroots women with management skills to successfully run small enterprises and businesses. With its headquarters in Ahmedabad, SMS provides a decentralized approach to help develop local leadership, entrepreneurship, and capacity of women. **SMS trains a cohort of master trainers that train women in communities in villages**

**Lok Swasthya Mandal**

The member owned lok swasthya sewa cooperative enables women workers and their families to have access to life saving health information, prevent illness, obtain services when required thereby leading healthy and productive lives.
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