Over 90% of the Indian economy is fuelled by workers from the informal economy who are deprived of job security, social services, legal protection, and a collective voice. Since 2004, SEWA has mobilized over 7,000 women across 89 villages in Murshidabad, West Bengal.

PROGRAMMES & ACTIVITIES
SEWA Bharat's strives towards women’s full employment and self-reliance through five interconnected development programmes in organising and mobilising, advocacy, livelihood promotion, health and social security, and micro-finance. Murshidabad also runs needs-specific and special grassroots initiatives.

Organising
*Mohalla* (community) meetings bring communities of women together to voice their concerns and propose solutions to their challenges. SEWA *saathis* (local community workers) organise *mohalla* meetings for micro-level agenda setting, and to identify and train *aagewans* (community leaders). Through livelihood-based trade committees, women workers are enabled to advocate for their own rights.

- 52 *mohalla* meetings with 1,025 women in 2013
- 15 community women have emerged as *aagewans*

Livelihoods
*Bidi* (indigenous cigarette) rolling is the only available source of income for thousands of women whose husbands have migrated to find employment opportunities in major cities. Unorganized women without education are easily exploited in the *bidi* industry. SEWA helps women *bidi* workers in Murshidabad mobilise for collective bargaining to gain rights and entitlements like maternity benefits, pension funds, etc.

- *Bidi rollers have been organised* to demand their rights, respect, and recognition.
- 300+ *bidi* workers received ID cards for recognition and a link to government schemes between 2012-13

Advocacy
SEWA is a member-based organisation of informal women workers to put forward their concerns to the government and media. Through local and national level advocacy, public demonstrations and campaigns, and constant engagement with the authorities. SEWA women gain identity and bargaining power to ensure that the Government understands and responds to their needs.

Arsenic Contamination
UNICEF through SEWA revealed arsenic toxicity in 30% of government tube wells in Murshidabad. Local families continue to suffer from symptoms of arsenic poisoning like severe headaches, diarrhea, decreased bone density, and even early death.

SEWA women members have taken a lead in raising awareness about arsenic poisoning, demanding safe drinking water, and fundamentally improving the environment and living conditions of their communities.

- In 2013, 169 water samples tested for arsenic
- 386 people gained awareness of arsenic poisoning via meetings, films, and demonstrations (2013).

Minority scheme
Without economic, social, and educational empowerment, minorities in Murshidabad have been left out of reach from government entitlements. Even targeted programmes have not functioned in Murshidabad’s minority-dominated areas.

- SEWA helped connect 105 children of members to the minority scholarship scheme for subsidized education worth Rs. 1,05,000 in 2013.
Healthcare and social security
Poor working women’s health concerns are often seriously neglected because of daunting costs and administrative barriers, overwhelming workloads, and household responsibilities. While the Indian government has vast social protection programmes, the benefits hardly reach the needy.

SEWA aims to improve the existing government system towards greater efficiency and outreach. SEWA connects marginalised people to entitlements by providing scheme information, facilitating applications and liaising with administration. SEWA also carries out the following activities:

Jagriti (health awareness) sessions empower women with in-depth knowledge on concerns such as mother and child healthcare, nutrition, and government health schemes.
• SEWA members delivered 2,166 health awareness sessions in Murshidabad, connecting 25,000+ people with vital information between 2010 to 2013.

SEWA organises needs-based health camps with doctors and expert practitioners who bring quality treatment directly into hard-to-reach communities.
• In 2013, SEWA organised 8 gynecological care camps in Murshidabad, helping 304 members get treatment and pap smear screening

SEWA health saathis directly refer women to government and private healthcare centres to reduce poor women’s expenditure, and pass on skills and experience for women to lead community members
• In 2013, 191 referrals were made, saving poor women Rs. 38,200

Social security achievements:
• From 2011-2013, SEWA facilitated 1,065 linkages with government schemes for people in Murshidabad.
• In 2013, 111 ration cards were made to alleviate malnutrition and poverty

Skill development
Underprivileged women and girls are trapped in a cycle of poverty due to lack of accessible, market-responsive, and skill-development opportunities. SEWA Bharat runs high-quality skill building workshops and trainings, and provides rewarding job placements.

SEWA has provided classes based on students’ needs since 2007, and helps facilitate meaningful employment through confidence building, experience sharing, and capacity development. In Murshidabad, girls are engaging in tailoring and embroidery.
• 335 girls trained in market-relevant courses (2012-13)

Microfinance
Women in the informal sector lack safe, reliable, and non-exploitative sources of finance. SEWA Murshidabad’s microfinance programme empowers women to become financially literate, have control over their money and assets, and be less vulnerable to financial risks.

Self Help Groups (SHGs)
SEWA SHGs consist of 10-20 women who financially support one another through monthly meetings, savings, and internal loan disbursement and repayment. SHGs give women first-time access to capital, inculcate the importance of savings, and build the financial credential to be linked to mainstream banks.
• 1,643 women organised into 148 SHGs*
• SHG savings worth over 34 lakh*
• Loans worth Rs. 50,30,934 distributed in 2013 (*As of Dec. 2013)

Looking forward
SEWA is constantly striving to expand its network to empower more vulnerable women informal workers towards full employment and self-sustainability.

SEWA in Murshidabad aims:
• To reach out to over 10,000 members
• To form over 30 new SHGs for financial inclusion
• To train and build the skills of more than 300 girls from underserved communities
• To strengthen the cadre of grassroots leaders by empowering 30 community women to be aagewans

SEWA Bharat
• Over 1.9 million members
• Directly supports SEWA organisations in 6 states (Marked on map: Rajasthan, New Delhi, Uttarakhnad, Uttar Pradesh, West Bengal, and Bihar)
• Major SEWA movement organisations active in Madhya Pradesh, Kerala, and Gujarat

Murshidabad Factsheet, March 2014
SEWA Bharat 7/5, First Floor, South Patel Nagar, New Delhi – 110008
www.sewabharat.org