



SEWA in Uttarakhand



SEWA brings skill building workshops directly to marginalised women workers. **“SEWA’s training in Uttarakhand is a blessing for us and I try to spread the message to my community members,”** says Kamalaben, from Almora.

Over 90% of the Indian economy is fuelled by *informal economy* workers who are deprived of job security, social and legal protection, and above all, an organised voice. **Since 2006, SEWA Bharat has organised 10,170 informal women workers across Dehradun, Almora, and Rudraprayag districts of Uttarakhand for their collective empowerment.**

PROGRAMMES & ACTIVITIES

SEWA Bharat strives towards women’s full employment and self-reliance through five *integrated* development programmes around organising and mobilising, advocacy, livelihood promotion, health and social security, and micro-finance. Each local area also runs special activities and grass-roots initiatives.

Organising & mobilising women

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.

- **Over 3,000 women engaged in more than 100 mohalla meetings across Uttarakhand in 2013**
- **27 women empowered as aagewans**

Advocacy

SEWA is a member-based organisation of informal women workers that helps them to push their concerns forward to the government and media. Through local and national level advocacy, public demonstrations and campaigns, SEWA women gain identity and bargaining power to ensure that the Government understands and meets their needs.

Advocacy achievement:

- SEWA members successfully advocated Dehradun local government for **cleaner public restrooms** (2013)

Relief and Rehabilitation in Rudraprayag

In June 2013, a series of devastating flashfloods in Northern India claimed the 5,700 lives - 95% of casualties happened in Uttarakhand. SEWA Bharat responded immediately:

- **2,000 families received relief materials** such as blankets, solar lamps, and water filters
- **1,570 organised in just 6 months after floods**

SEWA Bharat is working closely with 309 families in the worst hit area called Rudraprayag to provide long-term livelihood rehabilitation support through:

- Setting up a **community resource center** as a base for flood-affected people to demand rights
- Providing **skill building opportunities**
- **Linking with government relief schemes**
- **Facilitating access** to benefits
- **Supporting women** towards establishing their own financial, business, and social institutions

Health and social security

The Indian government has vast social protection programmes, but benefits hardly reach those in need. SEWA aims to improve the existing government system towards greater efficiency and outreach. SEWA connects marginalized people to healthcare and social security entitlements by providing scheme information; application support, and government liaison.

Health and social security achievement:

- **543 members linked to RSBY in Dehradun (2013)**

Microfinance

Women workers in the informal sector lack safe, reliable, and non-exploitative sources of financing. SEWA Bharat's microfinance program in Uttarakhand empowers members to become financially literate, control their money and assets, and be resistant to financial risks.

Self Help Groups

SEWA SHGs consist of 10-20 members who financially support one another through monthly meetings, savings, internal loan disbursement and repayment. Through SHGs, women have first-time access to capital, reduce their dependency on exploitative moneylenders, inculcate the importance of savings, and build financial credential.

- **Dehradun: 343 women, 43 SHGs** (Jan 2014)
- **Almora: 748 women in 83 SHGs with collective savings worth Rs. 13,09,140** (Jan 2014)
- **SHGs distributed loans worth over Rs. 2.2 crore** to poor women workers in Almora in 2013

Financial Literacy training

SEWA runs training in microfinance and financial literacy to build women members' financial independence and prepare them for mainstream banking.

- In 2013, **over 10,500 people participated in financial literacy workshops, and gained information on State Bank of India schemes**

Business Correspondent Model

In 2009, SEWA Bharat partnered with State Bank of India (SBI) to increase the financial inclusion of women in remote areas of Uttarakhand. A local cadre of bank *saathis* gain meaningful employment by delivering doorstep banking services across sparse villages using mobile technology called POS (Point of Sale) machines.

- **Regular employment to 34 bank saathis**
- **Earning an average of Rs. 2,135 / month**
- **12,292 savings accounts opened**
- **11,921 no frill accounts opened**
- **400+ loans given worth more than Rs. 36 million**



SEWA woman member from Uttarakhand explains POS technology to other poor women (Photo: SEWA Bharat)

Sustainable livelihoods

The hilly conditions of Uttarakhand limit mobility and livelihood options for vulnerable women workers. Agriculture sustains most families, but middlemen exploit uneducated women farmers who have limited access to market-knowledge. **SEWA Bharat is supporting women's trades and diversifying livelihood opportunities.**

Livelihood achievements and activities of 2013:

- **Opened 100 women's savings accounts** for animal husbandry
- **Connected 254 women farmer members** to 'Right Market Light' technology that sends agricultural market data like the daily market rate of produce to their mobile phones,
- **Helped construct** poly-houses and water tanks
- Supported **women's organic producers' registration** by regular documentation as per government norms

Almora highlight: organic masala production

SEWA Bharat is marketing organic spices (masala) for poor women workers across 50 villages around Almora to help them get better returns.

Almora livelihood highlight 2013: new cooperative

- Through exposure and support from SEWA Bharat, 125 women farmers have set up SEWA EKTA Autonomous Cooperative Society and can now independently access right market prices and dictate terms of sale.

Dehradun: supporting diverse income generation

In Dehradun's urban environment, women often take up income-supplementing activities that they can carry out at home. SEWA supports these informal women workers by facilitating small-scale income-generation and training.

Dehradun livelihood highlight 2013:

- **Connected 20 women** to food processing training
- **Helped women supplement their income** by Rs. 17,880 for coaster and table mat stitching

Skill building

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.

Skill building achievement of 2013:

- SEWA connected girls to placements with agricultural board and Rs.1,000 scholarships

Looking forward

- **To reach 15,000 women** through membership
- **To connect over 400 flood-affected families** to government schemes and funding
- **To link at least 600 women** to government schemes