Contents

SEWA Movement 4

11 SEWA Delhi

SEWA in Bihar 39

53 SEWA Rajasthan
SEWA, the Self-Employed Women’s Association, was born in 1972 as a trade union of self-employed women. It grew out of the Textile Labour Association (TLA), India’s oldest and largest union of textile workers founded in 1920 by a woman, Anasuya Sarabhai. The inspiration of the union came from Mahatma Gandhi, who led a successful strike of textile workers in 1917. In 1954, the Women’s Wing of TLA was created, to assist women belonging to households of mill workers. Its work was focussed largely on training and welfare activities. The scope of its activities expanded in the early 1970s when a survey was conducted to probe into the complaints by women workers. The survey revealed that a large number of the women’s issues were untouched by unionisation, Government legislation and policies.

In 1971, when Shrimati Ela Bhatt was the head of the Women’s Wing of TLA, some migrant women cart pullers came to her office with the hope that TLA would be able to help them find some housing. At that time, these women were living in the streets without shelter. Elaben went with them to their places of work and shelter and met more women working as head-loaders. In one of the meetings that followed, a woman from the crowd suggested that they form an association of their own. Thus, on an appeal from the women and the initiative of Elaben, SEWA was born. The women felt that as a workers’ association, SEWA should establish itself as a trade union. The first struggle SEWA undertook was obtaining official recognition as a trade union as there was no recognised employer and workers had no one to struggle against. SEWA argued that a union was not necessarily against an employer, but was for the unity of the workers.

SEWA is a confluence of three movements—labour, cooperative and women. It was born out of the labour movement with the idea that like salaried employees, the self-employed, too, have a right to fair wages, decent working conditions and protective labour laws. A cooperative movement is important to develop alternative economic systems where the workers themselves would control their means of production. In the 1970s women’s movements took a radical turn with women participating actively in social movements and demanding capability of opportunity in all spheres of life.

In 1977, Elaben won the Magsaysay award. The award gave a national recognition to SEWA. This was a time when the women’s movement had become active in India and worldwide and, to observers, SEWA seemed a unique model that not only improved the income-earning capacity of its members, but also addressed the issue of women’s empowerment through a compelling Gandhian framework. From its inception, it was
clear to SEWA that just as for any other union, solidarity between workers in a common trade was the foundation of its strength. Taken to its logical conclusion, the ‘organised strength’ of SEWA required national support to be effective. Without this, if SEWA organised bidi rollers in Gujarat state and negotiated for higher minimum wages, production could simply move to other states in which the women were not organised. By nature, then, the SEWA mission implied that all women workers in the informal sector were potential SEWA members.

Starting New SEWAs

In 1980, Dr. Radhakrishna, the head of the Gandhi Peace Foundation (GPF), approached Elaben and asked her to collaborate for forming new organisations on the model of SEWA, in the states where the GPF was active. A team led by Shrimati Renana Jhabvala visited the GPF centres in five states and found great enthusiasm among the local women for starting new SEWA organisations in these centres. The core values that were imbibed as parameters for any SEWA were:

- Women always at the centre
- Poor women as leaders of their own programmes
- Programme centred around work
- Commitment to non-violence

Between 1981 and 1985, 11 new SEWA organisations were created with the result that SEWA now had a national presence, from Kashmir to Kerala. 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 focussing more on social security. However, of the 11 SEWAs founded between 1981 and 1985, only five were in a strong, independent position by the mid-1990s.

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. Other SEWAs such as SEWA Jamshedpur, SEWA Delhi, SEWA Mithila and SEWA Ambala closed down when the founders moved away, died or got involved in other activities.

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.

SEWA BHARAT

In order to coordinate the expanded SEWA movement, in 1984, SEWA built on the already occurring GPF-SEWA meetings to form SEWA Bharat, the federation of Indian SEWA organisations. Every SEWA all over India became a member. The SEWA Bharat programme aims to capture the strengths and to address the challenges of geographical expansion of the SEWA movement. Thus, SEWA Bharat is active along dimensions that roughly align with the following stages of the ‘life’ of the different SEWA member organisations:

- **Development of new SEWAs**: SEWA Bharat has taken over the role previously played by the SEWA Gujarat Spearhead Teams that travelled through India in the early 1980s. After being approached by an interested stakeholder (who may be a local leader or potential partner), SEWA Bharat investigates the potential for a new SEWA organisation 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 consensus on the initial project to be implemented, a new SEWA is formed. However, it is not yet an independently constituted organisation or a SEWA Bharat member organisation with elected representation until the local leadership is ready to run the organisation. Rather, it continues under the direction of SEWA Bharat, which provides monitoring or implementation resources as needed. New SEWAs are being developed in Rajasthan, Delhi, West Bengal and, most recently, in Uttarakhand.

- **Strengthening smaller SEWAs**: For small or less developed SEWAs, SEWA Bharat helps plan and execute new programmes. The goal is to create a foundation for future growth as an independent organisation, with a strong membership base, capable staff/grassroots leadership and sustainable programmes and activities. For example, SEWA Bharat works closely with SEWA Bhagalpur to help it develop its staff capacity to undertake micro-finance and silk production. Similarly, SEWA Bharat has linked SEWA Munger for marketing agarbattis (incense sticks) to the multinational corporation, ITC, and has helped it form a producers’ cooperative and a company for rolling and scenting, respectively.

- **Facilitating linkages for and between SEWAs**: SEWA Bharat helps each SEWA to better serve its membership through linking with new services, obtaining expertise, linking with Government programmes and identifying growth opportunities for SEWAs. For example, SEWA Bharat has helped its members get services through VIMO SEWA, one of the services from Gujarat. It has helped SEWAs develop their expertise in micro-finance by linking with SEWA Bank. It has also helped SEWAs establish links with Government programmes and policies, such as the ASHA (Accredited Social Health Activist) schemes of the Health Ministry, rural development schemes and schemes for home workers, street vendors and construction workers.

An important role played by SEWA Bharat is to enable SEWAs to help and link-up with each other. For example, SEWA Gujarat and Swashrayee Mahila Sewa Sangh have been sending their teams to newly-developing SEWAs such as in Murshidabad and Rajasthan. Swashrayee Mahila Sewa Sangh, Madhya Pradesh, has transferred the Shramik Mahotsavs or ‘Workers’ Celebrations’ to each SEWA. The SEWA Academy conducts regular training programmes for SEWA Bharat leaders and members.
Building a national identity and advocating at the national level: The first concern of SEWA Bharat has been to build a national identity for SEWA. It does this through frequent meetings of the multi-state board of SEWA; continuous exposures and trainings for leaders from each SEWA and, most effectively, through Shramik Mahotsav, where women from all SEWAs come together and come to know each other, by talking, playing games and dancing and singing together. An important national identity comes from the newsmagazine *Anasuya* published from Bhopal. However, the most effective link is established by building a common ideology, common programmes and common values. At the same time SEWA Bharat supports advocacy at the national level.

Currently SEWA Bharat works in nine states in India and the member SEWAs are:

- SEWA Gujarat
- SEWA Madhya Pradesh
- SEWA Kerala
- SEWA Chattarpur
- SEWA Bhagalpur
- SEWA Munger
- Lucknow Mahila SEWA Trust
- SEWA Delhi Trust
- Anasuya Trust

SEWA Bharat is also developing new SEWAs in:

- Rajasthan—Bikaner, Jodhpur and Jaipur
- West Bengal—Murshidabad
- Bihar—Katihar
- Uttarakhand
- UP—Bareilly
SEWA BHARAT’S INTEGRATED APPROACH

SEWA Bharat member organisations and areas where SEWA Bharat is promoting new SEWAs follow an integrated approach in their campaigns and programmes to achieve the twin goals of self-reliance and full employment:

Organising: To organise women to increase their collective bargaining power and make stronger representation for policy formation, livelihood protection and rights issues.

Capacity building: To increase the capacity of women and building effective women leaders who can represent common issues to the stakeholders and create a voice of civil society organisations.

Micro-finance: To help women in their work towards capital formation at the household and micro-enterprise levels, by providing them the necessary financial tools—continuous savings, credit, insurance, pension and so on—as well as expanding their business through productive credit.

Livelihood: To promote sustainable livelihoods and income through training in skill upgradation and necessary backward and forward linkages.

Social security: To ensure social security for the women through health, insurance and childcare. SEWA established an insurance service, integrated life and mediclaim coverage, in Gujarat in 1992.

Training and grooming of young children: To ensure that the children of SEWA members are placed better in society, SEWA also provides skill training, education, health awareness and personality development.

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SEWA started its activities in Delhi by organising the women vegetable vendors of Jahangirpuri in 1999. SEWA’s first initiative was to form Self-Help Groups in the community. Soon street vendors from Raghubir Nagar also joined the membership of SEWA in Delhi to find a solution to their problem of a lack of a permanent and legal space to sell their products. This was followed by the setting up of Education Centres in the community, to address the issue of school dropouts. The membership grew over the years and so did the need for various programmes. The total membership of SEWA Delhi in 2009 was 26,000.

SEWA Delhi got registered as a trust in 2007 and the SEWA Delhi Thrift and Credit Cooperative Society also got registered in the same year. Starting from one slum cluster, it is now working in seven different parts of Delhi—Jahangirpuri (North Delhi), Raghubir Nagar (West Delhi), Sundernagri (North-East Delhi), Gokulpuri (North-East Delhi), Rajiv Nagar (North-East Delhi), Anand Vihar (East Delhi) and New Ashok Nagar (East Delhi). For over a decade, SEWA Delhi has been involved in the following campaigns and programmes to highlight the issues concerning women workers in the informal sector and representing their concerns to policy makers at the national level:

- **Livelihood protection**, of street vendors by providing them with a permanent space and a legal identity, and of construction workers by providing a legal identity, social security and skill upgradation.

- **Livelihood promotion**, primarily for home-based embroidery workers, by creating direct market linkages and providing skill training in embroidery as well as alternative livelihoods.

- **Advocacy**, to ensure the implementation of the National Policy on Street Vendors, receipt of adequate benefits due to construction workers through the Building and Other Construction Workers’ Welfare Board and the passing of the bill demanding Social Security for the Unorganised Sector.

- **Micro-finance**, to ensure that members have access to savings and loans and are prevented from being exploited by money-lenders.

- **Social security**, by creating linkages to Government schemes, such as old age, disability and widowhood pensions for members.

- **Vocational training, supplementary education and personality development programmes** for children, adolescent girls and women members.

- **Ensuring better quality of environment** by working on civil issues and problems related to water and sanitation in collaboration with its sister organisation, Mahila Housing Trust (MHT).
Organising and Advocacy

STREET VENDORS’ CAMPAIGN

Street vending is an important source of self-employment for the poor in India. The number of street vendors in Delhi is estimated at about five lakhs. They contribute largely to the city’s economy, simultaneously catering to the needs of the people. But street vendors in Delhi face increasing assaults, hostile surroundings and a very competitive market. As the Commonwealth Games are approaching, the Government has started clearance operations to remove vendors from streets and pavements under its beautification drive to transform Delhi into a ‘World Class City’. Although the Central Government has adopted the National Policy on Street Vendors in January 2004, so far no city has implemented it effectively. According to municipal laws, it is illegal to vend without a licence, which is issued at the sole discretion of the municipalities. Yet, the municipalities in India have stopped issuing licences to street vendors decades ago, consequently trapping more than one crore vendors of India in a web of illegality, thus making vendors and street hawkers easy targets of extortion rackets. Despite continuously facing similar difficulties in conducting their business, street vendors have found it difficult to unionise and collectively demand rights from the Government. Besides, the vendors also view each other as competitors in business and thus, unlike factory workers, they face difficulties in building a strong solidarity among themselves to fight a common cause.

Since the time of its inception, SEWA has played a significant role in influencing policy level decisions. The National Policy for Urban Street Vendors was the outcome of the initiative taken by SEWA’s founder, Shrimati Ela Bhatt. She has been a member of Parliament (Rajya Sabha), nominated by the President of India. She has also been a member of the Planning Commission of India. In 1988 Elaben had presented a resolution in the Upper House, demanding the formulation of a National Policy for the street vendors in India, thereby make them an integral part of urban policies and planning. She also suggested appropriate measures to protect their existing livelihood and for the provision of available space to sell their goods in urban areas. Similarly, Shrimati Renana Jhabvala, President of SEWA Bharat, has been advancing the struggle and cause for many decades. It was due to SEWA’s efforts that a Task Force was set up to formulate a National Policy for Street Vendors. Shrimati Jhabvala was a member of the Task Force as well as a member of the Drafting Committee of the National Policy, which fructified in the ’National Policy for Urban Street Vendors, 2004’ published by the Department of Urban Employment and Poverty Alleviation, Ministry of Urban Development and Poverty Alleviation, Government of India. SEWA Delhi has also contributed tremendously to the formulation and implementation of the Urban Street Vendors’ scheme in Delhi.

SEWA Delhi works with the vendors with the following objectives:

**To organise the vendors and unite them so that they can fight for their rights:**

- Bring all SEWA members together and strengthen their union and to bargain with the Government/municipal authorities.
- Protect the livelihood of the vendors by protecting their markets and not let them be removed in the name of the city’s beautification.
- Develop leaders among the vendors and empower them so that they can advocate for the rights of their fellow beings.
- Improve the working conditions or work areas by developing their markets and beautifying them.

**To implement the National Policy for Urban Street Vendors, 2004:**

- Get licences for street vendors through the municipal authorities in order to get legal identity for street vendors.
- Create adequate and well-planned hawker zones for the vendors where they can vend legally with dignity.
Represent the issues and concerns of the vendors to the concerned authorities.

Protect the vendors from harassment and exploitation at the workplace.

To create more livelihood opportunities for the vendors:

- Create new marketplaces for vending.
- Develop old markets for improving the working condition of vendors.
- Maintain hygiene in public spaces and streets.

ACTIVITIES

Mohalla meetings: SEWA Delhi conducts regular mohalla meetings in all the areas where street vendor members are prominent. The meetings serve to mobilise the members for the Ladies’ Market, which has been set up by SEWA Delhi and give a chance to members to discuss their problems and plan activities for advocating their rights.

Setting up and managing of the Ladies’ Market at Tagore Road: It was after a struggle of four years, starting in 2005, that SEWA Delhi was able to establish India’s first-ever exclusive Ladies’ Market at Tagore Road, where over 200 women vendors from different parts of Delhi went with dignity, without facing any harassment. SEWA Delhi has been making consistent efforts to beautify the market and establish it as a market where a maximum number of women vendors can vend a large variety of handicrafts and other products.

Liaisoning with Municipal Corporation: To get legal identity for urban vendors, SEWA is working as a union of women vendors sometimes in collaboration with the Municipal Corporation and sometimes protesting against their actions, as and when required. The main objective is to ensure that the Municipal Corporation implements the National Policy in a fair and transparent manner without hampering the livelihood of the vendors and protecting human dignity.

SEWA Delhi is a member of the Zonal Vending Committees of City Zone and SP Zone and in the Ward Vending Committee of Shahadra Zone where it represents the women vendors and raises issues on their behalf. SEWA Delhi ensures the participation of the vendors in the process of the implementation of the National Policy.

Liaisoning with the police and traffic police: For the protection of the livelihood and dignity of vendors, SEWA Delhi works with the Delhi police. The aim is to ensure that the vendors are not harassed in the marketplace and the police does not remove their markets.

Advocacy through court and appellate authorities: While the National Policy is being implemented in Delhi, SEWA realises that the process followed by the Municipal Corporation is not fair and transparent. The aim of the National Policy is to protect the livelihood of vendors and provide them space to vend with dignity, which is not happening. For this, SEWA filed an intervening application in the Supreme Court in the Gainda Ram versus Municipal Corporation of Delhi (MCD) case. The intervening application was accepted in the court on 3 April 2007. The Supreme Court passed its judgment on 17 May 2007 and took into consideration almost all the issues raised by SEWA.

Advocacy through media: To highlight the issues of the vendors and to gain visibility for them, SEWA Delhi constantly tries to take support from the media. On several occasions, the issues of street vendors have been highlighted in print as well as in the electronic media.

Networking with other organisations: SEWA Delhi has been networking with other organisations such as NASVI and Manushi who work on similar issues, in order to gain support from each other.

Exposure visits: Women vendor members visited Bhopal to understand the problems and issues of street vendors in the city. As part of another exposure visit, women vendor members visited Bhuvaneshwar to attend the Mahila Sammelan organised by NASVI. In the sammelan (symposium), issues concerning women vendors all over the country were discussed and ideas exchanged.
“When we were unorganised, we would feel scared when Municipal Corporation staff or the police would come to evict our markets or harass us...today we are organised and today they feel scared when we barge into their offices in groups demanding our rights”: Rekha, a street vendor and member of SEWA Delhi.

Achievements

Ladies’ Market

SEWA has been struggling since 2005 to get a market exclusively for women vendors where they can work without harassment.

After consistent efforts of SEWA Delhi, on 25 November 2008, the MCD got permission to start the All Women’s Market at Tagore Road. This market has been given to SEWA to be run on an experimental basis for six women after which it can be extended. The permitted tehzai is on a temporary basis where SEWA is given the space to run the market as per the rules of the Municipal Corporation. The market has been set up and is running on a weekly basis. SEWA has been involved in beautifying the market to make it attractive for the local customers as well as for tourists. SEWA is being assisted by well-known architect, Mr. Pradeep Sachdeva. Mahila Market, the only women’s market in India, has received wide coverage in the media.
The Ladies' Market, the only women's market in India, has received wide coverage in the media and support from all quarters.
Licences of Khaki Cardholders Vending at Vellodrome Road

In order to give a legal identity to the vendors working at Vellodrome Road market, MCD of City Zone invited applications in January 2008. SEWA has 120 khaki card members. In total, 93 forms were filled for licensing out of which SEWA has received 75 licences from MCD and the proceedings of the remaining 18 forms is being followed up on a regular basis.

CONSTRUCTION WORKERS’ CAMPAIGN

“Bittiya, jara socho, unnn lakbon majduron ka ka boi...jo sari dhur aur matti ke beech tumre rahan ke liye ghar banaye?” [Child, think of the lives of the millions of construction workers who have toiled in the heat and sun to provide a home for you]: Girija, a woman construction worker and member of SEWA.

The vulnerable lives of around eight lakh construction workers, filled with insecurity, risk and hardship, is central to the skyrocketing buildings emerging overnight in Delhi. In the midst of this urbanisation, the Commonwealth Games in Delhi are just one part of the bigger construction boom hitting India. SEWA Delhi has been consistently working to unionise construction workers, particularly women construction workers, and link them to the social security schemes of the Government.

The Building and Other Construction Workers’ Act, 1996, was a major breakthrough in providing a legal framework for the provision of social security for construction workers who are completely exploited in the hands of employers and contractors. The 1996 Act created a Welfare Board, a worker registration process and a cess fund that would free workers from the dependence on the goodwill of individual employers and link them directly to the Board for social security. Although the Delhi Building and Other Construction Workers’ Welfare Board (DBOCWWB) has so far collected over Rs. 250 crore, no direct tangible fund has been disbursed as social and economic security benefits to the workers, which is essential for improving their quality of life.

Since the Welfare Board has given SEWA the mandate to facilitate the registration of workers and to sign on their behalf for the issuance of their identity cards, one of the major objectives of SEWA Delhi is to register as many workers as possible to ensure their adequate representation on the Board, so that they can avail their rightful benefits.
Linkage with Welfare Board

Registration of the workers with the Board legalises their presence in the city by providing them with a passbook-cum-identity card. It is a necessary precondition for the accrual of benefits to the workers.

Although SEWA Delhi has till March 2009 registered over 800 workers with the Board, the total workers registered in Delhi since 2005 stands at a dismal figure of 15,272. In addition to the communities of Anand Vihar, Raghubir Nagar and Sundernagri, the process of registration this year has gained momentum in three new areas of Gokulpuri, Rajiv Nagar and Punjabi Bagh.

“It feels good to know that this city and the Government is realising that it is we [construction workers] who sweat to make the city shine. At last, with your organisation’s help, we are getting our lost identities back”: Premben, head-loader.
Benefits

The main benefits of the Act are: identity card-cum-passbook, life insurance policy, scholarship for children’s education, medical assistance, maternity benefit, accident relief, pension for worker and loan advance for the purchase or construction of a house/tools.

After a vehement struggle of two years, SEWA Delhi has been successful in accruing 217 insurance policies for the registered workers who are highly accident-prone. Also, SEWA has got over 80 scholarship forms endorsed by the principals of Government schools and has submitted them to the Welfare Board. Further, SEWA is working in collaboration with the office of the Labour Commissioner in helping to design the implementation process of various benefits.

Advocacy

As regards the Commonwealth Games that are being hosted in Delhi in 2010, SEWA is a part of an alliance known as Commonwealth Games-Citizens for Workers, Women and Children (CWG-CWC), comprising other trade unions and non-profit organisations such as Mobile Crèches, Nirman Mazdoor Panchayat Sangam (NMPS), Centre for Advocacy and Research (CFAR) and Building and Wood Workers’ International (BWI). As a core working member of the alliance, SEWA Delhi has been actively advocating for the rights and social security benefits of construction workers.

Press conference: In collaboration with the alliance, SEWA Delhi, with the objective of media sensitisation of the dismal plight of the construction workers, conducted a press conference on 23 September. This initiative included discussions on the efficient working status of the Welfare Board in Madhya Pradesh by the representatives of the Welfare Board themselves. This acted as a motivation and set an example to correct the discrepancies in the Delhi Welfare Board. SEWA also provided case studies for each set of problems (registration, renewals, scholarships and so on).

Meeting with the Chief Minister of Delhi:

SEWA’s meeting with the Chief Minister on 5 November 2008, along with the coalition members and 10 children of registered workers eligible for scholarship benefits, proved successful. The scholarship amount has been restructured to Rs. 100 per month, which was earlier cut down to Rs. 125 in three months due to the intervention of the Finance Department.

The Chief Minister forwarded the memorandum that was presented to her to the Welfare Board for construction workers. Consequently, SEWA has been able to get the approval of the Welfare Board for the guidelines for the scholarship benefits. These directives were sent from the Labour Ministry to the Department of Education and the process of endorsement of the scholarship forms of these children by the principals of the schools gained momentum.
Study on the mapping and survey of construction workers in Delhi: As a result of SEWA's constant pressure on the labour ministry, the Labour Commissioner’s office instructed the Delhi School of Social Work (DSSW) to carry out a study for the mapping and survey of construction workers in Delhi. The study is now complete and ready for publication. This is a significant achievement as this study can identify the large clusters of construction workers in Delhi. It can act as a guide in accelerating the process of registration at a mass level.

Proposal to Mission Convergence (Government of Delhi): SEWA Delhi also submitted a proposal to Mission Convergence, GNCTD, advocating the incorporation of the construction worker social security scheme under its umbrella and the provision of the ‘Suvidha Card’ to its beneficiaries. This will enable the workers to register at the Gender Resource Centre (GRC) or the DRC (District Resource Centre), which have a local reach and their network is spread uniformly in Delhi. This will give the much required impetus to the registration process.

Video screening and documentary film making: In addition to this, videos highlighting the importance of a union, what it can do for its members and the need for members to be active participants, were screened in Anand Vihar. Additionally, two videos were made documenting the work and lives of street vendors and construction workers, and SEWA’s efforts in improving them. These will aid our continuous efforts in motivating the members to become a part of the struggle. It will also, at the same time, make them aware of their rights.

Setting-up of a committee of construction workers: SEWA Delhi has set up a committee of construction workers that comprises representatives of construction workers. With regular awareness sessions and committee meetings, the representatives of construction workers are at the forefront of advocating for their own rights. They form an active part of meetings with the Labour Commissioner, Director of Education, Chief Minister or any other meeting organised as part of SEWA Delhi’s advocacy campaign.

Visit to SEWA Madhya Pradesh: The construction workers’ programme team in Delhi visited SEWA Madhya Pradesh to learn more about their activities and the functioning of the Welfare Board in the state. The team found that the Board has been functioning quite effectively in Madhya Pradesh. The workers have to contribute only Rs. 10 for three years to the Board (unlike in Delhi where they contribute Rs. 20 per month). Along with that, the mechanism of the disbursal of benefits is also timely and effective in the state of Madhya Pradesh. Our team in Delhi has begun making efforts to put pressure on the Delhi Government to implement an effective mechanism of registration and disbursal of benefits based on the model of the Madhya Pradesh Welfare Board.

Livelihood Promotion
Organising home-based workers for generating livelihood opportunities

A large number of poor women in Delhi work as home-based workers, with a substantial proportion doing embroidery work for a chain of contractors and suppliers. Although skilled in embroidery work, the women work on piece rates for contractors who exploit them by giving low piece rates for their work. As most of these women are poor and illiterate, it becomes very difficult for them to voice their concern or stand up for their rights. They have no choice but to depend on the middlemen or contractors. The fact that these women workers are not collectively organised, makes them all the more vulnerable to exploitation in the hands of the middlemen. It is thus imperative to empower the women to collectively demand their rights, including fair wages and markets for their products. Therefore, SEWA Delhi intervened to remove the chain of middlemen and directly link the women workers to production houses so that they are able to receive fair piece rates for their work as well as recognition of their skill and effort.

SEWA is a member of the National Home Workers’ Group, promoted by the Ethical Trading Initiative
(ETI). The ETI is a UK-based alliance of retailers, garment companies, trade unions and non-governmental organisations, which exists to identify and promote good practices in the implementation of company codes of conduct on labour standards. The ETI has a project that aims to understand how to apply, implement and monitor the working conditions of home workers involved in international supply chains. SEWA, as an active member of the ETI, put forward the issues and concerns of embroidery workers of Sundernagri and Rajiv Nagar (areas of implementation of the embroidery programme). As SEWA came in contact with various multinational companies such as Monsoon, GAP and NEXT during the ETI meeting, it was with the genuine and sincere support of these companies that SEWA members started getting embroidery work at reasonable rates. Besides making them economically stable, SEWA started organising these workers in order to give them collective strength. SEWA is also helping these women in forming their own company, which would be owned, managed and controlled by the women members.

**Embroidery centre model and establishment of Sundernagri and Rajiv Nagar centres:** Sundernagri is a resettlement area with a population of nearly 15,000. The male population is engaged in petty enterprises and informal occupation while the female counterparts are mainly confined to their homes and engaged in home-based work, such as embroidery, bindi work, weaving, bangle and agarbatti making.

The socio-economic condition of the people here is very poor, which makes the position of the women all the more deplorable. Due to the low income of the family, the women's financial contribution to the family income becomes imperative. That is why in each household in Sundernagri and Rajiv Nagar, women can be found sitting outside their small, single-room house with a piece of cloth tied on a long adda, doing beautiful embroidery.

The main activities undertaken in both these areas include the direct linkage of the embroidery workers with the export companies.
To accomplish this, the first step taken was to establish a production centre in the vicinity of the workers’ homes. This was important so as to ensure that the women do not have to travel long distances and the timeline was taken into consideration to ascertain speedy production.

Thus, SEWA Delhi established embroidery centres in Sundernagri and Rajiv Nagar (North-East Delhi) in 2005 where women home workers are given the support that they need to link directly to large markets and service bulk orders.

GAP was instrumental in linking SEWA members with one of its suppliers called Signet Corp. With this, the workers started getting almost regular orders that included making samples, design specifications, quality control and skill training. This collective enterprise approach helps to address the key hurdle these workers face in linking with markets—scattered nature of production and small size. Besides this, the centre is also a place to carry out other activities such as conducting weekly meetings and ideology trainings. The issues that are being dealt with at the centre level are mainly related to orders and production.

The family and social problems of the members are also taken up. For instance, if the issues of drainage and sanitation come up, then it is discussed at length and rigorous follow-up is done to help the member out of that problem. SEWA also supports its members by providing access to financial services (savings, credit and insurance) in order to build and create assets, and by providing social security—healthcare, childcare, shelter and relief—to combat the chronic risks faced by them and their families. Combined with this is SEWA’s efforts to build collective, organised strength (through their associations) so that their members can actively participate in the planning, implementation and monitoring processes of the programme.

The results of these efforts are visible: today the home-based members of SEWA Delhi stand firm in the competitive global markets and have gained visibility and recognition in the national and international markets.

**ACTIVITIES**

**Establishment of new sub-centres in Sundernagri and Rajiv Nagar:** SEWA has been working with embroidery workers since 2005. We have been able to provide benefits to 350 women of the area. However, these workers have not been able to get regular work owing to one or the other factor. The core reason is their inability to travel to the centre, as their houses are located at faraway blocks.
They are skilled workers, mainly home-based and have to attend to household chores along with the work that they are doing. Commuting to the centre takes away a great deal of their time. This, in turn, brings down their productivity and also slows down the production pace. SEWA has attempted to address this problem, by establishing low-cost sub-centres at the potential blocks.

These centres function primarily as the existing production centre at Sundernagri and Rajiv Nagar. The members are able to attend the centre easily and save their time and energy, which ultimately needs to be channelised towards completing the export orders in the prescribed time and maintaining the quality of the product.

A main production centre has been established at Rajiv Nagar along with one sub-centre in D-Block and the other in Soniya Vihar. Approximately 90 members are getting work from these sub-centres. Similarly, one sub-centre has been developed in Nandnagri area (near Sundernagri), which functions in the same manner as the resource centre and 80 members are enrolled here.

<table>
<thead>
<tr>
<th>Area</th>
<th>Sub-centre</th>
<th>New Members at Sub-centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundernagri</td>
<td>Nandnagri</td>
<td>80</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>D-Block</td>
<td>40</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>Soniya Vihar</td>
<td>50</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>170</strong></td>
</tr>
</tbody>
</table>

Capacity building training of the women workers (area training): The members who come to the centre are also given training to upgrade their existing skills. This training is imparted at the area level.

The concept has aptly been devised keeping the needs of the women workers in mind, as the women are not willing to come to the centre to take training and there are many whose skills are still untapped. Also, in order to match the production (orders) level, it is important to engage more skilled hands that can work on bulk production orders.

A team of trainers is going to the areas to train/upgrade the skills of women artisans. Hence, a demand of work will be created in these areas and the embroidery centre will fulfill this demand. In addition, we have also started the training of young girls through vocational training programmes in other areas where SEWA is working, such as Jahangirpuri, Raghurib Nagar, Anand Vihar, Rajiv Nagar and Sundernagri.

In Sundernagri and Rajiv Nagar (with their sub-centres), some 200 members took training in July and August 2008. However, their skills need to meet the requirements of export work.

<table>
<thead>
<tr>
<th>Areas</th>
<th>Area Training (July-August)</th>
<th>Members Enrolled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundernagri</td>
<td>10</td>
<td>125</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>10</td>
<td>75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>20 Trainings</strong></td>
<td><strong>200 Members</strong></td>
</tr>
</tbody>
</table>

Film/video: A video has been developed focussing primarily on the embroidery programme with the issues and processes related to it. Most of the time, the workers have to sit for a few minutes in the centre to get their pieces checked, for receiving the pieces and also for the payments. Owing to this, the members started getting restless and attribute it to a waste of their time. Instead of sitting idle in the centre, their attention could be drawn towards the video, which will help in building a strong bonding with SEWA.

Exposure visit to export houses: SEWA has initiated the process of taking our embroidery members to export houses in order to make them understand the work in the factory—counting of pieces, quality checking, tag fixing according to sizes, metal detection, ironing and then the exit of pieces. The prime focus is on alteration issues in the garments so that the...
members understand the reasons why their pieces are being returned from the company. Fifty members from Sundernagri and Rajiv Nagar have gone through seven exposure visits to Orient Fashion in Okhla. This has given them so much confidence that they have started thinking on a much broader level.

**Trip to Ajmer:** Since most of our embroidery members are Muslims, in order to bring a change in their daily routine, SEWA took hundred members to Ajmer. The members went there with a lot of enthusiasm and they all felt a great sense of belonging.

**Exposure visit to London:** One of our embroidery members, Faridaben, who is a skilled and old member of SEWA, has gone for the ETI conference and photo exhibition to London. She shared her experience and the changes in her life pre- and post-joining SEWA on a global platform with international retailers, exporters, NGOs and so on. This visit has encouraged other members to take more work from SEWA and get involved in negotiations with exporters and retailers.

“Being in SEWA since the last three years, I get hundred per cent more than the contractor for the same work. I get work and money on time from the SEWA centre, which is our own centre. I am happier now”: Faridaben, while sharing her thoughts.

**Embroidery brochure:** SEWA’s embroidery brochure has given a clear and better understanding about the processes and objectives of the embroidery programme, improved living conditions of women workers and the difference between the contractor’s and SEWA’s approach. The brochure was made more attractive by putting photographs of the centre and the processes at the centre. The brochure also quoted Poonam, a SEWA member’s experience. “I could now realise the greed of the contractors/sub-contractors. I always felt that I am not paid well, but have never had the courage to negotiate with them”: Poonam.

**Artisans’ insurance:** This is a Government scheme under the Ministry of Textiles, which gives life insurance protection to handicrafts artisans, whether male or female, between the...
age group of 18 to 60 years. SEWA is involved in taking the identity of the artisans from the Government. This is being introduced at the field level and completion of forms is under process.

**Mohalla meetings and weekly meetings:** Weekly meetings at the centre level and mohalla meetings at the area level have been in process for the whole year. Forty-three mohalla meetings and 40 weekly meetings have taken place.

**Round-table conference:** SEWA Bharat organised a half-day round-table conference in New Delhi on 28 March 2009 at the India Islamic Centre to highlight the issues of transparency and importance of home workers in the supply chains. It has also showcased the benefits of increased transparency in supply chains for improving the condition of home workers, identified recommendations and practical steps retailers can take to develop realistic policies on home working.

**Survey:** The embroidery team did the mapping of both the areas to identify the reach of SEWA in the blocks and the areas still to reach. After the mapping, the team got involved in a door-to-door survey to identify the untapped capacity.

**Prize distribution:** Those members who meet the weekly targets on a particular style have been awarded. SEWA has given first and second prizes in both the areas. In six different styles, prizes were given to 24 members in both the areas.

**ACHIEVEMENTS**

**Linkages with more export houses:** SEWA has linked with four new export houses in 2008—RBG (Noida), Evinix (Faridabad), Lilliput (Okhla) and Shahi Exports (Faridabad). In 2009, SEWA formed linkages with H&M retailer through Shahi export house in Faridabad, Shivank Udyog export house through NEXT in Gurgaon and Radik export house though Debenhams.

**New sub-centres:** SEWA has opened three new sub-centres, that is, in Nandnagri (near Sundernagri), in D-Block of Rajiv Nagar and Soniya Vihar (near Rajiv Nagar).

**Linkage with cooperative:** SEWA has linked embroidery members with the cooperative and opened accounts of 43 members in total. It was decided that further payments of embroidery members would come directly to the cooperative accounts.

### Production by SEWA Delhi Members from April 2008 to March 2009

<table>
<thead>
<tr>
<th>Month and Year</th>
<th>Production (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>April ’08</td>
<td>21,250</td>
</tr>
<tr>
<td>May ’08</td>
<td>2,05,035</td>
</tr>
<tr>
<td>June ’08</td>
<td>33,741</td>
</tr>
<tr>
<td>July ’08</td>
<td>2,02,401</td>
</tr>
<tr>
<td>August ’08</td>
<td>34,837</td>
</tr>
<tr>
<td>September ’08</td>
<td>1,07,908</td>
</tr>
<tr>
<td>October ’08</td>
<td>1,17,529</td>
</tr>
<tr>
<td>November ’08</td>
<td>1,09,350</td>
</tr>
<tr>
<td>December ’08</td>
<td>1,08,582</td>
</tr>
<tr>
<td>January ’09</td>
<td>2,11,722</td>
</tr>
<tr>
<td>February ’09</td>
<td>3,81,418</td>
</tr>
<tr>
<td>March ’09</td>
<td>2,58,450</td>
</tr>
<tr>
<td><strong>Total Production</strong></td>
<td><strong>17,92,223</strong></td>
</tr>
</tbody>
</table>
Micro-finance

Mahila SEWA Urban Cooperative Thrift and Credit Society

One of the major initiatives taken by SEWA Delhi is with respect to the financial services offered to urban women slum dwellers. These women fall in the low income bracket and are mostly illiterate. Hence, in the light of their inaccessibility to formal banking institutions and financial services, SEWA Delhi commenced its micro-finance programme in the year 1999. The first step was the formulation of Self-Help Groups (SHGs) in the various slum communities. While only a handful of women participated at first, soon the membership grew.

These women were quick to realise that if they could organise themselves into a cooperative, it would enable them to lift larger loans for their business or in times of crisis. They would also be able to do savings as per their convenience by opting for various savings products suited to their earning patterns and volume of business. So the vegetable vendor women in Jahangirpuri chose the daily savings scheme as they earned on a daily basis. In Raghubir Nagar, the women go to the weekly markets and sell the week’s collection of old clothes. These women chose the weekly saving schemes. There are women who wanted to save monthly in addition to the other schemes.

SEWA undertook the process of registration of the Mahila SEWA Urban Cooperative Thrift and Credit Society. It was registered as a cooperative society in February 2007, with a total of 216 women belonging to the SHG, and a share capital of Rs. 1,08,000. By the end of March 2009, the Cooperative Bank managed to enroll over 1,364 women members, each of whom is a shareholder in the cooperative. These women receive services from Bank Sathis (grassroots workers for the SEWA Cooperative Society) who go door-to-door or to the work areas in order to collect savings, loans and interest dues. This year these Bank Sathis, along with three energetic trainers, have been able to collect Rs. 57.5 lakh in the form of shares, savings, interest and loan instalments. The share capital and savings stand at Rs. 48 lakh from the humble beginning of Rs. 1.08 lakh only two years ago. The interest income this financial year has been Rs. 3.78 lakh. The Cooperative Bank meets the individual demands of the women members, enabling them to choose from a variety of schemes and lifting larger loans simultaneously, which was not possible under SHGs. The maximum loan amount is Rs. 50,000.

The committee members, who are mostly representatives from their areas, meet at the monthly committee meetings where monthly reports, plans, progress and other issues are discussed. In these meetings, loans above Rs. 15,000 are also passed by the committee members. Each year, an Annual General Meeting is held with all its members. The Bank Sathis meet regularly in the office to discuss field level issues, new products and collection details. They are given training on marketing, accounting and reporting. Three trainers have been recruited from the field areas and have been trained on financial literacy by SEWA Bank. They also had an exposure visit to SEWA Bank. Each of the trainers conduct 12 meetings with members in the community. These trainers meet the members regularly in their homes and workplace so that the needs of the women are well understood and the cooperative can function on the basis of the demands of the members rather than being an institution only.

This year the cooperative has been a platform to provide other services such as provision of water and sewerage services to its members by giving loans for installation of individual toilets and water taps. The embroidery workers, too, have used the cooperative to open savings accounts for easy payment of their earnings. Gold loan on mortgage of gold jewellery has been started this year. Along with services such as saving schemes and micro-credit, the Cooperative Bank also provides services of micro-pension with a tie-up with UTI. Three hundred-and-fifty members joined the pension services. Whenever loans are given, the members are linked to the micro-insurance. The Mahila SEWA Urban Cooperative Thrift and Credit Society is the only example of a totally women’s thrift and credit society in Delhi. The collection report for 2008-09 and a comparison till 31 March 2008 has been tabulated.
### COLLECTION REPORT

**Financial Year 2008-09 (Figure in Rs.)**

<table>
<thead>
<tr>
<th></th>
<th>Share Money and Admission Fee</th>
<th>Savings</th>
<th>Fixed Deposit</th>
<th>Loan Repayment</th>
<th>Interest on Loan</th>
<th>Penalty</th>
<th>Total</th>
<th>Members (Number)</th>
<th>Loan</th>
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</thead>
<tbody>
<tr>
<td>April 2008</td>
<td>26,800</td>
<td>1,49,380</td>
<td>0</td>
<td>1,08,494</td>
<td>12,205</td>
<td>218</td>
<td>2,97,097</td>
<td>14</td>
<td>3,87,000</td>
</tr>
<tr>
<td>May</td>
<td>13,090</td>
<td>1,30,910</td>
<td>0</td>
<td>1,15,678</td>
<td>12,220</td>
<td>455</td>
<td>2,72,353</td>
<td>17</td>
<td>2,27,000</td>
</tr>
<tr>
<td>June</td>
<td>12,190</td>
<td>1,66,450</td>
<td>0</td>
<td>1,45,213</td>
<td>17,937</td>
<td>490</td>
<td>3,42,280</td>
<td>25</td>
<td>2,00,000</td>
</tr>
<tr>
<td>July</td>
<td>43,130</td>
<td>2,38,180</td>
<td>0</td>
<td>1,62,745</td>
<td>21,903</td>
<td>1,186</td>
<td>4,67,144</td>
<td>48</td>
<td>4,60,500</td>
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<tr>
<td>August</td>
<td>30,570</td>
<td>1,77,120</td>
<td>0</td>
<td>1,79,117</td>
<td>18,959</td>
<td>489</td>
<td>4,06,255</td>
<td>42</td>
<td>1,62,000</td>
</tr>
<tr>
<td>September</td>
<td>39,390</td>
<td>1,78,805</td>
<td>0</td>
<td>2,30,047</td>
<td>24,278</td>
<td>886</td>
<td>4,73,406</td>
<td>57</td>
<td>7,76,000</td>
</tr>
<tr>
<td>October</td>
<td>39,990</td>
<td>2,02,130</td>
<td>0</td>
<td>2,28,441</td>
<td>27,495</td>
<td>618</td>
<td>4,98,674</td>
<td>39</td>
<td>4,95,000</td>
</tr>
<tr>
<td>November</td>
<td>30,800</td>
<td>2,36,980</td>
<td>0</td>
<td>2,85,139</td>
<td>35,239</td>
<td>4,863</td>
<td>5,93,021</td>
<td>38</td>
<td>4,40,000</td>
</tr>
<tr>
<td>December</td>
<td>17,250</td>
<td>2,06,320</td>
<td>0</td>
<td>2,70,392</td>
<td>27,030</td>
<td>2,439</td>
<td>5,23,431</td>
<td>33</td>
<td>3,66,000</td>
</tr>
<tr>
<td>January 2009</td>
<td>55,630</td>
<td>2,03,000</td>
<td>0</td>
<td>2,88,816</td>
<td>35,731</td>
<td>2,869</td>
<td>5,86,046</td>
<td>61</td>
<td>6,22,000</td>
</tr>
<tr>
<td>February</td>
<td>34,840</td>
<td>2,18,700</td>
<td>0</td>
<td>3,26,963</td>
<td>44,791</td>
<td>2,520</td>
<td>6,27,814</td>
<td>77</td>
<td>3,97,000</td>
</tr>
<tr>
<td>March</td>
<td>24,440</td>
<td>2,16,135</td>
<td>0</td>
<td>3,81,206</td>
<td>39,988</td>
<td>2,774</td>
<td>6,64,543</td>
<td>66</td>
<td>2,44,000</td>
</tr>
<tr>
<td>Financial Year 2008-09</td>
<td>3,68,120</td>
<td>23,24,110</td>
<td>0</td>
<td>27,22,251</td>
<td>3,17,776</td>
<td>19,807</td>
<td>57,52,064</td>
<td>517</td>
<td>47,76,500</td>
</tr>
<tr>
<td>1-03-07 and 31-3-08</td>
<td>3,00,100</td>
<td>14,46,641</td>
<td>4,32,016</td>
<td>6,38,460</td>
<td>64,488</td>
<td>2,649</td>
<td>28,84,354</td>
<td>847</td>
<td>14,42,000</td>
</tr>
<tr>
<td>Total</td>
<td>6,68,220</td>
<td>37,70,751</td>
<td>4,32,016</td>
<td>33,60,711</td>
<td>3,82,264</td>
<td>22,456</td>
<td>86,36,418</td>
<td>1,364</td>
<td>62,18,500</td>
</tr>
</tbody>
</table>
Capacity Building

**VOCATIONAL AND EDUCATIONAL TRAINING**

Education and skill training is an essential need for the most vulnerable groups (the poor) to reduce the risk of falling deeper into the poverty trap and to increase their chances of coming out of it. Enhancement of skills and knowledge is going to be the key for generating productive employment and micro-enterprises. However, given the large numbers who have not been covered or been given a chance to undertake the formal education system, innovative approaches and mechanisms have to be developed to cater to the capacity building needs in the informal system or the alternative system.

A large proportion of young women in slum areas do not have any opportunity to acquire skill-based training, which is important to achieve career opportunities in the mainstream job market.

Keeping this in mind, SEWA Delhi started providing training in skills that build on the education levels of the girls in the poor areas and gives them a foothold in the job market. At present they are being trained in computer application, English speaking, advanced embroidery, cutting and tailoring, mehendi and beauty culture and non-formal education. The embroidery and tailoring skills were chosen as they are able to obtain employment from the SEWA embroidery centre.

The objectives of the SEWA Delhi skill training programme are:

- To increase access of poor girls and young women to appropriate learning and skill training programmes. This will ensure access to the professions from which these young women have been excluded or in which they have not received any recognition.

- To help these girls and women to develop an entrepreneurship ability and also to explore the possibility of starting their own small enterprise. This would serve as a viable route to tackling poverty.

- To help these girls in building their self-worth, self-confidence and a positive attitude about their worth and their role in the community.

- To provide policy makers with an asset of good practices and guidelines to promote the participation of underprivileged girls in technical and vocational education based upon the experience of series of pilot activities.

**Types of Vocational Training**

The vocational training programme was started in all areas during the month of July 2008 with a small-scale survey to find out the approximate number of the women population who are interested in such programmes. The main finding of the survey was that the expected beneficiaries wanted some source of income while staying at home. Thus SEWA Delhi began vocational training programmes in embroidery, mehendi application and cutting and tailoring. Two hundred girls have received training till March 2009.

**Embroidery (aari and zardozi):** It is a three-month course. SEWA presents all beneficiaries certificates at the end of their course. Also, they are linked with SEWA’s embroidery programme where we bring them work from the big retailers. They themselves decide the rates. This gives them an opportunity to earn a decent living. The second batch is being trained.

**Mehendi application:** It is a three-month course certified by SEWA Delhi. This course is aimed at providing beneficiaries with a source of income, especially at the time of festivals and special occasions such as marriages. Three batches have already been given this training.

"On joining this course, I have developed a lot of self-confidence as it has provided me an opportunity to earn a good income while sitting
at home. I am able to earn a lot of money on festivals such as Karva chauth”. Ramila, a student of the mehendi course in Jahangirpuri, on being asked how this course would help her in the future.

Cutting and tailoring: This six-month course started in Rajiv Nagar in February 2009. As part of the training programme, 42 girls received training in cutting and tailoring.

Non-formal education programme

Skill training without basic education is a half-hearted effort. In order to make the programme successful, SEWA Delhi initiated a non-formal education programme for adolescent girls and women. This basic education is compulsory for all the trainees who are a part of the vocational training programmes. In this effort, nearly 200 girls and women received non-formal education till March 2009.

Information Desk

Being informed about our rights and benefits is an important aspect of the process of empowerment. Keeping this in mind, SEWA Delhi started its information service programme in 2008. Besides giving information about the various programmes of SEWA, the information centres serve to make members aware of the various social security schemes provided by the Government and how to avail of them.

Education and Personality Development Programme for Children

SEWA Shikshan Kendra: One of the major concerns of the SEWA members has been to provide their children the best facilities such as education and healthcare. But, due to economic compulsions and an enormous fee structure, they find it very difficult to provide education to their children. SEWA Delhi started NFE (Non-Formal Education) and supplementary education centres known as SEWA Shikshan Kendras for children and adolescent girls. The centre provides education to children and adolescent girls and engages them in various activities for their overall development.

The purpose is to ensure quality basic education to the children between the ages five to 15 years that will not only transform them into productive members but will also make them socially responsible. Presently we have six such centres catering to five areas—Anand Vihar, Sundernagri, Rajiv Nagar, Raghubir Nagar, Jahangirpuri. The classes are conducted in two shifts, in the morning and evening. The classes are conducted by trained and qualified female teachers. A nominal fee of Rs. 50 is charged from the students since the month of November (earlier it was Rs. 25).

Other highlights of the programme are:

- The NFE curriculum for non-school going children as well as for dropouts had been specifically planned, based on the development needs of the children as per their age and stages of development.
- Integrated life skills sessions in the curriculum such as self-awareness, communication, study habits, team work, health and hygiene, good manners, healthy eating habits and so on.
- Conducting various other activities for the overall development of the children such as physical education, sports, puzzles, art and craft, painting and dance sessions.
- Sessions for parents to sensitise them on issues such as gender-based discrimination, child marriage, childcare and immunisation, the importance of nutritious food for children, child abuse, child labour and the needs of special children.
- Cultural and religious celebrations such as Raksha Bandhan, Independence Day, Dussehra, Diwali, Eid and Children’s Day.
- Setting-up of a small library in each centre.
- Providing certificates to children after their assessment.
Linkage with Government schools: SEWA Delhi initiated and has been working on two projects for underprivileged girls and women: the educational scholarship programme and the ‘Friends of Delhi’ volunteer programme. The attempt is to try and bridge gaps with companies and chains of restaurants to collect funds for the scholarship programme so that more and more girls/women can be educated.

Educational scholarship programme: While working with the underprivileged women associated with SEWA, it has been realised that most of their problems stem from the fact that they do not have basic education in life. This is due to two reasons: first, their families do not have enough earning members and second, the education of the boy child becomes more important than that of the girl child. Thus, their education ranges from Class 5 to Class 8. This is manifested in a vicious cycle where they do not earn much because they do not have the basic education because their family could not afford it.

To put an end to this vicious cycle, an educational scholarship programme has been started. Through this programme, financial support for schooling (till Class 12) would be provided to students who want to study but cannot due to financial difficulties. The collection of funds for this programme is under process currently.

‘Friends of Delhi’ volunteer programme: This is an initiative to gather individuals who want to contribute to social development by donating their time and money. This project is open to all those who are willing to volunteer for the upliftment of underprivileged people.

With the support of a few individuals and institutions, SEWA Delhi has been successful in linking four girls with Government schools, three from Jahangirpuri and one from Anand Vihar. However, eight more girls have been listed for admission in the Government and open schools, seven from Rajiv Nagar and one from Anand Vihar.

Counselling: The counselling psychologist provides adults with individual and group therapies for issues of social stereotyping and violence that relate to work stress, mild depression, physical and sexual abuse, gender discrimination, concentration and attention problems, sleep deprivation and anger management. It also provides adolescents with individual therapy for school adjustment and peer pressure. Children are given individual therapy for separation anxiety, behaviour modification, temper tantrums and learning disabilities.

Theatre Workshop
SEWA Delhi organised a theatre workshop titled ‘Udaan’ in July 2008. The workshop was organised in collaboration with the National School of Drama, New Delhi. The idea was to provide the underprivileged children with opportunities to develop new skills, talent and
showcase their creativity so that they can grow as confident individuals. The workshop culminated with a commendable performance in the form of a play ‘Idgah’ by 61 children at Kamani Auditorium. The function was honoured by Ms. Nafisa Ali (social activist and actor).

The children were facilitated with a certificate and a memento. They did not only leave the audience spellbound with their performance but also displayed a tremendous change in their personality, which was very much appreciated by their parents. A child’s mother expressed her feelings with tears in her eyes and said that she felt very proud of her son when the same persons who always used to complain about him on his little mistakes and used to say that he will be unable to do anything in life congratulated her for his performance. She also said that he has now started undertaking responsibilities.

**Participation of Adolescent Girls in Shramik Mahotsav**

SEWA Delhi also celebrated Shramik Mahotsav, which is an annual celebration of the work that the women members do and to celebrate their organised strength in the ‘unorganised sector’. Cultural performances were given by 45 adolescent girls and women members. Their efforts were really appreciated by all other members, especially as 22 of them were first-time performers.

**Linkages with Bal Bhavan:** Eighty children were directly linked to Bal Bhavan workshops during their summer vacations for a month. These children belonged to Sundernagri, Rajiv Nagar, Raghubir Nagar and Jahangirpuri. They participated in various activities such as science, creative arts, photography, music and dance. All of them enjoyed and developed new skills.

<table>
<thead>
<tr>
<th>Area</th>
<th>No. of Participants in Bal Bhavan Workshops</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundernagri</td>
<td>30</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>9</td>
</tr>
<tr>
<td>Raghubir Nagar</td>
<td>30</td>
</tr>
<tr>
<td>Jahangirpuri</td>
<td>11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
</tr>
</tbody>
</table>

**Linkages with formal schools:** After months of successful coaching, 17 children (who were illiterate before enrolling in the centre) were admitted in Government schools.
Ideology training is a unique kind of training that is specifically designed for the members of SEWA so that they can understand the significance of being a member of SEWA and the importance of being organised into a union.

SEWA is driven by the ideology of Mahatma Gandhi and has a vision to empower its women members both socially and economically. Therefore, it becomes important to make the members of SEWA aware of these principles, aims and objectives through training sessions. Since most of the members are illiterate, various creative methods such as games, short stories, small group discussions and large group discussions are used for the sessions. In all, 457 members have been given this training till date. Apart from this, training for SEWA Sathis (grassroots workers) was conducted in April and training for Aagewaans (community leaders) was conducted in June. Two training sessions for the new staff, recruited in August, were also conducted.

**Teachers training:** Organised teachers training for three days when the teachers were oriented about child psychology and education psychology on issues such as learning, motivation, creativity, teaching methods, encouraging group participation and so on.

**Educative movie show and group discussion:** Organised an educative movie show, followed by a group discussion, that was attended by a total of 50 children from Rajiv Nagar and Sundernagri.

### IDEOLOGY TRAINING PROGRAMME

**Following is the data related to the work done in the information centre:**

<table>
<thead>
<tr>
<th>Area</th>
<th>No. of Children Admitted in Government Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundernagri</td>
<td>4</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>6</td>
</tr>
<tr>
<td>Raghubir Nagar</td>
<td>4</td>
</tr>
<tr>
<td>Jahangirpuri</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

**Teacher training:**

- Organised teachers training for three days when the teachers were oriented about child psychology and education psychology on issues such as learning, motivation, creativity, teaching methods, encouraging group participation and so on.

**Educative movie show and group discussion:**

- Organised an educative movie show, followed by a group discussion, that was attended by a total of 50 children from Rajiv Nagar and Sundernagri.

<table>
<thead>
<tr>
<th>Area</th>
<th>No. of Children Admitted in Government Schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sundernagri</td>
<td>4</td>
</tr>
<tr>
<td>Rajiv Nagar</td>
<td>6</td>
</tr>
<tr>
<td>Raghubir Nagar</td>
<td>4</td>
</tr>
<tr>
<td>Jahangirpuri</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>17</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity</th>
<th>Raghubir Nagar</th>
<th>Rajiv Nagar</th>
<th>Anand Vihar</th>
<th>Jahangirpuri</th>
</tr>
</thead>
<tbody>
<tr>
<td>Old Age Pension</td>
<td>15</td>
<td>9</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Widow Pension</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Ration Card</td>
<td>–</td>
<td>70</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>A/c in SEWA Cooperative</td>
<td>–</td>
<td>5</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Handicap Pension</td>
<td>5</td>
<td>–</td>
<td>3</td>
<td>–</td>
</tr>
<tr>
<td>Caste Certificate</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>6</td>
</tr>
<tr>
<td>Birth Certificate</td>
<td>1</td>
<td>–</td>
<td>–</td>
<td>2</td>
</tr>
<tr>
<td>Ladli</td>
<td>5</td>
<td>4</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>A/c in Bank</td>
<td>–</td>
<td>–</td>
<td>6</td>
<td>–</td>
</tr>
<tr>
<td>General Information</td>
<td>117</td>
<td>145</td>
<td>70</td>
<td>15</td>
</tr>
</tbody>
</table>
GOVERNMENT LINKAGES

Gender Resource Centre

The Gender Resource Centre, also known as the Stree Shakti Kendra, is a Delhi Government project, started in April 2007 in the Sundernagri area in the north-east district of Delhi. Through this centre the aim is to provide solutions to all the problems and difficulties faced by the women in that area. The areas covered under this programme are health, legal, social and economic security through the following activities:

SEWA has chosen the following vocational training courses keeping in mind their linkage with a proper and sustainable source of income:

**Non-formal education:** This is a basic education programme for adolescent girls and women who have either never gone to school or have dropped out for one reason or the other. The course has been designed by the State Resource Centre and certified by SEWA Bharat. Training for the instructors for this course has been organised twice by the State Resource Centre and the Jan Shikshan Sansthan, R.K. Puram.

**Health camps:** Medical facilities are being provided for the women and their children in the area through weekly clinics and monthly health camps. Treatment as well as medicines are given free. The basic difference between the weekly clinics and the monthly health camps is that in the first case only a general physician is available for all types of patients whereas in the second case, along with the general physician, a gynaecologist and a child specialist are also made available. The medicines are supplied to the GRC through the Delhi Health Scheme (DHS).

**Nutrition camp:** This is organised for women members and a dietician is invited to give an interesting lecture on nutritious diet as it is generally the women who take care of the health of their family members. Each time a different theme is taken up and an extensive but simple lecture is delivered by the dietician. Along with that a nutritious dish is demonstrated as well as distributed among the participants of the camp.

**Legal counselling:** These sessions are conducted twice a week by a lawyer who not only takes awareness sessions but also does personal counselling for those who require legal advice. The activity was meant to be initiated in the month of January 2008, but was started by our GRC in the month of April.

It was realised by the Delhi Government that other than economic insecurity, women also face many problems that have legal remedies but about which women are not aware. Therefore,
through the GRC, the Government provides guidance to the victims of social stigma and domestic violence in a proper way and helps them to come out of their difficult situations. However, it can be seen that women are still under so much social pressure that they are not able to justify themselves to bring their personal and family problems to the lawyer. They do not want to make any kind of complaints against their husbands or any of their family members, no matter what torture they have to face.

Water and Sanitation Programme

Water is not only an important component of one’s daily life, but accessibility to water can save employable hours, especially in urban slums. The municipal water pipes normally end where the slum life begins, forcing the women, men and children to queue up for water and lose valuable livelihoods and school time. Scarcity of water often results in fights and violence. Adding to a lack of potable water is the absence of clean toilets due to which women’s health is adversely affected. They are forced to use public toilets late in the evenings, making them vulnerable to their environment.

Mahila Housing Trust (MHT), a sister organisation of SEWA, initiated the Water and Sanitation Programme in May 2008, with the overall objective of improving the housing and infrastructure conditions of women in Sundernagri, Anand Vihar, Rajiv Nagar, Raghubir Nagar and Jahangirpuri. The aim is to increase women’s access to water and sanitation facilities by developing their leadership and organising abilities.

ACTIVITIES

Formation of community-based organisations (CBOs): Mobilisation of the community has been possible by the formation of CBOs. These CBOs, comprised of women only, are referred to as mandals, which work towards getting better access to amenities such as water, toilets, garbage collection, electricity and drainage for residents of the community.

Getting these mandals registered as a CBO or as a Residents’ Welfare Association under the State’s Bhagidari Scheme would help them get recognition when they present their concerns to the higher authorities.

The process of getting them registered are under progress. Nine CBOs with an average of 15 members have been formed in different areas where SEWA Delhi is working.

Liaisoning with MCD, DJB, local MLAs and MPs: Through advocacy and lobbying, members were able to bring certain amenities to Rajiv Nagar. Sixty-seven pipelines of water were laid by DJB due to constant lobbying from our side.

“Ghar ke paas paani ki pipe dalne se babut swida bo gayi hai, varna bumein paani lene babut door jaana padta hai.” [With the installation of a water pipe next to our home, life has become easier, otherwise we had to go far off to fetch water]: A leader from the mandal at Rajiv Nagar about the achievement.

After liaisoning with DJB, MHT was able to provide water storage facility at Anand Vihar through five water tanks. These have a total capacity of storing 50,000 litres of water. This water has been used by the residents to fulfill their daily requirements.

MHT linkage with the credit cooperative: In order to address the problem of lack of access to credit facilities and to free themselves from the vicious cycle of eternal debt, SEWA members can take loans from their own cooperative society. Loans have been given for individual toilet construction and for acquiring sewer connections in Delhi.

Survey on basic facilities in the present areas as well as in the new areas: We undertook the survey on basic facilities at Gokulpuri, Nandnagari, Welcome, Dakshinpuri and Dilshad Colony, in which over 100 forms were filled from each area in order to understand the needs of the various communities.

Training of the community-based organisation: The mandals are given training on various topics such as SEWA ideology.
map-sharing, participation, registration and familiarity with the operational structure in Government offices. This knowledge is important for women since they are community leaders and have to mobilise women to interface with the urban local bodies, procure and maintain improved infrastructure services and manage the functioning of the mandal efficiently.

**SEWA ideology training:** SEWA ideology training aims to orient the members regarding the ideology that inspires SEWA and the objectives of women workers’ empowerment, which are central to the ideology. In this year, five ideology trainings were conducted in Raghubir Nagar, Anand Vihar, Sundernagri and Rajiv Nagar areas.

**Training of map-sharing:** Map-sharing training is another form of training in which the members of CBOs are asked to draw the map of their own area as well as a map of the location of SEWA’s office from their area. The members of two CBOs are divided into two groups and asked to sit in a circle and draw the map on a chart paper by having a 15- to 20-minute discussion among themselves. After that, any two people from the group of different areas can be asked to come and explain the map to everyone and then they are told about the advantages of drawing the map on chart paper as well as about the importance of participation. Eleven sessions of map-sharing were conducted in Raghubir Nagar, Anand Vihar, Sundernagri and Rajiv Nagar areas.

**Training of participation:** This is often conducted along with the training of map-sharing. In this training, the members of mandals are explained through flipcharts, games and discussion the importance of community participation. It emphasises the role that the community has to play in bringing various services and amenities to its area and their participation.

Eleven trainings of participation were conducted in Raghubir Nagar, Anand Vihar, Sundernagri and Rajiv Nagar areas.

**Training of registration:** In this training, members are told about the process of registration of RWAs under the Bhagidari scheme of the Delhi Government as well as the roles and responsibilities of the members of CBOs for developing the leadership and organisational ability of women.

Six trainings of registration were conducted in Raghubir Nagar, Anand Vihar, Sundernagri and Rajiv Nagar areas.

**Training on structure of civic bodies:** This is another form of training in which information is provided to familiarise the members with the meaning of structure, activities, functions and responsibilities of the Municipal Corporation of Delhi, Delhi Development Authority and Delhi Jal Board. For example, while discussing the DJB, the members are told about the conditions for getting approval for individual sewer and water connections, the meaning of DJB, its functions, responsibilities, structure and so on.

A total of five trainings of structure were conducted in Raghubir Nagar, Anand Vihar, Sundernagri and Rajiv Nagar areas.

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**Health and Insurance**

Health education and awareness becomes imperative in the context of poor women who are often negligent about their health problems. The basic goal of the health programme in SEWA Delhi is to decrease expenditure on healthcare by strengthening public service linkages, promoting health and well-being by providing access to information and health education and, in the process, improve accountability of healthcare services.

The programme lays stress on health education at the preventive level, which is given the name, ‘Jagriti’. Here the team educates women members as well as adolescent girls about the causes and home remedies that they can opt for in case of communicable and non-communicable diseases. As part of the ‘Jagriti’ session, 1,235 members were given health education.

**Health camps:** At the curative level, camps have been conducted in the field including two specialised ones—gynaecological and eye
check-up camp. In the gynaecological camp, SEWA has been able to provide services to 30 women members. The eye camp was successful in reaching out to 142 patients. Spectacles were provided at low prices and members were made aware of the micro-insurance scheme. Forty members were taken for cervical cancer screening, out of which 10 per cent were diagnosed to be in the primary stage of cancer. Twenty-five per cent of them were in the pre-cancer stage and the rest had uterine tract infection. These members were then taken by our SEWA Sathis to Government hospitals.

SEWA Delhi is in the process of creating a market for our traditional medicine (*jadi-buti*), which is being manufactured by our own trained members. This medicine is not just affordable for the members, it is without any side effects and is also made easily available at the doorsteps of the members by SEWA Sathis.

**Referral to hospitals:** SEWA has referred 250 patients to Government as well as private hospitals so that they are able to get quality healthcare services. One hundred-and-seventy-two patients have been referred to Government hospitals and 78 patients to private hospitals with a fee reduction of Rs. 3,94,000.

**Linkages with Government schemes:** SEWA members were made aware about the different Government schemes through awareness sessions and distribution of relevant documents. For the quarter beginning January 2009, 81 patients from the community have been successful in saving Rs. 1,59,160 as they were linked to a Government hospital and to various Government schemes such as Janani Suraksha Yojana (JSY) and MAMTA. SEWA Delhi helped 23 disabled members in getting their certificates made and 50 members were insured in the Rashtriya Swasthya Bima Yojana, which is a Government initiative for insurance.

**Initiatives for children of women members:** For the overall development of the family, initiatives have been taken for linking children with the SEWA Shikshan Kendra and taking them for routine health check-ups.
The details of the benefits received by SEWA members through the health programme can be summarised as follows:

<table>
<thead>
<tr>
<th>Scheme</th>
<th>No. of Members Benefitted</th>
<th>Amount of Benefit/Savings (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Referral to Government Hospitals</td>
<td>356</td>
<td>2,59,300</td>
</tr>
<tr>
<td>T.B. Pension</td>
<td>24</td>
<td>43,200</td>
</tr>
<tr>
<td>JSY</td>
<td>12</td>
<td>7,200</td>
</tr>
<tr>
<td>MAMTA</td>
<td>9</td>
<td>5,400</td>
</tr>
<tr>
<td>Handicap Certificate</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>Registration of Pregnant Women</td>
<td>74</td>
<td>74,000</td>
</tr>
<tr>
<td>Insurance</td>
<td>386</td>
<td>35,600</td>
</tr>
</tbody>
</table>
SEWA IN BIHAR
SEWA Bharat is involved in strengthening two existing SEWAs—SEWA Bhagalpur and SEWA Munger and developing a new SEWA in Katihar. There exists a state-level trade union in Bihar registered as SEWA Bihar.

**SEWA BHAGALPUR**

Shri Kedar Prasad Chaurasia started SEWA Bhagalpur in 1983 where the areas of operations as of now are Jagdishpur, Puraini, Nathnagar and Sabaur. Since its inception, SEWA Bhagalpur has been involved in the activities of unionising women workers through advocacy, livelihood promotion, economic empowerment, safeguarding health and the social well-being of its members. The union membership in 2008 was 7,500.

Members in Bhagalpur are mainly involved in farming, making lac bangles, papad rolling, masala (grounded spices) making or vegetable vending. Families in Puraini are particularly involved in weaving Bhagalpuri silk cloth.

The main programmes in Bhagalpur are:

**Employment generation:** SEWA Bhagalpur has been consistently supporting the silk weaving industry in Bhagalpur with the objective of resurrecting its heritage and providing the weavers a continuous source of income. In the year 2008, 136 silk sarees, 149 dupattas, 555 pieces of stoles, 210 metres of muga yarn and 221 metres of desikbeva yarn were produced, which were exhibited for sale at various locations in Patna and Delhi.

In order to bolster the Bhagalpur silk industry, SEWA Bharat plans to register a weavers’ cooperative with the members. This would help them associate with exporters for better margins and manage production effectively. Meetings of the members were conducted with the representatives of SEWA Munger Agarbatti Cooperative. The other activities—papad, vadi, spice, sattu, besan and dari making—are conducted in order to help women earn an additional income. The organisation, since its inception, has been providing training in cutting, tailoring, embroidery, knitting, soft toy making, painting, zari work and mehendi application, under which 115 women and adolescent girls were given training. Some of them are studying, while others have begun their own enterprises at a micro level.
The outcome of the consistent efforts from SEWA Bhagalpur was that on 23 January 2009 a Mahila Haat was inaugurated by the Mayor of Bhagalpur.

Vendors from Bhagalpur attended a conference in Bhubaneshwar organised by NASVI. It was conducted for raising awareness of the vendors about issues associated with vendors and lack of Government support for their well-being.

**Micro-finance:** SEWA Bhagalpur has been working with 107 SHGs comprising 1,213 members till March 2009. The total savings of the members by then was Rs. 7,67,627 and the total loan disbursed till March 2009 was Rs. 6,34,007. Data management of group accounts has been streamlined through the installation of software that helps the staff in analysing the data, finding variance and report compilation. The major challenge for micro-finance in Bhagalpur is that there are SHGs that are more than five years old and want to close their accounts as they do not have sufficient means of livelihood.

The distribution of demand and utilisation of the loans can be analysed through the loan portfolio shown in the figure below:

### Production in the year 2008 is as follows:

<table>
<thead>
<tr>
<th>Product</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sattu</td>
<td>850 Kg</td>
</tr>
<tr>
<td>Coriander powder</td>
<td>36 Kg</td>
</tr>
<tr>
<td>Turmeric powder</td>
<td>50 Kg</td>
</tr>
<tr>
<td>Cummin seeds</td>
<td>24 Kg</td>
</tr>
<tr>
<td>Black pepper</td>
<td>24 Kg</td>
</tr>
<tr>
<td>Chili</td>
<td>24 Kg</td>
</tr>
<tr>
<td>Besan</td>
<td>60 Kg</td>
</tr>
</tbody>
</table>

**Mahila Haat:** SEWA Bhagalpur realised that a market exclusively for women would be very helpful for the local vendors who could sell their vegetables, spices and other items with dignity. The problems of a permanent market equipped with basic facilities of clean drinking water, toilets, shades and an even surface to sit was essential for the women vendors. SEWA Bhagalpur constantly requested and interacted with the local authorities for a ladies’ market.
Social security: SEWA Bhagalpur has been actively helping women from various trades through extensive training programmes and exposure visits to SEWA Ahmedabad as well as through continuous support from the team at SEWA National Council. The social security team has carried out nine awareness camps with participation from 819 women.

Through its social security programme, SEWA Bhagalpur tried to make available those facilities to its members that they were unable to access owing to the middlemen.

Members were linked with the following Government welfare schemes:

- Old age pension
- National Rural Employment Guarantee Scheme (NREGA)
- Handicap certificate
- Scholarship to the middle school students
- Kanya Suraksha Yojana
- Kanya Vivah Yojana
- BPL card

The health team at Bhagalpur has been facilitating the following major activities:

- Ensuring safe delivery of pregnant women. For this the health team regularly informs women about balanced diet, nutritious food, vaccinations and advises them to visit the doctor regularly. The number of pregnant women covered under the ‘Bal Janani Suraksha’ scheme was 161 with a benefit of Rs. 2,25,400.

- Organising eye camps and vaccination camps for children.

- Attending to 309 referral cases: The benefits availed by members through referrals from SEWA Bhagalpur are shown in the table below.

  - Twenty-two out of 50 patients referred to the DOTS centre got cured of tuberculosis.
  - Organising health camps in Gopalpur, Nathnagar, Jagdishpur and Sabaur.
  - PAP tests for diagnosis of cervical cancer were facilitated for 154 women of whom 10 even got themselves operated.

<table>
<thead>
<tr>
<th>Total Patients</th>
<th>Amount Saved for Members (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hysterectomy</td>
<td>41</td>
</tr>
<tr>
<td>Hydroseal</td>
<td>2</td>
</tr>
<tr>
<td>Eye operation</td>
<td>41</td>
</tr>
<tr>
<td>Uterus operation</td>
<td>12</td>
</tr>
<tr>
<td>Hernia</td>
<td>3</td>
</tr>
<tr>
<td>Kidney stone</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>101</strong></td>
</tr>
</tbody>
</table>
SEWA Bharat has always placed special emphasis on capacity building of the staff as a result of which, Pranjal Organisation under the Bihar Government selected two SEWA Bhagalpur organisers as trainers in health for the district. In addition, Accredited Social Health Activist (ASHA) training, under NRHM, was organised on 5 June 2008 where 76 women participated. ASHAs are health activists who work towards institutional delivery of health services. Every ASHA represents 1,000 people in the community.

DOTS training and general health training have also been imparted to the health team of Bhagalpur.

SEWA Insurance, VIMO SEWA, got acceptability through continuous trainings and 196 women taking the VIMO policy. Insurance claims worth Rs. 21,562 were given to the members. VIMO SEWA is forming a cooperative to make the insurance structure a self-reliant programme and for this 375 members have already taken membership in the proposed cooperative.

SEWA promoted the production of ayurvedic medicines that are highly effective and inexpensive, allowing people to use them for various ailments.

Special emphasis has been laid on the training of midwives in Bhagalpur who are most preferred for safe and inexpensive delivery by the local community. These midwives were organised and trained with support from the State Government to ensure that they use practices for safe childbirth.

A workshop was organised by Water Aid Lucknow on the rising amount of water pollution through arsenic in Bhagalpur in which SEWA Bhagalpur participated. In this workshop, the findings of the survey conducted to identify the presence of arsenic were shared with the members.

SEWA Bhagalpur also took up the task of lending aid to the residents of various blocks in Bhagalpur affected by the devastating flood caused due to the change in course of Kosi River in 2008. Approximately 2,600 people were affected by the flood. SEWA Bhagalpur, with assistance from SEWA Ahmedabad, arranged for distribution of food and clothing to affected people. Free health camps for five days were organised where 400 patients were examined, free treatment provided and medicines were distributed. Spraying of disinfectants in the areas was also facilitated. Many SEWA members gave assistance in the form of flood relief work.

**SEWA MUNGER**

In the Munger district of Bihar, SEWA started its operations in the year 1982 with some local members of Block Haveli Kharagpur. SEWA Munger was founded by Vidyaben under the guidance of Elaben and the Gandhian philosopher, Acharya Rammurti, in July 1982. It got registered on 7 August 1983 under the Society Registration Act 1860 (21). Since then, SEWA Munger has been involved in development activities such as employment generation, capacity-building training, non-formal education, health education and micro-finance.

Munger is classified as a backward region. Gender discrimination in Munger results in women being the poorest and most deprived among the poor. Munger is primarily an agriculture-based economy with a low level of economic activity and diversification; therefore, women have even less paid work. Coupled with poor health, low education and no access to technology, vocational training and credit facilities, poor women are all the more vulnerable.

SEWA Munger has been working in nearly 112 villages in four blocks of Munger district. Its total membership was 4,500 till March 2009. SEWA Munger has been involved in micro-finance, employment generation and social security.
Employment generation: This is one of the core programmes promoted by SEWA Munger in its endeavour towards fighting poverty.

In March 2004, vermicompost and spice production were selected as income generation activities, but they lacked a market and hence were not successful.

This experience prompted SEWA Bharat to explore interventions, which had good marketing tie-ups and a potential to be scaled up. The first such collaboration was with ITC for raw unscented agarbattis.

Agarbatti production: ITC flagged off its ‘Mission Sunehra Kal’ in Munger in partnership with BAIF Development Research Foundation and SEWA Bharat, both nationally renowned, non-political and professionally managed NGOs, in 2004.

The projects at Munger, which were the first of their kind in Bihar, aimed at creating opportunities for gainful self-employment for the rural families, especially disadvantaged sections, to ensure sustainable livelihoods and improved quality of life.

ITC’s agarbatti brand ‘Mangaldeep’ is fast emerging as the only national brand in an industry dominated by multiple local ones. The agarbatti production by the cooperative in 2008-09 is depicted in Table I.
Skills in agarbatti rolling: In an attempt to take this livelihood activity to a larger number of needy women, new areas in the district are to be continuously explored. In an area showing potential, at least 25 to 30 members will be trained in a group by our trainers in skills of agarbatti rolling. The training sessions will also be organised for specific production-related issues such as quality improvement while rolling of agarbattis.

Regular training was imparted to the new members in different clusters for learning the skills of agarbatti rolling. The members are trained for five days by our trainers to learn the skills of agarbatti rolling that help in producing agarbattis of the standard quality required.

Some of the details of the training conducted in the year 2008-09 are shown in Table II.

Table I: The Production Status: 2008-09

<table>
<thead>
<tr>
<th>Month</th>
<th>Total (Kg)</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>8,891.1</td>
</tr>
<tr>
<td>May</td>
<td>10,112.85</td>
</tr>
<tr>
<td>June</td>
<td>10,285.9</td>
</tr>
<tr>
<td>July</td>
<td>9,931.6</td>
</tr>
<tr>
<td>August</td>
<td>9,644</td>
</tr>
<tr>
<td>September</td>
<td>12,206.5</td>
</tr>
<tr>
<td>October</td>
<td>5,571.85</td>
</tr>
<tr>
<td>November</td>
<td>4,632.65</td>
</tr>
<tr>
<td>December</td>
<td>9,898.85</td>
</tr>
<tr>
<td>January</td>
<td>10,064.3</td>
</tr>
<tr>
<td>February</td>
<td>8,834.5</td>
</tr>
<tr>
<td>March</td>
<td>10,383.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,10,457.5</strong></td>
</tr>
</tbody>
</table>
Table II: Training Details

<table>
<thead>
<tr>
<th>Blocks</th>
<th>No. of Trainings</th>
<th>Women Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>Munger</td>
<td>36</td>
<td>953</td>
</tr>
<tr>
<td>Bariarpur</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>Kharagpur</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>44</strong></td>
<td><strong>953</strong></td>
</tr>
</tbody>
</table>

The details of the despatches made this year are enlisted in Table III.

Table III: Details of Despatch

<table>
<thead>
<tr>
<th>Months</th>
<th>Despatches (in Kg)</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>6,840</td>
</tr>
<tr>
<td>May</td>
<td>7,000</td>
</tr>
<tr>
<td>June</td>
<td>8,124</td>
</tr>
<tr>
<td>July</td>
<td>8,256</td>
</tr>
<tr>
<td>August</td>
<td>8,180</td>
</tr>
<tr>
<td>September</td>
<td>8,496</td>
</tr>
<tr>
<td>October</td>
<td>8,352</td>
</tr>
<tr>
<td>November</td>
<td>5,652</td>
</tr>
<tr>
<td>December</td>
<td>8,496</td>
</tr>
<tr>
<td>January</td>
<td>8,244</td>
</tr>
<tr>
<td>February</td>
<td>7,440</td>
</tr>
<tr>
<td>March</td>
<td>8,610</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>93,690</strong></td>
</tr>
</tbody>
</table>

Achievements and Challenges

The establishment of a scenting unit, ‘SEWA Shram Sugandhit Producer Company’, which was registered by the end of 2008 under Part IX A of the Companies Act, 1956 (No. 1 of 1956), has added another feather in the cap of SEWA’s efforts towards its sustainable employment generation programme, where more women will be associated with scenting and packaging of agarbattis. Women rollers will become the shareholders and hence will be getting dividends on profit made by the company.
JOURNEY OF THE AGARBATTI COOPERATIVE IN MUNGER

SEWA Munger’s SHG members in the Kataria village of Munger had been rolling agarbatti for local manufacturers since May 2004, but were facing problems with regard to timely payments and continuous work. They wanted SEWA Munger to help in this regard. At this juncture, ITC too was setting up an agarbatti convertor unit in Chandigarh and was interested in sourcing large volumes of raw unperfumed agarbattis. In June 2004, SEWA Munger decided to take up agarbatti rolling as a major income-generation activity. The raw battis were to be rolled in Munger and then transported to the convertor unit in Chandigarh where they would be scented and packed.

Two SHG members, along with a staff member and the project coordinator involved in agarbatti production, were sent to an NGO partner of ITC involved in rolling raw battis in rural Bangalore. The visit was an exposure-cum-training trip for these women to understand the quality parameters of ITC, the professional requirements of agarbatti production, the production processes and so on. It also included a visit to the convertor unit at Bangalore to see the scenting and packing processes.

In August, these women then trained 20 others in two SHGs of that area. The next step was to select and procure raw material. Selection and finalising of the vendor took about a month and the raw material was finally procured by the end of September 2004. A sample of one kilogram of battis was sent to ITC’s Chennai office for checking. ITC certified the sample to be of a very good quality and allowed the supply to Chandigarh to be started.

In the process of facilitating agarbatti production to provide an alternative source of income to the women members of Munger, SEWA saw the potential in a number of women who had the zeal to improve their living conditions. The likes of Krishnaben, Sulochanaben, Shyamaben and others who were plagued by social stigmas, family responsibilities and poverty and who had joined SEWA to earn enough to get two decent meals per day for their children, rose to the level of SEWA Sathis. Later, through their sheer determination, they were in charge of the agarbatti centre. Shyamaben had joined SEWA as an agarbatti roller when her family was expelled from their home and had been forced to take shelter under a plastic sheet and go without food for days. Their hard work and eagerness was recognised by SEWA Munger who eventually promoted them to the level of the Managing Committee of the agarbatti cooperative, SEWA Udyogik Swabalambi Sahakari Samiti Ltd., Munger, which was registered in December 2005 and took over the operations of agarbatti production in April 2006. It has fulfilled the dream of organising the poor agarbatti rollers into a business enterprise owned and managed by the women themselves. These women are idealised by other members who have seen them rise from rags.

Presently, around 1,008 women are involved in this activity and are producing nine to 12 ton agarbattis per month. Currently there are 123 members of the cooperative who are stakeholders of their institution.
**Challenges:** Despite the amount of work accomplished in the past year, a number of roadblocks have also surfaced in the implementation of the project. One such hurdle was late payment by vendors in the agarbatti business, which directly affected the retention of rolling members with the programme as timely availability of raw material as well as their payment could not be possible. The main reasons for the high cost of production were found to be high inward transportation cost and high wastage while conversion into finished goods.

**Vermicompost promotion:** When the income generation activity of vermicompost production began in 2005-06, it generated a lot of enthusiasm and, on an average, 73 members were harvesting 85 pits in April to June 2005. However, due to lack of a comprehensive marketing strategy and absence of a viable market, this activity did not prove to be a profitable venture for our members. Consequently the number of members undertaking the activity dwindled from 73 to 10 by the end of the same year. In 2006-07, therefore, the focus was on marketing of vermicompost. Though ample efforts were made, it was difficult to get a suitable market. Hence the activity did not take off as per the planning. Yet, the pits already laid are proving beneficial for the members who are consuming most of the produce in their fields. Use of vermicompost has brought down their cost of cultivation as they now depend less on chemical fertilisers.

**Micro-finance:** The micro-finance programme in Munger is spread in three blocks—Munger, Bariarpur and Kharagpur—through 214 groups comprising 2,816 members. The data up to 31 March 2009 is shown below. The distribution of demand and utilisation of the loans can be analysed through the loan portfolio as given in the diagram on the facing page. From this diagram it can be analysed that the highest percentage (28 per cent) of loan is availed for agriculture and 24 per cent has been taken for income generating activities that include petty business such as shop keeping, vegetable vending and so on. The sub-activities carried under the micro-finance programme during April 2008 to December 2008 can be listed as follows:

**Audit of groups:** To know the financial health of a group and for transparency in its operations, verification of group data is extremely important. With this objective, verification of data of 173 groups has been completed and the verified data shall act as a basis for data entry.

**Trainings in micro-finance programme:** Capacity building of members and grassroot leaders are imperative for the smooth functioning of the micro-finance programme. With the objective to increase efficiency, the following training programmes have been conducted in SEWA Munger.

### Table IV : Details of Vermicompost Pits for April 2008-March 2009

<table>
<thead>
<tr>
<th>Production (in Kg)</th>
<th>No. of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>16,742</td>
<td>67</td>
</tr>
</tbody>
</table>

### Savings and Loan up to March 2009

<table>
<thead>
<tr>
<th>Details</th>
<th>Munger</th>
<th>Bariarpur</th>
<th>Kharagpur</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Groups</td>
<td>51</td>
<td>53</td>
<td>110</td>
<td>214</td>
</tr>
<tr>
<td>Total Members</td>
<td>706</td>
<td>633</td>
<td>1,447</td>
<td>2,816</td>
</tr>
<tr>
<td>Savings (Rs.)</td>
<td>7,87,468</td>
<td>8,27,195</td>
<td>11,58,270</td>
<td>27,72,933</td>
</tr>
<tr>
<td>Loan Disbursed (Rs.)</td>
<td>20,91,500</td>
<td>23,38,447</td>
<td>15,86,370</td>
<td>60,16,317</td>
</tr>
<tr>
<td>Loan Outstanding (Rs.)</td>
<td>7,52,055</td>
<td>9,06,474</td>
<td>7,96,720</td>
<td>24,55,249</td>
</tr>
</tbody>
</table>
Training to the newly-formed groups:
A total of 58 groups have been trained on the following objectives:

- SEWA and its philosophy
- Condition of women in society and their control over assets
- Vicious circle of poverty
- Importance of savings

- Characteristics of good groups
- Savings bylaws
- Characteristics of good leaders
- Importance of loans

A detailed planning is done every month for the training of newly-formed groups on regular basis.

Software installation: With the objective of proper maintenance of data and to reduce the calculations needed to be done by the grassroot level leaders, Mcfinancer software was installed. This will give consolidated data of all the groups and will help in analysing the performance of each group.

Requisite trainings to ensure accuracy in software data entry were conducted in Delhi with the team.

Bank linkage for credit: Twenty-five groups of Kharagpur Block have been linked to the bank for credit with a total limit of Rs. 3,12,000. The groups intended to utilise the amount in their individual business and agriculture.

BPL loan: Two groups of Bariarpur Block have been provided subsidy in the form of a loan of Rs. 50,000 from the bank.
IMPACT OF DIVIDEND DISTRIBUTION

There are 214 SHGs running in three blocks of Munger district. Many among these groups are about three to five years old. It was observed that the group members of the matured groups were losing interest in regular savings and the timely repayment of loan and interest.

In order to make the group members understand the benefits of savings and loan disbursement in the group, dividend distribution to the old groups was planned. The main objective of this was to bring financial transparency as well as to motivate groups to continue regular savings and also the timely repayment of loan and interest.

For dividend distribution the following tasks were undertaken:

- Auditor tallies the group records
- Derivation of groups’ cumulative details of savings, loan outstanding, interest from loan, penalty, bank interest, bank balance, cash in hand
- Derivation of individual members’ savings, loan outstanding, interest due
- Calculation of benefit to be distributed to individual group members

The distribution of dividend to the group members helped them understand the importance of saving and timely repayment of loans. For example:

- In the Pariwartan group, Bariarpur Block, the group members whose total savings were less in terms of rupees got less benefits as compared to those whose savings were more. This made the members understand the benefits of regular savings.

- The members of Preeti group of Bariarpur, after dividend distribution, decided not to dissolve the group and to continue the savings with the increased amount of Rs. 50 to Rs. 100 per month.

- The Himalaya group, Bariarpur, got a cash credit limit from the bank that led to increase in the group income. Thus, they were able to disburse more money as loan to group members. Owing to regular repayment of the loan by group members, the group has repaid an amount of Rs. 25,000 to the bank. During benefit distribution, the group realised that the more they borrow from the group’s corpus, the greater shall be the interest earned and thus an increased amount of benefit.

- In many groups of Munger and Bariarpur, the dividend was distributed close to the festive season. This money helped members in meeting the consumption needs of their family during that time. So the members and their families realised the benefit of savings in groups. This further encouraged members in saving regularly and they were even supported by their family members for doing so.

Health and insurance: Activities in this area are being implemented in 23 villages of Munger by Swasthya Sathis, who are from the community, and organisers. This year we initiated the dais/midwives training for 27 dais by the trainers of Gujarat. Out of this 12 dais from Bariarpur have been selected by the Government for the MAMTA Scheme, where the dais shall be paid Rs. 75 per delivery. Working on the agenda of giving dais their rights, a national consultation on ‘Dai Sangathan’ was organised in Delhi. One organiser participated in a one-day workshop in Patna on the role of ASHA workers in Bihar, where there were more than 20 NGOs participating. Based on the participation and involvement in the workshop, two of our Swasthya Sathis have been selected for training the ASHA workers in Bihar by the Government undertaking, Pranjal.

The dai is a critical fixture in the healthcare delivery system in Bihar. The National Family Health Survey-3 reports that only 18.6 per cent of births in rural Bihar occur in institutions. Health personnel, according to the NFHS, assist 27.6 per cent of births. The remaining depend on dais for childbirth and pregnancy-related care. The health system is steadily improving in Bihar, but has a long road ahead to providing quality, accessible services for the poor.
After the initiation of Janani Suraksha Yojana, initial experience illustrates a rise in institutional delivery in areas that surround Government hospitals, particularly block towns and nearby villages. In large pockets of Bihar where institutional care is unavailable, deliveries are conducted at home, as the data confirm. To initiate the process in Bihar, SEWA in Bihar and the Population Foundation of India (PFI) introduced the idea of the ‘Dai Sangathan’, shared experiences from Gujarat and facilitated discussion among organisations through national level meetings where UNFPA also played an active role.

During the course of these meetings, it was realised that dais must be linked to Janani Suraksha Yojana. Jagriti or awareness sessions for 785 members through 22 camps were given for basic information on the trends of diseases and the precautions that are to be taken for a healthy life. Introduction to the services of providing traditional medicine was given after which training was provided to the Sathis for ayurvedic medicine that benefitted 438 members in a month. About 644 members could be covered through 12 camps on providing information on basic health. More than 583 pregnant women underwent delivery in Government hospitals and benefitted from the Janani Suraksha Yojana.

Referrals are one of the means to bridge the gap between the healthcare facilities and its utility, and 143 patients have been referred to the services provided in the hospital. DOTS centres for community-based tuberculosis treatment, in partnership with the Government, is our initiative to prevent tuberculosis. Out of a total of 116 patients at the centre, 53 have been cured till date.

**Insurance:** Over 287 members were insured by our insurance package, out of which 52 claims have been approved, resulting in the reimbursement of Rs. 78,140 with major claims coming in the form of assets. Trainers from Ahmedabad conducted training on insurance to motivate the team. This year health-based insurance packages were introduced with a coverage of Rs. 5,000.
Two joint meetings were conducted for the Munger and Bhagalpur teams at Munger and Delhi to discuss the future course of action. Evaluation of the work was done by external observers through field visits. The report for this was discussed with the team. An exposure visit to Prayas in Chittorgarh was organised for capacity building so they understand their work and get an insight into other activities.

**Shramik Mahotsav:** This symbolises SEWA's efforts to bring women workers together and give them an occasion to sing, dance and celebrate their solidarity. Here they are able to come together as workers and share their problems and the solutions they have found for themselves together. This event was organised on 18 March, where 1,500 women from villages in Munger district participated.

<table>
<thead>
<tr>
<th>Nature of Claim</th>
<th>No. of Beneficiaries</th>
<th>Amount Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asset</td>
<td>38</td>
<td>40,223</td>
</tr>
<tr>
<td>Mediclaim</td>
<td>10</td>
<td>17,917</td>
</tr>
<tr>
<td>Life</td>
<td>3</td>
<td>20,000</td>
</tr>
<tr>
<td>Death Claim</td>
<td>1</td>
<td>10,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>52</strong></td>
<td><strong>88,140</strong></td>
</tr>
</tbody>
</table>

**SEWA in Katihar**

*Agarbatti* production in Munger was majorly affected by the poor quality and untimely delivery of bamboo sticks purchased from Gaya. Katihar, which is located in the north-east corner of Bihar, bordering West Bengal, was surveyed to assess the availability of bamboo. Results of the survey suggested that the district not only had bamboo in abundance and was well linked by road to Munger but the economic condition of the poor women in the district, who were mainly migrants of Bangladesh, was depressing. They were desperately in need of a livelihood and health facilities. Thus, SEWA Bharat decided to organise the women of the district and link them with the activity of *agarbatti* stick production that would cater to the average monthly demand of 3,000-4,000 kilograms of the *agarbatti* cooperative of Munger.

The activity required extensive training of around 30 women in bamboo stick production. The training was carried out in the months of September, October and November during which the machines and raw material were provided to the women. It was also observed that *agarbatti* stick making involved a lot of wastage of bamboo, which could be utilised for alternative purposes.

Hence, the idea to manufacture ice-cream sticks for the local market was conceptualised. The experience in SEWA Katihar has been overwhelming with women showing eagerness in forming SHGs and readily availing the benefits of health camps and trainings.
SEWA Bharat commenced its activities in Bikaner by conducting a study of home-based workers in the city.

Both, this study and another survey that SEWA Bharat undertook with the help of the Central Labour Ministry, revealed the poor social and economic condition of women workers in the papad industry in 2001. Since then, SEWA Bharat has been actively engaged in highlighting the problems of these women and ameliorating their condition.

In 2006, SEWA Bharat organised women in Jaipur, primarily focussing on the welfare of vendors. Following MHT’s successful endeavours in Jodhpur, SEWA Bharat initiated its micro-finance programme in 2008 on demand from the members.

→BIKANER

SEWA Bharat initiated its work in Bikaner in the year 2001, to address the issues of papad rollers. Over the years, Bikaner expanded its work in 15 urban slums mostly comprising papad rollers, wool spinners, vendors and women involved in stitching. It has a union membership of 5,034. SEWA Bharat is implementing the following programmes in Bikaner:

**Organising and advocacy:** Ideology training is the medium through which poor women are educated about SEWA's history, ideologies and its various processes of 'struggle and development'. Through this training the women can identify their condition, role and contribution to the economy. The women learn about collective strength, stronger voice and bargaining power. The staff members have been trained to carry out such trainings in field areas through a Training of Trainers (TOT) programme organised in Ahmedabad. A refresher course was also provided to the team in October 2008 in the ‘Refresher TOT on SEWA Ideology’ by the SEWA Academy team in Delhi. About 390 members have been imparted SEWA ideology training in Bikaner.

**Minimum wage campaign for papad rollers:** Bikaner is well known for papad production with hordes of small and large factories providing indirect employment to a large number of home-based papad rolling women.

Apart from papad rolling, women are also involved in home-based trades such as vadi and wool making. Papad making has brought a great deal of economic prosperity to large factory owners, but there has been no improvement in the conditions of the women workers associated with it. They continue to be financially weak and vulnerable and remain socially underprivileged.
Lately, the Government of Rajasthan has acknowledged the workers engaged in *papad* rolling and has included this trade under the Rajasthan Minimum Wage list.

A socio-economic survey of *papad* rollers in Bikaner showed that there is a greater frequency of nuclear families with an average size of five. Generally, married women are involved in rolling *papad*. These are women who mostly fall under the age bracket of 26-45 years and are usually illiterate. The monthly income of these women was generally below Rs. 1,500. A very small percentage of them were involved in any secondary occupation such as wool spinning and stitching, which can fetch an additional income of Rs. 500 per month. The payments are received by them every fortnight.

One of the major points to notice was the high involvement of middlemen in the business. The rejection rate is also high and its implication on their wage was not good. The women spend considerable time in the procurement/exchange of goods. They were only provided with dough as the raw material and neither any tools nor wheat flour or *besan* were given to them. This generally makes the rolling easier.

Drying of *papad* is also a very tedious job and it requires a lot of care and open space. Primarily, female children were found to assist their mothers and help them for at least one to two hours every day. Only a few of the rollers get bonus in cash or kind during festivals. The women have not been provided with any passbook system for maintaining their records of payments.

The survey also indicated that the Government health facilities are well utilised by the women in Bikaner. The most common ailment that was found in the women was backache as they sit for long hours in a bent position in order to roll *papads*. The other common problem was the hardness of the palms of all the women, which
had occurred due to exertion of pressure while rolling papads. Some of the families have taken insurance from SEWA's insurance programme. The survey also revealed that there was hardly any access to the *anganwadi* programme.

It was found that the majority of women stayed in a single-roomed pucca house, which had the facility of drainage, toilets, bathrooms and water supply. Few stay in rented premises. It was also found that very few women associated with the Self-Help Group system and most of the others are dependent on moneylenders.

**Papad Kamgaar Sammelan:** This was organised for two days under our ‘Minimum Wage Campaign’ in Bikaner from 30 to 31 July 2008. It included a press conference that was attended by the major local and national newspapers.

A memorandum was presented to the Joint Labour Commissioner of Bikaner and to the Labour Commissioner, Government of Rajasthan. In this memorandum, implementation of the minimum wage and Variable Dearness Allowance (VDA) for the *papad* rollers was demanded as enlisted in the minimum wage list of Rajasthan.

Issue of identity cards, facility of provident fund, ESI, provision of housing and work shed, provision of tools and complete raw materials, provision of students scholarship, provision of payment on days of *amavas* (full moon day, which is a holiday), implementation of welfare board for *papad* workers by the Government, were also demanded for the welfare of the workers. The purpose of organising this press conference was to highlight the condition of the *papad* rollers of Bikaner at the state level for increased recognition of the rights and entitlements of the workers.

**Rally in Bikaner:** A rally was taken out in Bikaner on 13 August 2008 in which 250 members participated. At the conclusion of the rally, a letter was submitted to the Chief Minister demanding formation of a welfare board for the *papad* rollers of Bikaner and inclusion of *papad* rollers in Vishwakarma pension schemes.
**Micro-finance:** SEWA Bikaner started the micro-finance programme with the objective of developing a habit of saving among the women and also to help them come out of the clutches of the moneylenders. About 736 women are directly linked through our micro-finance programme with 53 SHGs in Bikaner. They have a total savings of Rs. 1,477,500. Rs. 3,401,303 has been disbursed as loan amount till March 2009.

The loans have been utilised for varied purposes but major utilizations are in the domain of house repair, repayment of loans, health and marriage. It has been observed that many old groups running for over a period of four to five years had to be dissolved this year and only a few of these groups started saving afresh in the group. This year, SEWA Bharat has computerised the data capture procedure of the micro-finance programme. Software has been installed in Bikaner and two levels of training have been provided to the person responsible for data entry.

Preliminary training was provided in Bikaner and the next phase was carried out at the national level in Delhi. So far, we have been able to update the data of all the groups and reports are generated through this system. Bikaner was part of the two-day national workshop on micro-finance organised in Delhi.

This workshop provided a platform to discuss and understand various issues related to micro-finance.

Three one-day ‘Capacity Building Trainings’ for SHG leaders were imparted to 66 leaders of Bikaner. The main objective of conducting such trainings was to build the capacities of the existing as well as the new leaders so that they understand their roles and responsibilities and learn to run their group efficiently. The micro-finance team provided these trainings.

SEWA's experience in micro-finance testifies the need to develop the capacities of members of the Self-Help Groups through regular training so that they have a sense of ownership towards their groups and together work towards its strengthening. A total of 169 members have been provided training and have been taught the basic method of making their group sustainable and efficient.

**Social security:** An orientation session on the insurance programme in Bikaner was held on 19 April 2008. This session was conducted by a team of VIMO SEWA and was attended by *Aagewaans* (community leaders) of different areas. This training was organised to clear various doubts about the SEWA insurance programme and provide the staff and the local leaders refresher training on new schemes.
In 2008, 371 members availed the life insurance scheme of VIMO. Ten mediclaims worth Rs. 10,767 have also been disbursed. VIMO SEWA is forming a cooperative to make the insurance structure a self-reliant programme and for this 160 members have taken membership in the proposed cooperative.

‘Jagriti Sessions’ for the members have been started to provide information on issues such as health, hygiene, first-aid, prevention against common diseases, good childcare practices and nutrition. The team has been provided a TOT by the SEWA health team of Ahmedabad.

**Rajasthan Government’s Vishwakarma Contributory Pension Scheme for the unorganised workers:** The Rajasthan Government launched a contributory pension scheme for workers of the unorganised sector in August 2008. SEWA Bharat is a Service Delivery Partner (SDP) of Invest India Micro Pension for the implementation of this scheme.

The scheme is available to workers aged between 18-50 years and who belong to any one of the following category of occupations—rickshaw puller, cobbler, blacksmith, barber, domestic help, street vendor, motor mechanic, construction worker, laundry worker, tailor, carpenter, electrician, worker in a shop, stone carving worker, sanitary worker, pottery worker, cart-puller, taxi driver, porter and bidi worker.

A member can contribute as low as Rs. 100 and the Government will add a matching contribution to the member’s savings, subject to a maximum contribution up to Rs. 1,000. The Government of Rajasthan will pay a yearly interest of eight per cent on the contribution of the members and the members will start getting their pension after attaining the age of 60. Till date Bikaner has enrolled 2,638 workers in this pension scheme.

**JODHPUR**

Mahila Housing Trust (MHT), a sister concern of SEWA, initiated its work in two urban slums of Jodhpur with the Asian Developmental Bank (ADB) supporting the Rajasthan Urban Infrastructure Development Project (RUIDP). It improved the conditions of two slums with a total of 220 households, by providing them with basic infrastructure such as toilets, sewage connections, sewer line, open and surface drains, culvert and concrete roads. MHT developed community-based organisations to monitor and supervise the overall work. This was essentially incorporated to develop ownership and partnership among the members. Moreover, this project was done on cost-sharing basis with each household contributing one-fourth of the total cost for individual services. During the project period, MHT was requested by the community for formation of SHGs. Thus SEWA Bharat extended itself to this part of Rajasthan to fulfill the needs of the women workers and also to study their other requirements. SEWA initiated its micro-finance programme in Jodhpur in June 2008 and simultaneously conducted a socio-economic survey in 10 urban slums.

The following programmes have been undertaken in Jodhpur:

**Organising:** SEWA being a membership-based organisation has always considered its self-employed women as the foundation of their union. It has given voice and recognition to its members. Presently SEWA has a membership of 183 in Jodhpur. It also participated in the ‘Refresher TOT on SEWA Ideology’ conducted in Delhi in October 2008. So far, two ideology trainings have been given in this area. The Jodhpur team also visited Bikaner to understand the work done by SEWA.

**Micro-finance:** SEWA has initiated its work in Jodhpur with the micro-finance programme. A total of 100 members have got associated through seven Self-Help Groups. So far our members have collected a savings of Rs. 17,200. These groups have not yet completed six months to avail the loan amount.

**Social security:** SEWA Bharat initiated the Rajasthan Government’s pension scheme for unorganised workers in October 2008. The team organised camps at various places to take the programme to a larger number of beneficiaries. Till March 2009, 113 workers had been enrolled in this scheme. All the records of the transactions
are maintained in the software especially designed for the scheme.

Apart from this, work has also been initiated with the Collectorate of Jodhpur to link members to Government welfare schemes for widows, the disabled and old age pensioners.

**JAIPUR**

In December 2006, SEWA extended its work to Jaipur with the aim to organise the street vendors and hawkers trading in vegetables, old clothes, earthenware and so on. Currently, SEWA has its presence in six areas of Jaipur, namely, Vidyadhar Nagar, Hasanpura, Jhalana Dungri, Jawahar Nagar, Bandha Basti and Sanjay Nagar Bhatta Basti, with a total membership of 550. Vending is the primary source of income for most of the women here. Besides this, there are women doing embroidery and some who are traditional drum players.

The following programmes have been undertaken in Jaipur:

**Organising and advocacy:** SEWA Jaipur works in six urban slums where 17 ideology trainings have been imparted to 404 members. This training helps in strengthening the voices of the members. The team also participated in the ‘Refresher TOT on SEWA Ideology’ in Delhi.

The Rajasthan Government passed the national policy on street vendors in 2007 for implementation. SEWA submitted a letter to the Chief Executive Officer of the Jaipur Municipal Corporation, the Revenue Commissioner and the Director of the Local Self-Governing Body, for our representation in the zonal, as well as the state-vending committees, in this regard.

A two-day capacity building training programme was organised for the cloth and vegetable vendors of Jaipur from 23 to 24 June 2008 by a team from SEWA Union, Ahmedabad. The main aim of the programme was to develop the grassroots leader’s capacities so that they can carry forward the work of organising in their areas. The trainers explained the approaches that were adopted by SEWA in Ahmedabad for organising the vendors. The grassroots leaders of Ahmedabad narrated their overall experience.

Jaipur has got a total of 183 temporary settlements with a population of 2,50,000. At present, 301 women members whose primary source of income is vending are associated with SEWA. Most of these vendors have been evacuated from places such as Gangori bazaar, Ramganj mandi and Chandpole. The only reason behind this evacuation was for the allotment of parking space.

Though street vendors serve majorly in the Indian economy, their occupation is always at risk. They often become the soft target of police atrocities and exploitation. This has even troubled their clientele, which in turn has affected their livelihood.

In order to avoid any further atrocities and exploitation of the women vendors, SEWA proposed an exclusive ‘Ladies’ Market’ concept to the Jaipur Municipal Corporation (JMC) and submitted a proposal in this context. This market will be a well-designed place, which can be developed as a tourist spot. The JMC has not made any progress in the implementation of the National Policy of Urban Street Vendors.

**Micro-finance:** Jaipur has expanded its micro-finance programme in many new areas. It has linked 277 women with this programme through 25 groups. The groups have collected a savings of Rs. 2,17,950 and Rs. 1,37,100 has been disbursed as loan amount. Women members mostly utilise their loan amount for employment, repayment of other loans and health purposes.

The micro-finance programme has brought much relief to these women who are now able to meet their credit needs through the group’s corpus without having to depend on moneylenders.

**Capacity building programmes for leaders and members:** Capacity building training was provided to 27 leaders of Self-Help Groups. The training focused on developing the competence of the leaders. This training educates the leaders about their roles and responsibilities, which helps in sustainability of the groups. Six trainings
have been conducted for 168 members of SHGs. The training programme developed a sense of stakeholding among the group members and they also learned to inculcate discipline in the system and thus worked towards the smooth functioning of the groups.

**Capacity building programme of the team:**
The Jaipur team participated in the national level workshop organised in Delhi to discuss the status of the programme. Such workshops provide a platform to discuss various issues related to the programme.

**Social security:**
The Vishwakarma Pension Scheme for unorganised workers was initiated in Jaipur from September 2008 and 105 members have been enrolled in this scheme. Camps were organised to take the programme to a larger number of people. The Government has issued individual passbooks that have been distributed to the members. Members regularly deposit money in their account and have shown considerable faith in this scheme.

SEWA Jaipur has also initiated the organising of ‘Jagriti Sessions’ for its members. In this session, the trainers provide them general awareness on health with special focus on RCH, hygiene and prevention against common diseases and first-aid. The trainers have been provided two phases of training by the SEWA health team, Ahmedabad. FGD was conducted in Jaipur to assess the health needs of the women of the areas, study the type of Government health facilities they are availing and to check their awareness level on health issues.
In West Bengal, SEWA Bharat carried out a short socio-economic survey in October 2004, among the *bidi* rollers of Murshidabad district. Soon after, Block Raghunathgunj II was chosen for implementing programmes as per the local demands. Some of the villages of this block are flood-prone and close to Bangladesh. Agriculture is not a dependable occupation due to the floods. Men are forced to move out in search of masonry and carpentry work in the cities. A walk through all the 17 villages of SEWA’s intervention in this block would witness a common scene of women and girls with bamboo trays, rolling *bidis* just outside their homes. The families are mostly run by women as the daily needs are met by the women. Men come home only on festivals or during illness.

Initially, SEWA tried to understand the needs of the community where it was understood that the weekly collection from the *bidi mahajan* (contractor) is not enough. The women borrowed in high interest to tide them over the period till their husbands returned. Often the collection of *bidi* payment was not correctly understood. SEWA started micro-finance and adult literacy. SEWA also organised the women in Berhampore Block to give them skill training for embroidery and *kantha* stitch.

**Organising and advocacy:** In the initial phase of intervention, some of the women complained that they did not have *bidi* identity cards. Some did not know the utility of such cards. SEWA tried to take up the issue but faced a lot of resistance from the local *bidi* contractors. However, SEWA started sensitising the women for their right to such cards. Through the programme, SEWA created a very positive impact and the Panchayat started showing a lot of confidence in SEWA.

In June this year, a state-level advocacy meeting was arranged regarding *bidi* workers’ ID cards and schemes for them. As an outcome of the meeting, the Deputy Welfare Commissioner of the Bidi Labour Welfare Office agreed for a mobile camp to provide *bidi* ID cards to SEWA members who are *bidi* rollers. This van also provides medical assistance to *bidi* workers. From this van, SEWA collected the format for a *bidi* roller ID card. SEWA had requested the labour office not to insist on the employer papers as the workers did not always have a constant employer. Moreover, they often work through a contractor.

On 4 August 2008, the camp was arranged at SEWA Murshidabad’s office at Sanmatinagar and ultimately 87 women got *bidi* ID cards from the Bidi Labour Welfare Commissioner, West Bengal. This was an achievement as many of the *bidi* rollers cannot prove their identity due to lack of any specified employer. This is a continuing
effort and SEWA aims to get ID cards for all its bidi roller members.

Two members were linked with maternity benefit schemes of bidi workers. Thereafter, many Governmental scheme forms have been filled and deposited with the Labour Office.

In 2008, 1,758 members were organised in two blocks of Murshidabad to become part of the SEWA union. Almost 1,670 members out of the total are bidi rollers.

**Ideology training:** A total of 30 trainings were given to 75 SHGs, covering 599 members. Through this training, the members came to know about the history of the SEWA movement, its ideology and various programmes binding the members.

**Micro-finance:** In the year 2008-2009, a total of 27 SHG accounts have been opened with 249 new members. The total number of SHGs and members till March 2009 are 104 and 1,166, respectively. Till 31 March 2009, the micro-finance status is as follows:

- Savings: Rs. 12,11,732
- Loan disbursed: Rs. 30,24,250
- Loan outstanding: Rs. 10,23,036
- Cash credit loan from bank: Rs. 2,65,500 running in 14 groups
- Second cash credit loan from bank: Rs. 35,000 running in one group
- Dividend distributed: Ten groups

<table>
<thead>
<tr>
<th>Table 1: Showing Loan Purpose of SHG Members: April 2008-March 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Purpose</strong></td>
</tr>
<tr>
<td>Household Consumption</td>
</tr>
<tr>
<td>Marriage</td>
</tr>
<tr>
<td>Mortgage</td>
</tr>
<tr>
<td>Illness</td>
</tr>
<tr>
<td>Business</td>
</tr>
<tr>
<td>Housing</td>
</tr>
<tr>
<td>Agriculture</td>
</tr>
<tr>
<td>ID</td>
</tr>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Puja</td>
</tr>
<tr>
<td>LIC Premium Payment</td>
</tr>
</tbody>
</table>
Table 1 shows that though the members still take loans for reasons such as household consumption, marriage, mortgage, illness and so on, they have taken the highest amount of loan for their own business such as a small shop or a trade activity in the vicinity or for contributing capital for a spouse’s or son’s business.

SEWA often faces challenges from the SGSY scheme for opening SHG accounts. However, as the SHGs of SEWA are very active, the Panchayat passes on information of many schemes to the organisers. SEWA has enlisted the names of SHG and SHG members in the Panchayat. This has enabled the members to get financial and other aid from SRD (Strengthening Rural Development). Some of the SHGs have been given the work of filling survey forms on behalf of the block office. These SHGs have a considerable number of literate women.

This year the micro-finance team received software training from SEWA Bharat. A new MF software has been introduced for SHG record keeping. This has helped in capturing and analysing micro-finance information. Two micro-finance trainings were held at the national level.

Few MFIs have started operations in the area where SEWA has its presence. Members are falling prey to the easy availability of loans. As a result, the members started defaulting in their own SEWA SHGs. The organisers got together to draw up a strategy to address this issue. Door-to-door visits were increased and the members were explained the need to have a healthy SHG and draw out advantages of SEWA’s unique savings habit over other MFIs. The effort resulted in decreasing the defaulter SHGs. Up to September 2008, almost 14 groups were loan defaulters. In March 2009, the number was only one.

Social security: SEWA tries to focus on organising the community women to advocate, for themselves, their right to basic health services. SEWA’s team of health workers called Swasthya Sathis promote access to schemes through awareness raising; developing
linkages with Government offices and individual accompaniment for healthcare.

**Awareness building:** Swasthya Sathis raise awareness through group education sessions; interpersonal communication and integration with micro-finance and literacy sessions and mass media.

Awareness sessions include pregnancy care, clean water methods, toilet utilisation, basic hygiene, dos and don’ts on dog bites, malaria, water-borne illness and Government schemes. Media tools utilised are posters, flip charts and body maps.

Fifty-seven health awareness classes were conducted in different places and 1,228 participants were present in the village level health awareness camp. Additionally, four cluster level awareness camps were organised. In June 2008, a meeting was conducted with doctors in the Block Primary Health Centre regarding Trained Midwives (*dai*) Incentives. In July, a workshop for midwives was arranged in the field office at Sanmatinagar where there were 20 participants. They are working as midwives and have received training from the Government.

**Linkages with Government:** The health team regularly meets officials at the primary health centre, provident fund office, *bidi* Labour Welfare Commission and Block Development Office. This process is critical, as it ensures SEWA is aware of the latest schemes and procedures, while engendering trust. This ultimately helps in navigating processes for community members. Through this, the team developed a chart of all Government schemes and services available, which is being disseminated in the community.

**Promotion of Government schemes:**

- **Janani Surakshya Yojana (JSY)** is a scheme for maternity benefit and was promoted by SEWA through its door-to-door campaign, group meetings and awareness camps. Approximately 1,000 members were covered under this campaign. Two members were linked with Block PHC for JSY schemes.

- One member was facilitated to receive pension for the death of the main earning member in the BPL family.

- Five disabled persons were facilitated to get certificates from Jangipur SD Hospital for a pension scheme.
Two linkages have been done and a DOTs programme was promoted for TB patients with Teghari PHC in place of a private pharmacy.

Different bidi welfare schemes on maternity benefits, treatment of TB and primary students scholarships were promoted by explaining the schemes and applying in specified forms.

Door-to-door campaigns were done for referral linkage with Jangipur Sub Division Hospital and Teghari PHC. Information is also disseminated in group meeting of SHGs. Till December 2008 Swasthya Sathis referred 220 patients to the above mentioned hospital and to the PHC for medical treatment.

As a result of a good relationship with the Panchayat, the team has become a part of the Gram Panchayat Facilitators Team (GPFT) to support the Community Health Care Management Initiatives (CHCMI) programme of the Government. Swasthya Sathis and organisers attend health meetings of the Panchayat on every fourth Saturday and collect information regarding diseases as well as mother and childcare. Health teams have visited Block PHC for various issues such as vaccination for dog bites, certificate for VIMO claimant, incentives for midwives, information on Governmental schemes such as Janani Surakshya Yojana and collection of IEC materials. Regular contacts were maintained with the Block Development Officer and information was collected on Governmental schemes such as old age pension, widow pension, disabled person pension and so on.

Access to clean water: The SEWA Murshidabad team had prepared a village map by transect walk and PRA method in February 2008. Maps of 17 villages were prepared and important points such as number of handpumps, draining systems, sub-centres, schools, masjids, Sishu Siksha Kendras (SSK), ICDS, tubewells and drainage systems were identified. On 15 January 2009, a workshop was organised by SEWA at Block Primary Health Centre (BPHC), Teghori, on arsenic and other water-borne diseases. This was facilitated by Dr. J. Dinda, Deputy II CMOH, Murshidabad. At the second session, PHN and a senior official of BPHC, Dr. Das, informed participants about other water-borne diseases. The participants were community members, SEWA Sathis and staff. The initiative was appreciated by the health department at both the district and block levels.

Micro-insurance: As a social security for bidi roller women, 207 women came under the VIMO scheme of SEWA and seven members have received mediclaim of Rs. 6,976 in total.

On 26 and 27 September 2008, a team of two members from Ahmedabad came to Murshidabad and gave training on VIMO and ayurvedic products to the Murshidabad team.
ALTERNATIVE INCOME GENERATION ACTIVITIES

_Bidi_ rolling is not a very secure source of income as the opportunities keep shifting to more favourable places by the _bidi_ manufactures. SEWA has been trying to give some basic alternative skill to the members. SEWA also tried to start such skill training with adolescent girls. An effort was initiated this year and 37 members were trained in cutting and stitching. Few stitching machines have been purchased and a tailor master has been hired. The students prepared 75 petticoats, which were sold among the community during Eid and Puja. The second batch of tailoring was conducted this year and 21 students were trained in cutting and stitching. More women and girls have shown interest in these classes. Many of the trainees have started stitching at home and gained in earning locally.

On December 2008, training was given to members by the Agricultural Development Office on kitchen gardens and the use of pesticides and vitamins to grow vegetables. Also, they supplied pesticides and vitamins to members for raising kitchen gardens for nutritious food as well as to support an alternative source of income.

Contacts have been established in the Government Sericulture Department for training in mulberry bush cultivation and cocoon rearing. The training and linkages will start next year.

**Adult literacy classes:** In the villages, some women meet regularly to learn the alphabets and numbers, which enable them to write their names and understand their weekly earning record. These classes are run by local teachers and help to spread awareness and fruitful discussions. This year 21 centres conducted literacy classes for 208 women, most of whom are
SHG members. Even women above 50 are very enthusiastic to learn to read and write. Often the group members encourage each other.

Some of the adolescent school dropout girls also attended the literacy classes and, as a result, a few have been able to go back to school. Some girls learn to read and write and after marriage have sent letters to our organisers, who read them aloud very proudly. An old member said that she always used to watch her children read and write but she never imagined that one day she would be able to touch a slate and pencil too. Women themselves feel that initially the family members used to be puzzled to see them going to the classes. But now they keep reminding them that it is time for the classes. The bidi mahajans, too, have become alert as most of the bidi workers can read the calculations in the log book.

**Annual sports of SEWA Murshidabad:** On 21 January 2009, SEWA organised sports for its members. Members in huge numbers participated in the games. SEWA arranged nine events for its members. The Pradhan of Sanmatinagar Gram Panchayat was present as the Chief Guest. He encouraged the women and congratulated SEWA for this kind of initiative. Prizes were distributed among the winners.
In 2006, SEWA Bharat initiated its work in the hill state of Uttarakhand. The work developed on two fronts. In Dehradun, SEWA began by organising women workers in the SEWA approach of struggle and development. In five rural districts, at the invitation of the Government, SEWA Bharat supported micro-finance activities by Self-Help Groups, contributing to an overall micro-finance movement in the state. Presently, SEWA Bharat works in Almora, Pithoragarh, Bageshwar, Pauri, Rudraprayag districts and in the Gandhigram and Patelnagar areas of Dehradun.

SEWA Uttarakhand’s activities in 2008 include:

Organising and advocacy: SEWA has worked to spread the movement through Uttarakhand’s districts through grassroots trainings and ideology sessions. A team of master trainers, selected from the communities where SEWA works, conduct meetings with SHGs and serve as mobile helpers who facilitate access to Government schemes through advocacy and support.

A total of 946 women have joined the SEWA union; 136 individuals have been directly linked to Government schemes, such as pension, education and Indira Awas Yojana.

Two exposure visits were made to SEWA Ahmedabad. Sixty-seven SHG leaders and 18 officers from the Uttarakhand Government were present. The visit also introduced the participants to SEWA’s experience in promoting successful cooperatives for poor women.

Mahila Sammelan: In order to strengthen SEWA’s relationship with the women of Uttarakhand, SEWA Uttarakhand organised a Mahila Sammelan in Almora district. Five hundred-and-fifty-five women came together to raise issues, celebrate strength and share their cultural traditions.

Micro-finance: In 2007, the Government of Uttarakhand invited SEWA Bharat to work in the state to strengthen the SHG movement, under the SGSY Special Project scheme. Approximately 20,000 SHGs had been formed earlier under the SGSY scheme in the state, along with district federations and various livelihood-related programmes, such as Ajeevika. SEWA worked to strengthen the capacity of SHGs; build smooth linkages between SHGs and the banking system; initiate livelihood activities and ensure SHG members access to Government schemes. After one year of project implementation, SEWA worked directly with over 2,000 SHGs formed under
the SGSY schemes earlier, in five districts of Uttarakhand—Pauri, Rudraprayag, Almora, Bageshwar and Pithoragarh. SEWA has established a strong team of 20 master trainers, local trainers who build the capacity of SHGs, provide linkages to Government schemes, and facilitate livelihood linkages.

Master trainers have been envisaged as change agents to reverse the conditions that exclude women, small entrepreneurs and the poor from full participation in the financial sector.

SGSY SHG trainings and outreach: SEWA Bharat has reached 2,576 SHGs, a total of 6,339 participants, with capacity building on financial literacy and livelihoods. Seventy-one SHGs have achieved First Grading, 63 SHGs Second Grading and 28 new groups have been formed.

Trainings conducted according to the SGSY guidelines have been detailed below:

**Advocacy for Micro-finance:**
- A state-level workshop in Dehradun and two seminars on micro-finance were conducted in Pauri and Almora.
- Two exposure visits were made to SEWA Gujarat for SHG members and Uttarakhand Government officials.
- A bank study was conducted to assess the barricades to smooth linkages between SHGs and banks under the Government of Uttarakhand Swarn Jayanti Gram Swarojgar Yojana (SGSY) project. The key findings of this revealed issues such as varying interest rates, poor repayment pattern, difficult loan terms and conditions and lack of customer-friendly procedures.

SEWA Uttarakhand is also running the micro-finance programme to form new Self-Help Groups as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment.

<table>
<thead>
<tr>
<th>Training Details</th>
<th>Number of Trainings</th>
<th>Number of Groups Trained</th>
<th>Number of Participants</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Level 1 Training</td>
<td>50</td>
<td>611</td>
<td>772</td>
<td>476</td>
</tr>
<tr>
<td>Level 2 Training</td>
<td>50</td>
<td>549</td>
<td>720</td>
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<td>Level 3 Training</td>
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<td>385</td>
<td>539</td>
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</tr>
<tr>
<td>Level 1 Refresher</td>
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<td>434</td>
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</tr>
<tr>
<td>Level 2 Refresher</td>
<td>21</td>
<td>198</td>
<td>280</td>
<td>132</td>
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<tr>
<td>Cluster Training</td>
<td>47</td>
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<td>1,362</td>
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<tr>
<td><strong>Total</strong></td>
<td>237</td>
<td>2,576</td>
<td>4,107</td>
<td>2,232</td>
</tr>
</tbody>
</table>

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SEWA BHARAT ANNUAL REPORT 2008-9

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71
of the SHG members at Gandhigram are engaged in the stitching of petticoats for middlemen who supply them to retailers in the local market. The women are paid Rs.18 for stitching a dozen petticoats. While the cloth is supplied to them, they have to buy thread on their own. The women were able to put in about six hours of work in between household responsibilities and in that period they are able to stitch a dozen petticoats on an average. Thus, for an individual the remuneration for a six-hour home-based work in stitching of petticoats is approximately Rs. 18. While the advantage of this kind of work is the doorstep delivery and pick up of finished goods, the low rates of remuneration are a drawback. Further, this work is seasonal.

As the women are skilled in tailoring, there is potential to diversify their product base to include value-added products such as handicrafts, which may bring them higher returns. While the livelihood training does not only propose to provide them continuous employment in an economic activity, it does propose to add handicraft skills and product portfolio to their repertoire of economic activities in order to make it possible for them to use their skills in sectors where they will be able to get better remuneration, for instance the craft sector. At the same time, this initiative of SEWA Uttarakhand also proposes to build entrepreneurial competencies among the women such as financial and business management as well as knowledge of craft markets and marketing in order to be able to compete in the retail economy.

### LIVELIHOOD

SEWA Bharat’s master trainers have linked SHGs to a range of livelihoods activities such as candle making (through SEWA Gram Haat in Ahmedabad); nursery; bag making and catering. SEWA Bharat is working to develop a rural business hub model for organic agriculture in Almora, with potential linkages to corporations such as ITC. SHG members have been linked with Him Kutir, a Pithoragarh-based organisation from where they receive small orders for stitching gowns and sweaters.

The women in Dehradun work as domestic help in nearby areas or do petty jobs at home. Some

### Micro-finance Data 2008-09

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of SHGs</td>
<td>36</td>
</tr>
<tr>
<td>Number of Members</td>
<td>358</td>
</tr>
<tr>
<td>Savings (Rs.)</td>
<td>3,17,826</td>
</tr>
<tr>
<td>Loan Given (Rs.)</td>
<td>3,22,100</td>
</tr>
<tr>
<td>Loan Outstanding (Rs.)</td>
<td>1,59,036</td>
</tr>
</tbody>
</table>

This year the micro-finance team received software training from SEWA Bharat. A new MF software has been introduced for SHG record keeping. This has helped in capturing and analysing micro-finance information. Two micro-finance trainings were held at the national level.
Bareilly District in Uttar Pradesh is famous for embellishment work. Mirdan Mohalla (in Faridpur Tehsil), Richolla Kifatullah (in Nawabganj Tehsil) and Bandiya (Ward No. 34), were the three areas that initially got selected to start a programme by SEWA Bharat. A study was conducted in these areas in 2007 to find out the socio-economic conditions of the families.

Home-based workers in Bareilly live in large families with an average family size of eight persons. Ninety per cent of the families are Muslim, with the remaining families being Hindu. Although embellishment work has traditionally been a Muslim occupation, Hindu families learned the trade owing to economic necessities.

Some of the findings of the study are:

1. **Working conditions**: In the absence of any basic standards of work, the conditions of the workers keep deteriorating. For instance, women embroidery workers work for long continuous hours without electricity and that creates many health problems.

2. **Irregular income**: Ninety-one per cent of embellishment workers get irregular income throughout the year. Income from embellishment work starts from less than Rs. 1,000 a month. When work is low, almost 50 per cent of families depend on loans from family, friends or contractors to meet family expenses. Thirty per cent depend on other sources of income. Loans from contractors are interest-free and are paid off by work.

3. **Exploitation**: Despite women being the most important link in the chain, middlemen have the maximum status and profit as they have a strong network with the manufacturers. This makes it extremely difficult for the women to establish a direct relationship between the employer and employee.

4. **Barriers in education**: Of the 20 per cent of families who have never or do not send their children to school, work is overwhelmingly the primary barrier. Faridpur is more progressive in terms of education as compared to the two other areas, where most of the girls are in intermediate studies or are doing a private
graduation from Rohilkhand University. Bandiya has a very low rate of education. In Richolla Kifatullah village, approximately 60 per cent of the home-based workers cannot send their children to primary school because the village is split down the middle by a busy highway. Many families have chosen not to send their children to primary school; instead they take tuitions from private teachers or go to madarsas (Urdu learning schools).

- **Lack of health facilities**: Poor quality of the Government system is at the root of the deep burden of poor health and illness expenditure. The perennial lack of doctors, sub-standard supplies and shortage of medicines prevent any services from reaching the poor. Awareness of Government schemes is also very low among the home-based workers.

SEWA Bharat set up its office in Mahanagar colony in Bareilly, which is situated on the highway road and from where there is good connectivity of buses and autos with all the field areas. The activities carried out are:

**Organising and capacity building**: From April 2008 till February 2009, 22 SEWA movement meetings were conducted in the three villages of Bareilly (Mirdhan Mohalla, Richolla and Bandiya), which covered approximately 400 embellishment workers. From these meetings, SEWA, in consent with other community people and the Pradhan (village head) or Sabhasad (ward corporator), nominated grassroots leaders who could expand the work while also being the representatives of their community.

Organising became more effective when SEWA got support from Pradhans and Sabhasads of the areas, since they are elected members of the community and hence have more impact on people who have full faith in them. SEWA Bharat has started its union work in Bareilly from October 2008 and by December 2008 they joined 402 members in their union.

**Education and capacity building**: SEWA contacted the Regional Manager of the Central Board for Workers Education (CBWE) to provide education on several life skill issues (also on Government schemes) to the workers in the unorganised sector. He has given his consent to start the programme in all the three field areas of Bareilly. He also gave a survey format through which it would be easier for him to get a clear background of the trainees.

SEWA completed this survey and the CBWE gave two trainings in Bandiya and Mirdhan Mohalla on the issues of RTI, Consumers’ Act, Education Facilities from Government and pension schemes. It was a two-day training where they distributed certificates and Rs. 150 to the participants.

Apart from workers’ education, a clear demand from all the three areas is for the education of girls and tuition classes for children and girls. Hence, SEWA Bharat planned to execute the NFE model for dropouts, illiterate and school-going students who need tuition. Till February, the data of NFE classes is as follows:

<table>
<thead>
<tr>
<th>Area</th>
<th>Strength</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandiya</td>
<td>77</td>
</tr>
<tr>
<td>Richola</td>
<td>24</td>
</tr>
<tr>
<td>Mirdhan Mohalla</td>
<td>27</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>128</strong></td>
</tr>
</tbody>
</table>
Vocational training: SEWA has been conducting vocational training for women, for which 65 women enrolled for the first training. Additionally, a demand has come for adolescent girls to learn stitching. Hence, SEWA decided to find resources to undertake such a training, of which a majority of funds would be required for the purchase of sewing machines (approximately Rs. 24,000).

For covering this cost, SEWA staff contacted the past Mayor of Bareilly, Dr. Tomar and Jan Shikshan Sansthan (JSS), which is a Government chain that provides vocational trainings at the field level. SEWA staff has contacted them for giving trainings at a cost of only Rs. 10 per student. SEWA has purchased five sewing machines in three areas.

The total strength of members in vocational classes is as follows:

<table>
<thead>
<tr>
<th>Area</th>
<th>Strength</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandiya</td>
<td>33</td>
</tr>
<tr>
<td>Richola</td>
<td>15</td>
</tr>
<tr>
<td>Mirdhan Mohalla</td>
<td>18</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>66</strong></td>
</tr>
</tbody>
</table>

Micro-finance: Most families depend on loans at high interest rates. Therefore, micro-finance is needed to facilitate savings and credit services tailored to the needs of home-based workers. Women Self-Help Groups can also facilitate skill building, income generation and awareness on health and education.

First, the importance of micro-finance has been discussed with the embellishment workers and a mixed reaction came out. Some members were ready to be a part of it and some were not.

The nearby Bank of Baroda was chosen to open the SHG accounts, but due to conflict on some money issue among the members, SEWA staff waited for the matter to settle down before actively working with the SHG. Training on record-keeping and account management was imparted to the organisers of Faridpur and Bandiya areas.

The micro-finance team members from Delhi, Ahmedabad and Uttarakhand conducted meetings and training sessions on micro-finance.

The micro-finance status is as follows:

<table>
<thead>
<tr>
<th>Area</th>
<th>No. of Groups</th>
<th>Name of Bank</th>
<th>No. of Members in Each Group</th>
<th>Savings per Head (Rs.)</th>
<th>Total Savings (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandiya</td>
<td>01</td>
<td>Bank of Baroda</td>
<td>10</td>
<td>50</td>
<td>500</td>
</tr>
<tr>
<td>Mirdhan Mohalla</td>
<td>02</td>
<td>Bank of Baroda</td>
<td>10,10</td>
<td>100,100</td>
<td>2,000</td>
</tr>
<tr>
<td>Richola</td>
<td>03</td>
<td>Punjab National Bank</td>
<td>10,10,10</td>
<td>100, 50, 50</td>
<td>2,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>05</strong></td>
<td><strong>03 Banks</strong></td>
<td><strong>60</strong></td>
<td><strong>100 and 50 per month</strong></td>
<td><strong>4,500</strong></td>
</tr>
</tbody>
</table>
Social security: Two-thirds of embellishment workers had experienced health problems after having started their work, of which half experienced primarily eye-related problems and around a quarter suffered from frequent headaches. A small portion also reported persistent backaches.

In order to meet the problems, SEWA staff made frequent visits to the Chief Medical Officer’s office to link the members with Government services. SEWA interacted with Trust hospitals and finally collaborated with Sitapur Eye Hospital to conduct an eye camp in Faridpur area. It was extremely successful with around 125 members attending the camp within three hours. Many were able to get medicines and a number of them were happy to get back their eyesight.

SEWA also collaborated with another trust hospital, Siddhi Vinayak Hospital, to conduct an eye camp in Bandiya (Ward No. 34). It was another successful camp with 131 members benefitting from it.

SEWA Bharat also tied up with a local optician who would make the spectacles at a very low cost. Community people got spectacles at approximately Rs. 50, on which SEWA Bharat bears half the cost.

There were general health camps, comprising gynaecologists, ophthalmologists, dentists and a physician.

A brief analysis of health camps in 2008-09 is as follows:

<table>
<thead>
<tr>
<th>Area</th>
<th>No. of Eye Camps</th>
<th>No. of Patients Treated</th>
<th>No. of General Health Camps</th>
<th>No. of Patients Treated</th>
<th>No. of Patients got Spectacles</th>
<th>No. of Patients Whose Cataract Operation was Done</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandiya</td>
<td>1</td>
<td>131</td>
<td>1</td>
<td>85</td>
<td>34</td>
<td>6</td>
</tr>
<tr>
<td>Richola</td>
<td>1</td>
<td>167</td>
<td>1</td>
<td>89</td>
<td>23</td>
<td>–</td>
</tr>
<tr>
<td>Mirdhan Mohalla</td>
<td>2</td>
<td>295</td>
<td>1</td>
<td>50</td>
<td>27</td>
<td>–</td>
</tr>
<tr>
<td>Total</td>
<td>4</td>
<td>593</td>
<td>3</td>
<td>224</td>
<td>84</td>
<td>6</td>
</tr>
</tbody>
</table>
SEWA is also supporting members to get artisans insurance from the Ministry of Textiles, Uttar Pradesh, for which all the artisans must get registered under the ministry. After this, they will be eligible to avail insurance schemes (Janshree Bima Yojana) of the Government. For this, SEWA Bharat is taking help from the Bareilly Homeworkers Group (BHG). Prior to that it is important to get ID cards of artisans from the ministry. BHG has the authority from the ministry to attest these forms and move them forward to Delhi. With their sincere support, 47 forms from Bandiya have been sent to Delhi for cross-checking and formation of ID cards. Seventy forms from Richola and 60 forms from Mirdhan Mohalla are in the pipeline.

Further, health training was imparted in Bareilly in February 2009 (where the issues were general health and family health) by Sunitaben and Manglaben from SEWA Ahmedabad.

The Bareilly team has also attended a National Workshop on Health in Ahmedabad in January 2009.
ANASUYA is the periodical publication of SEWA. It is being brought out regularly for the last 23 years. The content is based on the news, events, stories, struggles and achievements of the poor members of SEWA. Readers also give their viewpoints and share the impact of SEWA on their lives. Readers’ tastes vary for different sections of the publication. Some of them like to read about the latest events in other SEWAs and some find the poems very interesting.

ANASUYA tries to dedicate alternate months for special issues, highlighting the activities of each SEWA. This year, seven special issues have been published. ANASUYA always receives encouraging comments from the readers who enjoy the special issues. The April issue not only covered the Indian budget and micro-finance, but also presented views and suggestions on the pathetic condition of people originating from Bihar and who have moved to Mumbai for work. Shrimati Mirai Chatterjee, Coordinator, Social Security, has raised a question on the sexual exploitation of children in school in her article, ‘Is my daughter insecure in school too?’ These kind of issues not only influence the readers to think in that direction, but often make them come up with solutions. In the May issue, Shrimati Ela Bhatt, SEWA Founder, wrote an article titled, ‘Freedom of women: Glimpse of power’. She has drawn the readers’ attention to questions such as: ‘What do you understand by freedom?’ The June issue is based on adolescent girls aged 12 to 18.

In the June issue, an organisation called Siddhi held a workshop for developing skills in writing. The SEWA staff participated in this workshop. After three days of training, on the fourth day (29 June 2008), participants discussed issues such as the environment and the girl child. Shri Pawan Gupta, Shrimati Anuradha Joshi of Siddhi, well-known environmentalist Shri Anupam Mishra and a journalist from Jansatta, Shri Prasun Latant, conducted the workshop in Uttarakhand. The participants were given homework, which was published in July 2008 as a press note. Shri Latant chose the best note.

In the August issue, along with environmental concerns such as awareness of women, SEWA Bihar registration was discussed. The September issue was based on ‘Obstacles of women’. The writers have also given suggestions to overcome these obstacles. The October issue covered a report on the flood caused by Kosi River in Bihar. With the November issue, ANASUYA completed
24 years and many firsthand experiences have been shared here. In the December issue, a meeting in Uttarakhand was highlighted. The January issue covered the environment and the education of the girl child, which included the workshop held in June in Uttarakhand. Shrimati Joshi of Siddhi drew a parallel between the environment and girl child and showed how one affects the other. How the ‘Maiti Movement’ started was highlighted by Shri Kalyan Singh. In the January issue, Elaben gave her views on the threat to the nation due to terrorism.

The February issue carried a general report of all SEWAs and also the election process in SEWA and how the older organisers explain the responsibilities to the new organisers. The March issue highlighted the National Rural Employment Guarantee Act and its impact on each state where SEWA works. The way our members and their men have benefitted from this scheme has also been explained.

ANASUYA is a beautiful way to keep SEWAs connected through mutual sharing.
Kalavatiben is a resident of Sundernagri Community in East Delhi. She has been associated with SEWA for the past five years. She was initially a member of SHG and subsequently joined the SEWA Cooperative Bank, with a scheme of saving Rs. 150 per month. She is the mother of five daughters out of which two are married. She, however, is the sole earning member of the family, struggling daily to meet their needs. She earns about Rs. 350 to Rs. 600 every month from bindi making.

About a year ago, Kalavatiben’s husband, Mewa Lal, 58, contracted an illness, which left him weak and unable to work. Since then she has to shoulder the household responsibilities, which
Kalavatiben, a 10-year-old daughter who suffers from a mental illness. Kalavatiben has to run from pillar to post making an attempt to get her daughter treated. “Bindi banane se zyada kamai toh boti nabi bai. Main akeli aurat sab kuchh sambalti hun. Saara paisa ghar kharch aur bimari ke ilaaj mein chala jata hai, aur phir bhi pura nahi padta.” [Bindi making is not a sufficient source of income. I have to do everything myself. All the money goes in household and medical costs and there is never enough]: Kalavatiben.

Under such pressurising circumstances, Kalavatiben needed a way to increase her income. This is when she turned to the SEWA Cooperative Society for assistance. She decided to open a shop in her house to supplement her income. She took a loan of Rs. 5,000 in order to procure stock for starting a shop.

While she still struggles to keep up with her daily expenditure and trying to fulfill household needs, by starting the shop with the loan she had taken, she has managed to increase her monthly income to about Rs. 1,500 to Rs. 2,000. She is appreciative of the loan that she has received from SEWA. “SEWA se loan lene ke baad mera bojh thoda kam bha bai. Waise bhi kabin aur jaati toh 10 ke bhave se kam byaaj tob kabin nabi milta. SEWA ke kam byaj bone se mujhe babut suvidha bai”: Kalavatiben. She seems particularly satisfied with the low interest rate at which the SEWA Cooperative Society offers loans as opposed to local moneylenders who have high interest rates.

Kalavatiben is one of the most regular members of the SEWA Cooperative Society. Even the most difficult times don’t deter her from depositing her monthly saving or paying her loan instalments. She considers saving to be of paramount importance in terms of future security. “Ab main tob padhi likhi boon nabi aur bank ka kam nabi samajh sakti. SEWA ne yeb babut acbbaa kiya jo bhum jaisti aurton ki madad ke liye yeb sab ina aasan bana diya”: Kalavatiben.

SEWA has enabled formal financial services to become accessible to the women at the grassroot level, making life easier for them and providing them with services they are otherwise deprived of.
Kankuben has had a long association of 10 years with SEWA. She is a resident of the Raghubir Nagar Community in West Delhi. She is a Gujarati and belongs to a place called Katwan in Gujarat. Kankuben is a mother of six children, five daughters and one son. All her children are married. The women in the family are associated with SEWA. The entire family has, for generations, been involved in the vending profession, where they sell utensils and clothes. The women are associated with SEWA in an effort to organise vendors, to get them a marketplace to sell their stock and advocate for
their rights. Kankuben has also been a member of the SHGs and now the SEWA Cooperative Society.

She has a saving scheme of Rs. 250 per month in the Cooperative Society. As a member of the SHG she used to deposit Rs. 200 per month, which is now in a fixed deposit in the Cooperative Society. Kankuben has turned to SEWA time and again for financial aid. She confides that SEWA is a great support to her. “SEWA ka bahut sahara hai mujhe”: Kankuben. Her loan details are:

- First loan of Rs. 5,000 in order to buy more stock for her business.
- Second loan of Rs. 10,000 to take care of the medical expenses during her daughter-in-law’s delivery.
- Third loan of Rs. 10,000 to take care of the medical expenses when her grandchild fell ill.
- Fourth and the most recent loan of Rs. 25,000 in order to renovate the SEWA Education Centre, which SEWA has taken on rent from Kankuben.

For Kankuben, SEWA is an organisation that has truly understood the needs of many women like her. Also, with regard to the obstacles that these women face pertaining to financial aid, SEWA has worked around those limitations primarily focussing on serving these women and providing them with opportunities to meet their needs. “SEWA ne hamari samasya ko bamesha samjha bai aur jab bhi bumein paison ki zaroorat padi hum kabi bhi unke paas jaane se nabi ghabraye.” [SEWA has always understood our problems and whenever we have needed money, we have not hesitated to go to SEWA]: Kankuben. She is a highly satisfied member who has no complaints against the bank. She really values her long association with SEWA.
Jahanara is a 21-year-old woman residing in Sundernagri. She is married and has three little children. Jahanara got married five years ago and lives in Sundernagri with her husband. She is a home-based embroidery worker and takes care of the household chores as well. Her husband also works at home. He gets the work from the contractors of Sundernagri and does embroidery work at a per piece rate.

When Jahanaraben got married, the economic condition of the family was very poor. They had to lead a hand-to-mouth kind of existence. This prompted Jahanaraben to do something that could improve matters. Thus, she started devoting most of her time to learning embroidery from none other than her husband. Seeing her enthusiasm and zeal to contribute to the family income and moreover with the idea that she, too, can work like him at home and earn something, her husband encouraged her and started investing time in teaching her the skill. Jahanaraben got so involved in learning embroidery that she actually mastered the work and she is confident to say that she now does the work better than her husband.

Jahanaraben and her husband started taking more and more work from the contractors and worked day and night. Though they felt that their capacity to produce more work has increased, one thing kept on disturbing Jahanaraben. That was the fact that they were not paid the actual price for their labour. The harsh reality that the contractors who give them work usually do not pay them well was not something new to her, but the upsetting fact was that she could have never mustered the courage to bargain for the actual rates. To meet the needs of the family members she even had to take loans from the moneylenders who charged her an exorbitant interest on the amount. She had her little children to sustain and the income was not enough to meet the family's basic necessities such as nutritious food, better education, healthcare and so on. Her poverty was further exacerbated with exploitation from all sides. She had almost given up hope that she will ever be able to come out of this situation.

SEWA started its embroidery programme in 2005. The basic objective of the programme was to eliminate the presence of the multitude of contractors who are involved in the supply chain, to give the women regular work and at reasonable rates. SEWA has the experience of organising members and ultimately converting programmes into self-sustainable institutions through a cooperative. Embroidery work has also been started with the same objective.
Initially, Jahanaraben joined SEWA with the sole motive to earn more for the same quantum of work that she used to do for the contractors. There was no doubt that she being the skilled member has earned the maximum and fulfilled the core objective of this programme. But SEWA’s mission is to achieve something that is much more than that. SEWA also wants its members to show true commitment. Jahanaraben started getting more and more involved in this programme; she even started stepping out of her house to the embroidery centre to gain exposure to the outside market.

SEWA members accompanied her to the export houses. It seemed to be a different experience for Jahanaraben as she had never imagined that she would ever visit these big companies. This kind of exposure instilled so much confidence in her that she started negotiating for the rates herself. She was the first choice for making any new sample because she had a sense of timing as well as a fine hand at embroidery. She understood the importance of a union and started organising more and more women in this programme. Now, Jahanaraben is a proud and active member of SEWA Delhi. She experiences a sense of satisfaction and pride in the fact that she is contributing a larger part of her earnings to her family and she has the support of her husband in whatever she is doing. She has also started saving so that she can give a good education to her children.

The other women members of SEWA Delhi’s embroidery programme call Jahanaraben the most sincere and forward-looking member of SEWA.
Roshnaben is a member of SEWA since the last one year. She is a very skilled embroidery worker and is from Lucknow, Uttar Pradesh. She did not have a happy childhood. Her parents did not let her study. Her father was a contractor of chikan embroidery work and her mother, a housewife.

Roshnaben started embroidery work at the age of 12. Her father got her work at home and she made beautiful garments. At times her father gave her just Rs. 100 or Rs. 200 in a month for heavy and complicated work and, like a dutiful child, she gave all her savings to her mother.

At the age of 15, she was married to Rahis, who was also a contractor and took work of zari and zardozi from Lucknow and distributed it to 25 male artisans in the household units. Ten female artisans also came to their home for doing embroidery. Her husband was earning Rs. 3,000 to Rs. 5,000 per month. Rahis was quite open-minded, but his father was not. He wanted Rahis and Roshna’s daughter to be married at the early age of 14, which was unacceptable to both parents. This forced marriage of their child due to the whim of the older man made Roshnaben and her husband leave the family house in Lucknow and move to Delhi.

With the help of his brother-in-law, Rahis got a job of making samples at a boutique in Delhi where he has been working since the last one year. He earns a monthly income of Rs. 5,250. However, this was not enough to fulfill all the expenses of his family. Difficulties in meeting the necessities of their three children with other domestic expenses made Roshnaben think of contributing to the household expenses. She started taking work from contractors and began earning about Rs. 2,000 to Rs. 3,500 a month.

One day, a member of the SEWA embroidery programme told her about the embroidery centre in Rajiv Nagar, and she immediately got associated with it. Roshnaben now earns Rs. 3,500 to Rs. 5,000 in a month. “Contractors ka ek mabine ka kaam SEWA ke 15 din ke kaam ke barabar bat.” [What the contractors pay in a month is equivalent to 15 days of work with SEWA]: Roshnaben.

Roshnaben uses her income for her children’s education at private schools and saves some amount in committees. As she lives in a rented house, it is still not sure how long she would be able to live in the same community and take embroidery work from the centre.

Roshnaben wants her association with SEWA to be a lasting one. She also wishes to earn more and contribute to the family income in a major way.
Roshniben’s brother is not mentally sound so she wanted a toilet to be constructed at her father’s house. “Toilet banane ke baad mere bhai ko kahi door nahi bhejana padta, mujhe bahut khushi hai ki maine apna paise ko sabi jagab lagaya aur ismein MHT aur SEWA Delhi ne mujhe raasta dikhaya.” [My brother does not have to go far for the use of a toilet. I am happy that I have invested my money in a proper place. MHT and SEWA Delhi have shown me the direction]: Roshniben after the construction of the toilet.
My name is Nirali. Both my husband and I were silk weavers. We had to constantly work through the contractor, and used to get very little money in return for our work. Moreover, the work was available for only four to five months in a year.

I used to feel devastated on seeing other people’s children attired well and going to school. This made me curse my own luck. Many people from both Government and non-government organisations visited our village, telling us about the various schemes that the Government has created for our benefit, but I could never figure out a way of availing them.
They used to talk about needing money to fill forms for obtaining benefits through these schemes, but I could never think of a way to spare this amount, as we even lacked enough to fill our stomachs.

One day I came to know that children would get mid-day meals if sent to school, which I saw as an incentive for my own children. However, there was corruption even in this scheme, they often got less than adequate food or no food at all. Therefore, I stopped sending them to school and they started helping out at home. When the silk work was not available, my husband used to vend old clothes. All in all, life was extremely difficult.

One day, two women came to our house, which made me angry as usual. However, they were so patient and polite that I immediately felt a bond with them. They were Payalben and Madhuriben, and they asked my husband to make silk sarees. The income was good, and I began to save some money. In time, I could send my son to school. I got him admission in a hostel as my husband is addicted to gambling, and he wanted our son to help him work so that we can make more money. As a result, I had to endure both physical as well as verbal abuse. I eventually ended up telling my woes to Madhuriben and Munniben, who, in turn, scolded my husband. They also explained the situation to him and he later asked for their forgiveness.

A few days later, Madhuriben linked me to the health programme. I was simultaneously learning the work and explaining it to my fellow villagers. The silk work stopped, but our problems were less daunting this time as we continued to be paid by SEWA.

Under the health programme, camps are organised on a regular basis. Dr. Pratima Singh did a thorough check-up of the women, and a pap smear test was carried out on me. Early symptoms of cancer were detected, which made me panic. But SEWA as always was there for me, and Beenaben and Sudhaben got my operation done at the Bhagalpur Government Hospital.

Now I am completely all right. I pray for all the members of this organisation that gave me employment and support in all ways possible. May it grow manifold in the future.
Sulochnaben, 35, is a widow, working as a SEWA Sathi at Fulkia Centre, Bariarpur Block. She makes agarbattis for a livelihood and has four boys who study in a Government school. Many years ago, Sulochnaben lost her husband and since then had no income. Grudgingly, she got dependent on her parents-in-law. They did not permit her to go out of the house and had also restricted her from doing things the way she wanted. She was miserable.

It was in 2005 when the activities of SEWA brought her the opportunity of earning a livelihood as an agarbatti roller. Even though it was not easy for her to work outside the house, her sister-in-law’s participation in the agarbatti rolling activity made it possible. This was the beginning of her future. As she started working, her parents-in-law pressurised her to give them the money that she earned. This made her take a decision to live separately. She was now able to give full and proper attention to her children.

Today, Sulochnaben is a SEWA Sathi of a centre and is earning Rs. 1,500 a month. She has purchased a cow, another means of income generation, by her own earning and savings.

The fear-free atmosphere at the centre helped Sulochnaben not only in earning but has also facilitated the overall development of her personality. She has gained a lot of self-confidence and turned into an active member of her household. She has ensured a bright future for her children.
Meeraben of Ashatola village of Bariarpur Block is a widow. She is working as a SEWA staff member in Katihar district. She is also a member of the Prem Group of Bariarpur Block.

Meeraben comes from a middle class family. There were three members in their family—her daughter (Beena Kumari, 20), her husband and herself. Her husband was working as a daily wage labourer in Bhagalpur and she was a housewife. Their daughter was studying. Her husband was the only earning member in their family. The condition of the family was not so good.

The Prem Group was actively running in the area for the last 10 months. Meeraben was not a member of the group. Geetaben and Nutanben of Bariarpur told her about it and its benefits and asked her to become a member of the group. Meeraben found it difficult to pay the amount that would make her savings equal to the other group members. Geetaben and Nutanben suggested that she pays some amount of money and penalty initially and join the group. She did that and hence became a member of the group. Later on she paid the balance amount in instalments. She sometimes used to attend aagewaan meetings and from there she developed the feeling that she would like to work for women.

As Meeraben has completed her Matriculation, Nutanben asked her to join SEWA as there was a requirement in the health programme. Meeraben took the decision to join SEWA as she was interested in it from the beginning, but her husband didn’t allow her to work. She continued saving and attending aagewaan meetings. In the meantime, her husband fell ill. There was no improvement in his health and it was fast deteriorating. He left his job because of this. Meeraben was arranging money for his treatment by taking loans at a low interest from her group. The financial condition of their family became so bad that her daughter had to leave school. Then her husband passed away and there was no source of income. She was unable to understand how to repay the loan and interest to the group. Meeraben was totally shattered.

To her relief, Miluben of SEWA Munger talked to the B.D.O., Bariarpur Block and helped her in getting the benefit of Pariwarik Labh of Rs. 10,000 from the block. With this she was able to repay the loan and interest to the group.

There was still no source of income in their family and she was facing many problems. However, fate favoured her and in August 2007 she came to know from Nutanben that there is some work in Katihar. Meeraben decided to go there. She has now become one of the staff members of SEWA. And she is earning and fulfilling her familial needs. She is happy that her daughter is now continuing her studies.

“Because of SEWA today I am able to earn for myself and my daughter. SEWA has helped us to overcome our dark days. One can take an example from us that anyone’s support and love can bring a positive change in someone’s life”: Meeraben.
Jahannaraben, a member of the Data Baba Self-Help Group, had a problem in her throat. Initially it looked like goitre. She tried to get it cured by local medicines but nothing worked. On 7 March 2008, Jahannaraben went to the Jangipur subdivision hospital with Anarkaliben, our Swasthya Sathi. After a few medical tests, the doctor confirmed that there was a tumour in her throat and advised her to operate the lump as soon as possible.

Jahannaraben got admitted in SD Hospital for the operation. She required two bottles of blood of O+ group. She was admitted for four or five days in the hospital but blood was not available. The blood bank stated that they had no stock and that the patient needed to buy the blood from outside. This would cost approximately Rs. 700 to Rs. 800.

Jahannaraben’s husband is a migrant labourer and he was not in a position to buy blood for his wife. Therefore, he postponed the operation till the availability of blood in the SD blood bank and went back to his workplace.

Jahannaraben belongs to a backward community where most of the people are afraid of hospitals. Though she agreed to being operated upon, she remained silent in front of her husband’s decision.

Anarkaliben and Pramilaben (organisers of SEWA) had to go to Jahannaraben’s house to convince the family members for the need of an operation. The other members of Jahannaraben’s family agreed but requested the SEWA staff members to arrange the blood. By the middle of July, Suptiben, an organiser from SEWA Bharat, collected credit cards of blood donors from a local club near her house. The doctor decided to conduct the operation on 18 August.

Three days before that date, Anarkaliben took the patient to SD Hospital and arranged everything for the admission. She collected one bottle of blood from the blood bank of the SD Hospital and was refused another bottle. Anarkaliben went back to the doctor and demanded for a requisition to collect the blood from Berhampore General Hospital. The doctor advised her to revisit the blood bank and collect a statement from the concerned official stating NIL storage of blood on the requisition slip.

Anarkaliben followed his advice. Now the concerned official of the blood bank was ready to give her the second bottle.

On the 18th morning, Jahannaraben got operated and the lump was sent to the diagnostic laboratory for a biopsy test. The report was submitted after 10 days and Jahannaraben is now out of danger.
It was almost 2 pm and I was praying to Allah constantly to keep our prestige in front of our neighbours and bidi mahajans. It was 4 August 2008, a special day for all of us. A camp was to be held for on-the-spot verification of bidi rollers for the issuance of identity cards in Sanmatinagar.

I am Manjuraben, working as a SEWA Sathi in Sanmatinagar. Before 2004, I was a housewife and bidi roller, just like the other women of my village. When SEWA Bharat started working, I was in a dilemma whether to join them or not. But as time passed by, I got involved with the various activities of SEWA—literacy, survey, SHG formation, membership, VIMO and so on.

We had prepared application forms for 100 members along with all the documents for this special day. On 31 September we took the applicants to the Panchayat Office and got signatures on individual forms and certificates for each member from the Panchayat Pradhan.

The preparation for the bidi ID card camp started during the early morning of the scheduled day. The officials from Nimtita Bidi Labour dispensary and Tarapur Bidi Welfare Commissioner’s office were supposed to arrive by 10 am. Members started collecting in front of the Ranjitpur office. But there was no trace of any Government official till 10 am. We tried to make contact with them several times but our calls were not answered. After many attempts contact was finally made with the Deputy Welfare Commissioner and he told us that they would come by 2 pm. Also, the DWC did not want to highlight the occasion and gave clear instructions not to have any crowds in the camp premises.

We arranged the camp on the second floor of the office building. We requested the members to stay at their homes; they would be informed in time. On that day I remember I had counted every second of the hours. Everyone of us was sitting in a room and praying to God. Again the women members started coming to our office. Then we decided to arrange a waiting hall for them. There is a newly-constructed house that was vacant. We took permission from the landlord and arranged for seating till the camp started so that there was no commotion.

At 2.25 pm, the DWC called and informed us that they were about to reach. That was the moment for which we were waiting. A new life and energy came into us and we started working with fresh enthusiasm. We ran across the village and collected women from their houses and took them to our office. The camp was started by 2.30 pm and by 4.15 pm they had made ID cards for 87 members. The DWC was present and assured us that the cards would be delivered by hand to the SEWA Bharat Murshidabad office.

When all the members and officials went back we took a deep breath. It was a moment to enjoy after so many hassles. Being a bidi worker myself, I have been able to change the lives of so many bidi workers and their families.
My name is Kamalaben, I stay in Bhukana Village of Almora District. As I was married off early, I could study only till Class 5. I married into a poor family and my marital life faced a lot of financial trouble. Since my childhood I wanted to do social work. When the Government of Uttarakhand started an SHG, I joined the group. We named the group Bhagwati. I was chosen the President of the SHG. Being uneducated and unskilled, I had no knowledge of running an SHG. I was included in a financial literacy training programme. This was the beginning of my success story. Though I was the President, I did not know anything about C.C.L. or internal lending. Initially, we could not reap the benefit of the SHG.

After attending three financial literacy training programmes conducted by SEWA, I mastered the skill of SHG accounting. We confidently started interlending and now our savings are Rs. 12,000, out of which Rs. 1,790 have been lent to the members. We could, therefore, take Rs. 25,000 from the SGSY programme and we are utilising this well. The trainings helped me to understand the importance of saving and how it helps break the vicious cycle of poverty.

Now I am able to plan my expenses well. I understand the calculations of what I need to purchase.

SEWA’s training in Uttarakhand is a blessing for us and I try to spread the message to my community members.
SEWA started its programme in Gandigram in Dehradun in January 2007. Savitriben joined SEWA through SHG Bhoomi. She learnt about the SEWA movement through the organisers of SEWA and was influenced by its ideology. She thought that she would also bring about positive development in her slum through this. This slum falls in a backward area in Dehradun. The women stay in the midst of adversity. Though there are a few Government schemes, the community members cannot reap their benefits as they are unaware of them.

Savitriben’s outlook gradually changed after joining SEWA. She started organising the women to join SEWA. She also started holding awareness sessions for Government schemes and got involved in linkages for the benefits to members. She began to invite the women to the community meetings.

The women chose her as their leader. This built a lot of self-confidence in Savitriben. She has taken skill training with Aliya organisation. She does quality checking of bags, coasters and gowns made on order by the community members.

She has also assisted Radhaben, who was subjected to domestic violence, by counselling her husband and giving advice for legal help. Now Radhaben is better treated by her husband.
Like Kamlaben of Delhi, SEWA members are given the support that they often so desperately need to enable them to look at the future with confidence. SEWA empowers them to face the years ahead with hope in their hearts.