SEWA Bharat
Annual Report 2013
Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ADB</td>
<td>Asian Developmental Bank</td>
</tr>
<tr>
<td>ARSH</td>
<td>National Adolescent Reproductive and Sexual Health</td>
</tr>
<tr>
<td>BC</td>
<td>Banking Correspondent</td>
</tr>
<tr>
<td>BPL</td>
<td>Below Poverty Line</td>
</tr>
<tr>
<td>CSA</td>
<td>Customer Service Agents</td>
</tr>
<tr>
<td>CSP</td>
<td>Customer Service Point</td>
</tr>
<tr>
<td>DOTS</td>
<td>Directly Observed Treatment, Short-Course</td>
</tr>
<tr>
<td>ETI</td>
<td>Ethical Trading Initiative</td>
</tr>
<tr>
<td>EWS</td>
<td>Economically Weaker Sections</td>
</tr>
<tr>
<td>GPRS</td>
<td>General Packet Radio Services</td>
</tr>
<tr>
<td>GRC</td>
<td>Gender Resource Center</td>
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<tr>
<td>ILO</td>
<td>International Labour Organisation</td>
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<tr>
<td>KMC</td>
<td>Katihar Municipal Corporation</td>
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<tr>
<td>LSM</td>
<td>Lok Swaasthya SEWA Co-op</td>
</tr>
<tr>
<td>MHT</td>
<td>Mahila Housing Trust</td>
</tr>
<tr>
<td>MOIC</td>
<td>Medical officer in-charge</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NFE</td>
<td>Non-formal Education</td>
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<tr>
<td>NIOS</td>
<td>National Institute of Open Schooling</td>
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<tr>
<td>NRHM</td>
<td>National Rural Health Mission</td>
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<tr>
<td>OHS</td>
<td>Occupational Health and Safety</td>
</tr>
<tr>
<td>POS</td>
<td>Point of Sale</td>
</tr>
<tr>
<td>RGSEAG</td>
<td>Rajiv Gandhi Scheme for Empowerment of Adolescent Girls</td>
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<tr>
<td>RML</td>
<td>Reuters Market Light</td>
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<td>RSBY</td>
<td>Rashtriya Swasthya Bima Yojna</td>
</tr>
<tr>
<td>RTE</td>
<td>Right to Education Act</td>
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<tr>
<td>RUIDP</td>
<td>Rajasthan Urban Infrastructure Development Project</td>
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<td>SBI</td>
<td>State Bank of India</td>
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<tr>
<td>SGR</td>
<td>SEWA Grih Rin</td>
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<tr>
<td>SHG</td>
<td>Self Help Group</td>
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<tr>
<td>SMBT</td>
<td>SEWA Mutual Benefit Trust</td>
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<td>SMSS</td>
<td>Swasthreya Mahila SEWA Sangam</td>
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<tr>
<td>SRHR</td>
<td>Sexual Health and Reproductive Rights</td>
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<tr>
<td>SSK</td>
<td>SEWA Shakti Kendra</td>
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<tr>
<td>SUDA</td>
<td>State Urban Development Authority</td>
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<tr>
<td>SWM</td>
<td>Solid Waste Management</td>
</tr>
<tr>
<td>SYRC</td>
<td>SEWA Youth Resource Centers</td>
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<tr>
<td>TB</td>
<td>Tuberculosis</td>
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<tr>
<td>VHSC</td>
<td>Village Health and Sanitation Committees</td>
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<td>VT</td>
<td>Vocational Training</td>
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Vocabulary (Hindi)

<table>
<thead>
<tr>
<th>Hindi Word</th>
<th>English Translation</th>
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<tbody>
<tr>
<td>Aagewan</td>
<td>SEWA Bharat women members who take a lead in community engagement</td>
</tr>
<tr>
<td>Agarbatti</td>
<td>Incense</td>
</tr>
<tr>
<td>Bandhej</td>
<td>Cloth tie and dye craft from Jodhpur, Rajasthan</td>
</tr>
<tr>
<td>Hath pantha</td>
<td>Hand fan</td>
</tr>
<tr>
<td>Jagriti</td>
<td>Awareness</td>
</tr>
<tr>
<td>Jan sunwais</td>
<td>Public hearings</td>
</tr>
<tr>
<td>Mahajan</td>
<td>Market-worker</td>
</tr>
<tr>
<td>Mohalla</td>
<td>Community/neighborhood</td>
</tr>
<tr>
<td>Soop</td>
<td>Vegetable drying basket</td>
</tr>
<tr>
<td>Saathi</td>
<td>SEWA grassroots community organizers</td>
</tr>
<tr>
<td>Saundarya Sathis</td>
<td>SEWA Bharat’s community waste collectors</td>
</tr>
</tbody>
</table>

Indian numbering system

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

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

- **Crore**
  - 1,00,00,000
  - Rs. 3 crore is Rs. 3,00,00,000 or 30 million
1. About SEWA

1.1 The Self Employed Women’s Association (SEWA)

SEWA: an organization and a movement

Despite comprising of over 90% of the female workforce, poor informal economy women workers lack social protection, political voice, and government recognition. The movement of the Self Employed Women’s Association (SEWA) began in 1972 out of the appeal of women textile workers and the initiative of Smt. Ela Bhatt. In the early 1970s, Ela-ben was the Head of the Women’s Wing of the Textile Labour Association (TLA), India’s oldest and largest union of textile workers. Using the experience gained as part of the labour movement, and sourcing much inspiration from Gandhi-ji, Ela-ben organized women workers. After much struggle for legal recognition, SEWA, India’s first trade union for women of the informal economy was collectively established.

Now, SEWA organizes women so they are empowered to act against social constraints, exploitative market conditions, and unjust policies. Through forming women-centered institutions such as cooperatives and unions, and strengthening women’s bargaining power and skills through development activities, SEWA is both an organization of poor women workers, and a movement for them to create better alternatives.

SEWA Goals

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

- **Full employment** means work that provides economic security, food security and social security.

- **Self-reliance** aims to support women towards being economically autonomous and able to wield decision-making power. Self-reliance is the basis of sustainability that is essential at the individual-level and also for women’s collectives, organizations, and cooperatives.

1.2 SEWA Bharat: a federation

SEWA Bharat is an all India federation of membership-based organizations of women working in the informal sector. It is committed to strengthening the movement of women in the informal economy by highlighting their issues at the national level and building its member organizations’ capacity to empower them. SEWA Bharat directly supports organizations, programs, and projects in six states of India, and coordinates experience and knowledge-sharing with SEWA sister organizations around the country.

**SEWA Bharat’s role within SEWA is to:**

- **Build a national identity for SEWA** in order to advocate for the rights of women workers across India.

- **Strengthen SEWAs** towards their independence by helping them plan and execute new programs, and build local-level capacity.

- **Develop new SEWAs** by identifying the potential for setting up new SEWA organizations around India.

- **Facilitate linkages** through experience sharing between existing SEWAs and other NGOs, connecting SEWAs with government programs, and guiding market linkages for informal women workers’ livelihood development.

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*Why informal economy workers?*

Although informal workers were always a majority in India, they were only ‘discovered’ with the advent of liberalization. Their vulnerabilities and insecurities need to be addressed through social security policies which recognize their specific needs.

However, organizing and advocacy of the informal workers cannot be confined to specific needs but must be a movement towards a better society and a fairer economy.

- Renana Jhabvala, SEWA Bharat President

2. SEWA Bharat Achievements 2013

Organizing, mobilizing, and advocacy for women workers
• SEWA membership reached 1.9 million poor women workers (See SEWA map pg. 10)

Livelihood promotion and protection
• 5 SEWA Bharat-promoted women’s run producer companies and cooperatives around India.
• 1,976 poor women workers empowered as shareholders in their own cooperatives.
• 3,121 SEWA Bharat women members earned fair wages through livelihood programs.
  (Total: 60 SEWA Bhagalpur silk weavers + 150 SEWA Katihar saundarya saathi (community waste collector) + 1,386 agarbatti (incense) workers + 450 Delhi home-based workers and 75 Bareilly artisans in Ruaab SEWA + 1,000 women farmers in Uttarakhand)
• Wages worth Rs. 1,69,95,700 earned by women workers through livelihoods program.

Skill building, education, and vocational training
• 2,408 underprivileged girls trained in diverse, market-relevant, skill development programs.
• SEWA Bharat skill building connected poor girls with quality courses in computers, basic IT, graphic design, customer relation and sales, fashion designing, cutting and tailoring, stitching, beauty culture, exam and school preparation in the National Institute of Open Schooling (NIOS), and non-formal education (NFE).

Social security and health
• 4,794 referrals to healthcare centers reduced financial burden on vulnerable women workers and their families.
• 1,760 SEWA jagriti (awareness) sessions brought 28,065 people across Uttar Pradesh, Delhi, Bihar, and West Bengal vital information on health rights, treatment, and services.

Microfinance
Self Help Group (SHG) model
• 955 SHGs comprising of 11,779 poor working women.
• SHGs have cumulative savings worth over Rs. 30 million.
• Loans worth over Rs. 47.8 million between SHG members to finance women’s diverse needs like business, education, healthcare, and housing.

Thrift and Credit (T&C) Cooperative Model
• 9,525 women account holders in SEWA Bharat-supported Thrift and Credit Cooperatives.
• This year, 1,353 loans worth Rs. 3,53,08,600 distributed to meet poor women’s needs.

Banking Correspondent Model
• 10,545 accounts opened in previously unbanked and remote areas of Uttarakhand.
3. SEWA Bharat’s program themes

SEWA Bharat supports five integrated development programs in poor women’s organizing, leadership and advocacy, livelihood promotion, social security and healthcare, skill development, and microfinance. SEWA’s holistic approach addresses the connections between women’s working lives and family lives. An informal woman worker’s health is inextricable from her occupation, just as her children’s education is dependent on her economic security. As each district and state is comprised of diverse women workers, SEWA Bharat helps local teams set up their own unique and specialized initiatives.

3.1 Organizing, capacity building & advocacy

Organizing

SEWA organizes women workers to create responsive organizations and strengthen women’s socio-economy status and decision-making voice. Through organizing, women are enabled to counter forces that contribute to their impoverishment, and ensure sustainability of development activities. Women workers can be hesitant to organize. Standing up against unfair employment conditions, low-pay, and exploitative middlemen or money-lenders jeopardizes their job security. Women workers and their families have periodically been exploited, misled, and conned by outside agencies, which is why SEWA’s approach of supporting community women to take a lead has been so effective.

SEWA Bharat’s grassroots workers (SEWA saathis) first reach out to poor women through Mohalla meetings (community meetings) to spread awareness about the SEWA movement’s achievements. Saathis identify aagewans (community leaders) to work within their communities. Organizing requires a high level of strategizing, motivation raising and field-level leadership from local teams. SEWA supports women to organize into member-based collectives such as producer groups, cooperatives, trade committees, and producer companies for livelihood support and advocacy, and self help groups and thrift and credit cooperatives for microfinance.

Strengthening women’s capacities

SEWA strengthens women’s individual and collective capacities through trainings, workshops, exposure visits, seminars, and conferences. Specialized trainings have been developed under each program theme such as technical skill building and microenterprise training under the livelihood program; financial literacy for the microfinance program; and sexual and reproductive health and rights, how to apply for government schemes, and tuberculosis treatment under the social security and health program. SEWA Bharat facilitates exposure visits for women workers to promote intra- and inter-institutional sharing between SEWA organizations and other agencies, NGOs, and government departments.

Aagewans: women leaders of development

SEWA grassroots workers (saathis) identify women in local communities that display leadership, activism, and social awareness. SEWA Bharat aims to build upon the natural leadership of local women and develop them into aagewans who will take the SEWA movement forward. SEWA Bharat builds aagewans capacity through ‘training of trainers’ and workshops. In order to motivate aagewans’ voluntary engagement, SEWA Bharat connects them to skill development, organizes fun community events, and coordinates health and social security camps.

Advocacy for women workers’ rights

SEWA Bharat grassroots organizers run advocacy campaigns, and hold demonstrations and rallies to bring their concerns to local and national government and media attention. However, achievements are not met through only workers’ activities. Diverse stakeholders, specifically employers and government officials, must be involved in order to bring significant and lasting change. Therefore, SEWA Bharat strengthens women’s capacities to engage in high-level meetings. Enhancing employers and government officials’ understanding and exposure to women’s issues is an immense challenge, but SEWA recognizes it as the key to change and liaises with high-level stakeholders to incorporate women’s needs into policy.
3.2 Livelihood promotion

Small producers and informal economy workers are the backbone of economic growth experienced by India today. However, women workers face the greatest barriers to information, skill building opportunities, infrastructure, and productive assets and markets that are essential to lift their lives out of poverty and promote their trade. To ensure economic security, SEWA Bharat facilitates direct market linkages and builds women’s business capacities for financial independence. Using an integrated approach, SEWA Bharat organizes needs-based skill upgrading programs and connects women to diverse development activities.

SEWA organizes women’s producer cooperatives that empower them to wield greater leveraging power over exploitative employers or middlemen and demand fairer wages and working conditions. Cooperatives enable women to collectively access resources and create economies of scale that reduce individual financial burden and risk. A list of all 5 SEWA Bharat-supported cooperatives and producer companies are found in the table below.

By creating direct market linkages, SEWA Bharat women members are engaged in transparent and fair supply chains. Exploitative middlemen are eliminated and women gain fair wages, decent working conditions, and ownership over their products. Through linking women workers directly to domestic and international buyers, SEWA Bharat is promoting the sustainability and growth of its member-led institutions.

Skill building and training for women workers enhances marketability and allows women to continue traditional crafts while developing modern skills. For poor adolescent girls, SEWA Bharat provides market-relevant courses, personal development training, and job placements (see pg. 6).

<table>
<thead>
<tr>
<th>Cooperative name (registration year)</th>
<th>Location</th>
<th>Product(s)</th>
<th>Production members</th>
<th>Shareholder members</th>
<th>Production (Rs.) (2013)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SEWA Udyogik Swabalambi Sahakari Samiti, Ltd. (2005)*</td>
<td>Munger, Bihar</td>
<td>Raw incense (agarbatti) sticks</td>
<td>1,337 women</td>
<td>722 women</td>
<td>Rs. 92,42,259</td>
</tr>
<tr>
<td>SEWA Shram Sugandhit Producer Company Ltd. (2008)*</td>
<td>Munger, Bihar</td>
<td>Scented incense (agarbatti) sticks</td>
<td>49 women</td>
<td>228 women</td>
<td>Rs. 2,51,636</td>
</tr>
<tr>
<td>SEWA Saheli Bunkar Sahkari Samiti Ltd. (2010)**</td>
<td>Bhagalpur, Bihar</td>
<td>Handloom textiles, silk</td>
<td>60 people (30 SEWA members + husbands)</td>
<td>101 women</td>
<td>Rs. 11,89,855</td>
</tr>
<tr>
<td>Ruaab SEWA Artisans Producers Company Ltd. (2010)**</td>
<td>Delhi, National Capital Region</td>
<td>Embroidery, women’s clothes, accessories</td>
<td>450 Delhi-based + 75 Bareilly-based artisans</td>
<td>750 women</td>
<td>Rs. 57,49,389</td>
</tr>
<tr>
<td>SEWA Ekta Autonomous Producer Co-op Society (2013)**</td>
<td>Uttarakhand</td>
<td>Organic spices (chilli, turmeric, etc.)</td>
<td>1,000 farmers</td>
<td>125 women</td>
<td>Rs. 1,27,000</td>
</tr>
</tbody>
</table>

Table 1: SEWA Bharat-supported cooperatives and producer companies;

*Financial year 2013 (April ‘12-March’13), **Calendar year Jan-Dec. 2013
3.3 Skill building, education & vocational training

SEWA Bharat’s skill building program grew out of members’ demands for more opportunities for their children. Many educational institutions impose high tuition fees, and SEWA’s poor working women struggle to make ends meet. The result is that young girls with vast potential are sent to the poorest government schools where teachers are regularly absent, girls face abuse, and the quality of education is poor. Furthermore, girls are more often than boys pulled out of school early to take over household responsibilities.

Skill development across India

Recognizing the need for different livelihood options for their children, SEWA Bharat members demanded vocational training, diverse courses, and skill building opportunities. Training is carried out through SEWA Shakti Kendras (SSKs), SEWA Youth Resource Centers, Youth Clubs, and Polytechnics academies, running in eight districts of India: Bareilly, Katihar, Jodhpur, Jaipur, Bikaner, Delhi, Murshidabad, and Purnea (district-wise skill and education programs is found in the following chapters). This year, a total of 2,408 girls gained market-relevant skills through the SEWA Bharat skills and education program.

Preparing girls for bright futures

Education centers offer both basic and advance courses in subjects that are in demand by girls in the local area as well as by the market. These courses are charged at a marginal rate to promote sustainability of the program. SEWA’s polytechnics have Rozgar Kendras (job placement cells) that focuses on connecting SEWA girls and youth residing in the local community with real-life internships or employment opportunities. The Rozgar Kendra hosts in-house talks and interviews for internships, and aims at 100% placement in meaningful employment for young people. Girls are also prepared for employment through SEWA-organized exposure visits that bring adolescents in contact with successful professionals and businesses. SEWA also organizes job fairs in order to connect young women with potential employers.

SEWA Bharat youth programs, institutions and initiatives

SEWA Polytechnics offer girls high quality basic and advanced training in textile design, graphic design, fashion design, spoken English and personality development. Bank clerical / financial literacy training is provided through the State Bank Academy.

SEWA Youth Clubs are run out of SSKs in order to increase girls’ engagement with skill enhancement. Youth Clubs engage girls in fun and diverse life-skill building activities. The aim is to help girls mature and become local leaders, paving the way for other poor youth in their community.

Vocational training centers are located in SEWA Shakti Kendras (SSKs) and provide girls with opportunities to develop hard skills in embroidery, cutting and tailoring, stitching, and computers.

SEWA Youth Resource Centers (SYRC) mirror the SSK model with a focus on youth development. SYRCs offer girls a safe place where they can find information and support on topics like sexual and reproductive health rights, job linkages and banking.

National Institute of Open Schooling is an ongoing partnership to help girls prepare for class X and XII, particularly in English, science, maths, and painting.

Non-Formal Education classes are for children, adolescents and young adults in order to support their development for formal educational training.

Soft skill development helps girls prepare for employment through training in personality development, interview conduct, leadership, team work, and spoken English.

Internships connect girls to opportunities in diverse community businesses and organizations and in SEWA institutions. The Ruaab SEWA internship incubates girls in garment production and export training.

Youth events helps adolescent girls plan street plays, events, and awareness sessions in their areas on issues such as women’s safety, gender equality, girl child education.

SEWA Youth Explores invites guest speakers to meet with girls in order to give girls professional role models and expose them to diverse career opportunities.

SEWA Youth Festival brings together hundreds of girls from SEWA Delhi’s youth programs and from other NGOs and organizations around Delhi in order to give young women an opportunity to share their stories, skills, and talents with members of their community and distinguished guests from the Government and top educational institutions.
3.4 Social security and health

Economic, social, and political barriers inhibit women workers from addressing their health concerns, and lead to irreversible damage. The high cost of healthcare exacerbates lost wages from sick-leave and can lead to indebtedness, loss of assets, and deepening poverty. In India, the government has tried to address this by offering a vast set of schemes with free or subsided treatment to poor or below poverty line (BPL) families, members of backwards castes, and groups of low-income trades (i.e. construction workers). However, benefits of these schemes do reach thousands in need. Informal women workers are at highest risk but often have the least social security and healthcare awareness. SEWA aims to improve the existing government system towards greater outreach, efficiency, and impact. Through SEWA Shakti Kendras (SSKs) (empowerment centers), SEWA grassroots organizers connect women workers and their families to government entitlements including healthcare, insurance, and pensions.

Six SEWA steps to improved health and social security

1. Preventative care: raising awareness
   Jagriti (awareness) sessions provided by community health workers (saathi) are group meetings for women and their loved ones that demystify key healthcare topics such as tuberculosis, reproductive health and other diseases.

2. Increased access to quality services
   Social security scheme linkages
   Based out of SSKs, SEWA grassroots leaders connect marginalized people to entitlements by providing government scheme information, facilitating applications, and liaising with administration.

   Referrals
   SEWA saathis directly refer members to government and private healthcare centers to reduce poor women’s expenditure, and pass on skills and experience for women to lead community members.

   Social security and health camps
   Needs-based social security health camps bring expert practitioners and quality treatment directly into unreached communities. At camps, Jan sunwais (public hearings) in which the poor can voice their grievances and experiences of the healthcare system directly to healthcare officials.

3. Health advocacy
   SEWA works extensively with government officials at the community, Panchayat, block and district level as well as service providers like doctors, counselors, and laboratory staff. SEWA Bharat develops close relationships with relevant departments and ministries to ensure that benefits reach the needy. Through rigorous grassroots advocacy and community mobilization, SEWA Bharat teams have re-opened government healthcare centers and have ensured upgradation of infrastructure.

4. Women and girls’ sexual health and reproductive rights (SRHR)
   SEWA Bharat helps meet the need for reproductive healthcare through connecting women workers to female gynecologists and holding cervical cancer screenings. For adolescents, the Government of India’s National Adolescent Reproductive and Sexual Health (ARSH) strategy provides a framework for a range of sexual and reproductive health services adolescents. SEWA links youths to ARSH Clinics for counseling services, routine check-ups at primary, secondary and tertiary levels of adolescent health care.

5. Environmental determinants of health
   Sanitation and poor water are structural issues that demand multiple stakeholders’ attention. SEWA Bharat first raises community awareness around themes such as hygiene, toilet use, and waste disposal. Through advocacy, meetings, and community action, SEWA Bharat leaders strive to ensure that government fulfills its mandates such as proper waste collection. Local and direct community intervention mobilizes members to address their challenges.

6. Integrated approach
   SEWA’s health and social security program is integrated with its other development programs. SEWA Bharat coordinates advocacy that improves health and social security services and delivery, occupational health camps for women of the same livelihoods, and microfinance loans for healthcare.

SEWA Shakti Kendras (SSKs)

SSKs are coordination centers located in slums and villages that serve as a base to strengthen members’ capacities to access entitlements. Information on basic healthcare and SEWA and government schemes is provided and SEWA saathis facilitate social scheme applications, guide patients to healthcare centers, and liaise with government administration.

The model comes from a SEWA-run Government of Delhi initiative called the Gender Resource Center (GRC) (pg.15). The SSK is also a safe space for girls and women to engage with diverse vocational training opportunities.

SEWA Bharat health camps helped Niraliben identify cancer, and SEWA health saathis referred her to a government hospital for life-saving treatment.

Niraliben says,
“Early symptoms of cancer were detected, which made me panic. But SEWA was always there for me, and got my operation done at the Bhagalpur Government Hospital.”
3.5 Community microfinance

In spite of informal sector women workers’ major contribution to India’s development, they remain poor, vulnerable, asset-less, indebted and trapped in a continuous process of decapitalization. Without access to formal financial services, poor women are forced to rely on exploitative moneylenders or wealthy landowners. SEWA Bharat supports three models for women’s financial inclusion and independence: Self Help Groups (SHGs), Thrift and Credit Cooperatives, and a Banking Correspondent Model.

SEWA microfinance program objectives
- Provide integrated door-step financial services to members
- Build a cadre of local Customer Service Agents (CSA)
- Inculcate and facilitate a strong savings habit
- Develop and build the capacity of community grassroots women to set-up use, own and manage their own microfinance institutions
- Provide livelihood skills training and support
- Create sustainable community-based women’s microfinance institutions

Self Help Groups (SHGs)

SEWA Bharat microfinance leaders help poor women organize into collectives of 10-20 members to form SHGs. SHGs are small, economical affinity groups of poor women who contribute to a common fund to be lent to members as per the group decision. The inter-loaning is done at a very low rate of interest and with easy installments. SEWA organizers regularly interact with new groups, checking financial records, and giving advice. These women initially access loans from their own collective savings and later get more loans through opening their own bank accounts in nationalized banks and gaining access to cash credit linkages. Details of SEWA Bharat’s SHGs are found below*.

<table>
<thead>
<tr>
<th>Details</th>
<th>Uttarakhand</th>
<th>Bihar</th>
<th>West Bengal</th>
<th>Rajasthan</th>
<th>UP</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. SHGs</td>
<td>145</td>
<td>458</td>
<td>138</td>
<td>158</td>
<td>46</td>
<td>955</td>
</tr>
<tr>
<td>No. Women</td>
<td>1,401</td>
<td>5,935</td>
<td>1,643</td>
<td>2,343</td>
<td>457</td>
<td>11,779</td>
</tr>
<tr>
<td>Total Savings (Rs.)</td>
<td>30,68,120</td>
<td>1,42,22,368</td>
<td>34,58,895</td>
<td>99,73,517</td>
<td>8,94,364</td>
<td>3,16,17,264</td>
</tr>
<tr>
<td>Total Loans (Rs.)</td>
<td>51,54,439</td>
<td>2,13,58,570</td>
<td>50,30,934</td>
<td>1,43,74,335</td>
<td>19,32,000</td>
<td>4,78,50,278</td>
</tr>
</tbody>
</table>

*All figures as of end December 2013

Thrift and Credit Cooperatives

SEWA Bharat supports two Thrift and Credit Cooperatives that are independently registered institutions are managed and run by grassroots women. Delhi’s Mahila SEWA Urban Co-operative Thrift and Credit Society and Bihar’s SEWA Bacchat Aur Sakh Swavablambi Sahkari Samiti Cooperative have diverse services catered towards poor women. Both cooperatives have been greatly inspired by the SEWA Bank (pg. 40).

Financial training: First women are offered basic financial literacy training so they are empowered with skills and knowledge needed to make smart-money choices.

Accessible services: SEWA ensures that the cooperative’s services are accessible to those who are marginalized. Bank saathis go door-to-door to members’ homes or places of work to collect savings, loans, and interest dues so that poor working-women do not need to sacrifice their time or money.

Credit: The Cooperative offers diverse regular loans to members low interest rates (1.5-2%). Women members have access to regular loans, gold loans, and emergency loans, and can access credit worth Rs. 1,00,000.

Savings schemes: Women have access to saving schemes to deposit on a daily, weekly, or monthly basis with deposit options like compulsory deposit, recurring deposit, fixed deposit, and optional deposit.

Banking Correspondent Model

SEWA Bharat has partnered with the State Bank of India to work for Financial Inclusion in Uttarakhand, India. Banking services reach villages in remote hills and jungles in Uttarakhand through a cadre of local women using mobile technology in the form of POS (Point of Sale) machines. A Little World, the technology provider, leverages low cost technology to integrate micro banking with network brand ZERO. The ZERO platforms convert new Near Field Communication mobile phones into secure and self-sufficient bank branches. The local service providers, known as Customer Service Points (CSP), help community members open no frill accounts with the Bank in their own homes (see pg. 33).

Achievement: 10,545 accounts opened
4. SEWA across India

Based in Delhi, SEWA Bharat directly supports member institutions and projects in 6 states of India: Bihar, Delhi, West Bengal, Rajasthan, Uttarakhand, and Uttar Pradesh. Within each state, district level teams organize women workers and connect them to development initiatives. Members are at the center in establishing the priorities that each district should have. This chapter details the district and state-wise activities that are directly supported by SEWA Bharat.

<table>
<thead>
<tr>
<th>States</th>
<th>2013 Membership</th>
<th>States</th>
<th>2013 Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gujarat</td>
<td>10,00,224</td>
<td>Uttarakhand</td>
<td>10,670</td>
</tr>
<tr>
<td>Bihar</td>
<td>81,346</td>
<td>Almora</td>
<td>7,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Dehradun</td>
<td>1,570</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rudraprayag</td>
<td>1,600</td>
</tr>
<tr>
<td>Bhagalpur</td>
<td>40,008</td>
<td>Madhya Pradesh</td>
<td>6,00,950</td>
</tr>
<tr>
<td>Katihar</td>
<td>13,000</td>
<td>Uttar Pradesh</td>
<td>1,28,712</td>
</tr>
<tr>
<td>Munger</td>
<td>28,188</td>
<td>Lucknow</td>
<td>1,19,780</td>
</tr>
<tr>
<td>Purina</td>
<td>150</td>
<td>Bareilly</td>
<td>8,932</td>
</tr>
<tr>
<td>Delhi</td>
<td>40,100</td>
<td>Maharrastra</td>
<td>4,500</td>
</tr>
<tr>
<td>West Bengal</td>
<td>7,057</td>
<td>Assam</td>
<td>1,613</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Meghalaya</td>
<td>400</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Kashmir</td>
<td>212</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>36,997</td>
<td>Total</td>
<td>19,22,781</td>
</tr>
<tr>
<td>Jodhpur</td>
<td>2,897</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jaipur</td>
<td>1,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bikaner</td>
<td>16,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ajmer</td>
<td>4,200</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dungarpur</td>
<td>12,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
When SEWA Bharat began organizing poor urban women into SHGs from the urban slum of Jahangirpuri, Delhi in 1999, the city was hardly the promising capital city of the booming Indian economy as it is seen today. Despite the creation of the Delhi Labour Welfare Board in 1998, there were no active social schemes until four years later in 2002. Workers in the informal economy had no options for social protection, and were dangerously exploited in order to lay the foundation for Indian growth. Furthermore, recognition and potential of low-income women as important economic actors was virtually non-existent. Over the last 15 years, SEWA Delhi has grown from a small group of determined women vegetable vendors to a registered trust with over 40,000 members because women have chosen to struggle against the many economic, social, and political barriers that they face.

Organizing in Delhi

In 2013, 7,000 poor working women became new members of SEWA Delhi, representing eight urban slum areas of the capital: Raghbir Nagar, Jahangirpuri, Rajiv Nagar, Anand Vihar, New Ashok Nagar, Mullah Colony, Mustafabad, Sundar Nagar. Members reflect major groups of the Indian informal economy: home-based workers, domestic workers, street vendors, and construction workers. This year, around 300 mohalla meetings reached over 10,000 women, connecting them to information on the SEWA movement and encouraging poor women to become empowered.

In Delhi, there are 127 aagewans who are advocates of SEWA's philosophy and help involve community members in SEWA Delhi meetings, trainings, and projects. Aagewans receive skill development, exposure, and connections to social services. From 16 - 29 July, 2013, SEWA Delhi aagewans joined SEWA's founder, Smt. Ela Bhatt, to celebrate Anasuya Sarabhai (1885-1971), a leader of India's women's movement and Bhatt's mentor in the trade union movement. SEWA Delhi aagewans and members also participated in a International Labour Organization (ILO) on 10 September 2013, in order to draw a connection between SEWA women members and the global labor movement.

Advocacy

Strategically situated in the nation's capital, SEWA Delhi seizes the opportunity to be highly active in grassroots organizing and national-level advocacy for women workers, particularly domestic workers, street vendors, and construction workers. SEWA Delhi women members organize and participate in demonstrations to put women's issues in the limelight. Grassroots leaders also liaise with Delhi's municipal and national administration to ensure inclusive city planning and policy development that caters to the needs of their sisters from the informal economy.

Community action

SEWA Delhi women members participated and ran a number of public celebrations, demonstrations, and gatherings in 2013 in order to raise government and media attention on their issues. SEWA Delhi members celebrated Women's Day in March, gathered for Domestic Workers' Day on 16 June, and held a special day for aagewans on 1st September. SEWA domestic workers organized a peaceful protest in which over 1,000 people gathered in front of a local government office on 11 March in order to push officials to bring justice to a SEWA domestic worker's daughter, who was a rape victim and only five years old.

Over 200 Domestic workers participated in a demonstration on 31st July in which 3,500 gathered to protest the delay in India’s ratification of the National Policy on Domestic Workers. In August, 65 aagewans working with SEWA’s construction worker members joined more than 1,000 people in demonstration on the National Convention for Labourers. SEWA members participated in the large follow-up demonstration on the National Convention for Labourers with nearly 1,00,000 others in December. In order to push for better social service delivery, SEWA members facilitated a 200 participant demonstration at the Labour Commission, which resulted in the government addressing stalled health insurance delivery of the RSBY scheme.
SEWA Delhi major advocacy campaigns

Street vendors

Daily, Delhi’s women street vendors are subjected to acts of verbal and physical abuse, threat of eviction, and confiscation of goods. Around 5,000 women vendors have organized under SEWA Delhi in order to change the norm. Women members work with the municipal authorities to improve market safety and hygiene conditions.

SEWA Delhi directly supports women vendors in some of the city’s most popular markets: Velodrome road (150 SEWA members), Qutub Market (600 members), and the Book Bazar (200 members). SEWA Delhi street vendors have also set up their own market exclusively for women vendors known as the Ladies Market where 60 SEWA members and many others sell their goods without fear of persecution. SEWA women vendors help their sisters get registered with local authorities for their legal protection. With SEWA Bharat’s policy interventions, women members have been represented in every step of the Street Vendors Bill. To better represent women vendors at the national level, SEWA Bharat helped form and is a member of the country’s leading street vendor advocacy group, NASVI (National Association of Street Vendors of India).

Advocacy achievements for street vendors

- SEWA Delhi member to high-level committees: Street Vendor Bill Task Force Committee (2001) and the Draft Committee (2002)
- SEWA Delhi leaders participated in policy formation: the National Policy on Urban Street Vendors (2004), the foundation for the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2012, that provides legal protection to vendors, secures their rights as equal citizens of urban space, and marks a historical effort for vendors’ right to a dignified livelihood.
- Passing of the Street Vendors’ Bill in the Lok Sabha (the lower house of the Parliament of India) in 2012; and then in 2013, the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill.
- Brought the Bill to the floor of the Rajya Sabha (upper house)
- 6,000+ vendor license forms facilitated by and for SEWA Delhi

Domestic workers

Domestic work in India has increased by 75% in the last decade, but this crucial workforce is not given recognition and women are branded as ‘invisible workers’. In particular, the increasing divide between urban and rural areas of India is driving women to Delhi in search of work. Thousands of desperate women migrants are taking up domestic work in the informal economy because they have little or no other options. The domestic workspace of other peoples’ homes is informal and unregulated, and renders women workers vulnerable to devastating verbal and sexual abuse. Domestic workers maintain the cleanliness and comfort of others with low wages, no holidays, no social services and lack of job security.

By 2013, there were 4,376 women domestic workers in the SEWA Delhi union. Domestic worker members are sensitized on their rights in order to build their capacity and bargaining power to negotiate with employers for fair wages and safe working conditions. SEWA Delhi contributed to reforming the National Policy on Domestic workers. Members also ran a signature campaign to ratify the 189 ILO Convention on Domestic Work, which has been stalled by the Indian government despite the Convention passing in the International Labour Congress in 2010.

Achievements for domestic workers

- Nearly 1,000 social scheme linkages for women workers: 330 ration cards, 300 voter ID cards, 213 RSBY scheme connections, and 95 Adhaar cards
- 1,725 domestic workers have SEWA ID Cards
- 7 cases resolved on the issues of wages and security
- Members successfully secured holidays for domestic workers in 3 areas of Delhi (New Ashok Nagar, Anand Vihar, and Dhallu Pura) through a rally on the Domestic Worker Day in June 2013.

SEWA Delhi members participating in community action on Street Vendors’ Bill.

Construction workers

Women account for half of the backbreaking construction industry that lays down the infrastructure for India’s industrial growth. Women are almost exclusively confined to unskilled, casual work such as carrying bricks, digging earth, and breaking stones. Without legal awareness or recognition, accessible social protection, and opportunities to develop competitive skills, women construction workers remain impoverished while Delhi is booming.

Since 2005, SEWA Delhi women members have been liaising with the Delhi Building and Other Construction Workers Welfare Board (DBOCWBB) to protect women’s rights and to ensure social security entitlements reach women workers. SEWA Delhi members have developed a government-recognized passbook-cum-identity card that legalizes their presence and is a necessary pre-condition for the accrual of benefits like insurance, scholarship for their children’s education, medical assistance, maternity benefits, accident relief, pension, and loan advances for the purchase or construction of a house and tools.

Achievements for construction workers

- Registration support to over 3,500 construction workers through liaising with the Delhi Building and Other Construction Workers’ Welfare Board since 2008.
- Successfully reduced the registration fee for construction worker from Rs. 265 to Rs. 25
- SEWA Delhi construction workers secured scholarships for their children worth Rs. 264,000 in 2013.
- In November 2013, SEWA Delhi and the Labour Commission jointly prepared a road map to ease registration for construction workers
SEWA Delhi youth development

SEWA Delhi has organised young women through a diverse youth development program with a polytechnic for advanced training, vocational training centers in slum areas, and diverse courses and activities that connect young underprivileged women and girls with skill building and training to prepare girls for employment. The center has developed strong partnerships in order to ensure that programs are of high quality and nationally recognized. A major component of the Youth Development program is to connect girls with jobs and internships through the Polytechnic’s Rozgar Kendra.

SEWA Delhi Polytechnics and VT program

In 2011, SEWA Delhi opened two Polytechnic in two deprived areas, Bhajanpura and Ashok Nagar to bring quality training to areas of need. SEWA Shakti Kendras (SSKs) are utilized as vocational training centers where girls can access courses. Programs are eligible to girls 14 years and above. This year, the youth development program connected a total of 513 girls to diverse, market-relevant courses (see below). All the courses offered develop girls’ soft skills and provide personality development, leadership building, spoken English and team work experience.

Mainstreaming into the market

The SEWA Delhi youth program connects girls to jobs, internships, and capital necessary to get them into the mainstream market. The Rozgar Kendra has connected 227 girls with jobs in the past two years. This year, 51 girls gained placements, are now earning Rs. 3,000 - Rs. 7,000 per month. Girls engaged in fashion design, embroidery, and stitching and tailoring are also linked to internships with SEWA Delhi’s livelihood initiative called Ruaab SEWA. The Ruaab internship is a one-year program that incubates girls in order to prepare them for working either in Ruaab or various other export houses. In response to girls’ aspirations to run their own businesses, the Polytechnic developed a link with the Delhi’s SEWA Mahila Thrift and Credit Cooperative to provide girls with special loans in order to set up training centers and their own enterprises. With guidance from Polytechnic teachers and leaders from institutes such as the Pearl Academy of Fashion, girls are supported in starting their own initiatives.

Diverse Youth Opportunities

SEWA Delhi’s youth development program goes beyond training by enhancing their exposure, giving them opportunities to showcase their talents, and coordinating exposure visits. This year, two major visits were taken to the Thomson Press Center and the Asthenic Export House for 80 girls. Students’ self-confidence is enhanced through “SEWA Youth Explores”, a program that invites guest speakers to come discuss key issues at the polytechnic and vocational centers in order to build girls’ exposure to the larger world and inspire them to be role models in their community. In 2013, 15 guest lecturer sessions connected with an audience of 450 young women. The SEWA Youth Festival gives girls a stage to demonstrate their skills and talent (see box below). The Polytechnic’s graduating students started the SEWA Youth Club as a platform for youth to meet and share their experiences and engage in civic participation.

<table>
<thead>
<tr>
<th>Course name</th>
<th>Girls trained</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graphic Design</td>
<td>86</td>
</tr>
<tr>
<td>Fashion Design</td>
<td>44</td>
</tr>
<tr>
<td>Customer Relationship</td>
<td>35</td>
</tr>
<tr>
<td>Sales</td>
<td>40</td>
</tr>
<tr>
<td>Beauty Culture</td>
<td>168</td>
</tr>
<tr>
<td>Basic IT</td>
<td>118</td>
</tr>
<tr>
<td>Cutting and Tailoring</td>
<td>22</td>
</tr>
<tr>
<td>Embroidery</td>
<td>22</td>
</tr>
<tr>
<td>Total</td>
<td>513</td>
</tr>
</tbody>
</table>

SEWA Delhi’s Youth Festival 2013

On 13th December, SEWA Delhi’s Youth Festival showcased the talents, aspirations, and passions of adolescent girls from the capital’s most marginalized areas. Over 750 people, including Chief Guest Smt. Rashmi Singh, Executive Director of the National Mission for Empowerment of Women, Government of India, and Guest of Honor, Dr. Lakshmi Devi, Principal of the Shaheed Bagdur College of Applied Sciences for Women, University of Delhi, 250 students and 500 SEWA members, celebrated the day. SEWA connected with eight NGOs in order to give more poor adolescents an opportunity to demonstrate their skills. Competitions were held in dance, debate, drawing, creative writing and fashion design. Uniquely, the event served as a platform for cross-generational storytelling. SEWA women members and their daughters shared their testimonies and experiences within the SEWA movement.

SEWA Delhi Youth Festival marked the launch of a new initiative called SEWA Youth Connect. Currently in the pilot period, SEWA Youth Connect is a mentoring program that links women studying at Delhi University with SEWA Delhi youth. This year, 15 students paired up with 15 SEWA youth across class, caste, and religion to develop their vision, confidence, self-reliance and job preparedness.
SEWA Delhi livelihood: Ruaab

Walking through Delhi’s resettlement slums, it’s a common sight to see women sitting in the front rooms of their tiny, clustered homes, carrying out embroidery work. While home-based workers’ embellishment adds great value to the garments, middlemen give low wages, do not deliver payment on time, and put economic pressure on poor women. These women lack education, formal training, proper equipment, and the awareness and organization necessary to raise their voice against exploitative working conditions. SEWA Delhi home-based worker members have organized to engage in a model of embroidery production that eliminates middlemen. Ruaab SEWA Artisans Producer Company Ltd. was established in December 2010.

Ruaab represents a unique model of garment production and sourcing that is owned and managed by women producers, to ensures an ethical and transparent supply chain. The company has nine board members, six are producers, two are SEWA representatives, and one is independent. Ruaab is an international supplier and has provided embellishment work for major companies such as Monsoon, Marks and Spencers, GAP, and NEXT. SEWA Delhi continues to support women workers through skill building, training, and exposure visits in order to promote the sustainability of the producer company.

SEWA and the Ethical Trading Initiative (ETI)

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 nongovernment companies which exists to identify and promote good practices in the implementation of company codes of conduct on labor standards.

Ruaab’s ethical production process:

1. Export order and material provision: Ruaab SEWA receives an order from an export house. The exporters provide materials and garments for beading to Ruaab SEWA’s Issue Receipt Center (IR Center) received at the IR Department through which it is channeled to the six Ruaab work centers and can be collected by women workers.

2. Ethical Trade Initiative (ETI) time and motion study: Ruaab’s sampling team applies ETI’s ‘time and motion’ study as a tool to quote an accurate rate for the exporters. This is the process of finding out the actual time taken by the workers in completing a particular embroidery pattern as per the sample provided by exporter.

3. Production: Ruaab members collect the base pieces from the centers and take them to their homes for embellishment. The home-based workers return the finished materials to the centers.

4. Documentation: The members’ transactions of pieces are recorded in individualized record books and payments are done on a monthly basis in each center.

5. Quality control: Ruaab field supervisors regularly visit workers homes and sub centers to check product quality.

6. Dispatch: Finished pieces are dispatched to the IR Center after additional central-level quality checks, and then are dispatched to exporters.

7. Direct export: Ruaab SEWA has now entered into business of direct export and is developing products in-house for making a good niche in the international market and moving towards the path of becoming self-reliant.

Ruaab represents a unique model of garment production and sourcing that is owned and managed by women producers, to ensures an ethical and transparent supply chain. The company has nine board members, six are producers, two are SEWA representatives, and one is independent. Ruaab is an international supplier and has provided embellishment work for major companies such as Monsoon, Marks and Spencers, GAP, and NEXT. SEWA Delhi continues to support women workers through skill building, training, and exposure visits in order to promote the sustainability of the producer company.

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New ethical livelihood initiative: Loom Mool

In 2013, Ruaab SEWA launched a new high-end brand called Loom Mool that promotes a unique ethical model of garment sourcing and production. The aim is to break the cycle of exploitation and deprivation by connecting women workers and their families with fair wages, first-time bank accounts, and access to social, legal, and health services. Loom Mool sources from SEWA’s diverse cooperatives and producer groups around India including Bhagalpur’s silk weavers, madhubani and khadi designers across Bihar, Delhi’s embroidery workers, recycled paper product producers from SEWA Kerala, tie-and-dye work members from Jodhpur, and kanthwan work by women members in West Bengal.

Through the cooperative model, artisans are directly linked to the market and middlemen are cut out entirely. Women are empowered with cooperative finances, and are made a visible part of business. Loom Mool creates new opportunity for artisans to upgrade their skills through connections with a well-established designer. The diverse products include traditional Indian clothes like saaris, shawls, and dupattas, women’s and men’s designer clothes, home goods, and accessories. The sales outlet is located in a prime location in Delhi to enhance product visibility in the market, and ultimately promote the work and lives of women of the informal economy.

Microfinance

Mahila SEWA Urban Cooperative

The structure of formal monetary institutions inhibits poor women workers’ access to finance. SEWA Delhi members have demonstrated to the world that informal economy women workers have unique economic aptitudes and potential. In 1999, SEWA Delhi began its microfinance program by organizing women into SHGs to provide an initial avenue for urban slum dwellers’ access to savings and finance. However, members found that their financial needs greater than what could be provided through small-scale SHGs. SEWA Delhi facilitated an exposure visit to SEWA Bank in Ahmedabad for SHG grassroots leader to share successful models financial institutions managed, run, and in the interest of poor women.

SHG leaders brought the SEWA cooperative microfinance model back to Delhi and mobilized 243 poor women workers to each contribute Rs. 500 towards the share capital necessary to set up their own cooperative. While SEWA women workers had demonstrated financial credential through SHGs and mobilizing funds, the Registrar office of Cooperative Societies maintained the stance that uneducated women are incapable of running their own institution. SEWA Delhi women members struggled, negotiated, and persisted in meetings with the Registrar office for over one year until the Mahila SEWA Urban Cooperative Thrift and Credit Society Ltd. was finally registered in February 2007. The Cooperative is managed by SEWA Delhi women members and serves the needs of over 7,000 of their sisters from the informal economy.

<table>
<thead>
<tr>
<th>SEWA Delhi Cooperative Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Appointment of bank saathis 2013: 7 new bank saathis</td>
</tr>
<tr>
<td>• Financial literacy trainings 2013: 300 trainings</td>
</tr>
<tr>
<td>• New cooperative members in 2013: 4,500 participated</td>
</tr>
<tr>
<td>• Total cooperative members: 2,247 women</td>
</tr>
<tr>
<td>• Total savings (excl. share capital) Rs. 32,250,741</td>
</tr>
<tr>
<td>• Avg. saving per member: Rs. 4,535</td>
</tr>
<tr>
<td>• Loans given 2013: 1,127</td>
</tr>
<tr>
<td>• Loan Amount (Rs.) 2013: Rs. 3,02,87,000</td>
</tr>
<tr>
<td>• Cumulative loans given: Rs. 9,00,85,635</td>
</tr>
</tbody>
</table>
Delhi social security and health

SEWA Delhi’s social security and health program provides poor women and their family members with direct support in accessing government schemes and services. Based on the GRC model (see box), SEWA Delhi has set up SEWA Shakti Kendra (SSKs) in eight locations since 2008, namely in the slum colonies Raghubir Nagar, New Ashok Nagar, Jahangirpuri, Anand Vihar, Mustafabad, Sundernagar, Mulla Colony and Rajiv Nagar. These centers act as a single window to facilitate linkage of members and their families to social security schemes such as old-age pension, widow pension, ration card etc. The desk is also equipped with all the addresses and phone numbers of government offices, hospitals and services to help the members in case of any problems. At SSKs, members can get information on SEWA and its programs and activities.

Healthcare

Health is a necessary component of SEWA’s integrated approach because it reduces women’s expenditure and time and wages lost on healthcare and connects women workers to quality service that they are often excluded from. SEWA Delhi promotes women’s healthcare by connecting them to health awareness sessions, check-ups with healthcare professionals, specialized and general health camps, and also through referrals to government and private hospitals.

Social Security and Health achievements 2013

- **15,198 people reached** through SEWA Delhi health initiatives
- **Poor families saved Rs. 12,63,530** through SEWA Delhi support accessing discounted medicines, services, and reduced transport costs
- **168 women attended a check-up camp** while specialized eye camps addressed the needs of 15 workers.
- **8,463 government scheme applications** facilitated through direct support from SEWA Delhi grassroots leaders
- **Micro pension worth 6,39,942** and 145 checks facilitated SEWA Delhi health workers referred
- **213 women referred** to government or private hospitals
- **180 girls participated in a specialized workshop** on adolescent personal and physical development

Gender Resource Center (GRC)

One of the initiatives of SEWA Delhi is the facilitation and management of the Gender Resource Center (GRC), a Delhi government project aiming to “bring social, economic and legal empowerment of women particularly those belonging to the underprivileged section of society”. The government funds community centers for poor women in Delhi. SEWA Delhi received the charge to manage the GRC in Sundernagri, a resettlement colony in North-East Delhi in April 2007. The center has become a meeting place and a source of inspiration for members.

The GRC also offers unique services including legal counseling and public health programs. More recently, the GRC administers weekly and monthly health camps, which bring general physicians and specialists to the center for free-of-charge consultations, treatments, and medicines. Members from other SEWA Delhi sites travel to these camps as well.
In 2004, SEWA’s reputation for successfully engaging poor women workers led the State Government of West Bengal and Indian Tobacco Corporation to approach SEWA in order to further the welfare and economic development of home-based women bidi (indigenous cigarette) rollers. SEWA conducted a joint research collaboration to gather information on the socio-economic conditions and work-related-status of 170 women bidi workers. The study revealed that workers’ minimum wage entitlements were undercut by up to 25% as they earned between 31 and 37 rupees for 1,000 bidis despite the minimum wage rate of 41 rupees in West Bengal.

SEWA used its network of women’s associations to organize an experience-sharing workshop for Murshidabad's bidi workers to engage with successful SEWA women members from Ahmedabad. Three SEWA Ahmedabad leaders went to Murshidabad and began legal awareness trainings on the details of the Bidi Workers’ Welfare Act and related schemes. Through this initiative, a local Murshidabad team was formed and pioneer members began training in organizing methods, understanding and supporting members’ issues, and project planning, delivery, and monitoring. WIEGO (2012) notes, “SEWA’s approach in West Bengal provides a good example of its use of research as a base for action in initiatives for informal sector workers.”

Organizing in Murshidabad
Since 2004, SEWA has organised 7,057 women across 89 villages enabling them to demand their rights and entitlements, further their socio-economic status, ensure good health for themselves and their families, and have access to capital and savings. SEWA's presence is largely around Ragunath Ganj Block-II, Beharampur, Lalgola area of Murshidabad. A cadre of 15 aagewans work to raise awareness and make meaningful connections for poor women members. Aagewans participate in training to build their capacities and link with aagewans from other SEWA districts for exposure and experience sharing.

This year, grassroots leaders and members were trained in methods of awareness raising, community communication, local-level strategizing, conflict resolution, and multi-level stakeholder negotiation. This year, SEWA grassroots leaders reached out to 1,025 women through 52 mohalla meetings. On 2nd September 2013, SEWA members celebrated Aagewan Day. The event inaugurated a new vocational training center, engaged community members in sports, and had special guests from the local government.

Advocacy
Government Liaising
SEWA is building relationships with the State Government of West Bengal and relevant offices in order to facilitate workers’ advocacy, social security and healthcare delivery. In 2013, SEWA leaders in Murshidabad connected with the Labour Welfare department, the Provident Fund department, and the Health and Family Welfare Department through both state and national-level meetings. SEWA members in Murshidabad engage with government administration to support the health and microfinance programs. SEWA in Murshidabad liaises with district and block-level administrations and seven Panchayat organizations.

SEWA in Murshidabad: Bidi worker campaign
While bidi manufacturing is a huge industry owned by large enterprises, poor women workers make up 95% of the labor force. Production is undertaken by small, unorganised units within homes or small working sheds. As bidi production is widely dispersed across villages and can shift from place to place, uneducated women have easily been exploited for their labor and paid indecent wages. Despite meager wages, women’s wages from bidi production constitute an average of 50% of total family income. Fairer working conditions and wages for women workers can dramatically improve poor families’ welfare.

Through collective empowerment, SEWA members have positively influenced employee-employer relationships, issuance of identity cards, increase in wage rates, and implementation of provident fund rules. This year, 196 SEWA members secured their Provident Fund. SEWA’s integrated approach has ensured that bidi women workers have been linked to government schemes to avail maternity benefits, pension, and ration cards.

"Being a bidi worker myself, I have been able to change the lives of so many bidi workers and their families,“”
- Manjura, SEWA local leader on Bidi campaign
Social security and health in Murshidabad

Social security
SEWA connects poor women workers in Murshidabad with government social security schemes and follows up to ensure that entitlements are delivered. In 2013, SEWA grassroots leaders facilitated 711 social security scheme linkages for marginalized women worker members and their families, the vast majority of whom are in the bidi industry. SEWA held 4 social security camps in Murshidabad where over 400 marginalized workers participated in workshops on government schemes and got personal support with applications.

Facilitating healthcare
SEWA health workers in Murshidabad run awareness sessions, camps, and facilitate referrals and to support better healthcare for thousands of poor women members, their families, and communities. Since 2010, members have facilitated 2,166 health awareness sessions and have reached over 25,000 people. SEWA runs group education and training sessions with women and adolescent girls on topics such as women’s gynecological care, mother and child care, teenage development, general illness and disease prevention and treatment, water, and sanitation. SEWA engages poor and illiterate communities through video screenings and wall paintings for preventative healthcare. This year, SEWA linked with the Health and Family Welfare Department to engage community members in the government’s Village Health Nutrition Day.

The year 2013 saw the most people reached through health camps yet including general health check-ups and specialized camps. Three specialized eye-camps were held bringing 347 members high quality vision assessment of which 85 people were connected to much-needed cataract operations. Eight gynecological care camps in Murshidabad connected 304 poor community members with quality treatment and Pap smear screening to detect cervical cancer. SEWA’s health screenings have stopped dangerous conditions from escalating beyond the point of repair.

Successful linkages for minority children
Without economic, social, and educational empowerment, minorities in Murshidabad were beyond the reach of government entitlements. Even targeted programs have not functioned in Murshidabad’s minority-dominated areas. SEWA leaders are monitoring scheme efficiency and facilitating benefit delivery to its members. This year, SEWA helped connect 105 children of members to the minority scholarship scheme for subsidized education worth Rs. 1,05,000.

Health advocacy: arsenic contamination
In 2006, Unicef revealed that 30% of government tube wells were contaminated with arsenic. SEWA members advocate for filter subsidies and helps SHG members to purchase filters. Advocacy work for safer drinking water, proper sanitation, and drainage facilities happens at the gram panchayat, block and district level. In these meetings SEWA members bring photo documentation of the state of drainage, tube wells and toilets to local officials. SEWA’s grassroots participatory approach ensures that Murshidabad’s women members are the leaders of change in their local community.

SEWA members have taken a lead in raising awareness about arsenic poisoning, demanding safe drinking water, and fundamentally improving the environment and living conditions of their communities. SEWA has carried out needs assessment with local stakeholders and self help groups and has developed village ‘report cards’ to monitor the status of community health. SEWA motivates women to get their tube wells tested and purchase water filters.

This year, local advocacy resulted in:
- 150 SEWA members participated in community action bringing Panchayat attention to need for safe drinking water.
- 162 water samples tested for arsenic
- 386 people gained awareness of arsenic poisoning through meetings, films, and demonstrations
- 20 arsenic filters mobilized for poor women’s families

Health achievements 2013
- 856 health awareness sessions with 10,813 community members
- 9 film screenings and community meetings on water and sanitation
- 191 referrals, linking people with public and private care
- IEC materials developed
Youth skill building initiatives

In 2007, SEWA members organised market-relevant training for their adolescent daughters. Since then, girls are engaging in tailoring and embroidery and also gain soft skills like confidence building, leadership development, and experience sharing. In 2013, thirty girls engaged in embroidery and 163 were involved in tailoring, bringing the total to 335 under privileged girls from Murshidabad trained between 2012 and 2013.

Microfinance in Murshidabad

SEWA members in Murshidabad organize women into SHGs and connect them to financial training and mainstream banking. This year, 26 new SHGs were formed and linked with NABARD for skill training. Women displaying particular microfinance skills are being developed into first-class microfinance leaders, known as microfinance saathis. Finally, 14 individual bank accounts were opened for poor women who had previously been afraid to even go into a mainstream banking institution.

<table>
<thead>
<tr>
<th>Murshidabad SHG achievements by Dec. 2013</th>
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</thead>
<tbody>
<tr>
<td>SHGs: 148</td>
</tr>
<tr>
<td>Women members: 1,643 women</td>
</tr>
<tr>
<td>Total savings: Rs. 34,58,895</td>
</tr>
<tr>
<td>Total loans: Rs. 50,30,934</td>
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4.8 SEWA in Bareilly

The Bareilly district in Uttar Pradesh is famous for its embellishment work. Around 2007, SEWA started its work in three areas: Mirdan mohalla, Richolla Kifatullah (in Nawabganj tehsil) and Bandiya (Ward No. 34). A study was conducted in these areas in 2007 to determine the socio-economic conditions of the SEWA members and their families. It was found that the majority of women were home-based workers who engaged in production via a middleman. The women were found to have terrible living conditions: small, congested homes with large families and an average family size of eight people. The vast majority (90%) of women workers were Muslim, and faced even greater hardship in accessing social security and legal recognition.

Organizing in Bareilly

Since 2007, 8,932 informal women workers from Bareilly have joined the SEWA movement. Bareilly’s cadre of 20 aagewans organize local-level meetings and expose poor working women to ideas and examples of women’s empowerment. SEWA supports aagewans in Bareilly by giving them training on community outreach, government liaison, social security linkages, and microfinance. In 2013, nearly two-hundred (193) meetings on the SEWA movement and women’s empowerment brought awareness to 3,659 poor workers. Additionally, 194 mohalla meetings were held in 2013, involving 3,224 grassroots women in community discussion. Women members in Bareilly are connecting to advocacy work, livelihood development, social security schemes and healthcare, microfinance, and skill building for their daughters.

Advocacy

SEWA grassroots members have connected to local officials in order to bring women’s concerns to government attention. This year, SEWA members in Bareilly connected to Nigar Nigam and various other local administrations in order to discuss inefficiencies in delivery of social services. Advocacy was also carried out to ensure that women’s self help groups (SHGs) were being properly registered.

Promoting women’s livelihoods

In Bareilly, many women are confined to informal home-based work and do not have the skills or experience to access other employment opportunities. SEWA supports these informal women workers by facilitating small-scale income-generation and enhancing market-relevant skills. In 2013, 75 women were linked to Ruaab SEWA, a SEWA Bharat-supported women’s producer company based in Delhi. An additional 104 women were connected to income through garment cutting and tailoring.

“The today not only do we earn sufficiently on our own, but we also being able to help other girls gain employment.”

- Azra bi, Faridpur, Bareilly
Skill and education in Bareilly

SEWA’s skills and education initiative in Bareilly began in order to fortify girls ability to gain jobs. Members initially focused vocational training (VT) courses on cutting and tailoring, and had engaged with government officials in order to access quality materials, curriculum, and support. Since 2012, the program has more than doubled – reaching a total of 1,081 under privileged girls and women this year. In 2013, 499 girls engaged in vocational training, and 96 were mainstreamed for jobs. Bareilly members expanded the program to include Non-formal education (529 engaged) and courses from the National Institute of Open Schooling (7 engaged), after gaining exposure to SEWA Bharat sister organizations.

Facilitating affordable healthcare

Poor working women’s health issues are often seriously neglected because of high costs, administrative barriers, overwhelming workloads, and domestic responsibilities. SEWA’s health program includes preventive and curative care to ensure that women’s health conditions are addressed. This year, 253 awareness sessions brought 4,059 community members crucial information on health topics such as mother and child healthcare, nutrition, and health schemes.

Jagriti (health awareness) sessions empower women with in-depth knowledge on issues such as mother and child healthcare, nutrition, and health schemes. SEWA’s team in Bareilly organized two health camps that connected 342 people with check-ups and information. In order to connect women members and their families to health services, SEWA grassroots leaders made 418 direct referrals to government and private healthcare centers. Of these referrals, 15 women underwent vital cataract surgery.

Idrish Bano from Bareilly, says, “Learning the craft of sewing and stitching has not only developed my confidence, but given me right direction to grow and earn for my family”

Social security scheme linkages

The Indian government has vast social protection programs, but benefits hardly reach those in need. SEWA’s grassroots leaders in Bareilly connect people to social security by providing scheme information; help with applications, and government liaison support. In 2013, 1,535 linkages with social security schemes were made, including pensions, diverse identity cards, below poverty line certification, and public utilities.

Microfinance through SHGs

SEWA Bharat’s microfinance program in Bareilly centers around SHG development and enabling women to become financially literate, have control over their money and assets, and be less vulnerable to financial risks.

<table>
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<tr>
<th>Bareilly SHG achievements by Dec. 2013</th>
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<tbody>
<tr>
<td>SHGs:</td>
</tr>
<tr>
<td>Women members:</td>
</tr>
<tr>
<td>Total savings:</td>
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<tr>
<td>Total loans:</td>
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With 40% of its population below the poverty line, Bihar’s critical state of destitution is infamous worldwide. However, it is poor women in Bihar who are the most disadvantaged and politically, economically, and socially marginalized. In the early 1980’s, SEWA members began outreach in the Haveli Khagarpur block of Munger district, Bihar. SEWA Munger was established in 1983 as a registered society of poor working women that sought to improve their welfare through developing women-centered organizations. Since then, SEWA Munger women members have been engaged in development activities around organizing and advocacy, capacity training, livelihood development, social security and health, and most recently, renewable energy.

Organizing and capacity building

By the end of this year, SEWA Munger membership included 28,188 poor working women in 205 villages and 4 blocks of the district. SEWA Munger’s dedicated team of 100 aagewans engage fellow community women with the SEWA movement and to local initiatives. This year, SEWA Munger grassroot leaders reached out to 1,672 poor women through 61 mohalla meetings to build community discussion on how women can be the drivers of change.

Solar energy

The majority of poor families in Munger are not connected to formal electricity, and are forced to spend a large part of their menial income on unsustainable sources of energy like kerosene and diesel. Based on the rural poor’s need for electricity, SEWA Bharat partnered with SELCO, a technology provider, to engage informal sector women in energy and finance. The aim is to develop a strong group of women leaders who are self-financing renewable energy for community development. In 2013, SEWA Munger solar project women members engaged in microfinance and microenterprise training, technical capacity building, and communication strategizing.

SEWA Munger is facilitating SHG formation in order for women to build up the capital necessary to finance home solar units provided by SELCO. SHGs will be connected to the Bihar Kshetriya Gramin Bank to finance solar home systems. So far, SEWA Munger women workers have formed 39 SHGs that have financed 404 solar home systems. The project will reach 20,000 people and aims to establish a women’s energy co-operative in Bihar that will become the energy service provider. The co-operative will be incubated by SELCO to take up energy-service in a business like fashion with a long-term plan of providing energy-services to thousands of households.

Advocacy for Mahadalits

The Mahadalits are a backwards caste community that have been historically restricted to work in waste collection and small craft production. Families from this community are legally, socially, and economically ostracized and have not risen on par with India’s growing economy. In 2011, 60 poor Mahadalit families were forcefully evicted from their homes in order for the Ministry of Railway to carry out a construction project. The displaced families confront a variety of impoverishment risks that include landlessness, joblessness, homelessness, marginalization, increased morbidity, food insecurity, loss of access to common property, and social disarticulation.

SEWA Bharat has been advocating for Mahadalit rights of these marginalized groups since 2011. SEWA has helped in bringing light to the burning issue of rehabilitation and have been working to link them to social services through the Mahadalit Awas Bhumi Yojna. In order to increase their economic bargaining power, SEWA Bharat has connected Mahadalit women to microfinance through Bihar’s SEWA Bacchat Aur Sakh Swavablambi Sahkari Samiti Cooperative (see pg. 27).
Munger livelihoods: *agarbatti*

Women in Munger are largely constrained to agrarian work, small home-based income generation, or managing the household. SEWA Munger grassroots leaders discovered that women were desperate to get out of poverty, but lacked economic opportunities. Since March 2003, SEWA Bharat has collaborated with the ITC Rural Development Trust to implement an *agarbatti* (incense) production livelihood initiative in four blocks of Munger. The key objectives are to promote sustainable livelihoods and income generation, build women’s institutions and to promote holistic wellbeing. The program has achieved tangible differences in the monthly income of over 1,350 women, raising their ability to participate in household decision-making and obtain assets.

**Building women’s institutions**

SEWA Munger’s women members themselves own and operate two registered *agarbatti* production institutions. With 772 shareholders, the SEWA Udyogik Swalambhi Sahakari Samiti (2005) focuses on *agarbatti* production. Within the *agarbatti* production cooperative, there are two units, one where women carry out production by hand and the other by ‘pedal machine’. Although rolling *agarbatti* by hand is the traditional method of production, SEWA Munger members wanted to produce more and gain more skills. SEWA Munger connected members to ‘extruder machines’ to make incense sticks through pedaling. Set up in 2008, the SEWA Shram Sugandhit Producer Company engages women in high-value *agarbatti* scenting. The *agarbatti*-scenting cooperative has five directors in its board and ten women producers are the shareholders. This institution is managed by Chief Executive Officer and supported by a stock and quality in charge and 20 women workers.

**Integrated approach**

SEWA Munger’s livelihood program addresses on women’s diverse needs by connecting women *agarbatti* workers to SEWA’s integrated development programs. Key illustrations of the integrated approach are below.

**Insurance:** Workers linked to state insurance corporation and provident fund organization.

**Fair wages:** Workers reported that other vendors pay half of SEWA monthly rate: Rs. 2,600 for similar work in comparison to the average Rs. 4,472 given by SEWA.

**Healthcare:** 15 health camps with 496 *agarbatti* workers held in 2013.

**Capacity building:** 7 skill building workshops with women workers in 2013.

**Microfinance:** *Agarbatti* rollers take cooperative loans worth an average of Rs. 50,000.

**SEWA Success: Rekha**

Three years ago, a violent illness forced Rekha-devi’s husband to leave his masonry work. Strict community values did not permit Rekha-devi to look outside for work, so she began rolling *agarbatti* at home. This was not enough. Her family had no money to eat for days at a time.

Through mohalla meetings, SEWA Munger women leaders built up trust with the Rekha-devi’s community. Now, Rekha-devi is empowered and working in the agarbatti production cooperative and earns a significant and sustainable contribution to her family’s finances.
Social security and health

SEWA Munger’s social security and health program connects some of Bihar’s poorest women workers and their families with needed information, attention, and treatment. Health awareness is raised through *jagriti* sessions, and also through unique community-based film sessions and participatory wall paintings. SEWA Munger runs SRHR workshops for women and adolescent girls, and organizes specialized gynecological sessions in order to overcome local stigma on female hygiene. SEWA Munger members have been engaged by the government to run the state’s Directly Observed Treatment, Short-Course (DOTS) program that provides tuberculosis (TB) treatment to the poor. SEWA Munger members contributed to fully curing 53 people of TB in 2013.

In addition to health service connections, SEWA Munger’s grassroots leaders connect literate and poor working women and their families to government social security schemes so they are enabled to access their entitlements. Since 2010, SEWA Munger women members have facilitated at least 12,283 scheme linkages. Another handholding technique that SEWA Munger applies in order to best serve its members, is that of direct patient referrals to government and private healthcare centers. The highlights from 2013 can be seen below.

**SEWA Munger health highlights 2013**
- 341 health awareness and general health sessions reached 7,477
- 5 community-based film sessions and 5 wall paintings
- 16 adolescent health camps reached out to 553 young women
- 8 professional gynecological sessions and camps brought 275 poor women vital women’s care knowledge and treatment like cervical cancer screening through pap-smears
- 3 specialized eye camps connected 200 marginalized people with expert opticians
- 53 people were fully treated for TB in SEWA-run health centers
- 1,626 referrals directly connected hard-to-reach people with government and private healthcare

Munger Microfinance

SEWA Munger’s microfinance program engages women in SHG organizing, financial literacy training, and links them to the state-level SEWA Thrift and Credit Cooperative. By the end of 2013, there were 326 SHGs with over 4,400 women members in Munger (see details of the SHGs below). The strength of these SHGs has grown, and is demonstrated by the increase in the per capita loan from Rs. 1,889 in 2010 to Rs. 4,529 in 2013 (illustrated in Chart). This year, the financial capacities of 532 women were strengthened through 15 financial literacy workshops and 23 microfinance-related community meetings that engaged 448 poor women. In these meetings, SEWA members raise awareness about the state-level Thrift and Credit Cooperative that connects poor women to greater financial services. Over 1,000 SEWA Munger members are account holders in the Cooperative (details are below).

**SEWA Munger microfinance 2013**

<table>
<thead>
<tr>
<th>Munger SHG achievements by end of 2013</th>
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</thead>
<tbody>
<tr>
<td>SHGs:</td>
</tr>
<tr>
<td>Women members: 4,474 women</td>
</tr>
<tr>
<td>Total savings: Rs. 12,16,115</td>
</tr>
<tr>
<td>Total loans: Rs. 77,68,507</td>
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</tbody>
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<table>
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<tr>
<th>Munger member cooperative representation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
</tr>
<tr>
<td>Account members</td>
</tr>
<tr>
<td>Shareholders</td>
</tr>
<tr>
<td>Share capital</td>
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</tbody>
</table>
In Katihar, over 50% of the population lives in 131 slum pockets with little or no access to even the most minimal city services. Discrimination based on the traditional caste system is a regular issue. Particularly women from the lower or scheduled castes face undeserved challenges and even violence. Women have limited freedom, are often married young and without their consent, are denied education and may not be able to leave their house unaccompanied.

Organizing in Katihar

In 2004 SEWA identified Katihar as an area where women needed a voice, livelihood, and a better future. By the end of this year, 13,000 women from Katihar had joined the SEWA movement. Amongst these members, nearly 40 women have become empowered as aage-wans to lead their communities. Local leaders helped women form five of their own trade committees to better negotiate with employers and the government. SEWA members in Katihar are engaged in livelihood development through solid waste management and bamboo production; skill building in computers and stitching, local and state-level microfinance, and healthcare and social security campaigns. Throughout the year 2,094 women participated in 85 mohalla meetings for community development and discussion.

Youth development

The SEWA Youth Resource Center (SYRC) in Katihar runs low-cost, 6-month courses to bring accessible skill development opportunities for poor women members and underprivileged girls in Katihar. In order to reach out to more girls SEWA members go door-to-door in communities and distribute pamphlets, posters, and banners. In 2013, 232 adolescent girls engaged in the SYRC’s courses in computer training, fashion designing, beauty culture, and competitive school preparation through the NIOS.

SEWA helps young women prepare CVs, apply for jobs, and also connects them with direct job placement. This year, through SEWA, 21 aspiring young women gained placements in medical colleges, companies, private schools, and local shops. SEWA members who may be engaged in other projects have the opportunity to enroll in training programs to enhance existing livelihood-supporting skills or to develop completely new proficiencies. Courses in sewing and tailoring provide women with hard skills to increase their employability and also train women as entrepreneurs so they can start their own home-based businesses that do not require large amounts of capital.

SSKs and social security linkages

This year, SEWA opened two SEWA Shakti Kendras (SSKs) in deprived areas of Katihar to give the poor a window to access social security and healthcare. In 2013, SSKs facilitated over 3,600 social security scheme linkages – SEWA’s biggest accomplishment in the region (see the table below). One of the most significant scheme linkages was connecting 405 members with RSBY Smart Cards. The RSBY smart card is a biometric enabled identity card for BPL families to access healthcare. SEWA also held four social security camps where 685 attendants gained information on schemes and support with applications.

Healthcare for women workers

Katihar focuses on activating government health centers and connecting women with healthcare for general conditions and also for women’s sexual reproductive health and rights (SRHR). SEWA has been instrumental in activating Village Health Sanitation and Nutrition Committees that have been neglected and thus have left poor communities deprived of accessible healthcare centers. Health achievements are listed below.

Healthcare achievements 2013
- 48 awareness sessions engaged 1,679 community members
- 5 video screenings relayed vital information on hygiene, sanitation and general health issues to 361 local people.
- 21 formal health sessions and specialized camps brought 635 support for better healthcare – of which 5 gynae camps connected 137 women with treatment and pap-smears.
- 1,029 referrals connected the poor to healthcare in Katihar
- 5 wall paintings for participatory awareness raising
Dignified livelihoods in Katihar

Solid waste management

Katihar has no proper infrastructure or system for collecting, transporting and disposing of the 32 tons of solid waste it produces every day. A rapidly growing population is putting increased pressure on an already fragile and inadequate system. Furthermore, attempts to address the issue by seeking tenders from large companies exacerbate issues of community unemployment and poverty by excluding or displacing Mahadalit communities who have traditionally worked as waste collectors.

In 2010, SEWA Bharat developed a solid waste management model in Katihar that reduces poverty, promotes dignified employment for economically-weak communities, and overall, is effective. Local citizens receive the benefits of door-to-door collection, street sweeping and drain cleaning from 150 Saundarya Sathis (community waste collector), who are given dignified employment, and have access to diverse social service--s through the SEWA system. Poor community waste collectors have been engaged with adult education classes in basic literacy and life skills; and healthcare such as monthly health awareness sessions, quarterly health check-up camps and curative health services for Saundarya Sathis and their families.

SEWA Katihar’s SWM achievements 2013

- Steady livelihood for 150 saundarya saathis
- Wages distributed in 2013: Rs. 63,14,550
- Houses reached: 4,500
- 700 commercial establishments
- 100+ children of waste pickers linked to educational services
- Changing mindset of local community towards reduce, recycle, and re-use and civic responsibility, and transforming norms of dignified employment
- Changing long engrained maltreatment of lower castes

My husband died so I look after our son. I also look after my mother. Now I am able to look after her and my son is going to school. I am improving the quality of our lives as there are no male earning members in our family. – Basanti, SWM saundarya saathi

Bamboo production

In Katihar, SEWA Bharat is developing marketable bamboo products that will transform Mahadalits’ existing tradition of small craft production into a sustainable livelihood. Mahadalit communities in Bihar work with bamboo to make traditional household and ceremonial products such as drying baskets known as soop and small fans called hath pankha. During festivals Mahadalits sell these items very cheaply.

SEWA is training Mahadalits to create marketable products, and using Ruaab SEWA’s new brand known as Loom Mool in order to market the products in Delhi and to international buyers (see pg. 13-14). Twenty Mahadalits will become master trainers that are empowered to pass on technical skills and knowledge to others. Through this initiative, SEWA aims to promote Mahadalits’ economic development, and strengthen Mahadalits’ identities not as untouchables, but as dedicated workers and artisans with diverse skills.

SWM Stakeholder feedback

Nobody would give us a respectable salary; we now have a model that we own and run ourselves.

Through SEWA and this model we now have the possibility of a better life.

- Community Waste Collector

I live here with my brother, mother and father. SEWA Bharat have been collecting the waste from our house for 3 months, 6 days a week. They provide a good service.

All the households have joined and no one litters anymore so when you step outside the house it is a clean environment.

- Sharat Kumar, Resident

We trust SEWA and think that this model is replicable in the rest of the city.

- Ms. Ashwini Duttatreya Thakre, District Magistrate
Microfinance in Katihar

SEWA's microfinance activities in Katihar facilitate SHG formation and linkages with the State Level SEWA Thrift and Credit Cooperative and connect women with financial training. Currently, there are 21 SHGs with 212 members in Katihar (see SHG details). However, in 2013, SEWA leaders from Katihar focused on connecting members' SHGs to the Bihar State-level Thrift and Credit Cooperative in order to increase the scale and diversity of financial services available to poor women. This year, 241 new members joined the cooperative. SEWA in Katihar aims to double the number of women with accounts from 357 to 700 by the end of 2014 (see pg. 27). Throughout 2013, SEWA held 8 financial training workshops in Katihar, increasing the financial literacy and capabilities of 483 poor women members. SEWA's grassroots leaders also organized 12 community meetings that engaged 239 women.

SEWA Bhagalpur

Bhagalpur, in the northeast corner of Bihar is one of the most destitute areas of the country. Shri Kedar Prasad Chaurasia started SEWA Bhagalpur in 1983 demonstrating that sustainable women's organizations are not only possible, but catalyze economic and social development. SEWA now has a presence in Jagdishpur, Puraini, Nathnagar and Sabaur areas. Since its inception, SEWA Bhagalpur has been involved in the activities of unionising women workers through advocacy, livelihood promotion, economic empowerment, and securing social services and healthcare.

Organizing and advocacy

By December 2013, SEWA Bhagalpur was supported by 40,008 members. There is a strong cadre of 67 aage-wans and 34 mohalla meetings engaged 923 women members this year. Organizing efforts in Bhagalpur support women to form trade committees so that they are enabled to advocate for their rights and entitlements gain with employers and the government.

Bidi rollers are a particularly vulnerable population, and SEWA Bhagalpur has been advocating for their rights with local government and helping bidi rollers form groups for collective empowerment. There are nearly 5,000 bidi rollers as members to SEWA Bhagalpur, and 20 bidi trade committees. This year, SEWA Bhagalpur facilitated bidi ID cards for 200 women workers.

SEWA Bhagalpur connects women to workshops and trainings to build their capacity to organize within their own communities. This year, SEWA leaders engaged in a World Bank-organized workshop on addressing the need to empower adolescent girls as a key objective under the Social Welfare Department, Government of Bihar’s Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) known as SABLA.

Microfinance in Bhagalpur

SEWA Bhagalpur connects women to microfinance through SHG formation, facilitating links with the state-level SEWA Thrift and Credit Cooperative, and promoting women's financial literacy. In 2013, SEWA Bhagalpur strengthened its efforts to connect women from SHGs to the state-level cooperative (pg. 27). By the end of 2013, there were 936 SEWA Bhagalpur members with cooperative accounts. SEWA Bhagalpur enhanced the financial capabilities of its women members by organizing 6 financial literacy sessions that engaged 181 women in in-depth workshops. Four microfinance community meetings engaged 155 poor women.

SEWA Katihar microfinance 2013

Katihar SHG achievements by end of 2013

| SHGs: | 21 |
| Total savings: | Rs. 2,17,375 |
| Total loans: | Rs. 2,89,150 |

SEWA Kathihar member cooperative representation

| 2013 | 2012 |
| Account members | 357 women | 116 women |
| Shareholders | 361 women | 125 women |
| Share capital | Rs. 58,100 | Rs. 14,900 |

SEWA Bhagalpur microfinance 2013

Bhagalpur SHG achievements by end of 2013

| SHGs: | 104 |
| Total savings: | Rs. 18,37,778 |
| Total loans: | Rs. 2,13,58,570 |

Bhagalpur member cooperative representation

| 2013 | 2012 |
| Account members | 936 women | 138 women |
| Shareholders | 942 women | 170 women |
| Share capital | Rs. 1,86,000 | Rs. 7,700 |
SEWA Bhagalpur livelihoods
In the villages around Bhagalpur, traditional families produce beautiful hand-woven fabrics, but have little exposure to the outside world of marketing and are kept impoverished by exploitative middlemen. In 2010, SEWA Bhagalpur supported informal women workers to set up their own producers’ cooperative called SEWA Saheli Bunkar Sahkari Samiti Limited. These women workers come from the Ansari community, which is one of the poorest Muslim groups in India. Families from this area have little access to government schemes, banks, and schools. SEWA’s cooperative model empowers local women to earn fair wages for their craft, and to be empowered with financial access and control over business. SEWA’s emphasis on integrated development has inspired women cooperative members to collectively discuss community issues that were presumed unchangeable before the Cooperative formed.

Market linkages for poor women weavers
SEWA Bharat is working actively to build direct market connections to ensure the sustainability of the cooperative. Loom Mool, a brand launched under the Ruaab SEWA producer’s company, is marketing the silk artisans’ products in order to improve enhance their economic status (see pg 13-14). This initiative eliminates middlemen, gives women ownership over their product, and raises women’s knowledge of the global market. SEWA Bharat is connecting women silk weavers to first time individual bank accounts for financial inclusion.

This year the cooperative produced 2,240 meters of handloom cloth for traditional indian clothes such as saaris, stoles, dupattas, and also modern western wear. Members of the cooperative earned Rs. 2,43,660 worth of wages.

“Our hands weave our dreams.”

Connecting to social security
SEWA Bhagalpur connects women members to its social security and health program in order to promote their wellbeing. The program aims to supporting the existing government schemes, but improve entitlement distribution and benefit delivery for its members. This year, 394 scheme linkages were facilitated for SEWA Bhagalpur members, connecting women and their families to major schemes including elderly pension (45 linkages), widow pension (32 linkages), birth certificates (34 facilitated), and voter ID cards (67 facilitated), amongst others. Importantly, SEWA Bhagalpur has connected 10,250 people with VIMO, a SEWA micro-pension scheme.

Healthcare in Bhagalpur
SEWA Bhagalpur’s health activities connect poor women to health awareness, treatment, government schemes, and health centers. SEWA Bhagalpur works closely with government health workers, and facilitates community outreach. SEWA Bhagalpur women leaders run the government’s DOTS program to address tuberculosis.

Village Health and Sanitation Committees
SEWA Bharat’s local teams in Bihar have initiated 26 Village Health and Sanitation Committees (VHSC) (10 in Munger, 6 in Katihar, and 10 in Bhagalpur), VHSCs are responsible for Panchayat-level healthcare under the National Rural Health Mission (NRHM). SEWA Bharat leaders have made landmark achievements in community healthcare by activating local health sub-centers under the VHSCs.

SEWA Bhagalpur health workers found that government health sub-centers were not functioning. Rural populations are highly dependently on sub-centers to connect with the healthcare system. SEWA Bhagalpur women leaders advocated local government to fulfill NRHM mandates, and successfully activated two village health sub-centers and improved healthcare access for hundreds of families around Bhagalpur. SEWA Bhagalpur leaders have ensured that the sub-centers are properly equipped with infrastructure such as children’s weighing machines and basic medication. SEWA Bhagalpur is working closely with the medical officer in-charge (MOIC) to ensure that the sub-center is open, properly staffed and equipped for community access.
Case Study: Nuresha starts her own business with SEWA microfinance

If you grew up in a house made of mud, could you have imagined running a small enterprise? What if, on top of that, you were a Muslim woman, and had to cross the barriers of culture, political discrimination, and religious restriction? Nuresha used SEWA microfinance to grow a business, support her family, and give employment to members of her community. For a woman in her late forties who can only count on her fingers and uses her thumb-print to sign her name, SEWA’s microfinance program was an opportunity to change her future and her family’s.

Nuresha’s business idea was to organise local women and men in ‘up-cycling’ cement bags. This work had taken place in the community before, but was always through exploitative middlemen. Nuresha joined a SEWA SHG with nine other local women in 2007. She quickly recognized her entrepreneurial spirit and needed loans greater than the SHG could provide. Nuresha joined the state-level cooperative and took a loan worth Rs. 60,000. This substantial loan paid for a new home-cum-studio. While it is very simple - 8 feet by 4 feet with no insulation and one small window – Nuresha is extremely proud of how far she has come for herself.

Nuresha began work by herself, buying dirty cement bags for Rs. 1 and sold them back to the market for Rs. 5 after up-cycling. The bags are washed and dried and then cut and sewn with fashionable colored handles. The bags are taken into the market by her husband, or picked up by cycle from the mahajan (market-worker). They are waterproof and durable and regularly in demand. Nuresha took a second loan worth Rs. 20,000 in order to upscale her business. She bought nine sewing machines and now, six to eight women work for her. Nearly 2,000 bags are made per day, earning a daily profit of around Rs. 500.

Nuresha’s business expansion contributes to increasing the standard of living in the neighborhood and for her family. While women are working directly for her stitching bags, their brothers and cousins are engaged in collecting raw materials, and preparing the bags for stitching. While the poor have extremely limited income, they still face massive expenditure requirements for life events like healthcare, weddings, and funerals. SEWA microfinance enables Nuresha to save around Rs. 100 per day and contributes immensely to the security of her family.

4.7 SEWA Bihar State-level Thrift & Credit Cooperative

Challenges with established banking systems (i.e. unreasonable bank officials, difficulties with documentation, limited scope of savings and loan products, etc), have pushed women to depend on money lenders. SEWA women members in Bihar felt the need for alternate sources of finance. SEWA’s experience of running over 100 cooperatives and particularly the Urban Thrift and Credit Cooperative in Delhi, led SEWA’s Bihar members to demand for their own microfinance institution.

The ‘State level Thrift and Credit Cooperative Society in Bihar’ was registered as the SEWA Bacchat Aur Sakh Swavabrami Sahkari Samiti Cooperative in February 2012. The Cooperative has savings and credit, and also is a link to other services like micro pension and micro insurance. The Cooperative services are door-to-door and facilitated by SEWA bank saathis in order to serve poor women without disturbing their livelihood and their daily income. Additionally, this is provides a platform to the poor women to come together and make their voices heard. The Cooperative now has a total of 2,315 poor women account holders. The cooperative mobilized 226 loans worth Rs. 32,22 lakhs to support poor women’s need. The Cooperative’s Board of Directors is headed by one president and 11 SEWA leading members leaders.

Table: Bihar Credit Co-op Loan Portfolio (2013)

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Munger</th>
<th>Bhagalpur</th>
<th>Katihar</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No. Members</td>
<td>1,022</td>
<td>936</td>
<td>357</td>
<td>2,315</td>
</tr>
<tr>
<td>/ Account Holders</td>
<td>1,031</td>
<td>942</td>
<td>361</td>
<td>2,334</td>
</tr>
<tr>
<td>Total Shareholders</td>
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<td>58,100</td>
<td>4,82,300</td>
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<tr>
<td>Total Savings</td>
<td>12,07,845</td>
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<td>3,33,615</td>
<td>24,09,085</td>
</tr>
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<td>as RD &amp; CD</td>
<td>4,73,850</td>
<td>2,29,400</td>
<td>10,000</td>
<td>7,13,250</td>
</tr>
</tbody>
</table>

(Top): Nuresha and her Cooperative-financed sewing machine; (Middle): Women workers supported through Nuresha’s business; (Bottom): Nuresha and her grandson
In September 2001, SEWA Bharat began its work in Bikaner, Rajasthan. In partnership with the Central Labour Ministry, SEWA Bharat conducted study of the home-based workers engaged in the papad industry, which revealed the poor social and economic condition of women workers. Since then, SEWA in Rajasthan has become a registered union with membership in Bikaner, Jaipur, Jodhpur, Alwar, and Dungarpur. This year, SEWA Bharat strengthened women member engagement programs in organizing, advocacy, social security, youth development and microfinance.

Organizing in Rajasthan

To date, 20,797 informal women workers have been organized across Rajasthan to come together for collective empowerment. This year, SEWA Bharat’s grassroots leaders in Bikaner, Jaipur, and Jodhpur held 150 mohalla meetings, engaging 1,872 women in the struggle for their rights. SEWA Bharat focuses on organizing women into livelihood-based trade committees in order to give women more leverage over policy makers and businessmen.

In order to build local women leaders, a number of trainings, exposure visits, and workshops were held. Active grassroots members, known as aagewans engaged in community outreach training and helped connect local women workers to government schemes and SEWA development programs. Exposure visits to other SEWAs, such as in Ahmedabad and Delhi, helped intra-organizational knowledge exchange and experience sharing. This year, SEWA Bharat began a strong youth development program across Rajasthan. SEWA members in Rajasthan visited the SEWA Delhi Polytechnic in order to better inform the new local youth skill building initiatives.

Bikaner district

There are 16,500 poor women members across 44 slum areas of Bikaner. Organizing in Rajasthan began with Bikaner women papad rollers, and SEWA continues to support them. Since 2001, SEWA has begun to organize women from other trades such as wool spinning, street vending and stitching work in order to promote their collective empowerment. To facilitate women’s negotiation with employers and the government, SEWA organizes women into trade committees and holds training.

Jaipur district

Since 2006, 1,400 women workers have joined SEWA in Jaipur, including nine aagewans. In 2013, 47 mohalla meetings reached 1,598 community members. Organizing in Jaipur is primarily dedicated to supporting women to form area-wise trade committees, such as for domestic workers, bangle-makers, and construction workers. These women’s groups run bi-monthly meetings in order to identify issues and strategize the best way to negotiate with employers and government divisions.

Jodhpur district

Mahila Housing Trust (MHT), a SEWA sister organization, initiated work in Jodhpur with the Asian Development Bank (ADB) to support the Rajasthan Urban Infrastructure Development Project (RUIDP). The program helped improve the conditions of 220 families in two areas by forming community-based organizations that monitored infrastructure development. The community requested SEWA guidance in forming SHGs and SEWA Bharat extended support. By 2013, 2,897 members had joined the SEWA movement. This year, 750 of Jodhpur’s women workers met 30 times in mohalla meetings, including a cadre of 38 aagewans.

Success story: Afshanaben

Afshanaben is a 32-year-old mother of three, housewife, stitching tutor, and employee of SEWAs Mahila Housing Loan Trust. Afshanaben’s life has been under consistent economic strain. Her salary of Rs. 300 per month for home-based stitching has not been able to substantially supplement her husband’s slight income as a taxi-driver. Afshanaben participated in a series of workshops and trainings on stitching and tie-and-dye skill development. Within two months, Afshanaben had refined her stitching skills so much that she began training others. Afshanaben delivered training at a summer camp for around 20 girls. Within her neighborhood she is now respected for her craft, and has developed a regular base of community-girls who come to her home to learn stitching. SEWA helped Afshanaben, and now she is guiding others in gaining support from the SEWA network.

After joining the livelihood program, Afshanaben’s salary increased ten times, to Rs 3,000 per month.
Advocacy in Rajasthan

SEWA Bharat is running a number of advocacy campaigns and legal training sessions across Rajasthan in order to improve the living and working conditions of women in the informal sector. Advocacy campaigns are around issues that affect all women workers, such as the Right to Free and Compulsory Education (RTE) Act (see below), or focus on particular trades. SEWA trade committees, such as for construction workers, domestic workers, artisans, and street vendors, are mobilized to engage with government and employers on livelihood-based issues.

SEWA maintains strong relationships with relevant government agencies such as the Labour Department and the Udyog Bhawan in order to achieve sustainable policy changes. SEWA engages poor women members in legal sessions so they understand their rights. This year, 35 SEWA members in Jaipur engaged in a legal-session on domestic violence. SEWA also held two legal trainings in Bikaner with 83 women members.

Advocacy in action

In Bikaner’s Rampura Basti, an urban slum area, sewage blockage was severely affecting the daily lives of residents, however the poor often do not have the voice, organisation, or avenue to file complaints. SEWA leaders staged a blockade on Rampura by-pass road in order to get government attention. Rally successfully drew out the Police Superintendent, who took up SEWA members’ demand that the Municipal Corporation carry out necessary sewage cleanup.

SEWA’s Major advocacy campaigns across Rajasthan

The Right to Free and Compulsory Education Act (RTE): all districts

In 2010, the RTE Act came into effect promising free and compulsory education to any child between the age of 6 and 14. Two important demands of the RTE Act are that schools should be within a radius of 1-3 km from where any child lives, and 25% seats in government schools must be reserved for students from economically weak sections (EWS). A study carried out by the government’s Sarva Shiksha Abhiyan program in Rajasthan found that 12 lakh children were out of school – of these 7.13 lakh children were girls.

RTE implementation approach

• Awareness building
• Forming member committees to survey the existence of government schools within 3 km of children’s place of residence
• Partnering with private schools to link them with parents from EWS and ensuring that the government provides reimbursement for every EWS admission taken by private schools.
• Connecting with Rajasthan Patrika’s and Dainik Bhaskar’s Education Section to bring SEWA advocacy on RTE into the spotlight

Minimum Wage Campaign: Jodhpur

Without formal recognition from the government, informal women workers are forced to accept devastatingly low wages. SEWA is working closely with relevant government departments, contractors, and holding tripartite meetings to secure minimum wages for tradition bandhej (tie and dye) workers in Jodhpur.

Strategy for securing fair wages

SEWA is working closely with women who are tie-and-dye workers in Jodhpur. Based off the success that SEWA facilitated for papad roller’s inclusion on the minimum wage list of Rajasthan, SEWA is now organizing tripartite meetings with government agencies and workers in order to solidify minimum wages for tie-and-dye workers.

Sanitation: Jaipur and Jodhpur

The 69th report of the National Sample Survey Office ranked Rajasthan among the bottom five states with the least access to drinking water and toilets in rural areas. Solid waste management systems are also strikingly low, with only 28% of rural and 61% of urban areas having any proper arrangement for garbage disposal.

SEWA Bharat’s Sanitation Strategies

• Partnership with Nagar Nigam to ensure daily pick up of garbage and daily road sweeping
• Strengthening relations with the SEWA Mahila Housing Trust (MHT) to provide gutter loans to members and ensure sanitation
• Linking up with NGOs that are working on, and building awareness around sanitation
• Developing well-founded research on district’s waste disposal system with the Urban Planning of the Rajasthan Patrika and Dainik Bhaskar platform

SEWA tie and dye worker members in Rajasthan who are part of the ongoing advocacy campaign for decent wages and government recognition
Social security and health in Rajasthan

The vast number of social security schemes provided by the Government of India do not reach those who need it most. In order to facilitate social security for women worker members in Rajasthan, SEWA Bharat is opening SSKs, strengthening aage-wans’ capacity for community outreach, organizing awareness sessions, and focusing on livelihood-based scheme applications. This year, SEWA Shakti Kendras (SSKs) were opened in Jodhpur and Jaipur districts as one-stop-shop counters where women can access social security scheme information and application support. SSKs have facilitated entitlements like identity cards (voter ID, Adhaar card, birth and caste certifications), pensions (handicap, old age, widow), and health services (Rashtriya Swasthya Bima Yojana). SEWA Bharat awareness sessions cover healthcare, social security, and legal rights. Through awareness sessions women members and their families are connected to experts such as the doctors, lawyers, and the State legal aid team.

Connecting with livelihood-based schemes

SEWA Bharat teams in Rajasthan connect women workers with specific livelihood-based schemes and identity cards (IDs). Trade-based IDs, such as for bandhej artisans in Jodhpur and construction workers in Jaipur, are a crucial step for women to access livelihood-based government social security entitlements such as healthcare, scholarships for their children’s education, and loans to promote their work.

Youth development initiatives

This year, SEWA’s teams in Rajasthan began a youth development program in order to help girls mature and become local leaders. However, the adolescent poor in Rajasthan tend to come from extremely conservative societies that often impose barriers to girls’ development and education in order to promote the household. SEWA grassroots leaders carried out mobilization across slum areas, and held in-depth family and community meetings in order to encourage parents and students that girls should engage in the program, noting the skill and personal development and potential job opportunities for girls.

In 2013, SEWA’s youth development program in Rajasthan successfully engaged 422 girls from poor families with quality skill development opportunities. SEWA Youth Resource Centers (SYRCs) run 6-month market-relevant courses in computers, open school, fashion designing, and beauty culture. The SYRC aims for girls’ holistic development and gives them the opportunity to develop soft skills such as spoken English and enhance their creativity through creative classes. In 2013, SEWA began planning for Youth Clubs and a job-placement cell to mainstream girls into the job market.

Microfinance: SHGs

SEWA Bharat’s microfinance program in Rajasthan is focused on organizing women into self help groups (SHGs). This year, 158 women members of SHGs in Bikaner met every month and contributed regular savings. This is an important achievement and demonstrates poor women member’s engagement with microfinance and their drive to promote their own financial security.

Social security and health impacts

- Over 10,000 social security scheme linkages for members and their families from 2008-2013
- 340 scheme linkages for Bikaner members (2013)
- 200 informal sector workers largely involved in the careful and tedious work of papad production and wool rolling accessed information and treatment for eye conditions in an 2-day eye-camp in Bikaner in 2013
- SSKs opened in Jodhpur and Jaipur in 2013
- 149 scheme linkages for members in Jaipur including 45 old age, 32 widow pension, 12 birth certificate, 35 BPL cards, 5 registration card, 15 domicile certificate, 5 marriage certificate

SEWA Youth Development strategy

- Identify areas of interest with students and employers
- Provide market relevant classes in fashion designing, beauty culture, and basic computers
- Reserve Saturday’s for the development of Soft Skills such as spoken English, art, reading, awareness building, and self defense
- Facilitate exposure visits for students
- Build relationships with local employers to facilitate mainstreaming into the market
- Hold job fairs to bring girls employment opportunities
- Develop partnerships with quality training institutions and facilitate girls enrolment
- Hold competitive exams to prepare girls

Bikaner SHG achievements 2013

<table>
<thead>
<tr>
<th>SHGs:</th>
<th>158</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women members:</td>
<td>2,343 women</td>
</tr>
<tr>
<td>Total savings:</td>
<td>Rs. 99,73,517</td>
</tr>
<tr>
<td>Total loans:</td>
<td>Rs. 1,43,74,335</td>
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</table>
SEWA in Rudraprayag: post-flood relief and rehabilitation

Diaster background

Between 14th and 17th June 2013, a series of deadly floods in Uttarakhand forced emergency evacuation for over 110,000 people, and claimed 5,700 lives. Years of poorly planned development, natural resource exploitation, and climate change exacerbated the impact of rainfall 375% greater than normal monsoon precipitation that caused floods and landslides in the Uttarkashi and Rudraprayag areas of Uttarakhand.

SEWA Bharat’s immediate relief response

In Rudraprayag, women from 516 households were members to SEWA at the time of the disaster. By the end of this year, 1,600 women had joined the SEWA movement. SEWA conducted a need assessment with 2,000 families and immediately engaged in relief activities in the area, distributing blankets, solar lamps and other crucial materials to all 2,000 families. However, the need has gone beyond immediate relief, as families now need support to rebuild their lives.

<table>
<thead>
<tr>
<th>No. Beneficiary families</th>
<th>Relief items received</th>
</tr>
</thead>
<tbody>
<tr>
<td>600 families</td>
<td>7 items (blanket, umbrella, solar lamp, luggage bag, water purifier, school bag, and tarpaulin)</td>
</tr>
<tr>
<td>400 families</td>
<td>4 items (blanket, solar lamp, water purifier school bag)</td>
</tr>
<tr>
<td>200 families</td>
<td>3 items (blanket, solar lamp, school bag)</td>
</tr>
<tr>
<td>800 families</td>
<td>1 item (solar lamp)</td>
</tr>
</tbody>
</table>

Long-term vision: Community SSKs

SEWA Bharat’s rehabilitation and relief project aims to rebuild the lives of affected families in UKimath and Agustmuni blocks. SEWA Bharat is establishing two community resource centers in UKimath and Agustmuni blocks based off of the SEWA Shakti Kendra (SSK) model. Each SSK will serve as a central base where women and community members can access support for their long-term rehabilitation. The SSK will focus on four broad activities including women’s community leadership, access to social security information and support, sector-specific support for livelihood promotion, and technology and skill transfer (see diagram).

In addition to general social security linkages, each proposed community SSK will connect flood-affected families to the Government of Uttarakhand rehabilitation-related compensation, such as allocation of livestock and land, and financial resources. This year, SEWA Bharat engaged local women members to identify skills development courses that would lead to jobs. Women members decided upon: handicrafts, cutting and tailoring, Para veterinary, and technical training for plumbing, carpentry, and electrician. Furthermore, SEWA is helping women organize into SHGs to give them social capital needed for post-disaster rehabilitation, and to connect them to financial services that can enable them to rebuild their lives.

Goals

- Collective voice and visibility of women workers
- Women workers with knowledge on their rights
- Women leaders with government liaison skills
- Poor women equipped with market-know how
- Increased access to social security for women

Community SSK four-pronged integrated initiatives

- Rehabilitation related government linkages, compensations
- Development-related linkages
- Links with sector-specific programs, initiatives, information, and funding
- Short-term courses
- Skill building
- Certification opportunities
- Links to govt centers

SEWA connected with local government to deliver relief materials in Gabni village, Rudraprayag. Vishashwari Devi (left), SEWA member, is receiving an RO water filter through SEWA, pictured with Village Pradhan (President), Vijaya Laxmi.
4.9 SEWA in Uttarakhand

Members: 10,170 women  
Started: 2006

With over 93% mountainous area and 65% forest cover, Uttarakhand, is one of the most remote and difficult to reach states of India. Despite the challenging terrain, SEWA has been organizing women workers since 2006 from across five districts: Almora, Pithoragarh, Bageshwar, Cahmpawat, Rudraprayag and Dehradun. Organizing in Uttarakhand began with an invitation from the Government for SEWA Bharat to engage poor rural women in microfinance across the state. Now, SEWA is striving to connect women with diverse development programs. This year, poor women’s membership to the SEWA movement more than doubled, from 4,718 (2012) to 10,170 (2013).

Almora district

SEWA’s membership in Almora includes 7,500 women workers. SEWA leaders held 87 mohalla meetings and 24 smaller community meetings that engaged 3,075 women across the district. Seven ideology trainings shared the SEWA story with poor women, and gave them inspirational role models of female leaders. To encourage women’s participation, eight leadership training sessions discussed organizing, how to run a business, and exposed women to gender issues.

Developing sustainable livelihoods

In the rural areas of Sult, Bhikiyasen, and Tadikhet in Almora, women farmers are famous for organic agricultural produce like red and yellow chili, turmeric, and coriander but do not earn fair wages. Women lack accessibility to markets, and depend on exploitative middlemen. The absence of proper storage infrastructure for agriculture and poor road connectivity intensifies women’s poverty. The lack of financial literacy also leads to mismanagement of finances. Through organizing, SEWA aims to increase women’s access to markets, safe finance, and social protection.

Strengthening women’s entrepreneurship

SEWA coordinates with professional and government agencies to facilitate skill building opportunities for women farmers to enhance their ability to produce and market their products. The aim is for women to be able to manage their own enterprises. In 2013, SEWA connected with the Organic Agriculture Board of Uttarakhand to initiate a “School of Organic Farming” in Sult block of Almora where 13 women farmers engaged in monthly training. SEWA members facilitated the Board’s outreach in order to set up similar schools across Almora. In 2013, 40 members (Sult block) were linked to training from the Board and four were placed on the Board as women leaders of organic farming, each earning a monthly stipend of Rs. 1,000. This year, SEWA 125 members engaged in training from other NGOs.

Producer groups

SEWA Bharat has supported 950 women farmers from Almora to organize into 85 producer groups, enabling them to share market information, pool their resources, and increase their bargaining powers. Using a direct market link approach, SEWA Bharat procured 11 quintals of chili from 254 women across 50 villages from Almora and Pithoragarh to help them eliminate middlemen and earn more. Producer groups leaders are responsible for the purchase of the agricultural produce from members and bringing produce to the market.

SEWA-supported women farmers’ cooperative

Women farmers organized under SEWA Bharat sought support in setting up their own producers’ cooperative. In June 2013, with support of SEWA Bharat, women farmers formally set up the SEWA Ekta Swahyata Saharakita with legal registration and a board of 125 women farmers. This year, two board members were trained in microfinance to ensure the enterprise runs sustainably, and have developed the capacity to deliver training to other members when the cooperative expands – a method called ‘Training of Trainers’ that SEWA uses to promote lateral knowledge sharing and skill development. The cooperative will source organic spices from around 1,000 SEWA Bharat women member farmers and will empower women grassroots leaders with business skills to get fair wages for their products.

Value-addition to enhance returns

A processing unit named “Sewa Ekta Masala Unit” was set up this year to carry out spice grinding and packaging. Women farmers now have the opportunity to earn more from their produce by being able to sell high-value products instead of raw materials. The Manager of the Almora District Industries Department was present at the official inauguration in June, demonstrating SEWA Bharat’s success in cross-sectoral relationship building. SEWA Bharat helped women farmers showcase their produce in two exhibitions aimed at large-scale buyers.

Connecting women farmers to technology

In 2013, SEWA Bharat connected 254 women to Reuters Market Light (RML) technology. RML is a pioneering, multi-award winning service that provides highly personalized agricultural information over mobile phones to the farming community.

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Almora Microfinance

The microfinance program in Almora connects women to financial trainings and services through SHGs (via producer groups) and through a business correspondent model set up with the State Bank of India. The aim is to ensure that women can develop the financial skills and knowledge to run their own enterprises. The two models ensure that women have access to capital necessary to do so.

Business Correspondent (BC) Model

In 2009, SEWA Bharat partnered with State Bank of India (SBI) to increase the financial inclusion of women in remote areas of Uttarakhand, including Almora, Pithoragarh, and Bageshwar districts. The SEWA-SBI financial inclusion model employs local women and connects banks and previously unbanked communities.

A local cadre of SEWA bank saathis appointed as customer service points (CSPs) gain employment by delivering doorstep banking services across sparse villages using mobile technology called POS (Point of Sale) machines. Unlike most Business Correspondents, SEWA finances the POS machines; transaction deposit amount in Bank pays them an assured salary and expenses. SEWA does not take security deposit from them. This is the only way the poor supports the poor. A Little World provides the POS machines that allow for customer identification through bio-data (fingerprints, voice-recording, and customer photographs). Customers in unbanked areas are then remotely connected to SBI’s Mumbai-based service through GPRS.

The benefits of the SBI model include financial inclusion, access to government services, and bringing identity and recognition to poor rural women in Uttarakhand. SBI issues a Business Correspondent Codes to the CSP enabling them to provide a spectrum of bank services: zero balance accounts, savings collection, cash withdrawal, remittances, and loan applications. Each customer is issued a SEWA-SBI identity card with her photograph and a unique customer ID that enables banking facilities. While this serves as a practical tool for service transfers, it also demonstrates that poor working women are capable and important actors in the country’s financial world. This unique model also helps connect those on the margins with over 300 government schemes by acting as a portal to distribute entitlements to the needy.

Government scheme linkages

SEWA’s team of grassroot leaders in Almora help connect women workers to government schemes. Many of these are social security and health related, such as pensions, identity cards, and insurance. A great portion of government service connections also happen to support women’s livelihoods. Local teams help women liaise with the correct government administration and departments, in order to access services that fulfill their needs. This year, a total of 349 government scheme linkages brought women workers and their families more support (see details below).

Almora SHGs and Producer Group SHGs

<table>
<thead>
<tr>
<th>SHGs:</th>
<th>100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women members:</td>
<td>968 women</td>
</tr>
<tr>
<td>Total savings:</td>
<td>Rs. 12,27,180</td>
</tr>
<tr>
<td>Total loans:</td>
<td>Rs. 21,58,765</td>
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</tbody>
</table>

Almora Scheme linkages 2013

Total linkages : 349

Highlight

150 pension schemes linkages in Tadhiket block were connected through BC model POS machines integrating programs and connecting women to Rs. 5,00,000

Social security schemes

- 42 elderly pensions
- 13 kanyadhan scheme linkages for girl’s education
- 6 income certificate
- 17 caste certificate
- 32 widow pension forms facilitated
- 9 birth certificates
- 2 insurance forms facilitated
- 1 divorcee pension

Livelihood schemes

- 55 bank accounts opening for saving money for cows
- 4 people have been connected to dairy farming scheme
- 2 people have gotten loan to support fishery
- 10 people were given seeds of wheat, radish, peas, through the department of horticulture
- 4 members received poly house via horticulture department
- 2 members received water tank via horticulture department

BC Model highlights

- SBI awareness programs have reached 10,543 people
- Rs. 7.90 lakh commission earned for SEWA institutions
- 3 SEWA members appointed as bank saathi in 2013,
- Regular employment to 34 bank saathis
- Sathis Earning an average of Rs. 2,135 / month
- 12,292 savings accounts opened
- 11,921 no frill accounts opened
- 400+ loans given worth more than Rs. 36 million
SEWA in Dehradun

SEWA Bharat began initial organizing in Uttarakhand’s capital city of Dehradun around 2007. Within the last few years, projects and activities have been re-started with vigor. SEWA Bharat grassroot leaders are facilitating women worker’s advocacy, scheme linkages for social security and livelihood development opportunities, and microfinance.

Organizing in Dehradun

SEWA Bharat’s grassroot team in Dehradun has successfully organized 1,570 women slum-dwellers primarily involved in home-based and domestic work sectors. This year, 600 women workers met 28 times in mohalla meetings to raise awareness on the SEWA movement and begin the process of mobilization and organisation for women’s social, economic, and political empowerment and development. SEWA in Dehradun supports a grassroots cadre of seven aagewans.

Women leaders and local advocacy

SEWA is developing the capacities of these women to be leaders in their community by connecting them to training, exposure visits, and workshops. Last year, 23 women were introduced to officials from the Labour and Health Departments in order for both sides to discuss how to better serve the needs of poor working women and their families. This year, SEWA members demonstrated their empowerment by speaking out against the issues they face in their community.

In July 2013, poor SEWA members contacted their community’s Ward Parishad (Council) and gave notice that public toilets had not been cleaned and were posing a sanitation problem to residents. Despite the fact that waste management is the Council’s responsibility, SEWA members faced much difficulty in getting the proper response from the government. However, members determination eventually resulted in the Ward Parishad instructing local toilet clean-up. SEWA members undergo capacity building and leadership training in order to be women leaders of positive development in their communities.

Government linkages for skill development

SEWA grassroot leaders have developed a close relationship with the Government of Uttarakhand’s State Urban Development Agency (SUDA). SUDA’s role is to help identify the poor in Uttarakhand and develop and implement schemes and services to uplift them. SEWA is connecting members and their families to training initiatives and job placements through SUDA’s Urban Employment Scheme. This year, six SEWA women members were engaged in home-based production and were connected to the market, earning Rs. 28,500 for their work. Youth were also connected to training: 19 girls trained in beauty culture, 17 in data entry operation, 9 in basic accounting using computers, and two boys of SEWA women workers were connected to mobile repair training.

Social security and health in Dehradun

SEWA in Dehradun is working to fully connect its women members with social security. Women members have voiced that the Government of India’s health insurance scheme for families who live below the poverty line called Rashtriya Swasthya Bima Yojana (RSBY) is one of utmost importance in their lives. Beneficiaries of RSBY are entitled to hospitalization coverage of up to Rs. 30,000/- for five family members for most diseases that require hospitalization. This year, two camps were held in Khudbuda and Kedarpuran slum areas of Dehradun to bring awareness and application support to families eligible for RSBY. Through these camps and going door-to-door in poor communities, SEWA grassroot leaders helped 482 women register for vital health insurance through RSBY.

Microfinance : SHGs

Women from Dehradun engaged in the SEWA microfinance program are organizing into self help groups to collect savings and have access to loans. The status SHGs in Dehadrun by end of 2013 can be seen below.

<table>
<thead>
<tr>
<th>Dehradun SHG snapshot 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHGs:</td>
</tr>
<tr>
<td>Women members:</td>
</tr>
<tr>
<td>Total savings:</td>
</tr>
<tr>
<td>Total loans:</td>
</tr>
</tbody>
</table>

“SEWA’s training in Uttarakhand is a blessing for us and I try to spread the message to my community,” says Kamalaben

SEWA members in Uttarakhnd discuss local women’s issues in Mohalla meetings.
5. SEWA Bharat Governance

Working Committee

SEWA Bharat is governed by a “Working Committee” that comprises of five distinguished women leaders from different SEWA organizations. The general body of each SEWA member organization nominates one representative and then they elect the members of the Working Committee. The Committee has the authority to steer and monitor the organization to ensure that the missions of the organization are safeguarded, effectively planned, and regularly evaluated. It adopts a system of transparent and collective decision making. The Committee oversees statutory responsibilities such as establishing conflict-of-interest policy, organizational rules of operation, overseeing financial affairs, and human resource development and management.

The Working Committee meets every 3 months or at least 4 times in a year to discuss SEWA Bharat programs, finance, statutory and other issues related to the operations. Election of the Working Committee members occurs every three years. The Working Committee members are elected through a voting system in an Annual General Meeting where the nominated representative has the right to vote.

SEWA Bharat’ Working Committee delegates responsibilities through appointment of a chief functionary known as the “Director”. The organization functions under the leadership of the Working Committee and is supervised by the Director who oversees the work of the organization on day-to-day basis. The Director updates the board on regular basis for their guidance and suggestions.

Finance Committee

The organization has a “Finance Committee” in accordance with the powers vested in the Working Committee of SEWA Bharat. The Finance Committee comprises of SEWA Bharat management and external finance experts. The main role of the Committee is to supervise and advise the organization in managing and reporting the funds in a transparent manner. The Finance Committee reports to the Working Committee. The tenure of the Finance Committee is co-extensive with the tenure of the Working Committee.

Organizational structure

SEWA Bharat is a four-tiered structure that consists of Working Committee, the Director, Project/Program Coordinators, Finance/Administration team and the Implementation Team that comprises of district in-charges, organizers, SEWA saathis (grass root leaders) and aagewans (volunteer leading women members). See organizational structure diagram (pg. 36).

SEWA Bharat Working Committee members

<table>
<thead>
<tr>
<th>Name</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Smt. Renana Jhabvala</td>
<td>President</td>
</tr>
<tr>
<td>Smt. Geeta</td>
<td>Vice President</td>
</tr>
<tr>
<td>Smt. Farida Jalees</td>
<td>Vice President</td>
</tr>
<tr>
<td>Smt. Nalini Nayak</td>
<td>General Secretary</td>
</tr>
<tr>
<td>Smt. Shikha Joshi</td>
<td>Secretary</td>
</tr>
</tbody>
</table>
SEWA Bharat structure and governance

SEWA Bharat is a federation of Self Employed Women’s Association whose main roles are to: a) Develop new SEWAs b) Strengthen smaller SEWAs c) Facilitate linkages for and between SEWAs d) Build a national identity and advocate at the national level.

It has a “direct role” in strengthening the small SEWA’s and “coordination role” with established member’s organization for learning from their experience through exposure visit and capacity building trainings.

6. Affiliations

SEWA Bharat has a strong network of partners and affiliations in order to promote the wellbeing, visibility, and socio-economic development of poor women workers.

Affiliations

Women in Informal Employment: Globalizing and Organizing (WIEGO), National Association of Street Vendors of India (NASVI), India Home Net, International Network of Home Based Workers’ organisations Friends of Women World Banking, (FWWB); www.fwwbindia.org

SEWA colleagues abroad

SEWA Movement in South Africa the Self-Employed Women’s Union (SEWU) in Durban
SEWA in Yemen
SEWA in Turkey
<table>
<thead>
<tr>
<th>Agency</th>
<th>Project Title</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Simavi</td>
<td>Health in Women’s Hands</td>
<td>Bihar (Munger, Bhagalpur and Katihar districts)</td>
</tr>
<tr>
<td></td>
<td>‘Jal O Swashtha Suraksha’ – Water and Health Security</td>
<td>Murshidabad, West Bengal</td>
</tr>
<tr>
<td>Monsoon Trust</td>
<td>Mainstreaming Women Embroidery Workers in New Delhi through Organizing and Linkages</td>
<td>Delhi</td>
</tr>
<tr>
<td></td>
<td>SEWA Bharat Education and Health Facilities for embellishment workers Project</td>
<td>Bareilly, Uttar Pradesh</td>
</tr>
<tr>
<td>UNICEF</td>
<td>MPUCT -Research based pilot Cash Transfer (CT) for improving the well being of women and children</td>
<td>Indore, Madhya Pradesh</td>
</tr>
<tr>
<td></td>
<td>Financial Literacy Project</td>
<td></td>
</tr>
<tr>
<td>Gender Resource Center- Delhi Government</td>
<td>Stree Shakti -Suvidha Kendra</td>
<td>Delhi</td>
</tr>
<tr>
<td>UN Women</td>
<td>Empowering Women in Rural and Informal Settings through Capacity Development</td>
<td>Jodhpur, Rajasthan and Almora, Uttarakhandand</td>
</tr>
<tr>
<td>HOLDEEN India</td>
<td>Strengthening the movement of women in informal economy by developing effective women leaders</td>
<td>Bihar; West Bengal; Jaipur, Rajasthan</td>
</tr>
<tr>
<td>HIVOS India</td>
<td>Leadership Development and Right awareness Program</td>
<td>Delhi; Uttarakhand; West Bengal; Bikaner and Jodhpur, Rajasthan</td>
</tr>
<tr>
<td>DFID</td>
<td>Economic and social empowerment of women workers and under-privileged girls of informal sector of Bihar and Rajasthan</td>
<td>Bihar, Delhi and Rajasthan</td>
</tr>
<tr>
<td>Kathihar Municipal Corporation</td>
<td>Swachh Kathiar and Swasthya Katihar</td>
<td>Kathiar, Bihar</td>
</tr>
<tr>
<td>Jamshedji Tata Trust</td>
<td>Empowering Informal Sector Women In Delhi</td>
<td>Delhi</td>
</tr>
<tr>
<td>ITC</td>
<td>Employment generation for self employed women through agarbatti production in Munger</td>
<td>Munger, Bihar</td>
</tr>
<tr>
<td>UNDP</td>
<td>Strengthening Direct Benefit Transfer through financial intermediation and financial literacy</td>
<td>Madhya Pradesh and Bihar</td>
</tr>
<tr>
<td>Association for India’s Development</td>
<td>Empowerment of Women in Organic Farming in Uttarakhand</td>
<td>Uttarakhand</td>
</tr>
<tr>
<td>World Bank</td>
<td>Linking and Mobilizing Women Workers for Sexual and Reproductive Rights (SRRI), Health and Social Security</td>
<td>Delhi</td>
</tr>
<tr>
<td>TRAID (Textile Recycling for Aid and International Development)</td>
<td>Support for capacity building of women owned artisan’s institution in Delhi</td>
<td>Delhi</td>
</tr>
<tr>
<td>Maxwell Stamp, PLC</td>
<td>Cutting the Chains- Transforming the lives of home workers</td>
<td>Delhi</td>
</tr>
<tr>
<td>SEWA Ahmedabad</td>
<td>A Space of My Own: Integrating the Urban Poor in City Development</td>
<td>Bihar, Uttarakhand, Rajasthan and Delhi</td>
</tr>
<tr>
<td>District Innovation Fund- Uttarakhand Government</td>
<td>Financial Inclusion of the rural poor through technology intervention</td>
<td>Uttarakhand</td>
</tr>
<tr>
<td>Tech Mahindra</td>
<td>Tech Mahindra Smart Vocational Training center</td>
<td>Delhi</td>
</tr>
<tr>
<td>David and Lucile Packard Foundation</td>
<td>Empowering Women Workers of the Informal Economy through Social Determinants of Health</td>
<td>Bihar</td>
</tr>
</tbody>
</table>
8. Sister Organizations

SEWA Bharat is connected to many other member-based organizations that have grown out of the SEWA movement. SEWA Bharat engages in knowledge and experience sharing with the various SEWA sisters that are unions, cooperatives, and groups. Many SEWA sister organizations focus on a single theme or related topic that correlates with the five SEWA Bharat programmatic themes in organizing, capacity building, and advocacy; livelihood development; skills and education; social security and health; and microfinance.

8.1 SEWA in Gujarat

Established: 1972
Total members: 10,000 women

The SEWA movement has its origins in Ahmedabad, Gujarat in 1972 and now has a membership of over 10 lakh women. SEWA has helped set up a number of women-run institutions and supports diverse development projects around livelihoods, social security, microfinance, healthcare, insurance, housing, and local projects.

SEWA Rural

In the rural areas around Gujarat, SEWA is instrumental in addressing poor women workers’ basic needs through various campaigns. In 2013, the Green Campaign connected poor women to 2,108 solar lamps and 1,200 stoves to decrease consumption of wood and kerosene. The Water Campaign successfully built 4,075 rain water harvesting tanks and directly facilitated employment for 1,500 women who are now handpump repair technicians.

8.2 SEWA in Kerala

Established: 1983
Total members: 10,000 women

The SEWA union in Kerala was initiated in Trivandrum District in the mid 1980s by women who came together from the fishing, agriculture and reed worker communities in search of livelihood diversifying opportunities. As there were no other platforms/unions addressing these issues of women workers at the time, Smt. Aleyamma Vijayan and Nalini Nayak, inspired by Elaben, decided to assist these women to create SEWA in Kerala thus linking up to the only larger platform of women workers in the country.

Organizing and Advocacy

SEWA Kerala runs major campaigns for forest workers, vendors, construction workers and home-based workers. Forest workers make up the largest membership in The members meet on a monthly basis in their village forums – Vanitha Vedis.

Domestic Workers Campaign

Swashreya Mahila Sewa Sangam (SMSS) is a domestic worker collective and the first organization in Kerala to professionalize various domestic services like nursing assistance, childcare, cleaning and running institutional canteens. SMSS has earned recognition, decent work and fair wages for domestic workers in Kerala.

SEWA Urban

SEWA works in the urban areas of Gujarat, primarily Ahmedabad. SEWA Urban is comprised of construction workers, waste pickers, bidi, home-based workers, street vendors and other diverse livelihoods. Members have formed their own worker’s cooperatives and groups, like the SEWA Rachaita Co-op of Construction Workers and the Geetanjali Paper Pickers Co-op. To ensure policy makers meet women’s needs, SEWA Urban works with government bodies such as the Ahmedabad Municipal Corporation. Last year, SEWA in Gujarat was a driver in reviving the Urban Unorganized Labour Welfare board and helped registration of 4,753 workers.

Diverse initiatives: SEWA in Gujarat also supports SEWA Gram Mahila Haat (livelihoods/food processing training), Rudi (marginal farmers), the SEWA Manager ni School (technical/managerial training), Gyan Vigyan Kendra (skill building/knowledge centers), SEWA Bank (microfinance) and more.

Livelihood support: Reed Workers

From 2002, the supply of reeds dwindled, so SEWA Kerala has introduced a series of skill development trainings in order to market new products for its reed worker members. Activities are carried on with the support of the Office of the Development Commissioner (Handicrafts), Ministry of Textiles Government of India and Indian Overseas Bank Rural Self Employment, Trivandrum.

Kerala research: Labour Resource Center

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

Kerala rural center

The Sewa rural center is a simple but comfortable place, situated in the countryside 16 km from Trivandrum city and about a kilometer from the Vilappilsala junction on the hill called Nooliyod. There are facilities for overnight stay for 50 people and a large hall for meetings. While SEWA uses this center for its larger programs, it is also available for rent by other organizations.
8.3 SEWA Madhya Pradhes

**Established:** 1985  
**Total members:** 6,00,950 women

Self Employed Women’s Association-MP founded by Smt. Manorama Joshi in 1985 from Indore. Starting with organizing bidi worker, SEWA MP now represents 10 trades and is now the 2nd largest union membership in national union, and is spread across 19 districts of the state.

Organizing and advocacy in MP
SEWA MP runs major campaigns for forest workers, vendors, construction workers and home-based workers. Forest workers make up the largest membership in the SEWA movement in Madhya Pradesh - 2,26,940 women forest workers are members.

Microfinance
Sewa MP formed Sewa Credit Cooperative in 1989 and has been promoting SHGs through Sewa MP union since 1992. At present the Indore Credit Cooperative Society has 12012 members. We have registered and started Credit Cooperative Societies in 3 districts, with 2 others in the process of registering. The Ujjain Cooperative society was registered in 2011 and currently has 1200 members, the Dewas district has 104 registered members and Khandwa Cooperative society was registered in 2013 and already has 170 members.

SEWA MP Academy
Swashrayee Mahila Academy MP was founded in 2001 with the objective of strengthening SEWA MP Movement, training leaders and workers, and doing research on the problems of unorganised workers. In addition, SEWA MP Academy publishes on the various activities of these workers so that their socio-economic condition becomes visible to society and the government. Recently Sewa MP academy had done a Pilot research named “Research based pilot cash transfer for the well being of women and children” in Madhya Pradesh supported by UNICEF.

Soochana Kendra
Soochana Kendras (Information Dissemination Centers) are being operated in the residential areas for members to come raise issues such as water, electricity, road, to gain information about social security schemes, and to apply for the registration and social security schemes. At present, a total of 147 Soochana kendras are being operated in urban and rural areas in 10 districts.

Sewa Nigarani Samiti
At the grass root level, we formulated Sewa Nigarani Samiti (SEWA Vigilance Committee), comprised of 5 members; two women, one elderly person, one educated youth and one other; all from excluded groups. The main objective of the SNS is to play a watchdog role at the panchayat level for the work of panchayat. At present a total of 94 SNS have been formulated and functioning in districts with a SEWA presence in MP.

![Ela Bhatt, SEWA founder (center left) and Renana Jhabvala (center right) joining to celebrate SEWA Indore achievements 2013.](image-url)
8.4 Research & skill sharing

SEWA Academy

SEWA Academy is an organisation that aims to take the SEWA movement forward through training and capacity building, action-oriented research, and building strong communication. This year, 356 diverse trainings were undertaken through SEWA Academy. Through which 9199 members received trainings. Through 120 literacy trainings 2411 women became literate. 1179 adolescent girls joined the Aakashganga club of SEWA Academy. Through the use of mobile vans 52 areas covering 5029 spectators where along with awareness generation on various topics information about SEWA was shared.

Research department undertook 8 researches on different subjects and documented three of them. Through the research department 35 trainings were given to 533 women. Photography and training modules were made. SEWA’s fortnightly newsletter ‘Anasuya’ completed 32 years of operation. Anasuya reaches 3000 members. A total of 24 issues were published.

Under Rudi, 2,614 radio programs were made, reaching 15,000 listeners. Through the Video Co-operative 788 video replays reached an audience of 22,837 people; 151 video shootings were done; through 5 replay trainings, 128 women were reached; through 4 trainings 107 women received photography trainings. Video co-operative has share capital worth Rs 1,37,700 from 677 members. The library of SEWA Academy has 9,137 books.

8.5 Microfinance

SEWA Bank

The total membership of SEWA Bank is one lakh members. Its share capital is Rs 8 crores, number of accounts 4 lakhs, total deposits 120 crores, working capital Rs 183 crores, 25000 women have taken credit worth Rs 78 crores, SEWA bank has an inbuilt ATM service, 2000 women have joined the ATM service. Through SEWA Bank’s ATM card, money can now be withdrawn from ATM’s across the world. 60,000 women have joined the UTI Micro Pension Scheme. This has lead to capital formation of Rs 5.5 crores. SEWA Bank has inaugurated three new branches. Additionally, 1000 girls were imparted financial literacy trainings. Under SEWA’s credit scheme, housing and vehicle loans are now being provided. Under its Project, solar lights, fans and hand pumps are sold and for this loans are available.

8.6 Housing for poor women

Mahila SEWA Housing Trust

Through Karmika school across three states 450 women were provided construction related trainings. Water and sewage connection work was undertaken. Across the states of Gujarat, Rajasthan, Madhya Pradesh and Bihar work was carried out in 206 slums. Work was carried out for 36,839 homes enabling 1,47,356 people with basic facilities. Credit facility of up to Rs. 88,85,000 was provided to 805 women who wished to avail basic domestic necessities.

For home renovation 42 women were given loans worth Rs 25,40,000. In Madhya Pradesh home electrification was undertaken for 58 houses. The work of energy auditing is undertaken across 4,524 houses of Madhya Pradesh. In Surat’s Credit Co-operative through 1141 accounts savings worth Rs 39,68,895 was noted. The turnover of this co-operative was registered at Rs 59,43,196. In Vadodara’s Credit Co-operative through 1141 accounts savings worth Rs 1,07,18,009 was registered. The turnover of this co-operative was Rs 25,43,642. 120 women received land worth Rs 2,40,00,000. 222 women gained government schemes subsidies worth Rs. 1,99,80,000.

SEWA Grih Rin (SGR) and SEWA Mutual Benefit Trust (SMBT)

The SEWA Grih Rin (SGR) is a housing finance company that aims to provide housing to poor women. The SEWA Bank, SEWA Mahila Housing Trust (MHT) and SEWA Bharat have come together to form the SEWA Mutual Benefit Trust (SMBT) to promote SGR. The SMBT is mandated to raise equity from individuals (the beneficiaries of the trust) and funds from mission-motivated donors. In return for this equity, the SMBT will be eligible to receive dividends once the HFC becomes profitable. Since registration in 2010 to March 2013, SMBT has mobilized 3,959 members from Bihar, Ahmedabad, Jaipur, Madhya Pradesh, and Delhi.

8.7 Livelihood support

SEWA Graam Haat Mahila

SGHM is an apex organization to provide marketing facilities and other market related support to the rural producer groups towards their empowerment and economic self-reliance.

SEWA Trade Facilitation Centre

The SEWA Trade Facilitation Centre represents a unique and innovative movement where marginalized artisans themselves are the producers, owners, shareholders and managers of their own company.
8.8 Health care

Lok Swasthya Mandali

The member-owned Lok Swasthya SEWA Cooperative (LSM) enables women workers and their families to have access to life-saving health information, prevent illness, obtain services when required thereby leading healthy and productive lives. This is achieved by providing community-based, preventive and curative health care, in a financially sustainable manner that promotes decision-making and control by women workers of the informal economy. LSM’s community health programme supplements, and works in partnership with, the public health system where health needs can be met through public health services. Lok Swasthya Mandali works on health-related issues such as ensuring maternity benefits, occupational health benefits and the provision of health education for its members and their community.

Health education and awareness
Through the health education and awareness sessions over 4 lakh members obtained health and nutrition education and information on government health and child care schemes. 277 women, health workers of Lok Swasthya health cooperative, obtained income of over Rs 50 lakhs for their health services.

Government linkages and community monitoring
The team was actively involved in linking our members with various government programs and schemes like RSBY, Integrated Child Development Scheme, Chiranjeevi Yojan, Janani Surakhsa Yojan, Kasturba Poshan Sahay Yojna, etc. The capacity-building of the members of Village Health Sanitation and Nutrition Committees in 172 villages and regular monitoring to ensure efficiency and effectiveness was undertaken. Young village leaders supported by us are now serving on these committees.

Ayurvedic and low-cost medicine distribution
The cooperative sold Rs. 3,11,00,000 worth of low cost medicines from its 3 pharmacies and its own Ayurvedic medicines worth Rs 30,90,000. The cooperatives Ayurvedic production unit was certified as a centre of Good Manufacturing Practice. The health cooperative - Lok Swasthya Mandali - was conferred the best cooperative award by the Gujarat State Cooperative Association and also by UNICEF as a best practice.

Adolescent health and SRHR
SEWA health care team works with adolescent girls through local community health workers (sevikabens). The activities and the design of the program has been made in close coordination and collaboration with the young people. LSM’s four key strategies for SRHR are: community-based education and counselling on reproductive and sexual health for young people; organising for access to appropriate services; capacity-building; and policy action based on lessons from our grassroots action.

Occupational Health and Safety (OHS)
The Occupational Health and Safety (OHS) interventions primarily focus on promoting primary preventive healthcare and enhancing the productivity of women workers in the informal sector with equipment and tools developed ergonomically. Appropriate tools were developed to address the occupational risks of home-based women workers, which included embroidery workers, garment workers, kite workers and agricultural workers particularly, the sugarcane cutters. The tools developed were well received by the workers. Members from across Gujarat purchased 150 chairs (garment workers) and 300 Knives or Koitas (sugarcane cutters).

8.9 Social security and insurance

Vimo SEWA

The National VimoSEWA Insurance Cooperative now has over 8,000 share-holders from 5 states: Bihar, Delhi, Gujarat, Madhya Pradesh, Rajasthan. This year Rs 1,98,48,115 worth of premium was collected from 92,345 members. Over 3,000 claims were received and Rs 1,39,65,548 were disbursed as claims. The Ministry of External Affairs, Government of India, asked VimoSEWA to work in 5 African countries: Ethiopia, Ghana, Senegal, Tanzania and South Africa. Munich Re Foundation asked VimoSEWA to undertake a study on microinsurance in Asia.

The Social Security Team has also been actively contributing the policy arena through developing Universal Health Care for India; restructuring and revamping of the Integrated Child Development Scheme; and developing an integrated social security package including insurance, pension and maternity benefits. At the national level a Working Group on the Occupational Health and Safety of workers was set up at SEWA’s behest by the National Advisory Council. The WG has held three consultation meetings on the subject over the last three months in which several Central Ministries, State Governments, experts, unions, NGOs and academic institutions had participated. Based on these consultations, the Working Group has come up with draft recommendations on the subject. The same have now been uploaded on the NAC website (www.nac.nic.in) for public comments and will be forwarded shortly to the Government of India for implementation.
9. Major News and Events

NOVEMBER 2013

Duchess of Cornwall demonstrates support for SEWA Bharat’s Loom Mool initiative.

Loom Mool was launched in November 2013 at the residence of the British Higher Commissioners with the Duchess of Cornwall, Camilla Parker. The Duchess was Loom Mool’s first customer, showing her support for SEWA Bharat’s poor women worker members.

OCTOBER 2013

SEWA paves the way for street vendors

In October 2013, The Times of India highlighted the major progress being made for street vendors across the nation due largely to the organizing and advocacy efforts of SEWA and NASVI. Source: http://timesofindia.indiatimes.com/

SEWA Bharat holds Silk expositions for poor workers

From 2nd to 6th October, SEWA Bharat showcased the beautiful handloom silk work of weavers from remote areas of Bihar. The aim of the silk expo was to help market poor weaver’s products and ultimately improve their socioeconomic status. The event was held at Aga Khan Hall in Delhi.

MAY 2013

SEWA Bharat Business Correspondent Model gets recognition

In May 2013, the online publication A Better India, noted that SEWA Bharat’s Banking in the Hills – How SEWA Bharat is Enabling Financial Inclusion in Remote Locations (Source: www.thebetterindia.com)

APRIL 2013

Renanaben – India today woman of the year: India Today Woman in Public Service, Awarded by India Today Group, 2013

SEWA Bharat, 2013 was witness to yet another honor at the India Today Woman Summit and Awards 2013 held on the 19th of April 2013! The summit aimed to provide women executives in India with the vision, strategies and skills needed to succeed in today’s world, both in their homes and as professionals in the workplace. The Awards, to felicitate women achievers in various fields, are a public acknowledgement of their contribution to their homes, professions & the community. Smt Renana Jhabvala, President, SEWA Bharat won the prestigious India Today Woman in Public Service Award owing to her hard work in bringing about a change in the society. Renanaben was also one of the speakers at a Session titled “Beating the Odds” alongside write Meena Kandaswamy and activist Kavita Krishnan.

Renanaben described the role of SEWA to India Today, saying, “It is not a charity. A woman worker joins SEWA after paying a membership fee and that entitles her to certain rights.” The organisation of poor women helps to mobilise women workers to negotiate for better income, working conditions, healthcare and make use of social welfare schemes made for their benefit. “We now have 17 lakh members and they have created the SEWA bank and many financial institutions and cooperatives,” she says. (Source: www.indiatoday.com)
MARCH 2013

INTERNATIONAL WOMEN’S DAY: SEWA DELHI’S RALLY AGAINST SEXUAL HARASSMENT

On the 11th of March 2013, SEWA Delhi rallied against the growing crime against women in the capital. In light of the recent rape of an 8 year old girl in Anand Vihar, 120 women peacefully marched from the Anand Vihar JJ slum cluster to the office of the Hon’ble Ward Councillor, Mr Mahendra Ahuja demanding better lit streets, separate public utilities, identification of sensitive areas and subsequent deployment of police forces, introduction of women helpdesks in identified sensitive areas. Mr Ahuja spoke to the mother of the victim and ensured swift remedies and timely justice.

FEBRUARY 2013

SMT ELA R BHATT CONFERRED THE PRESTIGIOUS INDIRA GANDHI AWARD FOR PEACE, DISARMAMENT AND DEVELOPMENT

The International Jury of the Indira Gandhi Memorial Trust has awarded the 2011 Indira Gandhi Prize for Peace, Disarmament and Development to Smt Ela R Bhatt for her lifetime achievements in comprehensively empowering women in India and elsewhere through grassroots entrepreneurship, access to shelter, healthcare, micro-finance, micro-insurance, skills, legal services, collective bargaining power and other means, thereby promoting equitable development and peace, following the Gandhian path of self-reliance and non-violence. The award was presented by the Hon’ble President of India, Shri Pranab Mukherjee in the presence of the Hon’ble Prime Minister Dr Manmohan Singh and Hon’ble Smt Sonia Gandhi, Chairperson, United Progressive Alliance (UPA).

In her acceptance speech, Bhatt said, “This Prize has given honour to all working poor women and their leadership worldwide, who hold peace, disarm violence and reduce poverty with their honest work… I would urge all to ensure that six basic, primary needs are met from resources within 100 miles around us… If food, shelter, clothing, primary education, primary healthcare and primary banking are locally produced and consumed, we will have the growth of a new holistic economy…” (Source: www.indianexpress.com).
The delicate craftsmanship of Delhi home-based embroidery artisans under Ruaab SEWA.