Despite being the backbone of India’s economy, workers in the informal economy are unprotected from economic and social stresses. SEWA provides organization and structure to 1.7 million women informal economy workers across the country.

Through institutional development and community-led organization, SEWA Bharat provides increased market penetration, product diversification, and visibility to women informal economy workers. All of SEWA Bharat’s efforts and institutions are women-led and women-owned and reflect the specialized skills and economies of communities.

SEWA Bharat provides customers a completely transparent production chain that uses sustainable, ethical forms of production. Products and production methods use natural, eco-friendly inputs and workers are provided with economic stability. In the majority of production chains, producers and consumers are often disconnected by layers of contractors. SEWA Bharat connects women producers directly to the buyer to ensure a completely transparent production chain and gives visibility and control to the communities that produce and protect India’s tradition. SEWA is reshaping industries from traditional artisan products to redefining the energy and financial industries.

**SEWA Bharat’s Approach**

SEWA Bharat works towards holistic and sustainable development by investing in the economic, leadership, and social development at collective and individual levels. SEWA Bharat’s interventions work to provide complementary solutions to community specific needs.
Handloom Weaving

Fulia, West Bengal
Since 2016, SEWA Bharat has operated in Fulia, West Bengal with 650 women weavers. Fulia has been an historic center of handloom cotton products in the region and women are highly specialized in handloom. Partnering with Eileen Fisher, SEWA Bharat provides access to financial literacy, training, health interventions, and linkages to government schemes along with direct market linkages. SEWA Bharat plans on expanding market linkages and investing in soft and business skill training to increase economic and social independence of women.

Bhagalpur, Bihar
SEWA Bharat has worked with communities in Bhagalpur, Bihar since 1983 and has established several social development interventions, including a microcredit cooperative, community health interventions, and linkages to public welfare schemes. Additionally, SEWA Bharat established a cooperative for handloomed silk products, an industry that has employed communities since the age of the Silk Route. Similar to Fulia, SEWA Bharat has expanded weavers' markets beyond their locality and has given visibility and control of the trade to the producers. SEWA Bharat is also continuing to invest in the business and soft skill acumen of highly specialized weavers in the area.

Munger, Bihar
In partnership with ITC, SEWA Bharat established an agarbatti rolling cooperative in Munger, Bihar. This cooperative provides underemployed communities with a full-time employment opportunity. Additionally, SEWA Bharat provides communities with linkages to government schemes, health interventions, access to financial capital through a credit cooperative, as well as a renewable energy program.

Agriculture

Almora, Uttarakhand
The majority of communities in Uttarakhand are employed in agriculture. Due to difficult terrain, extreme conditions, and the remoteness of communities, farmers are unable to penetrate markets beyond the neighboring villages and have little control of market prices and little protection from natural disasters. In 2010, SEWA Bharat established an organic cooperative that connects over 680 farmers directly to consumers and provides farmers with stable wages and production capacity from economic shocks. SEWA is continuing to expand the production capacity of farmers as well as provide linkages to a larger and diversified consumer base of retailers, restaurants, and larger buyers.

Munger, Bihar
In addition to incense stick rolling, SEWA Bharat provides the agricultural communities in Munger with access to machinery and training on production techniques. SEWA organizes farming schools and operates a center to rent mechanized production inputs. Over 1,900 women have expanded their output, have differentiated their crop production, and have transformed communities from self-subsisting production to an income generating communities.

New Delhi

Migrants from across India gravitate to Delhi in search of economic opportunity. Women from around India specialize in different forms of embroidery and are plugged into the global textile supply chain, providing the stitching and finishing work for domestic and international brands. Much of the embroidery work is done within the homes, disconnected from the consumers and buyers. In order to provide safe working conditions, at-scale production, and stable wages, SEWA established a producers’ company that connects Delhi’s home-based embroidery workers. Currently Ruaab leverages the specialized skills of embroiderers and connects them to international and domestic buyers directly. Ruaab also serves consumers through a private label. Ruaab is looking to grow production capacity and increase the working capital.
## SEWA Bharat Registered Artisan Cooperatives

<table>
<thead>
<tr>
<th>Cooperative Name</th>
<th>Location</th>
<th>Products</th>
<th>Members</th>
<th>Turnover FY 2016-17</th>
<th>Linkages</th>
</tr>
</thead>
</table>
| **SEWA Udyogik Swabalambi Sahakari Samiti, Ltd.*      | Munger, Bihar     | Unscented Incense Sticks          | 120     | 75,00,000 INR       | Forward
- Domestic Market: Through ITC, connected to scenting units.                                                                            |
| **SEWA Saheli Bunkar Sahakari Samiti Ltd**            | Bhagalpur, Bihar  | Handloom Silk Products            | 30**    | 30,00,000 INR       | Forward
- Local Market
- Domestic Market: Forward connection through Ruaab                                      |
| **SEWA Ekta Autonomonous Producer Co-op Society**     | Almora, Uttarakhand| Organic spices                    | 680     | 90,000 INR          | Forward
- Individuals
- Small retailers                                                                            |
| **Ruaab**                                             | Delhi             | Hand embroidered accessories and clothing | 250     | 94,00,000 INR       | Backward
- Silk products from Bhagalpur cooperative                                                            |

*SEWA Udyogik Swabalambi Sahakari Samiti, Ltd. is temporarily not in operation for 2017

**30 SEWA Bharat members' families are actively employed. Weaving in Bhagalpur is done through a family unit, total beneficiaries close to 110
Renewable Energy

Access to reliable energy is an important driver for education, economic, and social activity. SEWA Bharat provides communities with access to various products through renewable energy sources. These products range from solar home light systems, solar lanterns, sewing machine, laptops and panels and have multiple positive externalities economically and socially. SEWA Bharat provides renewable energy products, end-user financing and after-sales service to communities in Bihar and is looking to expand these services to Jharkhand, Uttarakhand, Madhya Pradesh, Gujarat, Odisha, and Rajasthan through the establishment of a women-run company, Sarthak. Servicing, sale, and delivery of products are all done by women and provides communities with employment opportunities beyond the traditional, local market. In order to expand offerings and services, Sarthak is looking to grow partnerships with organizations in the renewable energy space as well.

Over 20,000 individuals have benefited from access to energy through Sarthak

Sarthak provides energy that is used for various purposes

- **Sarthak provides energy for families to use at home, which has reduced reliance on expensive and harmful products, such as kerosene lamps. Families are able to save more money and reduce exposure to respiratory conditions**

- **Sarthak has also allowed family and women-owned businesses to grow. Production is no longer constrained by sunlight hours.**
  - Stores are also able to be open without kerosene lamp expenditures and expand and diversify services, such as phone and electronics recharging centers.

- **Lights have provided protection and security. In many rural areas, snakes, pests, and other animals pose a threat to the health and assets of families. Sarthak's lights have reduced the number of animal and human encroachment**

Financial Inclusion

Women in the informal economy have limited access to financial resources. Removed from traditional banking systems, women are forced to rely on the high interest rates of informal lenders. SEWA Bharat has formed financial cooperatives in Bihar and Delhi to provide banking services to communities and provides financial services to communities in West Bengal and Uttarakhand as well. SEWA Bharat approaches financial inclusion through a combination of financial literacy and access to financial services. Not only are members connected with services, but also learn how to invest, save, and grow their assets. Additionally, SEWA Bharat is expanding at scale through the introduction of mobile and digital banking services. SEWA Bharat has created a proprietary mobile app in Bihar, but is looking to expand digital banking services to all areas SEWA Bharat operates in.

- **Over 12,000 accounts have been opened in Bihar**
- **30,000 women in unbanked areas are connected with bank accounts in Uttarakhand**
- **On average, over 8,000 women in Delhi have increased their savings by 3,000 INR per year**