SEWA - 2013

Annual Report
Self Employed Women’s Association (SEWA)
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SEWA: An Introduction

The Self-Employed Women’s Association, SEWA, was registered under the Trade Union Act 1929 with an all India membership, at Ahmedabad on April 12th, 1972. It was founded by Ela Bhatt, a labour organizer and lawyer, with head-loaders and hand-cart pullers as our first members. Since then, over the last forty one years, SEWA has become a national union with a membership of 19,19,676 women workers of the informal economy in 14 states of India.

SEWA has also assisted women workers in our neighbouring countries, and others, to form their own membership-based organizations. These countries include Afghanistan, Bangla Desh, Bhutan, Nepal, Pakistan and Sri Lanka in South Asia, and South Africa, Ethiopia and Tanzania in Africa.

SEWA is both a union and a movement - a national, and now increasingly, a global movement of informal women workers, organizing for their rights, for recognition and inclusion in national plans, programmes and legislation. It continues to be inspired by the philosophy of Mahatma Gandhi, incorporating both struggle and development in its strategy to organize women workers. Our members are central to all our action. It is their needs, their demands and their struggle against poverty and for self-reliance that gives direction to SEWA and the SEWA movement.

Our members are part of the informal economy in India which accounts for over 93 per cent of the workforce, or about 44 Crore workers. Despite some progress in recent years, many informal workers continue to remain unprotected by labour laws and do not have basic social security, including health care, child care, insurance, pension and housing with basic amenities. Work, both paid and unpaid, is central to their lives. They have little work security and social security. It is these workers who constitute the mass of the working poor in India. There is an overlap between informality, poverty and gender, with women workers being the poorest and most exploited of all. It is they who often get the most poorly paid and hazardous work which men will not do.

SEWA’s goals are: to organise women workers for full employment at the household level, and for self-reliance. Full employment includes work security, income security, food security and social security. The latter, in our experience should include at least health care, child care, insurance, pension and housing with basic amenities like a tap and toilet in every home, and electricity or solar energy.

Self-reliance is also a holistic concept, like full employment, including both financial viability of the workers’ economic activity and also decision-making and control in their hands. In SEWA’s experience, women move towards full employment and self-reliance when they are organized into their own membership-based organizations like unions and cooperatives. It is difficult for a woman worker to achieve self-reliance by single-handedly surmounting all the obstacles and challenges in her path, including no access to working capital or financial services, irregular work and income, no access to information or markets, and little or no basic social security. Hence, organizing - the process of bringing women workers together, uniting them and helping them to build their solidarity and sisterhood-is key for the long road to self reliance, and also for building the workers’ own movement.

Our focus has been on developing membership-based organizations of the poor which are democratic, and are used, run and owned by the women themselves through buying shares and paying membership dues. Building such organizations not only gives individual members collective strength and enhances their bargaining power, but also, it builds their leadership and ultimately, results in their empowerment.

Through organizing, women also find voice and representation in their families and communities, in various organizations and at policy-making fora at the state, regional, national and international levels. However, it takes time and continuous capacity-building efforts to build up women’s skills and leadership. They also need to develop an understanding of the various forces that keep them in poverty, and of patriarchy and its impact on their lives and well-being.
Over the years, we have identified 'four pillars' which, in our experience, help women to attain their goal of self-reliance. These are:

- Capitalisation - ensuring that assets are built, and in women's name
- Social Security with the basic elements like health care, child care, insurance, pension and housing, as mentioned above
- Capacity-building to lead their own organizations and movement
- Voice and representation, to ensure their inclusion in all policy-level action.

All of these are required together. When all these four are obtained by women workers, then they move towards self-reliance. This is also what SEWA calls its integrated approach and moving towards "Doosri Azadi", the Second Freedom, freedom from hunger and want. Mahatma Gandhi had urged all to work for Doosri Azadi after the first freedom-our political freedom-- from colonial rule.

Over the last forty years, SEWA has faced many challenges, and at the same time several opportunities have also emerged. With the rapid changes in the Indian economy, some of the workers in traditional trades organized in SEWA like block-printing, grinding of spices, processing tobacco and rolling bidis and construction work, have either lost work or face irregular work and income. Machines have replaced women workers and the market demand for some traditional goods produced has declined.

At the same time, several new sectors in the Indian economy have opened up for women and their family members, including information and technology and services. SEWA members' children and grandchildren are now more educated than their mothers and grandmothers, and are eager to avail of these new employment opportunities.

Over the last forty years there have also been several natural and human-made disasters, including the worst earthquake in living memory in India in 2001, floods and communal violence. We managed to stand firm in the face of all of these disasters, economic changes and the everyday struggles of our members, through organizing, through our integrated approach, our core values and through our own, growing organizations and movement.

<table>
<thead>
<tr>
<th>SEWA’s Membership in 2013</th>
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<tr>
<td>All India Membership</td>
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<td>Membership Gujarat</td>
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<th>In year 2013 National ‘SEWA’s Members</th>
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<td>Category</td>
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<tr>
<td>Rural</td>
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<td>Urban</td>
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SEWA’s twin strategy for organizing: Struggle and Development through Unions and Cooperatives

Through our every day experience of organizing workers of the informal economy, we learned that to achieve our goals of full employment and self-reliance, and our larger vision of a just and equitable society, we must both struggle and undertake development. We have seen that by building workers' unity and solidarity, we are able to build our collective strength and bargaining power, and raise our voices against exploitation and the many injustices that we face, especially as women in our patriarchal society. It is essential for workers to join hands and struggle for their rights, whether minimum wages in the case of manual labourers and home-based workers, space to sell their wares in markets or basic social security and social protection. Without struggle, we cannot move towards a more just, equitable and democratic economic and social order, both in India and globally. Struggle is an essential part of the process of social change.

At the same time, we have learned that it is critical to develop our own vision of a just society, what works for the poor and vulnerable, and how more just and equitable work and social arrangements may be developed. Mahatma Gandhi, whose thought and action, continue to provide direction to SEWA, always stressed on constructive action for change. His numerous personal and community-level experiments for a new society are well-known.

SEWA too has had to experiment, innovate and develop new paths for action in the interest of and led by its members. These include financial services through SEWA Bank, our first major developmental initiative, child care for the young children of our members, health care, housing and capacity-building, to mention a few. This grassroots level action, based on our members' needs and demands, not only charts new avenues for action, but also provides useful services to our members, especially when these are not available to them otherwise. At a time when poor women were excluded from banking services, the gap was filled by our members contributing the share capital to start their own bank. There are numerous such examples throughout SEWA's four decade-long history.

Further, we learned that developmental action can be a major support to workers' struggles. It is hard to sustain struggles and strikes when you have to feed your children and have few reserves and resources to fall back on. When SEWA's garment workers were struggling for minimum wages, it was they who suggested that they form their own sewing unit, thereby providing women with work but at fair wage rates. This unit then grew into our first artisan cooperative, Sabina. We learned that this action led to increased bargaining power of the workers, as they now had an alternative, and no longer had to depend on merchants and contractors who paid them below minimum wages.

Similarly, SEWA Bank was able to provide loans to women, releasing them from the clutches of money-lenders and large merchants who kept them in debt-bondage. When SEWA organized child care for members' children on their request, women were much relieved. They said that they could now go out to work with peace of mind, earning double of what they did earlier, hence bringing more and better food into the home. And when in Kheda district, we launched a struggle for minimum wages for tobacco workers, it was the mothers, all workers, linked to our child care centres who led the way, as SEWA enjoyed their trust. In fact, several development activities like health care, child care, housing, financial services and water and sanitation, have served as "entry points" or "rallying points" for further organizing and resulted in increased membership. The latter happens because women's trust in their own organization develops when they obtain such useful services, and at their very doorsteps.

Finally, through such developmental action, workers feel more optimistic, especially during the long haul of struggles that otherwise could make them lose hope. Our struggle for the rights of street vendors has been one that has lasted for more than forty years and continues! During this time, other activities for their well-being sustain the workers, and give them hope to endure and to remain committed to organizing. Hence, struggle and development are both our joint strategy and the way to keep workers united and together over time.
In our experience, when we organize through struggle and development, we need structures and forms of organization that suit our needs, and which are representative and democratic in nature. A group of workers, once organized may work informally at first. But as the group grows, it needs a structure, byelaws, standard processes and procedures for accounting, for running meetings and taking action forward. We have found that unions and cooperatives, and other forms of membership-based organizations like producers' groups and Self-Help Groups, SHGs, and their federations, are the most appropriate forms of organization. They are worker-centric and worker-owned, and are democratic. They have committees and boards where workers elect their own leaders to take their activities and movement forward.

The union form of organization is most conducive to mass mobilization, struggle and collective bargaining. The cooperatives or producer organizations are well-suited to running collective enterprises that become sustainable, and increase workers' bargaining power and strength in the market. Developmental action, whether capacity-building of workers to take leadership or policy change, are also undertaken by unions. Similarly, there is much struggle involved to ensure that a cooperative or SHG runs in a fair and viable manner, and without pressure and interference from others. Thus, struggle and development are part of the action and the daily experiences of both unions and cooperatives and SHGs.

**Structure of unions and cooperatives:**

As mentioned above, the form of an organization and its structure are essential, if organizing of workers is to develop and grow. SEWA is registered as a national union and has elections for its executive committee and office-bearers every three years. 200 members of SEWA choose one representative called a "pratinidhi". The representatives then elect the 25 members of the executive committee. The latter, in turn, elect their office-bearers. All 25 members are worker-leaders. Over the last forty years, mostly worker-leaders are chosen as the office-bearers.

In the case of cooperatives, each share-holder has a vote, and elections are conducted as per the byelaws of the cooperative. Every three years, elections are held at the Annual General Meeting of the cooperative, and the Board of Directors is elected. Here too, the majority of directors elected are worker-leaders.

**SEWA's Campaigns:**

In the process of organizing workers, several key issues emerge that both unite the workers and that are focal points for further organizing through campaigns that mobilize thousands of workers. Through the campaigns, building up their collective strength and bargaining power, workers try to work for policy changes in their favour, and that address the many barriers and challenges they face. The campaigns also become a training ground for workers' leadership, as they struggle, develop new and creative strategies and hone their skills as leaders.
Some of the major campaigns undertaken are for the rights of the following workers:

1. Home-based workers
2. Street vendors
3. Construction workers
4. Waste-recyclers

In addition, workers across many occupation groups have taken up campaigns for:

- Minimum wages
- Identity cards
- Social security
- Urban policies that include informal workers
- Water and natural resources-our "women, work and water campaign"
- Forest rights - our "feminize our forests campaign"
- Sustainable agriculture
- Food security

Further, important issues like the physical security of girls and women have also been addressed. Due to a number of incidents of violence against girls and women, some of our members have stopped their daughters from even going to school. SEWA has had to address these issues as well as other economic ones listed above.

**SEWA's Annual General Meeting on January 7th and 8th, 2014**

Every year, thousands of SEWA members and grassroot leaders called aagewans participate in the Annual General Meeting with great enthusiasm and excitement. It is a time to renew old bonds of sisterhood, meet old friends and colleagues and new ones, and to re-commit to the ideals and values of SEWA and the SEWA movement. It is also a time to reflect on the year's progress and the challenges that were faced. Finally, it is a time to take stock of where we are and where we plan to go, and to make changes, if any.

This year, the meeting was held at the historic Gujarat Vidyapeeth, a centre of learning set up by Mahatma Gandhi himself over a hundred years ago. SEWA's general Secretary, Jyoti Macwan, presented the annual report and it was unanimously appreciated and approved. We evaluated our work against the yard-stick developed by our members many decades ago (See Box on the Eleven Questions below).

SEWA's Eleven Questions

1. Did our members get regular work and employment?
2. Was there any increase in their income?
3. Did our members obtain nutritious food?
4. Did they have access to health care?
5. Did they have access to child care?
6. Did our members have housing?
7. Was there an increase in members’ assets? (this includes, savings, land, house, workspace, work tools, licences, identity cards, cattle and other animals, shares in cooperatives)
8. Was there an increase in our membership?
9. Was there an increase in women's leadership?
10. Did our members move towards individual and collective self-reliance?
11. Was there an increase in women's literacy and educational levels?

Thereafter, there were three panel discussions on age of marriage, children's nutrition and on the impact of cinema and television. Members and their daughters freely shared their views on these subjects, and the impact on their lives. The members also unanimously passed a resolution for furthering the rights of home-based workers (See box below).

Today, at SEWA’s Annual General Meeting, we the members of SEWA unanimously support this resolution.

SEWA is a national union of women workers of the informal economy with a membership of 19,19,676, of which 1,14,837 are home-based workers. There are 3.5 Crore or 35 million home-based workers in India today. There are 120 million such workers worldwide. 80 per cent of the home-based workers are women.

Home-based workers are the poorest and most vulnerable of workers in the informal economy, earning between Rs 10 to Rs 70 per day. Because they are spread out geographically and are in their homes, they are invisible and remain uncounted and under-counted. As a result, they are invisible to policy-makers and legislators.

There are two kinds of home-based workers—those that are piece-rated and those that are own-account workers. Piece-rated, home-based workers obtain work from contractors and employers and are paid by piece for their labour. For example, bidi workers roll 1000 bidis and are paid accordingly. Piece-rated workers are frequently at the end of a long value chain, at whose one end there may be international brands. Workers sew and embroider garments in Gujarat, Delhi and elsewhere, and these are sold in London and New York. While their goods command high prices in international markets, the workers themselves get very low wages. Further, it is difficult to establish employer-employee relationships because of the long chain. The workers do not have identity cards nor basic social security coverage.

The other kind of home-based workers are those who purchase raw materials from the market, take risk and prepare products that they themselves sell in the marketplace. Many artisans and craftspeople are own-account workers. Their’s is a constant struggle for markets, and they have to compete against large companies. As a consequence, they often resort to distress sales, and struggle to get access to raw materials and working capital.

SEWA has been actively working for legislation and policies for home-based workers since 1976. Our union struggles for their rights, our cooperatives support them for obtaining raw materials, working capital and markets, and for basic social security.
When SEWA’s Founder, Ela Bhatt was in the Rajya Sabha, the Upper House in the Indian Parliament, she tried to introduce a bill for home-based workers. SEWA joined hands with unions from many different countries, resulting in the passage of ILO Convention 177 in 1977 at the International Labour Organisation, ILO, in Geneva. Thereafter, SEWA has been campaigning for the ratification by India of this hard-won Convention for home-based workers recognition and rights.

Today, we the members of SEWA demand that:

- India ratifies Convention 177
- the International Trade Union Congress (ITUC) launch a global campaign for the ratification of Convention 177
- the Indian government and ITUC support and promote unions and cooperatives of home-based workers.
SEWA - our national union

SEWA is the largest national union of women workers of the informal economy. Its over 19 lakh members are from Assam, Bihar, Delhi, Gujarat, Jammu and Kashmir, Kerala, Madhya Pradesh, Maharashtra, Meghalaya, Rajasthan, Uttarakhand, Uttar Pradesh and West Bengal. Our national union has two categories of members—those that are organised directly into our union and those that are organized by unions in the states, which in turn, are affiliated to the national union. There are separately registered unions in Bihar, Gujarat, Madhya Pradesh, Kerala, Delhi, Uttar Pradesh and Maharashtra. All of these are affiliated to the national union.

To organize workers across the country and to take the SEWA movement forward, a national council has been formed with representatives of the unions in the various states. The national council also runs campaigns on the issues already outlined earlier. It raises these issues at the national and international levels, and presents memoranda and resolutions on issues affecting informal workers for policy action and legislation.

The national council joins hands with other national unions to demand workers’ rights and participates in rallies and conventions to press for these. The following ten issues were raised by this joint forum of unions;

1. Universal Food Security and strengthening of the Public Distribution System (PDS).
2. Initiatives to address unemployment and measure and promote regular employment.
3. Strict enforcement of existing labour laws and ensuring that they are violated.
5. Minimum monthly income of Rs 10,000, along with other workers’ benefits.
6. Pension for all workers.
7. No Foreign Direct Investment (FDI) in the Public Sector, in central and state units.
8. Abolition of contract labour, and if at all there are to be contract labourers, then they should get minimum wages and the workers’ benefits that permanent workers obtain.
9. Workers should get provident fund, gratuity and bonus.
10. Registration of unions should be undertaken within 45 days and as per ILO Conventions 87 and 98.

SEWA’s verification was undertaken in 2011, and the standing committee on labour agreed to incorporate our suggestions that for verification as a national union, certain criteria need to be laid out clearly. These include at least 8 state unions as affiliates, 8 occupations and agriculture. SEWA also suggested that other trades and occupations like home-based workers and street vendors should be included, and this was agreed to by the committee.

The national council organized special training for executive committee members from Maharashtra and Delhi with the help of SEWA’s training institution, SEWA Academy. It is also helping to register unions in Uttarakhand and West Bengal.
SEWA Bihar

SEWA began organizing workers in Bihar in 1980. SEWA Bihar was registered as a union in 2007. It is organizing workers in Bhagalpur, Munger, Katihar, Banka, Purnea, Khagadiya and Patna. Our members are bidi workers, street vendors, construction workers, tussar silk weavers, waste recyclers, agarbatti or incense stick rollers, agricultural labourers and small farmers.

In 2013, SEWA Bihar's membership was 82,456. This year, construction workers organized to link up with the construction workers' board in the state. This took the form of a campaign. 150 workers were linked with the board. A major issue of construction workers in Bihar is that they are migrant workers, and work in various states around the country.

Bhagalpur

There are 20,000 bidi workers in Bhagalpur, and a sammelan or gathering to discuss their issues was organized. The workers, all women, said that contractors gave them less raw material like tendu leaves and tobacco, and when they needed more for rolling bidis, they were forced to buy them from the contractors out of their own earnings. Hence, they felt that as piece-rated workers, they had to work for long hours and earned very little, and then they has the issue of extra payments for raw materials.

Most of the men-folk migrate to Gujarat or to Kolkata for work. The women are left to make a living rolling bidis. There are about three women per home who roll bidis, and they start at a young age. They are not recognized as workers and do not have identity cards. Further, women are not aware who their main employer is, as he is based in Kolkata, and there are about three contractors between them and the employer.

Now bidi workers have organized and have chosen their local leaders or aagewans and formed their trade committee. Aagewans now have started negotiating with contractors. 4950 women have become members of the union.

Before they joined the union, bidi workers earned just Rs 20 for rolling 1000 bidis. The labour department carried out a small study of 200 workers' socioeconomic conditions. This helped to bring out their issues and struggles. With their help, bidi workers negotiated for wage increases, and began to get Rs 70 to Rs 80 for rolling 1000 bidis. This resulted in our union's growth, as many women joined as a result of the wage increases. They also began to save from their earnings.

In addition, we wrote to the labour department asking for identity cards, and in 2013, workers started getting these. The cards then enabled them to obtain health care from the government's dispensary for bidi workers and other welfare benefits to which they were entitled.

Bhagalpur is also a major centre for tussar silk weaving and large number for families are engaged in this economic activity. SEWA organized the workers and helped them to come out of their homes and explore markets for the first time.

SEWA also joined hands with some local NGOs in Bihar for exchange visits. This resulted in some special livelihood training sessions being organized in food processing, garment making and agriculture. 662 women benefitted from these training sessions and reported increases in income. The training was organized by the SEWA Managers' School in Ahmedabad, and their team of master trainers helped them set up their own 'Gyan-Vigyan Kendra' or centre for providing information and training to small farmers.
Self-Employed Women’s Union, Uttar Pradesh (SEWU UP)

SEWU began organizing workers in 2001 in UP. Today 1,27,780 workers have been organized in 8 districts of UP. This is an increase of 26 per cent over last year’s membership, and was achieved through a membership drive led by aagewans who had been trained in organizing. They include agricultural labourers, small farmers, chikan and zardosi embroidery workers, garment workers, leather and construction workers. The activities of SEWU in UP are given in the table below.

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<thead>
<tr>
<th>No.</th>
<th>Occupation</th>
<th>No. of workers</th>
<th>Negotiations/ Collective Bargaining</th>
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<td>1</td>
<td>Chikan embroidery work</td>
<td>6500</td>
<td>With large merchants</td>
<td>Rate 46,800</td>
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<td></td>
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<td>4955</td>
<td>With government</td>
<td>Health insurance 9,00,000/- Maternity Benefit Rs 95000/-</td>
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<td>Identity card for Artisan workers</td>
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<tr>
<td>2</td>
<td>Zardosi Embroidery Work</td>
<td>5200</td>
<td>With large merchants</td>
<td>Rate Rs 40,00,000/-</td>
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<td>1780</td>
<td>With Government</td>
<td>Identity card for Artisan workers, Health Insurance Card</td>
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<td>3</td>
<td>Vendors</td>
<td>375</td>
<td>With Government</td>
<td>Identity Card, Maternity Benefit Rs 60,000/- RSBY insurance</td>
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<td>Rs 74,00,000/-</td>
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<td>Sewing Work</td>
<td>525</td>
<td>With owner</td>
<td>Rs 75,000/-</td>
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<td>5</td>
<td>Construction worker</td>
<td>200</td>
<td>With Government</td>
<td>RSBY insurance Rs 55,50,000/- Masternity Benefit Rs 75,000/-</td>
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<td>6</td>
<td>Home-based workers</td>
<td>180</td>
<td>With large merchants</td>
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<td>7</td>
<td>Food Processing</td>
<td>125</td>
<td>With large merchants</td>
<td>Rs 18,75,000/-</td>
</tr>
<tr>
<td>8</td>
<td>Construction Welfare Board</td>
<td>5400</td>
<td>With Government</td>
<td>Registration and Awareness</td>
</tr>
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</table>
This year, SEWU UP organized an awareness campaign with, by and for construction workers, including sammelans or large gatherings in Lucknow and Kanpur. They also conducted a number of small meetings in the areas where members lived, using different methods like puppet shows, street plays and providing flyers with information about their entitlements. They joined hands with other unions and the labour department for this campaign. As a result, 5200 workers were registered with the construction workers' board and 2500 of them obtained benefits and entitlements.

SEWU also actively organized embroidery workers--chikan and zardosi workers. There are about 2 lakh such workers in Lucknow alone. Before organizing into SEWU, these home-based workers were earning Rs 20 per day. After unionizing, they began to earn Rs 35 per day. A major challenge they now face is Chinese-made, machine embroidered goods which are cheaper, take less time to make and also look good to the buyers. In order to meet this challenge, special training sessions were organized to improve both quality and productivity, in the hope that this traditional craft and source of livelihood for women will be preserved.

Other home-based workers were also organized, and several awareness sessions which aimed at providing knowledge on their rights, on labour laws and social security were organized. A campaign was undertaken to demand for their own tripartite board, for including home-based work in the minimum wages schedule and for identity cards. A cooperative was formed to provide regular work and social security for our members. We also organized training for our members to learn new skills like nursing assistants.

SEWU Soochana Kendra or a centre for providing information and linkages to government programmes and entitlements was set up. Through this centre, workers learned about how to obtain ration cards, artisan cards, housing and other services. Literacy classes were also organized with 500 workers participating in these.

**SEWA Rajasthan**

SEWA Rajasthan is working since 13 years in several cities like Bikaner, Jodhpur, Ajmer, Dungarpur to organize informal sector workers in union.

**SEWA Bikaner**

Women workers in Bikaner are papad rollers, incense stick rollers, construction workers, street vendors and home-based workers producing a number of goods from the home. 16,503 workers have been organized and several activities were undertaken including;

- Registration of construction workers with the labour department and access to some welfare benefits like scholarship for the daughters of our members, support for weddings and also life insurance.
- 100 members who are Below the Poverty Line obtained special assistance, including foodgrains.
- 200 workers obtained light bulbs as part of a special scheme.
- 100 workers obtained Rs 1,50,000 as welfare benefits.
SEWA Jodhpur

Jodhpur is a centre for the traditional tie-and-dye trade. 2000 workers who are engaged in tie-and-dye have been organized into our union. 18 trade committees have been set up and 88 small meetings were held with workers. Skill development training for 147 participants was organized. 2 master trainers’ training was also held.

SEWA Jaipur

1400 women joined our union and 4 trade committees were set up. We also organized health awareness sessions and provided skill training to our members’ children in fashion designing and computers.

SEWA Ajmer

SEWA has been organizing bidi workers since 2009. This year our membership is 4200. The main issues faced by bidi workers are low wages, and lack of awareness of the bidi welfare fund which provides welfare benefits to them. They also do not have identity cards. Hence, our efforts were focused on awareness-raising among workers, providing them the necessary information on the welfare board and on their rights. Our main activities during the years were:

- Initiating the process of obtaining identity cards for workers by having several meetings with the labour department, with employers and workers. We prepared a list of 350 workers and provided the necessary documentation required for verification. SEWA’s verification was considered to be valid by the labour department.
- 4000 bidi workers’ children got Rs 35 lakhs worth of scholarships, 4 women got support for housing and one for serious illness.
- 3000 workers got smart cards under the Rashtriya Swasthya Bima Yojana (RSBY) and 5000 got Aadhar cards, under the government’s identity card scheme.

SEWA Dungarpur

This is a tribal or Adivasi district with high out-migration by men-folk for livelihood. Women run their households and their homes are scattered over hillocks which make organizing difficult. They face difficulties in obtaining water and fluorosis is common, causing pain in the joints. Since there is water scarcity in this district, we have been discussing how to address this issue. Women of one village invested in digging a bore well and each worker contributed towards this with matching funds facilitated by SEWA. Now they are maintaining and looking after this new asset.

In 2013, we began organizing Self-Help Groups, SHGs, conducted skill training and education on water-related issues. 587 women participated in 29 training programmes on management of SHGs, agriculture, leadership and marketing of local products through our brand, Rudi. A centre was started to process quality products to be sold under the Rudi brand. 30 women work out of these centres. Training sessions on solar energy and use of solar lamps was also organized.
SEWA Madhya Pradesh (MP)

SEWA MP has been organizing workers for the last 27 years, and today it has grown to a union of 6,00,950 workers in 18 districts of the state. Our members are tendu leaf and other minor forest produce gatherers, construction workers, small farmers, agricultural labourers, bidi workers, home-based workers, domestic workers, and incense stick or agarbatti workers, among others.

SEWA MP has successfully developed several campaigns to press for the rights of its members. This has led to heightened awareness among the members. The campaign has developed a team which conducts street-plays for awareness, composes songs and undertakes other cultural events. This year, 97,352 workers in all 18 districts participated in 590 meetings and events to raise awareness on their own issues. Other activities undertaken during the year are:

- Providing identity cards to workers-1,35,013 cards were provided to construction workers, street vendors, home-based workers, domestic workers, forest workers and others.
- 1000 urban and 1500 rural members obtained Aadhar cards with SEWA MP's support.
- Increase in minimum wages of forest workers and bidi rollers resulted in income increases of Rs 28 lakhs and Rs 2 lakhs respectively.
- 3143 forest workers, incense-stick and bidi rollers and domestic workers obtained Rs 19.74 lakhs of wages through SEWA Mp's efforts.
- Construction workers obtained Rs 77,81,00 lakhs by way of welfare benefits.
- 1572 street vendors obtained Rs 10.37 lakhs worth of welfare benefits.
- 4709 home-based workers obtained Rs 91.57 lakhs by way of welfare benefits.
- 153 forest workers obtained Rs 10.11 lakhs worth of welfare benefits.
- 4289 members demanded work under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and 3948 different types of work were allocated. As a result, Rs 1.73 Crore worth of income was received by workers, as part of MGNREGS.
- Welfare and employment related benefits received by members as a result of SEWA MP's organizing totaled Rs 3 Crores.
- "Padyatra" or walking through villages of Jhabua district led to membership increases and awareness of workers' rights.
- 1000 members participated in celebrations of Labour Day, May 1st. There were various events like sports and also discussions on workers' issues and how to take these forward.
SEWA Delhi

Organising of workers began in Delhi in 1999. We began by organizing street vendors who were facing many challenges, especially of space to sell their wares. Then we began taking up the issues of home-based workers like embroidery workers, bangle-makers, leather workers and weavers. Today our members are street vendors, construction workers, domestic workers, garment workers and other home-based workers. Some of the highlights of SEWA Delhi's work this year are:

• A national convention of domestic workers was organized and 200 women participated in a rally at Jantar Mantar, Delhi.

• 600 members obtained identity cards.

• Ration cards for foodgrains under PDS were provided through special camps.

• 3000 women were involved in 200 area meetings for awareness and information on their rights. 120 aagewans are now taking this awareness and organising work forward.

• 1015 construction workers were registered with the construction workers' board in Delhi. A total of 4987 workers are now registered and obtaining various welfare benefits from the board. This includes Rs 5.5 lakhs worth of scholarships for the children of construction workers.

• SEWA Delhi joined with other unions, especially national ones, to demand that construction workers welfare boards actively reach out and provide benefits to workers.

• 641 domestic workers participated in 54 meetings about their rights, and 1719 of them obtained identity cards. They also got Aadhar and ration cards.

• Street vendors secured space at various key places including the SEWA Mahila Bazaar, book bazaar and the Velodrome bazaar. Regular meetings were held to ensure that they were not evicted or moved from these prime locations for selling their wares.

• 900 women artisans from all around Delhi and Bareilly have formed an artisans producer company called Ruaab. Sales worth Rs 54.3 lakhs were made, and the artisans obtained Rs 30.46 from this as income. Ruaab is able to export products worth Rs 9.52 lakhs. Ruaab works with 30 exporters and 19 global brands.

• Soochana Kendras or Information Centres provide members with information on various government schemes like pension for widows, PDS, and schemes for girls. The centres also provide support and assistance for obtaining birth and death certificates, income and other certificates required as documentation by our members. Some of the schemes that we linked our members to included the Annashree Yojana for foodgrains, in which our members obtained Rs 44 lakhs worth of benefits.

• 194 young women and girls, daughters of our members, obtained skill development training under the government's schemes.

• 24 training sessions on health and hygiene were organized for members.

• Training sessions on rights of workers were organized, and information on how new laws are actually implemented at the grassroot level was collected from workers.
SEWA Kerala

SEWA Kerala was registered as a union in 2008 and has 10,000 members from 8 districts of the state. They are mainly domestic workers, fish and other street vendors and home-based workers. Trade committees have been set up for these occupations and the issues and challenges faced by these workers are taken up by SEWA Kerala. Our union has worked closely with the welfare boards which are active in Kerala. 700 workers have been registered with the welfare board, and domestic workers over the age of 60 have started obtaining pension as a welfare benefit provided by the board. In addition, the workers have smart cards enabling them to access the government’s health insurance called RSBY.

Fish vendors face a number of obstacles to the growth and development of their livelihoods, including space to sell their fish, dominance of middlemen in the fish vending trade, lack of storage space, and other basic facilities. Our union leaders or aagewans have been actively organizing fish vendors for space in the markets and are representing them on local market committees. Other vendors are also organizing and have formed the Kerala Street vendors Forum with both male and female street vendors. Our aagewans are active in this forum and have organized street vendors in various districts of Kerala like Trissur.

SEWA Kerala is leading SEWA’s national campaign for domestic workers’ rights. They actively contributed to the national taskforce on domestic workers and the domestic workers’ policy. It joined hands with national unions and domestic workers’ collectives to press for the rights of domestic workers, and presented a memorandum to Members of Parliament. It also worked with other organizations to hold a rally of domestic workers in Delhi to demand their rights, acceptance of the policy drafted and eventually a law for domestic workers. It has also taken up a study of migrant domestic workers with the support of the ILO, especially those who migrate overseas for work. Based on the findings, SEWA Kerala has been working to end the exploitation faced by migrant workers abroad, by advocating for their cause with the government.

SEWA Kerala’s future plans include:

• Developing a special advocacy focus group for domestic workers, organizing training sessions on their rights and preparing literature on their issues.
• Organising a campaign for decent work with minimum wages for domestic workers.
• Organise skill upgradation training for domestic workers.
• Undertake a study of fish vendors and their current issues.
• Organise to implement the Street vendors Law in Kerala.
• Organise home-based workers and address their issues.
• Develop an employment centre to enable workers to obtain regular work and income. It will also help to market their products.
• Ensure that our members are linked properly with the Public Distribution System (PDS) and obtain work under the Mahatma Gandhi National Rural Employment Scheme (MGNREGS).
SEWA West Bengal

Our members in West Bengal are mainly bidi workers in Murshidabad district. Before they were organized, they were given cards promising benefits. Our members have now learned that these were not the ones from the labour department. We have now linked the workers with the welfare board, and proper cards will be issued soon.

Our members earn Rs 100 for rolling 1000 bidis. However, they have to pay out for the tendu leaves and for tobacco, like their sisters in other states, because the contractors and merchants deliberately give them less quantity of these raw materials and also sub-standard materials. They pay out about Rs 15 to Rs 20 per day which cuts into their daily wages. They roll about 1500 bidis a day with the help of their families. Most of their men-folk migrate to other towns and cities for work, and the women run their households by rolling bidis.

The workers have set up their trade committees and their aagewans now negotiate with contractors for better wages. In these committees, the workers also learn about their rights and the various welfare benefits that are their due, like scholarships for their children and health care. Workers have been discussing their needs with the labour department, including special camps to register workers and provide identity cards.

SEWA Maharashtra

4500 workers have been organized into a union in Maharashtra which is affiliated to SEWA. The members are street vendors, domestic workers, waste recyclers and home-based workers like garment workers. The union is organizing awareness meetings to educate the members about their rights. They have been working to implement the Street vendors Act in the state, after it was passed in Parliament.

SEWA Uttarakhand

SEWA has been organizing small farmers in the state for some years now, and they have formed their own cooperative, marketing their organically grown produce. In 2013, there was a cloudburst in the state that resulted in heavy rain and flooding. Thousands were washed away and many more lost their homes and livelihoods. Many workers had small businesses along the pilgrim routes that were washed away. As a result, their source of livelihood was also disrupted. SEWA Uttarakhand worked to provide relief and rehabilitation to our members and others. This led to a strengthening of our organization and growth of our membership.

SEWA Jammu & Kashmir

In 2009, the government invited SEWA to begin organizing work in the state of Jammu and Kashmir. We began our work by conducting a study in Kupwada district, and based on the findings, initiated our work. The first action undertaken was arranging study tours of women from Kashmir so they could witness and experience the power of organizing. 150 Kashmiri women visited SEWA, after which they too wanted to organize and move towards self-reliance.
The first step was training programmes for women, including skill-building in embroidery, food-processing, agriculture and solar energy use. Workers have now registered their own organization: Shahazaar District Association and a community centre also called Shahazaar. About 1500 women earned Rs 45 lakhs after these training programmes.

SEWA Assam

Since 2009, SHGs from Assam and Meghalaya have been visiting SEWA and have asked that we provide support to them through further training and exposure. Our sisters from the North-East part of India saw how women from Gujarat have organized and build up their collective strength and bargaining power. They also asked us to help them with livelihoods so that they did not have to migrate. SEWA partnered with Kokila Vikas Ashram which has been working in the area for the last 20 years, and began organizing Bodo women. 1613 women have now joined SEWA and have participated in training sessions from their own Gyan-Vigyan Kendra or Knowledge and Information Centre.

SEWA Meghalaya

Like in the case of Assam, women from Meghalaya, all from the Khasi tribe, have been visiting SEWA for some years now. We began organizing them in 2011. In 2013, they visited SEWA on a study tour. They also asked for training to strengthen and develop their livelihoods and also began their own Knowledge and Information Centre. The centre now organizes training in food-processing, weaving, sewing, solar energy and smokeless and environment-friendly stoves-making. 804 women participated in these training sessions. As a result of this, women generated about Rs 11.7 lakhs worth of income.

Voices of our sisters from the North-East of India.

"After I took the food processing training from our centre, I began to use the knowledge and skills gained to process the fruit and vegetables I grow, making pickles and squashes. I now also have the equipment needed to prepare these products."
Rosina Nongafulong, Meghalaya

"When I took the sewing classes offered at our centre, I learned how to cut various items of clothing properly. Now I can design and sew skirts, bags and blouses, all of which have a local market here. I am now confident about sewing quality products!"
Stonlen Mark, Meghalaya

"I really benefitted from the leadership training at our centre. The training answered many questions I had about organizing. I enjoyed the way the training was organized. It was like a blessing for me! I hope to organize more women like myself and give them the benefit of such training."
Sidalene Santhkali, Meghalaya
SEWA Bharat

SEWA Bharat is SEWA’s national federation, registered in 1982 when women from different parts of India wanted to start organising workers in their own states. SEWA Bharat begins the process of organizing workers and then nurturing their different organizations—unions, cooperatives, producer companies and trusts. It also undertakes various developmental activities to strengthen organizing of workers and to provide much-needed services. These include, livelihood development, support and protection, capacity-building and skill-building training, social security including health care and microfinance.

- Livelihood development, support and protection-3121 women obtained support for developing and safeguarding their livelihoods. 1976 women participated in training to develop their livelihood further.
- Capacity-building and skill-development training-2408 women and girls obtained training in use of computers, graphic design, fashion design, and in how to deal with customers. Women and girls earned about Rs 1.7 Crore after these training programmes.
- Social Security and Health care-1760 health awareness training sessions were organised in which over 28,000 women and their family members participated. 4794 women obtained primary health care and referral services by linking with the public health system and with private providers. Health teams are active in Bihar, Delhi, West Bengal and Uttar Pradesh.
- Microfinance-955 SHGs with 11,779 women were organized and Rs 3 Crore savings were collected. Women then took loans for education of their children their livelihoods and other purposes worth Rs 4.8 Crores. SEWA Bharat has also promoted savings and credit cooperatives in which 9525 women are share-holders and have saved Rs 3.53 Crores. 1353 women have taken loans. In Uttarakhand, as the villages are scattered in this hill state, women have been trained as Banking Correspondents and have opened 10,545 bank accounts.

Further information on SEWA Bharat is available on their website: www.sewabharat.org.

Our Urban Union

This year our membership reached 3,82,240 with substantial growth in some cities like Bhavnagar and Surat, where our union strength increased by 50 per cent and 200 per cent respectively. At the same time, our urban members faced many challenges. These included a slowing down of employment in some home-based sectors like incense-stick rolling, manual labour in small factories and garment sewing. Street vendors also had to struggle for space to sell their wares as the cities widened roads and built bridges, as part of their development plans. Waste recyclers formed their own cooperative to collect solid waste but lost out to private traders and companies undertaking the same. With declining sources of waste and income, waste recyclers opted to offer themselves for clinical trials of new drugs, with effects on their bodies that are as yet unknown. Further, the construction workers welfare board collected Rs 800 Crores to be used for the well-being of workers, but workers did not obtain any welfare benefits. Finally, the unorganized sector workers welfare board in Gujarat also became inactive.

Despite these challenges, our membership increased due to the various strategies we adopted, including campaigns for the rights and improved working conditions of our members. These campaigns reached out to the growing numbers of informal workers and also increased outreach to more areas of Ahmedabad, Bhavnagar and Surat.
Ahmedabad City

<table>
<thead>
<tr>
<th>Number of Members</th>
<th>Rupees</th>
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<tbody>
<tr>
<td>Employment</td>
<td>5,061</td>
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<tr>
<td>Income</td>
<td>86,674</td>
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<tr>
<td></td>
<td>16,59,74,660/-</td>
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<tr>
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<td>23,15,02,920/-</td>
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Street vendors : Membership: 80,320

Street vendors faced a year full of struggle for space to sell their goods because of various urban plans being implemented, including building of bridges, widening of roads and other urban infrastructure. This resulted in their being evicted, their goods being confiscated and their being charged with leaving waste. After continuous negotiations, dialogue and meetings with the police, the municipal corporation, shopkeepers who objected to their selling nearby, street vendors managed to safeguard their livelihood to the tune of Rs 9.36 Crores.

With the active support of the Ahmedabad Municipal Corporation, 54 street vendors in the city's centre at Bhadra, obtained space to sell their wares during the peak Divali shopping season for a month. A women's bazaar was developed after much negotiation with the authorities, and vendors agreed to keep this new market clean and to close down by 10 pm. As a result of this arrangement, women could sell in peace, free of the usual harassment they face, and earned about Rs 150 to Rs 200 per day.

Resolution to support Street vendors Livelihoods

After forty years of campaigning and many struggles, a Bill to protect the livelihoods of street vendors was passed in the Lok Sabha, the Lower House of the Indian Parliament, on September 7th, 2013. This historic passage of the Bill was celebrated by street vendors in Ahmedabad, nationally and even globally by the ITUC and others. The main features of the Bill, now an Act since 2014, are:

1. Recognising the concept of natural markets like bus stands and areas near religious place, where street vendors can earn well.

2. Establishing of Town Vending Committees (TVCs) chaired by the Municipal Commissioner with representatives of the police, residents welfare associations, community-based organizations, banks and vendors' organizations. 40 per cent of the committee members are to be vendors' representatives, with a third being vendors themselves.

3. TVCs will decide on vending zones and recommend these to the town authorities.

4. Every five years, a survey of vendors will be conducted and till such time as this survey is completed, no vendors will be evicted.

5. Relocation of vendors will be undertaken only after a month's notice and based on alternative space allocation recommended by the TVC.

6. All vendors will get identity cards, including their family members, thus enabling the entire family to sell their wares. The vendors will pay a fee for the cards and these will be renewed periodically.

7. A dispute redressal mechanism will be set up to deal with complaints and disputes.

Working together for supporting street vendors' livelihoods
Natural Market at Jamalpur

SEWA members have been selling in the Jamalpur market for generations. Now a bridge has been built near the market to ease traffic but it has disrupted street vendors' space to sell. SEWA developed a plan and design for re-locating vendors to space created under the bridge. After several meetings and discussions, the municipal authorities have agreed to our suggestion the process of preparing spaces for vendors under the new bridge has begun. This could be a model for design of natural markets in future.

Natural Market at Kharicut Canal

The local police inspector took the initiative of providing 140 vegetable and fruit vendors space to sell on the pavements on either side of the Kharicut Canal. This arrangement was worked out despite stiff opposition from local residents who said that thefts would increase in their neighbourhood, if such markets were developed near their homes. The police played a pro-active role, and together with the local elected council member, worked out an amicable settlement of the issue, in favour of the vendors. This was the first such effort led by the police for street vendors' livelihoods.

Home-Based Workers: Membership: 96,960

Bidi Workers

Bidi workers are one group among home-based workers that have benefitted from legislation. As a result, bidi workers children obtained scholarships to study further and do not want to follow their mothers' occupation of rolling bidis. Hence, fewer workers are entering this occupation and there is an overall decline in the bidi industry. The bidi employers are getting bidis made at a lower wage rate in rural areas, and are increasingly selling unbranded bidis in the market.

Our Diwali negotiations with employers and contractors were successful this year, and 8000 bidi workers got a wage increase of Rs 12 from Rs 80 per 1000 bidis rolled to Rs 92. This amounted to an annual income increase of Rs 2.99 Crores. This significant gain was celebrated with bidi workers, employers and contractors coming together in a large gathering or sammelan, in which employers and contractors were appreciated for their support.
**Agarbatti or incense-stick workers**

Major changes have occurred in the agarbatti industry. Earlier, women rolled agarbattis by hand. Now machines to roll the incense sticks have come in. These machines run on electricity and are of different types including semi-automatic and fully automatic ones. One person operating a machine can produce 20,000 incense sticks, displacing three women. Now small factories with 10 machines have been set up, producing 70 to 80 kilos. About 30 women who earlier rolled agarbattis by hand lose their work for every one such factory. Most of the loss of work pertains to hand-rolled agarbattis that involve use of water. The sticks that are rolled with oil still need to be hand-made. Hence, many of our members have switched over to rolling oil-based agarbattis which require more effort. Many of the agarbatti workers have found other work, as there is no longer enough hand-made production of incense sticks. SEWA negotiated all year with employers and contractors to safeguard our members’ work.

**Readymade garment workers**

There has been a slow-down in this home-based industry also. We registered a cooperative to provide thread to our members at a cheaper price than the market. This was very helpful to our members who otherwise buy thread which cuts into their daily earnings.

**Manual Labourers : Membership: 1,32,560**

**Construction Workers**

Despite a law being passed in 1996 for improved working conditions and welfare benefits for construction workers, it is very difficult for them to register themselves with the construction workers welfare board and avail of their entitlements. The reason for this is that they have to prove that they have worked as a construction worker for a period of 90 days, and this has to be certified by the contractor or builder. It is very difficult to obtain such certification from builders and contractors. SEWA submitted a memorandum to the labour department asking that as a union we be authorized to certify for the workers. The labour department and the board are considering our suggestion.

**Racheta Women Construction Workers’ Cooperative**

Racheta is a cooperative of women construction workers and masons. Since 2005, the cooperative is directly taking up construction contracts and providing work to women. In 2013, 600 workers obtained employment from Racheta at various construction sites all over the city like Memnagar, Hanumanpur and Raipur. Depending on their skill levels and the quantum of work done, workers earned between Rs 250 to Rs 450 per day or about Rs 90,000 per year. Skilled women masons earn Rs 14,000 per month or about Rs 1,09,000 annually.
The turn-over of Racheta was Rs 1 Crore this year, of which Rs 80 lakhs went to the workers by way of wages. Individual workers have become self-reliant, and so has their cooperative. They obtained dividend from the surpluses generated by the cooperative. Now women manage their own work site and also their cooperative, including the finances. They have taken skill upgradation training, enabling them to undertake finishing work to enhance their incomes. Racheta took out group insurance policy for its members from VimoSEWA insurance cooperative, provided uniforms to them and also education on safety.

Racheta paid out Rs 12 lakhs this year as service tax. It obtained A Grade from the government's statutory auditors.

Tool bank

In response to the demands of our members, we started a tool bank for them. This is because new machines are now used in the construction industry, but workers cannot afford these. Hence, we purchased machines and rent them out to the workers at reasonable rates. Rs 75,000 was collected by way of rentals for machinery and equipment this year. This has resulted in an increase in incomes. Women earning Rs 250 per day now earn Rs 400 by using tile-cutting, plastering and other machines.

Head-loaders and handcart pullers

Ahmedabad city has become a major hub of the readymade garment and embroidery industry. As a result, there are more wholesale textile markets, and the need for head-loaders, handcart pullers and embroiderers has increased. At the same time, autorickshaws and other motorized vehicles like tempos have also increased. The number of processes, like embroidering and ironing, have increased and so the movement of unfinished and finished goods has increased as well. This has had the effect of increasing employment.

Normally, head-loaders obtain wage increases every three years. However, in response to workers' demands with rising prices and inflation, the employers, all wholesale shop owners, agreed to review wages after two years. Thus 5000 workers got wage increases of between 25 to 30 %, amounting to a total increase of Rs 7.8 lakhs.

In addition, we helped the board increase its revenues from employers by conducting surveys, which revealed that often one worker worked with five different employers, but the contribution to the board, as cess levied on shop-owners, was paid only by one owner! The board has now taken up this matter with the shop-owners and has managed to increase its revenues which then can be used for the welfare of workers. The revenues increased from Rs 5 lakhs to Rs 15 lakhs this year.

Factory workers

In 1985 when the large textile mills in Ahmedabad closed down, their machines went to smaller units. These small factories continued some processes in the industry like spinning and winding. Now the workers in these factories are going to small units preparing plastics and garments. Now it is difficult to organize these workers. Garment workers have 12 to 13-hour work days and reach home late at night as they have fixed targets to complete.
This year, the Gujarat High Court passed a judgement allowing women to work night shifts provided that factory owners took responsibility for their safety and security, including fetching and dropping them off after work, and having security guards. We discussed the matter with our members in their trade committee. The women said they would only work night shift if their safety and security was assured by the owners. They said that otherwise their families would be reluctant to let them work at night. Meanwhile, the owners say that they cannot afford to pay for all the systems laid out by the court, and hence will not employ women at night.

**Catering workers**

40,000 women who work in catering services by cooking or cleaning dishes have been organized in SEWA for the last ten years. The women are recruited by contractors who pay them very low wages and do not take care of their health and safety, nor compensate them for injuries and accidents. SEWA organised several meetings with the workers about their rights. We managed to get them recognized as workers in the state’s unorganized sector workers welfare board from 2009 onwards. 1822 workers were registered with the board this year, 263 of them obtained skill upgradation training and 14 women got medical assistance worth Rs 16,174.

**Waste Recyclers and Cleaners : Membership: 72,400**

SEWA members were collecting wet and dry waste from residential areas, and earning a living from this, having been given the contract for waste collection by the Ahmedabad Municipal Corporation, AMC. In 2009, the AMC changed its policy and began to give out this work to private companies, resulting in our members losing this work. SEWA took up this matter with the AMC officials and managed to secure some work for our members in parts of the city. 42 women earned Rs 10 per home or Rs 12.26 lakhs in total.

We had a number of meetings and discussions with AMC officials who promised to give waste recyclers work in some areas where contracts had not been given out to private companies. SEWA conducted surveys in these areas to assess the needs of residents and how waste collection could be organized. We completed these surveys within nine months and presented our findings to the AMC. While considering our case, the AMC officials suggested that our members assist in waste collection organized by their tractors. This would give them work and income. However, the AMC’s municipal workers objected to this arrangement and said that temporary workers of the AMC should be made permanent before our members got this work. They even went on strike on this issue. As a result, the AMC stopped this work and we are trying to see how it can resume.

Meanwhile, Gitanjali Cooperative, formed from among waste recyclers, is obtaining increasing number of orders for its stationery and paper products both in India and abroad. The cooperative's turn-over was Rs 47 lakhs this year, including an order from the well-known global stationery chain, Staples. We had supplied spring files to them and an IT company as well. 12 training programmes were organized for Gitanjali’s members on how to make spring and box files, note pads, registers and pens. 244 women obtained this training which resulted in their getting Rs 5.32 lakhs by way of income.
Unorganised Sector Workers’ Board in Gujarat

The labour department in Gujarat set up the Unorganised Sector Workers' Board in 2007. SEWA has been trying to work closely with the board to implement the social security benefits under the law passed in 2008 called the Unorganised Sector Workers Social Security Act. For some time the board had no budget to undertake welfare measures for workers. After several representations, the board started some programmes, and we registered 4752 members with the board for the benefits shown in the table below.

<table>
<thead>
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<th>Ragpickers</th>
<th>Cleaning Workers</th>
<th>Sewing Workers</th>
<th>Kite Workers</th>
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<td>2,400</td>
<td>25,217</td>
<td>2,400</td>
<td>16,174</td>
<td>85,779</td>
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SEWA Shantipath Centres

There are eight Shantipath centres in Ahmedabad city which serve as hubs for organizing workers for peace, solidarity, work security and self-reliance. We are also helping our members' children with enrolling in schools and with further education.

300 women took computer classes in 5 of our centres, enabling them to obtain work as computer operators. 960 women participated in various livelihood-related and skill upgradation training sessions, including in embroidery and sewing. We were able to link 400 of these women with employment opportunities, enabling them to earn from Rs 3000 to Rs 7000 per month. The Bidi Welfare Board provided support for one centre in Bapunagar to give training in sewing to 18 workers. They now earn about Rs 5000 per month from sewing. In sum, Rs 50.4 lakhs worth of employment was generated from these Centres.
Gyan Kendras—Knowledge and Education Centres

Children from 5 to 14 years of age come to our Gyan Kendras and we encourage them to stay in school, learn new things and expose them to Gandhian thinking. 1000 children came to our centres in Ahmedabad, Bhavnagar and Ajmer. They celebrated festivals together, made trips to sites like post offices and had health check-ups. Spoken English classes were also organized for our members’ children to enable them to obtain jobs in the service sector as shops assistants, in hospitals and petrol pumps where some knowledge of English is required.

Our children’s newsletter

Children at our centres brought out 12 issues of their newsletter with their own writing, drawings and news. They choose their own designs and write articles in their own hand-writing. Training was organized to sharpen their writing skills.

Anjanaben lives in Gomtipur. She has studied up to the 9th standard and is the only child of her parents. She often fell sick and as a result could not continue with school. One of her neighbours suggested that she take some training in sewing at the Shantipath Centre near her house. She now sews at home and earns Rs 100 per day. Her parents are pleased and say that what others could not teach her, the Shantipath centre did!

Legal Aid

SEWA’s legal aid team provides support to members on matters related to their livelihood. It serves as a grievances cell, where complaints are registered from members, and assistance is provided to sort out the problems. These include space for vending in the markets, low wages and loss of work. The maximum number of complaints were registered by street vendors. We managed to sort out the issues faced by 1500 vendors in 15 bazaars. Two examples of our legal aid team’s work are given below.

Head-loaders in the main Panchkuva Cloth Market complained that the traffic police did not allow them to stop their carts and tempo vehicles to load and unload goods. They said these were a traffic impediment. We discussed the matter with the police, spoke with the cloth merchants for whom the women work and the workers too. By sitting together, we found an amicable solution, whereby the workers would load and unload the goods and the immediately take their vehicles away to avoid congestion on the roads.

Shardaben Dashrathbhai Raval and her husband are head-loaders in the Panchkuva market. Despite the fact that the headloaders tripartite board had agreed to give all workers wage increases, their cloth merchant refused to do so. When she and her husband raised the issue with the merchant, he asked them to discontinue their work with him, and hired others. Shardaben registered her complaint with the legal aid team who accompanied her to the merchant and explained that the board had decided on the wage issue for all workers. The merchant was still reluctant, and so SEWA approached the board. The President of the board spoke to the merchant, who then agreed to take Shardaben and her husband back, and to give them the agreed upon wage increase.
Bhavnagar : Membership : 9005

Our members in Bhavnagar mainly work as waste recyclers, collecting materials from the Alang ship-breaking yard. Often these materials are toxic. This year, we focused on organizing them and working to make them visible to the labour department and others. We organized a two-day workshop to bring out their issues. The labour secretary of Gujarat participated and offered his assistance.

60 workers participated in leadership training which also gave them insights into SEWA, its organizing and its history. The women also wanted to form their own savings and credit group, and 25 of them took training for this in SEWA Bank. 640 workers participated in 16 workers' education classes to understand labour laws and their rights. As a result of these, 12 trade committees were formed to address workers' issues. A Gyan Kendra was started, as mentioned earlier, where 40 of the workers' children have been attending regularly.

Surat : Membership : 15,440

Street vendors have been facing many challenges to their livelihood security in Surat since the Surat Municipal Corporation (SMC) declared that they would like to clear the streets of all vendors. SEWA undertook a mapping of the city to understand how this would affect the vendors and what alternatives could be worked out. We learned that most of the areas declared no vendor zones were far from the city. We also tried to get welfare benefits for the vendors from the Unorganised Sector Workers Welfare Board. However, the board was not able to provide these.

In order to pursue the various issues that street vendors face, we organized 9 trade committees with 30 local leaders or aagewans actively involved. We organized training on sexual harassment for 55 vendors, including aagewans. The street vendors in Surat also celebrated the passage of the Bill to protect their livelihoods in the Parliament this year.

Our Rural Union

SEWA began organizing rural workers in the villages of Ahmedabad district in 1979. We tried to organize for minimum wages but our struggle was not very successful. We learned that in conditions where people have no land and assets, are indebted to landlords and money-lenders, are not literate, suffer from poor health and nutrition, face frequent natural disasters and are often forced to migrate in search of livelihoods, their bargaining power is limited. In rural areas where there is surplus of labour and less of employment opportunities, in order to increase their bargaining power and collective strength, it is necessary not only to organize, but also to help workers develop several sources of livelihood and income. This ensures that they are not bound to landlords and others for work and income security.

SEWA began its rural organizing by studying the needs of workers, especially in the dry and drought-prone areas of Gujarat. Workers' needs remained central to all our efforts, and we developed programmes and services with, by and for our members, with the aim of helping them and their families to emerge from poverty and to move towards self-reliance. These initiatives included watershed management, measures to both obtain employment from and protect land and forests, afforestation and rainwater harvesting, among others. All our efforts were towards "greening", thereby protecting and preserving the environment on which our members depend for their livelihoods.

In 2013, SEWA had organized 5,90,539 members in 12 districts of Gujarat. 3000 primary producers' groups have been organized and federated into 9 district-level associations. This year, 3,03,878 women obtained Rs 134.56 Crores by way of income through livelihoods promoted, protected and developed.
<table>
<thead>
<tr>
<th>District</th>
<th>Members</th>
<th>Main Business</th>
<th>Main Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ahmedabad</td>
<td>46000</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Dairy Cooperative, Agriculture, Water Campaign, Forestry, Rudi Bazaar, Environment friendly employment</td>
</tr>
<tr>
<td>Sabarkanta</td>
<td>32000</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Water Campaign, Agriculture, Forestry, Hand-pump repairing, Rudi Bazaar, Environment friendly employment, Training</td>
</tr>
<tr>
<td>Vadodara</td>
<td>62800</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Water Campaign, Poultry farm, Nursery, Rudi Bazaar, Environment friendly employment, savings and credit</td>
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<tr>
<td>Kheda/Anand</td>
<td>170010</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Water Campaign, Weaving, Agriculture, Forestry, Rudi Bazaar, Environment friendly employment, savings and credit</td>
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<tr>
<td>Kutch</td>
<td>30000</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Embroidery work, Water Campaign, Animal husbandry, Rudi Bazaar, Environment friendly employment, savings and credit</td>
</tr>
<tr>
<td>Banaskanta/Patan</td>
<td>85000</td>
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<td>Embroidery work, Water Campaign, Animal husbandry, Rudi Bazaar, Environment friendly employment, Training, savings and credit</td>
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<tr>
<td>Surendranagar</td>
<td>62840</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Water Campaign, Rudi Bazaar, Agriculture, Salt work, Gum Collection, Environment friendly employment, Training, savings and credit</td>
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<tr>
<td>Panchmahal</td>
<td>2000</td>
<td>Agriculture, Agricultural work, Animal Husbandry</td>
<td>Employment, Forestry, Training</td>
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<td>Tapi</td>
<td>6532</td>
<td>Weaving, Ragpickers</td>
<td>Union</td>
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<tr>
<td>Rajkot</td>
<td>8000</td>
<td></td>
<td>Union</td>
</tr>
<tr>
<td>Bhavnagar (city)</td>
<td>9005</td>
<td>Plastic, Homebased work, Construction workers, Sewing work</td>
<td>Union</td>
</tr>
<tr>
<td><strong>Total Membership</strong></td>
<td><strong>599544</strong></td>
<td></td>
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Role of the Rural Union and the District Associations

The rural union and district associations worked towards developing livelihoods locally, such that workers no longer had to migrate out to towns and cities. This was done through village-level producer groups. These then together formed their own district association. According to SEWA’s strategy of joint action of union and cooperatives, SEWA the union organizes the rural women workers based on their local needs or demands, thus identifying the struggles and campaigns to be taken up. The district associations work on addressing these struggles by developing alternative economic programmes which then develop as rural enterprises. The associations take up several campaigns for promoting and protecting livelihoods and related services, like financial and marketing services. Together the associations and groups are working towards livelihood security which requires action for work security and also supportive services.

The associations take up several campaigns for promoting and protecting livelihoods and related services, like financial and marketing services. Together the associations and groups are working towards livelihood security which requires action for work security and also supportive services.

Once organized into their union, rural women learn about various employment and livelihood opportunities in the world outside their villages, like exporting their embroidered textiles, and the district associations help them meet the orders for textiles and undertake other activities locally. SEWA has developed a Managers' School for grassroot-level women to develop their knowledge and skills as managers of their producer groups, associations and cooperatives.

Year 2013 Rural Union

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Employment</th>
<th>Income</th>
<th>No. of women</th>
<th>Owner Rs.</th>
<th>Nutrition</th>
<th>Child Care</th>
<th>House</th>
<th>Union</th>
<th>Leadership</th>
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<td>50</td>
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<td>3900</td>
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<td>830</td>
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<td>101316</td>
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<td>216776</td>
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SEWA Gram Mahila Haat

SEWA Gram Mahila Haat is registered as a state-level federation of all the district associations of SEWA since 1998. Gram Haat works for the self-reliance of rural women through livelihood security. Gram Haat does this through providing technical services, financial and marketing services to women, helping them obtain markets for their produce like foodgrains, pulses, spices and other products. At present Gram Haat is helping 5715 rural in 1500 producers' groups to obtain markets with fair remuneration for their produce. It helps to develop rural small enterprises that are based on agriculture.

Gram Haat works closely with the district associations to provide financial, technical and marketing services which we at SEWA call Livelihood Financing, to the producers' groups, enabling them to provide livelihood security and in the very villages where they live and work. Technical training on food processing and value addition, financial services like revolving funds, linking with banks and rating of the groups are provided, and business development services like helping them to make their business plans, obtain raw materials, undertake costing and pricing. On average, our rural members have earned about Rs 2500 as monthly income per head.

Further information can be obtained from www.sewamart.com.

SEWA Managers' School

The SEWA Managers' School was formed to help rural women become managers to run their own collective enterprises like producers' groups and district associations. The School organizes managerial training, skill development and technical training programmes for rural women. All SEWA's livelihood groups and associations focus on financial viability as well as decision-making and control in the hands of women workers themselves.

The Managers' School also provides training to organizations outside of the SEWA family of organizations. In 2013, 2000 women obtained training to be master trainers. 22 national and international organizations sent women to be trained at our School. 15 training modules have been developed for this purpose. Participants from other countries include women from Afghanistan, Sri Lanka, Nepal, Pakistan, Maldives and Bhutan. All of them got both managerial and technical inputs.

In addition, all the local leaders or aagewans in our various livelihood groups like embroidery and dairy, who have formed their own association, their artisans company, Unnat Bazaar, and Gram Haat, also actively participated in training to become effective and capable managers and leaders.

The SEWA Managers School also runs Gyan-Vigyan Kendras or Knowledge and Information Centres in the villages of Gujarat, Assam and Meghalaya. Women obtain training to strengthen and increase their employment. In 2013, 65,000 women participated in 4000 training programmes for alternative and supplementary employment. About half of them were able to increase their income, as these centres linked them with employment opportunities.

Further information can be obtained from www.sewamanagernischool.org.
Campaigns

Water and Natural Resources Campaign

Women, water and work are closely linked. Water is an essential part of the lives of rural women, their livelihoods, their health and overall well-being. It is they who suffer the most during drought, floods and heavy rains. The issue of clean water is central for poor women. For all these reasons, then, SEWA's water campaign began in 1994. The main aim of this campaign is to ensure that women get access to water, that its management is done by local women through their own groups, and that water is managed, harvested and collected by women and in their control.

Through this campaign, over the past twenty years, 4075 rainwater harvesting tanks have been constructed which collect and store water during the monsoons annually. Women have also worked on watershed development, through re-charging of wells and conservation using traditional methods.

Another important activity of the campaign is the repair of hand-pumps by trained women in their own villages. Women negotiated with the water supply boards of their districts and won contracts for repairing hand-pumps, thereby providing services and also earning an income. Women in Sabarkantha and Anand districts have been repairing hand-pumps for fourteen and eleven years respectively. This is being done in 844 villages with 1500 trained hand-pump repairers, all women.

In Surendranagar district, women said they needed portable tanks for storing water. 1800 women stored water for their household and livelihood-related activities by purchasing plastic, portable tanks that they could move themselves, and place wherever they wanted. A 'Blue Fund' was set up through district associations, enabling women to put aside some of their earnings towards a small fund that enables them to undertake water-related activities like installing a tap in the home. As a result of the water campaign, women were able to earn more, as they spent less time in fetching water or spending money for installing water connections. Some of the increased earnings were saved as the 'Blue Fund'.

The campaign has expanded to Dungarpur district of Rajasthan, where women from 50 villages have been trained as hand-pump technicians. In addition, in Sri Lanka, 136 women have constructed rainwater harvesting tanks, and plans are underway to extend this to other South Asian countries.

Feminise our Forests Campaign

SEWA began working on the "Feminise our Forests" campaign in 1995. Our main demand is for the responsibility for the protection and conservation of forests to be given to local women. Towards this end, technical support should be provided to women by the forest department. The campaign also recommends that the forest department design and implement schemes with women to increase the green cover and preserve the environment. All the greening and regeneration of our forests should be done by women, enabling them to earn supplementary income. This could be a major initiative to combat the adverse effects of climate change.

In addition to preserving and protecting the environment, women earn from raising saplings, and benefit from the increased tree cover locally. In 2013, they raised 3.42 lakh saplings and earned a total of Rs 7.46 lakhs. In addition, direct and indirect income through this campaign was earned by 4500 families.
Agriculture Campaign

Over 50 per cent of SEWA’s members depend on the land for a living. Women work alongside their men-folk by providing their labour for various stages of cultivation, including weeding, transplanting rice, growing fodder for cattle and harvesting, among other activities. In fact, women are more actively involved in agriculture than men. However, they are not recognized as farmers, and our campaign has focused on making their contribution visible and acknowledged. In addition, women themselves have had to recognize their important economic contribution as farmers.

Another issue that is being taken up is the conversion and use of agricultural land for industry. The land under cultivation is thus decreasing in some districts. Further, with climate change and due to other factors, the rainfall pattern has altered and agricultural operations have been adversely affected. Agriculture is now an even more high risk activity, with farmers not getting remuneration commensurate with the effort put in.

In 2013, the campaign focused on preserving land for cultivation in over 2000 villages of 14 districts. 108 elected local grassroots leaders or aagewans debated how to protect land, their major asset, in 112 trade committees. 18,500 women took training to protect their land and 3114 got loans for farming, thus preventing them from selling or mortgaging their land for lack of working capital. Linkages with new technology and improved techniques were also made and 1.82 lakh members benefitted. Through their savings associations, 525.36 bighas of land have been reclaimed from mortgage.

In order to prevent selling or mortgaging of land, 150 local women leaders themselves undertook protecting the land of SEWA members, by working on their land a kind of collective farming.

3408 farmers obtained credit of Rs. 4,26,30,000 by linking up various farmer federations and local banks. Farmers were able to increase income to the tune of Rs. 27,42,282 with availability of timely credit. Good quality seeds worth Rs. 29,04,069 and fertilizer worth Rs. 13,29,710 were also provided to the farmers. 184 trainings were provided to the farmer group members and 1,84,909 farmers benefitted from attending the training programmes.

The Food and Agricultural Organisation, FAO, declared 2014 the Year of the Family Farm. There will be a focus on food security for small farmers and those working on their own family farms. Many small farmers have taken to growing cash crops. Their food security has suffered as a consequence of this and government policies. SEWA is leading this nation-wide campaign to protect and promote small family farms and farmers.

Another issue is that of the future of farming in India. Farmers’ children no longer want to work in the fields as they are more educated, find the work very hard with little remuneration, and are drawn to industry and the service sector. Even farmers want their children to take up other, more profitable work. However, there are very few avenues for employment, and as a result, their children do find themselves working on the farm, but with little education on the latest farming techniques to increase yields.
For the Year of Family Farms in 2014, SEWA's message will be as follows:

1. Train and educate 100,000 members on how to increase the productivity of their farming, how to plan for higher yields, how to manage their farms better and the social and economic benefits of farming.

2. Increase the sources of water for the family farms.

3. Obtain weather information for risk mitigation vis-à-vis crops, take out crop insurance.

4. Provide technical training to members every three months.

5. Reduce pest infestation through natural means.

6. Grow more food crops, ensure food security.

7. Obtain information on prices, develop market linkages, develop storage facilities and provide more loans for farmers.

Weather Insurance

In 2013, 812 members took out policies to cover their crops for delays in or protracted monsoons that affect crops. 80 members obtained Rs 13,650 worth of claims. These covered delay in the monsoons and also longer wet spells, both of which affected members' crops.

Green Energy Campaign

A study in 2008 of rural women's fuel and energy needs pointed to the fact that they spend a sizeable amount of their income on buying fuel, or on energy costs. They also spend a lot of time and energy collecting firewood. Further, the traditional stoves are not so efficient and with no electricity, children do their homework and studies by the light of kerosene lanterns. For all these reasons, and given the challenges of climate change, we began a Green Energy Campaign aimed at providing energy and lighting to families that would reduce their costs, save their time and effort in collecting firewood, and would conserve their hard-earned money. Women sold 2108 solar lanterns and 1200 stoves which resulted in 50 per cent saving of firewood, 40 per cent savings of kerosene and an increase in women's earnings.

SEWA Unnat Bazaar

SEWA Unnat Bazaar was set up jointly by the Banaskantha Dwacra Women's SEWA Association and the Kutchcraft Association. It aims to build on the existing traditional skills and designs of women artisans, enabling them to expand and develop their markets. It provides technical training to women and has extended its services to artisans in Assam, Meghalaya, Rajasthan, Bihar, and Jammu and Kashmir. 10,500 artisans are associated with SEWA Unnat Bazaar. The Ministry of Textiles, Government of India, has recognized it as a national resource centre.

In 2013, 1949 artisans obtained Rs 80 lakh worth of employment through the SEWA Unnat Bazaar which has a total turn-over of Rs 2 Crores. 225 women obtained training in tailoring which resulted in their earning a total of Rs 13.5 lakhs. SEWA Unnat Bazaar's website is www.sewatfc.org.
Rudi Multi-trading Company (Rudi)

Rudi is a company of rural producers, members of SEWA most of whom are small farmers. Rudi purchases their produce through their district associations which clean and package the produce. It is then sold under the Rudi brand by SEWA Members who are trained as cadre of rural sales women called Rudibens. In 2013, 3000 Rudibens, all women, sold Rs. 7 Crore worth of produce to 5 lakh households who are all SEWA Members. Rudi procured farm produce from 15000 farmers. This helped 11 lakh families obtain food security through the Rudi distribution system. Timely production, collection and marketing is organized through use of Rudi SandeshaVyavhar (RSV)a unique Mobile based Management Information System (MIS). The RSV tool is tailored to the specific products that are bought and sold by the RUDIbens, and is designed to work on the simplest phones that these rural women usually own, via text messages (SMS). This is the 'first' for a mobile supply chain management tool, especially in the Indian context.

Further information can be obtained from www.sewarudi.com.

Nirman

After the earthquake in 2001, SEWA took up the task of helping its members re-build their homes and ensure that these were disaster-proof. In the process of re-building, SEWA trained 5000 masons, carpenters and construction workers. We decided to build on this pool of skilled human resources and help to provide them with employment in the construction industry, through their own construction company called Nirman. In 2013, Nirman undertook construction work in 12 villages of Dungarpur district, Rajasthan and in Radhanpur, Patan district, worth Rs 8 lakhs. This work included building toilets and schools, among other activities. Further information is available on their website: www.sewanirman.org.

Sanskar Kendras

SEWA decided to develop Community Learning Centres or Sanskar Kendras to provide information on employment, train the younger generation of SEWA members and their children, and prepare for the frequent disasters that the rural poor face. Each centre serves about 10 to 15 villages. In times of disaster, as in the earthquake of 2001, local people can avail of relief and rehabilitation services and obtain information in a decentralized manner.

The Sanskar Kendras also reach various services like child care, insurance, education and financial services to members. They meet there and learn about how to access these. In addition, they provide information on SEWA's values and history to the next generation of SEWA members and their children. Further, tool kits, information booklets and a tool library are also available at each of these centres. Cultural activities, business development and marketing are also enabled by these centres.

Kaushalya Shalas or local field Skill-Building Centres

At SEWA we see that our members have many skills, much experience and work hard to harness these for better employment and higher income. However, they need skill-building to prepare them for the new opportunities in the labour market and in the outside world in general. This year, 25,000 women were involved in skill-building training and 170 master trainers were developed in fields like veterinary services, agriculture, animal husbandry, sewing and information and technology. 60 Kaushalya Shalas provided this training.
Supportive Services at SEWA

SEWA provides supportive services like financial services, capacity-building, research and communication, health care, child care, insurance, pension, housing, and water and sanitation. It does this by promoting workers' organizations dedicated to one or more of these services. Each organization not only provides the service, but also gives women workers employment in the process of providing these. Further, each of these organizations strives to be self-sufficient, both in financial terms, and in decision-making and control. The latter is achieved by boards of directors, elected by share-holders who are informal women workers.

SEWA Bank: Financial inclusion by, for and with women

Shri Swashrayi Mahila SEWA Cooperative Bank was established in 1974. It has been providing integrated financial services to women workers—savings and credit, pension, insurance and financial literacy—and at their very doorsteps, through its branches and a network of Bank Saathis or Bank Promoters in different areas. The Bank Saathis are themselves informal women workers. SEWA Bank has opened three new branches, bringing the total number of them to 10, in both urban and rural areas. SEWA Bank takes a life-cycle approach, and tailors its services to the needs of women at all ages and stages in their lives. The range and extent of its services in the year 2013 are given in the table below.

<table>
<thead>
<tr>
<th>Shareholders</th>
<th>1,00,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Capital</td>
<td>Rs 8,56,69,800</td>
</tr>
<tr>
<td>Bank Accounts</td>
<td>4,00,000</td>
</tr>
<tr>
<td>Deposits</td>
<td>Rs 120 Crores</td>
</tr>
<tr>
<td>Working Capital</td>
<td>Rs 183,11,59,964</td>
</tr>
<tr>
<td>Loans to Women</td>
<td>25,000</td>
</tr>
<tr>
<td>Loan Amount</td>
<td>Rs 78,89,78,646</td>
</tr>
</tbody>
</table>

Other highlights of SEWA Bank’s work include providing women with alternative sources of energy and power through its "Urja Programme" (Energy Programme). It provides "energy audit" to women and shows them how they can save energy costs. It also suggests energy-saving options to them and actually provides these through loans.

2000 women who save regularly in SEWA Bank were provided with ATM cards, enabling round-the-clock withdrawal of their money not only from SEWA Bank but also from any other ATM in India.

SEWA Bank has developed its loan portfolio further, offering credit for housing, purchase of a vehicle and other productive purposes. 60,000 women joined its pension programme, saving Rs 14 Crore. In addition, SEWA Bank has linked 50,000 women to the government's National Pension Scheme (NPS), and they have collectively saved Rs 5.5 Crore towards their pension.

Further information on SEWA Bank is available on www.sewabank.com.
Gujarat State Women's Cooperative Federation: Strengthening livelihoods collectively

The Gujarat State Women's Cooperative Federation was established in 1992 by SEWA to serve the needs of women's primary cooperatives, including providing management and business development services, undertaking market research to develop and strengthen markets for their products and services and provide education on cooperative principles. We have seen that when women are organized into cooperatives which they themselves use, own and manage, they not only stand firm in the market and obtain employment, but also they are empowered and move towards self-reliance.

Currently there are 106 primary cooperatives in this Federation. It has helped 8500 women obtain employment worth Rs 16.9 Crores. It has organized 200 women from different districts and encouraged them to join Matsygandha fish vendors cooperative. It helped 497 women re-new their licences to sell fish in a specially developed market in Asarwa, with the collaboration of the Ahmedabad Municipal Corporaton (AMC). This year the Federation registered a women farmers' cooperative, Megha Mandli, in Tapi district of South Gujarat. 324 women, all Adivasis or tribals, are share-holders of the cooperative.

It undertook a market survey of craftswomen and prepared a plan to serve 1200 artisans by developing markets for and with them. It helped 500 artisan women obtain identity cards. In addition, 2462 women were involved in 106 training programmes, and the Federation has begun to offer these to cooperatives outside of the SEWA movement as well. It produced a report of all its activities over the past two decades and was felicitated by the National Cooperative Union of India, NCUI. This year it completed the renovation of a heritage building which houses Design SEWA, the unit which promotes, preserves and propagates traditional design among artisans to increase their marketability and protect our cultural heritage. This building is now called SEWA ni Haveli.

Further information is available on www.sewafed.org.

SEWA Academy: Building Future Leaders

SEWA Academy is the hub of capacity-building for informal women workers. Referred to as "our university", SEWA Academy was established in 1991. In 2005, it was registered formally as the Indian Academy for Self-Employed Women or SEWA Academy. SEWA Academy undertakes capacity-building of grassroot leaders, called aagewans, to take the SEWA movement forward. It also exposes women to new ideas, technology to enhance communication like radio and video, and disseminates information and knowledge about women's struggles and achievements through a fortnightly newsletter, Anasooya, and a monthly magazine for members' daughters called Akashganga. It also undertakes research to bring the issues of poor, informal workers to the fore. SEWA Academy now provides it capacity-building services to national and international organizations. It hosts groups from South and South-East Asian countries like Nepal, Bangladesh, Pakistan and Philippines, and from other regions and countries like Bulgaria, Ethiopia and South Africa.

Training

SEWA Academy provided training to 9200 women through 356 training sessions. 28 different types of training were provided, including on organizing, leadership, workers' education, adolescent girls' health training, and gender and women's rights training. It also provided orientation to new members and organizers (staff) of the SEWA movement and to SEWA's Executive Committee members.
SEWA Academy is increasingly focusing on our members’ daughters, the next generation. The training offered to the girls and young women included computer training, vocational skill training including photography, financial literacy, sewing, animation and writing for newspapers and their own journal, Akashganga. The skill-building training is provided, in 18 different neighbourhoods where women and girls live and work, through Kaushalya Shikshan Sanchar Kendras or Skill-building and Communication Centres. Many girls have obtained employment after this training, including in banks, hospitals, as receptionists and accountants.

Pragati and Prakriti are twins. They enrolled in SEWA Academy’s computer class. Their mother runs a small cutlery shop. They lost their father in the earthquake of 2001. Their home was also completely destroyed. Their mother worked hard to re-build their lives and provide some opportunities for her children. She heard of SEWA Academy through her neighbor and enrolled her daughters, Pragati and Prakriti, in the computer class. They have completed the course successfully and are looking for work so that they can stand on their own two feet.

In order to provide quality training to SEWA members, SEWA Academy’s trainers further developed their skills through six different training of trainers programmes. They also facilitated an Exposure Dialogue Programme (EDP) for fourteen participants from the Food and Agriculture Organisation (FAO).

SEWA Academy also organized 120 literacy classes and women and girls obtained certificates on successfully completing their classes and becoming literate.

My name is Sonalben Rajubhai Bundela. I reside at 418, Hanuman chowk Kocharabgam. My age is 17 years. Currently I am working as Data operator in V.S. hospital and earning 3000 rupees per month and also do laundry work. My Father’s name is Rajubhai Fulchand Bundela and he is 50 years old. My mother’s name is Ushaben, she is housewife. We are two sisters.

My aspiration was to learn computer and do the good job but was unaware of the sources which can fill it. One day center in-charge visited our locality and gave us information regarding the life skill courses run by SEWA Academy. I visited the organisation and got in-depth information about the course. Joining the course proved starting point of my success and turning point for my life. From the stage where I was not aware of even opening the computer system, I become skilled in creating and editing documents, doing calculation in excel, making power point presentation.

The course was not just about computer but also it carries number of other trainings in one course umbrella. I got social issue training, leadership, organising, gender, self defense, personality development and other different kinds of trainings. These trainings have shaped my personality and contributed to my overall growth. Earlier I was afraid of going alone. Now I can go alone anywhere and anytime.

I feel happy and blessed to got chance to do this course as I have fulfilled my aspiration only because of SEWA Academy. I am working in Hospital where I am also dealing with different people. The courage and motivation I have received through this course only. After job, I do laundry work. We used to pay 200 Rs as daily rent for the vehicle for collecting clothes. I received training on saving and information of SEWA Bank which I shared the information to my parents. We opened an account in bank and after saving some amount we took loan for vehicle and purchased activa (Two wheeler) which saved our daily expense of 200 Rs. It helped me to save 150 RS daily amount and was added to our saving account. The Life skill course of SEWA Academy not only impacted me but my whole family condition has improved a lot. Our family income has increased. Even it has influence my relatives a lot. My uncle was willing to marry his 16 years daughter as per norms of the society. I intervened and tried to explain the drawbacks of early marriages and legalities of it. Though it was very intricate to convince adults, that too, male members of my house but the confidence and knowledge I have gained from SEWA Academy helped me in convincing them.

I want to study more and will increase my parents pride by doing good job and becoming obedient daughter.
Communication

Our newsletter, Anasooya, has been published regularly since 1982. It carries articles on organizing of women, their issues and struggles and how they met the many challenges they face at work and in their lives, in general. It also carries news of the SEWA movement and of other organizations. In 2013, 24 issues Anasooya were printed and disseminated to SEWA members and policy-makers. Anasooya has 3000 members who subscribe regularly to this fortnightly. Further information on Anasooya can be found on www.anasooya.org.

Akashganga, our monthly journal for young girls, is being published for the last 16 years. In order to inculcate the reading habit, and to provide a forum for young girls to meet, exchange views and build up friendships, 60 Akashganga clubs have been set up with 1180 girls actively participating.

VideoSEWA is a cooperative that reaches new ideas and shares experiences of informal women workers to the outside world through video films. Formally registered as the Gujarat Women’s VideoSEWA Cooperative in the year 2000, it reached 22,840 viewers through 788 replays. Some of the re-plays were presented through a mobile van which showed films in 52 neighbourhoods and with 5000 viewers. It also undertook 155 video shooting of films and documentation of events. It trained 128 women in video re-plays and 107 women in photography. VideoSEWA cooperative has 677 share-holders.

After setting up VideoSEWA, SEWA Academy established Rudi no Radio, SEWA’s community radio in 2005. It has transmitted 2624 radio programmes and organized listeners' groups called Shrota Mandals. 15,000 listeners joined these mandals.

Research

Conducting research and disseminating findings to SEWA members, policy-makers and academics, among others, has been a key activity of SEWA Academy since it was established. Studies are carried out by the SEWA Academy's team, including grassroot researchers, and also in collaboration with others, including research institutions. This year, a total of 6 studies were undertaken, including loans of SEWA Bank, and 4 documentation reports were completed. 7 training sessions were organized for our grassroot research team and 8 capacity-building training programmes for other researchers was organized.

Library, archives and publications

SEWA Academy has about 10,000 books in its library. It serves as SEWA's archive and has documents and papers of the last 40 years. It also keeps literature, books and publications of the various organizations of the SEWA movement, and makes these available to all who would like access to these.

Further information is available on www.sewaacademy.org
Mahila Housing SEWA Trust (MHT) : Earning housing and basic amenities for, by and with women

Over the years, we have seen that our members' homes are also their workplaces. They also often store their raw materials and finished goods, unsold fruit and vegetables, or old clothes which they mend and re-sell. In SEWA Bank we see members taking out loans to buy or rent a house, repair a leaking roof, build a toilet or install an individual tap, and obtain electricity. Most often these houses or other assets are not in women's name. They are not even in the joint name of husband and wife. Given the need for housing and related amenities like water, sanitation and electricity, SEWA promoted the Mahila Housing SEWA Trust (MHT) in 1994.

In 2013, MHT continued to work closely with municipal and town administrations, and state and national governments, to reach basic amenities and low cost housing to poor women and their families. It has built up strong linkages and partnerships for achieving this, and helps women obtain access to water and sanitation, toilets and other services provided by the government. It mobilizes women leaders, called Vikasini aagewans, to avail of the services, keep their neighbourhoods clean by organizing drainage and waste collection services. In the process of cleaning their environment and keeping families healthy, MHT also ensures that women get employment from their own urban development initiatives. It has built up networks of local Community-Based Organisations (CBOs), led by Vikasini aagewans, initially in Ahmedabad, but also in Surat and other cities across the country.

While it started in Gujarat, MHT has actively extended its activities to Rajasthan, Bihar and Madhya Pradesh. In these four states, it worked in 207 low income neighbourhoods and ensured that basic amenities like water, sanitation and electricity reached 46,840 households and 1,47,346 persons. 805 women took loans of Rs 88.85 lakhs to obtain these services. 42 women took loans of Rs 24.5 lakhs to repair their homes. In Madhya Pradesh, MHT helped women undertake energy audits of their homes and helped them with electrification as well.

In addition, 120 women got land tenure in their own name and worth a total of Rs 2.40 Crores. MHT helped to link 222 women with government programmes, enabling them to avail of subsidies worth Rs 2 Crores. 1,62,093 households were surveyed as part of MHT’s efforts to link women with government programmes like the Rajeev Awas Yojana.

MHT has also promoted two savings and credit cooperatives in Surat and Vadodara. The former has 1100 depositors and total savings of Rs 40 lakhs. In Vadodara, there are also about 1000 depositors and their total savings are over Rs 1 Crore. Women take loans against their savings and build toilets, electrify their homes or build an extra room for themselves and their families.

<table>
<thead>
<tr>
<th>Activities</th>
<th>States</th>
<th>Total Home</th>
<th>Total Beneficiaries</th>
<th>Contribution (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water and Sanitation</td>
<td>Gujarat, Rajasthan, Delhi, Madhypradesh</td>
<td>46839</td>
<td>147326</td>
<td>148518484/- Govt. Contribution</td>
</tr>
<tr>
<td>Housing Improvement</td>
<td>Gujarat, Rajasthan, Delhi, Madhypradesh</td>
<td>1694 Loan</td>
<td>10164</td>
<td>15823667 Outstanding</td>
</tr>
<tr>
<td>Karmika school for construction workers</td>
<td>Gujarat, Bihar</td>
<td>450</td>
<td>450</td>
<td>1175620 Income</td>
</tr>
<tr>
<td>Energy Auditors</td>
<td>Gujarat</td>
<td>4502</td>
<td>27012</td>
<td>38936 Auditors profit</td>
</tr>
<tr>
<td>Electrification</td>
<td>Madhy Pradesh</td>
<td>58</td>
<td>348</td>
<td>90248 Beneficiaries contribution</td>
</tr>
</tbody>
</table>

Further information is available on www.sewahousing.org.
SEWA Social Security: ensuring basic social protection for women and their families

SEWA members often say that work security and social security are two sides of the same coin—one without the other does not help them move out of poverty and towards self-reliance. It is being increasingly recognized that at least basic social security is essential, if informal workers, especially women, are to emerge from poverty. The minimum social security required, in SEWA's experience, is health care, child care, insurance, housing with basic amenities like water and sanitation, and pension. The latter is being provided by SEWA Bank, and has been discussed earlier. Housing, water and sanitation, electricity and solar power are being provided by Mahila Housing SEWA Trust, in close collaboration with SEWA Bank for the financing of these services. This has also been described in an earlier section.

Health care, child care and insurance are being provided with, for and by SEWA members, through their own cooperatives. Thus, women use health care, child care and insurance services, and these are provided by local, trained front-line workers—sevikas and sathis. Women provide the share capital for their own service cooperatives, and thus are owners of these. They also democratically elect their own board of directors, and manage their social security cooperatives. These are: the state-level Lok Swasthya SEWA health cooperative, the district-level Sangini child care workers cooperative and the national-level National Insurance VimoSEWA Cooperative. The latter is the SEWA movement's first national level cooperative, registered under the Multi-State Cooperative Act. VimoSEWA's shareholders are from Bihar, Delhi, Gujarat, Rajasthan and Madhya Pradesh.

Lok Swasthya SEWA health cooperative

Lok Swasthya has 1700 share-holders, of whom 400 are actively providing health services to other women like themselves, along with 100 full-time organizers or staff. Its activities are undertaken in Ahmedabad city and district, Gandhinagar district, Tapi district and Surat. In addition, it helps its sister organizations—SEWAs in other states like Bihar, Delhi, Rajasthan and West Bengal—develop their own health teams.

Our members often remind us: "our bodies are our only assets". Lok Swasthya works to improve their health and nutritional status, and that of their families, bearing the importance of their bodies in mind, and enabling them to lead healthy and productive lives. If they or their family members are sick, they lose valuable daily wages and use of their savings for health expenditure. Further, as they live in small, often unventilated homes, and with insufficient food of good quality and quantity, they get sick repeatedly, cannot work and earn, incur debt and fall deeper into poverty. It is hard for them to emerge from the cycle of poverty, debt and vulnerability, if they are constantly sick. In addition, as they work hard and contribute significantly to our economy and society, women workers have a right to basic health care, along with other social security services and entitlements.

Bearing their needs, work and living conditions in mind, Lok Swasthya undertook the activities described below in 2013.
1. Health education and awareness

In 2013, a total of 73,000 women, men, adolescent girls and boys participated in health education and awareness sessions. These were held in their own neighbourhoods and villages, in schools, in small groups and through door-to-door contact and dialogue with individuals. The education focused on "Know Your Body"---basic anatomy and physiology, maternal and reproductive health, communicable diseases like respiratory infections, diarrhea and tuberculosis, non-communicable diseases like diabetes, cancer and heart disease, and nutrition.

The emphasis is on simple "do's and don'ts", so that women have the information they need to prevent illness. Various methods are used including flyers and flip-charts, exhibitions, touch screen technology and video replays. A special emphasis was placed on reaching out to young women and men, and adolescents, SEWA members' daughters and sons. In addition to health awareness and education, Lok Swasthya focused on training on gender equality and gender issues in health like pre-natal sex determination and violence against women and girls. Life-skills training were provided together with SEWA Academy. 20,000 girls and boys participated in our training sessions in 2013.

2. Occupational Health

Our members' work-related health has been addressed through special training sessions, including how to reduce musculoskeletal problems like back pain through yoga. Tools and equipment that safeguard health and increase productivity and income were designed in collaboration with the National Institute of Design (NID), the National Institute of Occupational Health (NIOH), Indian Institute of Technology(IIT) and the Indian Institute of Public Health at Gandhingar (IIPH-G). These included ergonomic chairs for garment workers, appropriate and low cost sickles for sugar-cane cutters and tables for kite-makers. Tools and equipment were made with workers' active participation for embroiderers, waste recycling workers and papad rollers as well.

A national workshop was organized with workers, employers, policy-makers and researchers, as well as representatives from multilateral organizations like the International Labour Organisation (ILO) and the World Health Organisation (WHO), in Delhi. Lok Swasthya shared its experience of working in partnership with other organizations to develop tools and equipment for women that enhanced their income while protecting their health.

3. Diagnostic Camps and Referral Services

Diagnostic camps for early detection and referral were organized with doctors, both private and government. 78 eye, dental and gynecological camps with 4000 women were organized to screen for health problems. 40 camps with 1509 women were organized for early detection of diabetes and heart disease. 200 women had full body check-ups.

673 women who required further care were identified through these camps and referred to government, charitable trust and private hospitals. They obtained care either free of charge or at a reduced rate, thus saving Rs 6.73 lakhs of their hard-earned money.

Low cost medicines

The cost of medicines is prohibitive for most informal women workers, and results in their not completing the full course of prescribed drugs for their complete treatment. Recognising this, Lok Swasthya has been running three low cost, and as far as is possible, generic medicine shops in Ahmedabad. Two of these run around the clock, and all are staffed only by women. The total sales of the shops were Rs 3.11 Crores.
In addition, the cooperative runs an Ayurvedic medicine production unit from its own earnings, manufacturing 18 medicines with a license from the government. The unit sells the medicines under the Lok Swasthya brand, and tries to buy raw material as far as is possible from local women. The production is also done entirely by a team of women workers.

5. Tuberculosis Control

Tuberculosis (TB) is prevalent among our members and continues to result in prolonged sickness and even death. Lok Swasthya has been running a TB control centre with Direct Observed Therapy Short-course (DOTS) for several years now. It provides health education, referral services and medicines to patients. The cure rate of our centre is high, well above the 80 per cent stipulated by the WHO. In 2013, 318 persons were referred for TB and 103 were put on DOTS in 2 municipal wards and a population of 1,00,000.

6. Linkages with the public health services

The government is increasingly providing public health services to urban and rural families in all states, through the National Rural Health Mission and municipal health services. However, SEWA members often are not aware of the various schemes and services, nor how to gain access to these. Through the efforts of SEWA and others, the government has agreed to set up Village Health Sanitation and Nutrition Committees, called Sanjeevani Samitis in Gujarat. Lok Swasthya ensured that 172 of these committees were actively meeting and planning for the health of their villages. Lok Swasthya also provided capacity-building and mentoring to the committees. It also met with municipal authorities in Ahmedabad and Surat to ensure that such committees are developed in urban areas as well.

In addition, members were informed about the Rashtriya Swasthya Bima Yojana (RSBY), the government's health insurance for low income families. 24,400 women were not only informed about the RSBY, but also were assisted to avail of the hospitalization services under the scheme, how to claim the benefits and obtain grievance redressal as well.

For further information: www.lokswasthya.org.

Sangini Child Care Cooperative

From SEWA’s very inception in 1972, our members have been asking us to help them ensure a better future for their young children. They repeatedly say that they have lived lives full of struggle and challenges, and hope to provide a more secure life for their children than they had, including education, skill-building, health care and better employment opportunities. Hence, SEWA has been running child care centres which provide holistic development for children under six years of age. The child care centres are run by Sangini cooperative in Ahmedabad and by Shaishav cooperative in Anand district.

Sangini was registered in 1986 and has 2027 share-holders. In 2013, the cooperative ran 27 centres with 833 children, according to the hours of work of working parents, especially women. Their main activities are:

1. Nutrition and growth monitoring

Children are provided freshly cooked, nutritious food, and according to the local diet. Children are weighed every month to ensure that their growth and development occurs according to standard milestones. Special attention is given to children who are malnourished. During the year, nutrition levels were monitored, and only 4 children were in the category of second degree malnutrition, and none were in the most severe third degree category. Sangini child care workers held meetings with parents, provided extra food and health care to bring the four children to normal nutrition levels.
2. Health care

Sangini has linkages with the public health services to ensure that all children are immunized and get regular check-ups. These are conducted in the centres by the municipal health authorities. Whenever children or their parents need further care, Sangini's staff accompany them to referral hospitals.

3. Child Development

Sangini’s child care workers undertake a number of pre-school, educational activities using songs, plays and exposure visits. They attempt to inculcate joy in learning, so that children enter school later on well-prepared and with enthusiasm. All major religious festivals are celebrated in the child care centres, so that from a young age, children learn to appreciate and value all communities. They also learn about Mahatma Gandhi and other national and international leaders, and the values of pluralism, tolerance and mutual respect.

4. Graduation Ceremony

When children at Sangini’s child care centres reach the age to enter primary school, special “graduation ceremonies” are organized to give them a celebratory send-off. 100 per cent of our children go on to primary school and they remain in school till at least the high school level. The graduation ceremonies are organized in different neighbourhoods, and are supported by local people. They provide snacks, small gifts and space for the ceremonies and celebrations.

5. Parents meetings

Every month, meetings are held with mothers of children at the centres, and their fathers participate every three months. The child care workers inform parents about their children’s progress, discuss new ideas about child development, health and nutrition. Counselling services for children and their parents is also provided through an experienced doctor, and where required, referrals for further care are made.

In order to support and finance its Sangini elicits contributions from parents, local employers and merchants like grocery store owners who provide foodgrains and other essentials. The local contributions in cash and kind are used for nutrition, child development activities and also for the remuneration of the child care workers. About 30 per cent of Sangini’s resources came from local contributions, including parents, in 2013.

National Insurance VimoSEWA Cooperative

Over the years SEWA has seen that women struggle hard to emerge from poverty and to move towards self-reliance. However, they often are faced with sudden crises in their lives, both natural and created by humans. These include sudden illness, accidents, fire, flood and death. Communal violence between communities also takes its toll on the well-being and property of our members. For several years, SEWA members had been explaining that whatever they saved was used to tide over such crises in their lives. They also said that these events were frequent and led to further indebtedness.
SEWA also observed that it was often the poorest and most vulnerable who suffered from multiple risks and crises, like widows and landless women. For all these reasons, SEWA began a dialogue with the nationalised insurance companies forty years ago. However, just as the nationalized banks had said that ‘women were not bankable’, so also the insurance companies said that ‘women are bad risk’. However, in 1992, when SEWA's membership crossed 50,000 and through persistent policy efforts, the insurance companies began a partnership with SEWA that lasts till today. Initially, SEWA Bank ran insurance for members, both life and non-life (health, accident, asset loss) with insurance companies as the insurers, and SEWA Bank mobilizing, educating and linking women to insurance services offered by them. As these initiatives grew, and with the de-regulation of the insurance sector in India, SEWA decided to develop a separate insurance unit called VimoSEWA. SEWA hoped then, and this continued in 2013, that VimoSEWA would develop into a full-fledged insurer. The first step was to register a cooperative.

The National Insurance VimoSEWA Cooperative was registered in 2009 and in 2013 had 6000 individual share-holders nation-wide and 13 institutions of poor women as its share-holders. It provided the following services in 2013:

1. Insurance education-information and education on the concept of insurance, what products are available, how to choose appropriate products and put in one's claim, when required.

2. Product development-appropriate and affordable products are developed with and for women. These are then carried by nationalized and private insurance companies.

3. Marketing-insurance products are sold to women through Vimo aagewans or local insurance promoters, all women. They earn a living from selling insurance policies.

4. Claims-servicing-all claims are collected, screened, processed and sent on to insurance companies who then release the claim monies for our members. These are then given to women by the Vimo aagewans.

5. Data management-a large data-base of members, their claims history and disease patterns is maintained which helps to develop products, fix pricing and develop preventive health programmes.

6. Technical assistance-other organizations in India and overseas have availed of VimoSEWA's technical assistance services to set up microinsurance. These have been offered to organizations in Bangla Desh, Namibia and Uzbekistan. 25 microfinance organizations in India are also linked to Vimo SEWA.

<table>
<thead>
<tr>
<th>Total Premium in 2013</th>
<th>Rs 1.98 Crore</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Policies</td>
<td>79,842</td>
</tr>
<tr>
<td>Total Membership</td>
<td>92,345</td>
</tr>
<tr>
<td>Total Number of Claims received</td>
<td>3040</td>
</tr>
<tr>
<td>Total Number of Claims approved</td>
<td>2426</td>
</tr>
<tr>
<td>Total Amount of Claims (Rs)</td>
<td>Rs 1.39 Crore</td>
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</table>

For further information: www.sewainsurance.org.
SEWA’s International Programmes and Activities

The SEWA movement in South Asia

Afghanistan

SEWA’s journey with our Afghan sisters began in 2006 when 1.5 million widows in Kabul alone were struggling for survival. Their daily challenges included feeding and caring for large families, illiteracy, social oppression and absence of income to feed their family. SEWA initiated the work of skill-building first by setting up Women’s Vocational Training centres in Kabul. The Afghan women started getting income through which they can feed their children. Through that bonding, the Afghan sisters felt the empathy and solidarity of their SEWA sisters.

SEWA developed a cadre of Afghan master trainers, and Gandhian principles were integrated with skills. We set up a vocational training centre in Kabul, and trained 1500 war-affected Afghan women from Kabul and other provinces. The trained sisters formed and registered their own organisation called Baagay Khazana SABAH Association. The Association helps their members in getting work and income security by promoting their enterprises, by placement programmes and providing trade and facilitation support. The association has achieved a turn-over of USD 1,38,943 till now, with average income of USD 55 to USD 219 a month going directly in the hands of our Afghan sisters. The trade and enterprise also opens up avenues of work for unemployed youth, keeping them fully engaged and in a positive way. The mainstreaming of the war-affected women by helping to start up a programme for developing their trades and business, helped them to move towards self-reliance and rehabilitation. Further SEWA’s SABAH programme helped the association to set up their own Trade Facilitation Centre in Kabul and to expanding their trade and business.

By 2014, 3000 women have been organised and have formed their local association SBKSA.. SBKSA now has its own production centre through which more than 550 women earn an average of Afg. 4500 per month. In 2014, SEWA worked with SBKSA to, start vocational training and livelihood activities in four provinces: Mazar-e-Sharif, Baglan, Parwan and Shakaardara.

Supporting women to obtain livelihoods and slowly move towards self-reliance was not easy. We had to work with male family members and slowly change their mind-sets. Regular work and income, based on Gandhian principles, not only helped to change the ideas and gain acceptance, but also helped to promote peace and prosperity.

Sri Lanka

Sri Lanka had long years of ethnic civil war which has damaged the country’s social fabric. Children were recruited as child soldiers or forced into child marriage to prevent their being involved in the fighting. Over 90,000 people lost their lives and thousands of families are still severely affected. A large number of people are still facing the challenges of physical and psychological impact.

After witnessing the impact of SEWA’s economic rehabilitation work in Afghanistan, the Government of India invited SEWA to work with and for similar economic rehabilitation of war-affected women of the Northern and Eastern Provinces of Sri Lanka. SEWA began by understanding their situation. The social, political and cultural environment in Sri Lanka was different from that of Afghanistan, but the concerns of women were the same. Thus work on similar lines, including capacity-building together and inculcating Gandhian principles was initiated.
SEWA started working in 2010 by developing a cadre of 40 master trainers and set up two vocational skill building centres called Trade Facilitation Centre and Community Learning Centre in Batticaloa to cater to 200 sisters at a time. By 2014, 1100 women have been trained in garment sewing, food processing, solar lantern assembling and marketing, ICT and construction of roof rainwater harvesting tanks. Once they were empowered with vocational skills and self-confidence they were given exposure to entrepreneurial skills. SEWA then started forming livelihood groups and extended support to strengthen their value chain. The groups availed of a revolving fund to develop livelihoods. SEWA also organized placement programmes for work opportunities.

After two years, SEWA helped local women register their own cooperative society, the first of its kind in Sri Lanka in January 2014. The cooperative is called Women’s Self Employed Development Cooperative Society (WSDCS). The cooperative has achieved a turnover of LKR 5 million, by producing garments and undertaking food-processing as per the market demand.

This helped women to earn in the range of LKR 4500 to LKR 10,000 a month. The cooperative has gained the attention of the NGOs, companies and others who have started entering into agreements to get its services in Batticaloa and other parts of the country. Women of different ethnic backgrounds have also been asking for the cooperative's services. In the very first year of its establishment, the cooperative entered into 7 agreements with organisations, companies and banks to train their members. The experienced trainers of WSDCS are now invited by other organisations and programmes for providing training.

**SAARC Business Association for Home-based Workers (SABAH)**

There are more than 50 million home-based workers in South Asia engaged in embroidery, sewing, cane and bamboo work, food-processing and other trades. Their home is their workplace. Their economic contribution to their countries’ economies is significant. Yet they remain invisible, vulnerable and in poverty.

In 2001, a SAARC Commission for the South Asian region was set up and SEWA representatives were part of this. One of the recommendations of the Commission was to develop a fund to support home-based workers of the region. The Indian government then developed a fund and invited Homenet South Asia, a network of home-based workers' organizations founded by SEWA, and SEWA to assist in taking the recommendations of the Commission further. Thus, SABAH was set up in 2010 to promote livelihoods for home-based workers. Till 2013, 50,000 home-based workers from Afghanistan, Bhutan, Bangladesh, Nepal and Sri Lanka obtained skill-building and vocational training. SEWA’s Unnat Bazaar and Rudi Company helped to facilitate and conduct the training.

Homenet South Asia has been promoting the SABAH brand and helping workers find markets for their products in their own and each other’s countries. For further information: www.sabahsa.org.

**SEWA on the African continent**

SEWA’s insurance cooperative, VimoSEWA, was invited to set up microinsurance in five African countries: Ethiopia, Ghana, Tanzania, Senegal and South Africa in 2012. This was as a result of Vimo SEWA’s work with the Namibian government in 2009, as a result of which microinsurance was included as part of financial and social protection policy. The programme it has set up is called SETU Africa.

Vimo SEWA has joined hands with 5 sister organizations of SEWA: SEWA Bank, SEWA Bharat, SEWA Academy, SEWA Cooperative Federation and Lok Swasthya SEWA (health and child care) to strengthen people’s organizations in the five African countries with regard to livelihoods, social security, capacity-building and organizing of workers for voice and representation in their own countries.
In each country, workshops with local women's organizations and NGOs were held, exposure visits to SEWA and to South Africa and Ethiopia were organised in 2013. As a result, women in these countries are planning to set up their own women's bank, like SEWA Bank, have organized pension, are exploring starting microinsurance and child care. The governments of South Africa and Ethiopia are actively working with VimoSEWA to implement this programme in their countries.

International Union Linkages and Activities

1. In 2013, SEWA participated in the ILO's annual conference on the informal economy. We collected data on informal workers for this event and shared our years of organizing experience, particularly with women workers.

2. The International Trade Union Confederation (ITUC) worked with SEWA to take the agenda of home-based workers forward, both in its own organization and at international labour fora.

3. ITUC and SEWA organized a joint workshop on informal workers, especially women, their issues, rights and organizing.

Awards

1. SEWA's Founder, Ela Bhatt, was awarded the Indira Gandhi Peace Prize.

2. SEWA's Founder was recognized as a 'Living Legend' by NDTV.

3. SEWA won the Times of India's Social Impact Award.

4. SEWA won an award for its work on food security, conferred by the Food and Agriculture Organisation (FAO).

5. Renana Jhabvala, President, SEWA Bharat was awarded by India Today magazine.

6. Reema Nanavaty, Director, Livelihoods, was conferred the Padma Shri by the President of India.
## SEWA's Executive Committee

<table>
<thead>
<tr>
<th>#</th>
<th>Name</th>
<th>Position</th>
<th>Specialization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kapilaben Parmar</td>
<td>President</td>
<td>Tobacco worker - Kheda / Anand</td>
</tr>
<tr>
<td>2</td>
<td>Shantaben Parmar</td>
<td>Vice President</td>
<td>Vegetable Vendor - Ahmedabad city</td>
</tr>
<tr>
<td>3</td>
<td>Jamuben Ahir</td>
<td>Vice President</td>
<td>Embroidery - Patan</td>
</tr>
<tr>
<td>4</td>
<td>Yaminiben Parikh</td>
<td>Vice President</td>
<td>Paperpikers Coordinator - Ahmedabad city</td>
</tr>
<tr>
<td>5</td>
<td>Jyotiben Macwan</td>
<td>General Secretary</td>
<td>Tobacco worker - Kheda / Anand</td>
</tr>
<tr>
<td>6</td>
<td>Shantaben Kosti</td>
<td>Secretary</td>
<td>Bidi worker, Ahmedabad city</td>
</tr>
<tr>
<td>7</td>
<td>Rehanaben Riyawala</td>
<td>Secretary</td>
<td>Gramvikas</td>
</tr>
<tr>
<td>8</td>
<td>Hinaben Shah</td>
<td>Treasurer</td>
<td>Treasurer</td>
</tr>
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</table>

### Members

<table>
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<tr>
<th>#</th>
<th>Name</th>
<th>Position</th>
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<tbody>
<tr>
<td>9</td>
<td>Champaben Patni</td>
<td>Member</td>
<td>Vendor - Ahmedabad</td>
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<tr>
<td>10</td>
<td>Ramilaben Rathod</td>
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<td>Construction worker - Ahmedabad</td>
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<td>11</td>
<td>Dhaniben Parmar</td>
<td>Member</td>
<td>Catering - Ahmedabad</td>
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<td>Santokben Parmar</td>
<td>Member</td>
<td>Waste paper worker - Ahmedabad</td>
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<td>13</td>
<td>Anishaben Shaikh</td>
<td>Member</td>
<td>Agarbatti worker - Ahmedabad</td>
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<tr>
<td>14</td>
<td>Sarojben Nandal</td>
<td>Member</td>
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<tr>
<td>15</td>
<td>Kapilaben Jadav</td>
<td>Member</td>
<td>Agricultural worker - Ahmedabad District</td>
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<tr>
<td>16</td>
<td>Kherunisha Nagori</td>
<td>Member</td>
<td>Garment worker - Ahmedabad</td>
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<td>17</td>
<td>Saberaben Ghanchi</td>
<td>Member</td>
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<td>18</td>
<td>Pushpaben Suthar</td>
<td>Member</td>
<td>Animal husbandry - Gandhinagar District</td>
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<td>19</td>
<td>Pavanba Jadeja</td>
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<td>Ranbai Rauma</td>
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<td>21</td>
<td>Shardaben Jhala</td>
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<td>22</td>
<td>Devuben Rathod</td>
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<td>Agricultural worker - Surendranagar District</td>
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<td>23</td>
<td>Ramilaben Rohit</td>
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<td>Agricultural worker - Anand District</td>
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<tr>
<td>24</td>
<td>Manjulaben Rathwa</td>
<td>Member</td>
<td>Agricultural worker - Vadodara District</td>
</tr>
</tbody>
</table>

1. Namrata Bali  
   Director, SEWA Academy  
2. Mirai Chatterjee  
   Director, SEWA Social Security  
3. Lalita Krishnaswami  
   Chairperson, Gujarat Mahila SEWA Cooperative Federation  
4. Renana Jhabvala  
   National Coordinator & President, SEWA Bharat  
5. Reema Nanavaty  
   Director, Rural Union  
6. Manali Shah  
   Coordinator, Urban Union  
7. Jayshree Vyas  
   Managing Director, Mahila SEWA Bank
<table>
<thead>
<tr>
<th>No.</th>
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<tbody>
<tr>
<td>1</td>
<td>Shikhaben Joshi</td>
<td>General Secretary</td>
<td>SEWA Madhy Pradesh</td>
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<tr>
<td>2</td>
<td>Faridaben Jhelis</td>
<td>General Secretary</td>
<td>SEWA Uttar Pradesh</td>
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<tr>
<td>3</td>
<td>Lataben</td>
<td>General Secretary</td>
<td>SEWA Delhi</td>
</tr>
<tr>
<td>4</td>
<td>Madhuriben Sinha</td>
<td>General Secretary</td>
<td>SEWA Bihar</td>
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<tr>
<td>5</td>
<td>Seemaben Acharya</td>
<td>General Secretary</td>
<td>SEWA Rajasthan</td>
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<tr>
<td>6</td>
<td>Sonia George</td>
<td>General Secretary</td>
<td>SEWA Kerala</td>
</tr>
<tr>
<td>7</td>
<td>Fatima Shaikh</td>
<td>General Secretary</td>
<td>Maharastra</td>
</tr>
</tbody>
</table>