

# Annual Report 2008

## Table of Contents

No.	Contents	Page Number
1	Annual meeting 2008	
	Minutes of the Annual Meeting (January 2009)	3
	Election of SEWA's Executive Committee	5
	Membership Data of SEWA - 2008	7
2	The Self Employed Women's Association (SEWA)	10
3	Membership-based organizations of women workers	12
	a) Cooperatives	
	b) Village level Producer's groups	
	c) Savings and Credit Groups	
	d) Social Security organizations	
	e) The Gujarat State Women's Cooperative Federation	
	f) Associations of Producers' groups	
	Banaskantha District Mahila SEWA Association (BDMSA)	
	Kutchcraft Association	
	Surendranagar Mahila and Balsewa Mandal	
	Sabarkantha Khedu Mandal	
	Sukhi Mahila Mandal	
	g) Anasooya Trust	
	h) Mahila Housing SEWA Trust	
	i) SEWA Gram Mahila Haat (SGMH)	
	j) SEWA Trade Facilitation Centre (STFC) or Unnat Bazaar	
4	Democratic, self-managed sustainable organizations	19
5	Capacity Building, Resources, Linkages	20
6	Urban Union: Struggling for our rights and our place in Ahmedabad city	21
	Streetvendors Campaign	
	Waste Paper-Pickers Campaign for Livelihood	
	Manual Labourers' Livelihood Campaign	
	Construction Workers' Struggle for Work	
	Rally for Wage Increases for Head-Loaders	
	Home-based workers	
	Bidi workers' struggle for wage increases	
	Garment workers' struggle to safeguard their work	
	National Policy for Home-based Workers	
	Gujarat State Unorganised Sector Workers' Board	
	Legal Aid	
	Shantipath Centres	
7	Rural Union: Striving for self-reliance led by women	30
	Economic organizations of women—the district associations	
	Barefoot Managers' School	
	SEWA Unnat Bazaar	

	Rudi Multi-Trading Company—"Rudi"	
	SEWA Gram Mahila Haat	
	Nirman Company	
	Developing New Leadership among our Rural Members	
	Gyan-Vigyan Kendra—our Knowledge Centres	
	Campaigns to Strengthen our Livelihoods	
	Agriculture Campaign	
	Weather Insurance	
	"Feminize Our Forests" Campaign	
	Water Campaign	
	Sanskar Kendras or Community Learning Centres	
	Jeevan Shala—education for our rural members	
8	SEWA's Collective Businesses: SEWA-promoted Cooperatives and their Women's Cooperative Federation	41
9	SEWA Bank	44
10	SEWA Social Security	49
11	SEWA Academy	63
12	SEWA Bharat: Promoting membership-based organizations of women in other states of India	67
	SEWA Bihar	
	SEWA Rajasthan	
	SEWA Kerala	
	SEWA Delhi	
13	SEWA in Afghanistan	70

## Section 1: Annual meeting 2008

### Minutes of the Meeting

SEWA's Annual General meeting with over 2000 elected representatives, all union leaders, assembled at our training centre in Manipur village, outside Ahmedabad city. "Development and Peace" was the main theme of this year's meeting.

SEWA's leaders and organizers set the tone with a discussion on what constitutes "development" and "peace" in our experience. We remembered Gandhiji's call for constructive work, and his view that development and peace are inextricable—one without the other is of limited value, if not impossible.

All the assembled women leaders reaffirmed their commitment to "ahimsa" or non-violence, peace, respecting all faiths and communities equally and celebrating our various traditions and the diversity of our country. All were firm in their conviction that organizing and building a strong union, SEWA, is the way to both peace and development. Also, with work and employment, there is peace, progress and development of individual families, communities and ultimately the nation.

Colleagues also spoke of how the current model of "development" did not address basic needs and priorities of the poor—"roti, kapda, makaan" (food, clothing and shelter), health care and education. Instead, there is an emphasis only on money and materialistic values. Competition, rather than cooperation, is valued, and basic humanity is sacrificed for the goal of accumulating wealth. Some experience "development" at the expense of others.

At SEWA, we all agreed, we demand our rights as workers and also engage in constructive development work. We focus on action that promotes both development and peace. As we organize women, we learn that development is peace and peace is development. With both, there is peace and progress for all, and for our country.

Our Founder, Elaben Bhatt, then shared her vision and views on peace and development for SEWA. Material gain is not enough—often people are prosperous, but do not experience peace. Inner peace and spiritual development is also important, and a part of our development and peace work.

"We have to act—and with love, and on the side of the poor," Elaben explained. We have to keep four guiding principles in mind at SEWA:

- Truth and Ahimsa or Non-Violence
- Collective strength and unity of workers of all communities
- Leadership by women workers
- Work/Employment for all

If we build our families, communities, society and country on these basic principles, we will have both development and peace."

Our sisters from SEWA Academy then explained how we can build solidarity within our movement:

- by praying together—our all-faith prayer
- by pledging to follow the 11 vows that Gandhiji and others at Sabarmati Ashram also followed every day
- by following our 11 points as our guide to action for our members
- by learning to say our name confidently
- by learning at least three of SEWA's songs
- by knowing at least three of SEWA's slogans/chants
- by becoming literate ourselves and, in turn, teaching at least 5 women to read and write.

These are some simple but important ways of uniting all women in their own union, SEWA, and their movement. The first part of our annual general meeting then ended with "We shall Overcome" which all union leaders sang with gusto!

Narmadaben, a vegetable vendor, never saw her husband again after the violence of 2002. "I found the strength to look ahead thanks to our union, SEWA," she said, amidst thunderous applause from her SEWA sisters.

Hasina Begum, widowed in the same violence, bravely told her story: "SEWA was my support in my hour of darkness. Somehow I found the courage to survive the tragedy. And it was because of the solid support of my SEWA sisters."

### **Election of SEWA's Executive Committee**

The second part of our annual meeting was the election of SEWA's Executive Committee which happens every three years. The elected union representatives or "pratinidhis" split up in to their trade groups to elect 25 workers to the Executive Committee.

The new committee is:

#### **SEWA's Executive Committee 2009-2011**

<b>Sr.</b>	<b>Name</b>	<b>Designation</b>	<b>Work</b>	<b>Place</b>
1	Ramilaben Rohit	President	Agricultural Labourer	Anand district
2	Gauriben Brahmin	Vice President	Embroidery worker	Patan district
3	Shantaben Parmar	Vice President	Vegetable Vendor	Ahmedabad city
4	Monaben Dave	Vice President	SEWA organiser, SEWA	Ahmedabad
5	Jyotiben Mecwan	General Secretary	Tobacco worker	Anand, SEWA
6	Mittalben Shah	Secretary	SEWA organiser	Ahmedabad
7	Mumtazben Baloch	Secretary	Embroidery worker, full time at SEWA	Patan district
8	Parvati Makvana	Member	Construction worker	Ahmedabad city
9	Rajiben Parmar	Member	Paper picker	Ahmedabad city
10	Sarojben Nandal	Member	Bidi worker	Ahmedabad city
11	Shabnamben Shaikh	Member	Readymade Garment worker	Ahmedabad city
12	Zebunnisaben Shaikh	Member	Agarbatti worker	Ahmedabad city
13	Ushaben Patni	Member	Vegetable worker	Ahmedabad city
14	Pinaben Rathva	Member	Agricultural Labourer	Vadodara district
15	Chandrikaben Kuhar	Member	Agricultural Labourer	Vadodara district
16	Sumiben Khant	Member	Agricultural Labourer	Vadodara district
17	Ranbaiben Rauma	Member	Agricultural Labourer	Vadodara district
18	Valiben Parmar	Member	Agricultural Labourer	Vadodara district
19	Fulkuvarba Jadeja	Member	Embroidery worker	Kutch district
20	Urmilaben Parmar	Member	Agricultural	Gandhinagar

			Labourer	district
21	Elaben Mahida	Member	Agricultural Labourer	Anand district
22	Sharifaben Vora	Member	Agricultural Labourer	Anand district
23	Kapilaben Bhailalbai	Member	Agricultural Labourer	Anand district
24	Ilaben Patel	Member	Dairy worker	Ahmedabad district
25	Raniben Patel	Member	Agricultural Labourer	Ahmedabad district

This time's Committee is constituted mainly of leaders elected for the first time—and all were under 40 years of age! A young and enthusiastic team is in place, representing all the trades and communities of the SEWA family!

## Membership Data of SEWA (Simple tables or pie-charts, bar-diagrams)

### SEWA Membership in 2008

All India membership	9,66,139
Gujarat membership	5,19,309

### Membership in different states

<b>Bihar</b> - Bhagalpur - Munger	12,000
<b>Delhi</b>	15,771
<b>Gujarat</b>	5,19,309
<b>Kerala</b> - Trivandrum	675
<b>Madhya Pradesh</b> - SEWA Indore	3,82,000
<b>Rajasthan</b> - Bikaner - Jodhpur - Jaipur - Dungarpur - Ajmer	9,168
<b>W.Bengal</b> - Murshidabad	1,758
<b>Uttarakhand</b>	956
<b>Uttar Pradesh</b> - Bareilly - Lucknow	24,502
<b>Total</b>	<b>9,66,139</b>

### Trade-wise membership in Gujarat

Main Categories of workers	No. of women
Manual Labourers and Service Providers	3,29,507
Home based worker	86,962
Streetvendors	57,010
Small Producers	45,830
<b>Total</b>	<b>5,19,309</b>

**Gujarat membership - Urban and Rural distribution:**

<b>Main Categories of workers</b>	<b>No. of women</b>	<b>Percentage of total membership</b>
Rural	1,78,736	34 %
Urban	3,40,573	66 %
<b>Total</b>	<b>5,19,309</b>	<b>100 %</b>

**SEWA — A National Union, SEWA's Membership: 1972-2008 (India):**

Year	Gujarat	India
1972	1070	1070
1977	1948	1948
1982	10733	10733
1987	15144	15144
1990	25911	25911
1991	46076	46076
1992	38136	45936
1993	42280	53570
1994	75615	143702
1995	158152	218797
1996	162781	212016
1997	159204	211124
1998	142810	209250
1999	147618	215234
2000	205985	318527
2001	284317	420208

2002	535674	694551
2003	469306	704166
2004	468445	688743
2005	475308	796755
2006	483012	959698
2007	551974	1123542
2008	519309	966139

SEWA is a national union. Several states also have registered state-level unions—in Gujarat, Madhya Pradesh, Bihar, Kerala and Uttar Pradesh. Each has members, all of whom are women workers of the informal economy.

Each of these state-level unions are affiliates of SEWA, the national union. Each state-level union has representation in the national SEWA through the national council.

In 2008, SEWA organized workers from 124 trades and occupations. Union leaders called “aagewans” constituted the trade committees of different trades and occupations. In 2008, elections were held for union representatives of the different trades in the union. One aagewan represented 200 workers.

An election committee was formed of aagewans and SEWA organizers. This committee was entrusted the task of ensuring free and fair elections in every state.

The committee explained the process of elections to all the assembled aagewans. The responsibilities of aagewans were also emphasized, so that all knew what was expected of the leaders to be elected. Aagewans conducted themselves with dignity and commitment to their union, SEWA.

The elections concluded in a spirit of sisterhood, with decisions mostly by consensus and in an atmosphere of cooperation and solidarity. Women of all communities and faiths were elected on the basis of their suitability—their leadership, sense of commitment and responsibility to SEWA and their experience.

The result was a truly representative “Pratinidhi Mandal” or Council of Union Representatives with 2856 elected representatives or “pratinidhis”.

## **Section 2: The Self Employed Women's Association (SEWA)**

The Self-Employed Women's Association (SEWA) is a registered trade union of 10 lakh women workers of the informal economy. Founded in 1972 by Ela Bhatt, a lawyer and union organizer, today SEWA is a national union with members from nine states - Gujarat, Madhya Pradesh, Bihar, Kerala, Uttar Pradesh, Rajasthan, Delhi, West Bengal and Uttarakhand. Our members are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organized sector. They are the unprotected labour force of our country. Constituting 93% of the labour force, these are workers of the informal economy. Of the female labour force in India, more than 94% are in this informal or unorganized sector. However, their work is not counted and hence remains invisible. In fact, women workers themselves remain uncouncted, undercounted and invisible.

### **Self-Employed Women Workers**

These are workers who have no fixed employee-employer relationship and depend on their own labour for survival. They are poor, often illiterate and vulnerable. They barely have any assets or working capital. But they are extremely active economically, contributing very significantly to the economy and society with their labour.

There are four types of self-employed workers:

1. Hawkers, vendors and small business women like vendors of vegetable, fruit, fish, egg and other food items, household goods and clothes.
2. Home-based workers like weavers, potters, bidi and agarbatti workers, papad rollers, ready-made garment workers, women who process agricultural products and artisans.
3. Manual labourers & service providers like agricultural labourers, construction workers, contract labourers, handcart pullers, head-loaders, domestic workers and laundry workers.
4. Small producers like artisans and salt farmers.

SEWA's main goals are to organize women workers for full employment and self reliance. Full employment means employment whereby workers obtain work security, income security, food security and social security (at least health care, child care and shelter). SEWA organizes women to ensure that every family obtains full employment. By self-reliance we mean that women should be autonomous and self-reliant, individually and collectively, both economically and in terms of their decision-making ability.

At SEWA we organize workers to achieve their goals of full employment and self reliance through the strategy of struggle and development. The struggle is against the many constraints and limitations imposed on them by society and the economy, while development activities strengthen women's bargaining power and offer them new alternatives. Practically, the strategy is carried out through the joint action of union and cooperatives. Gandhian thinking is the

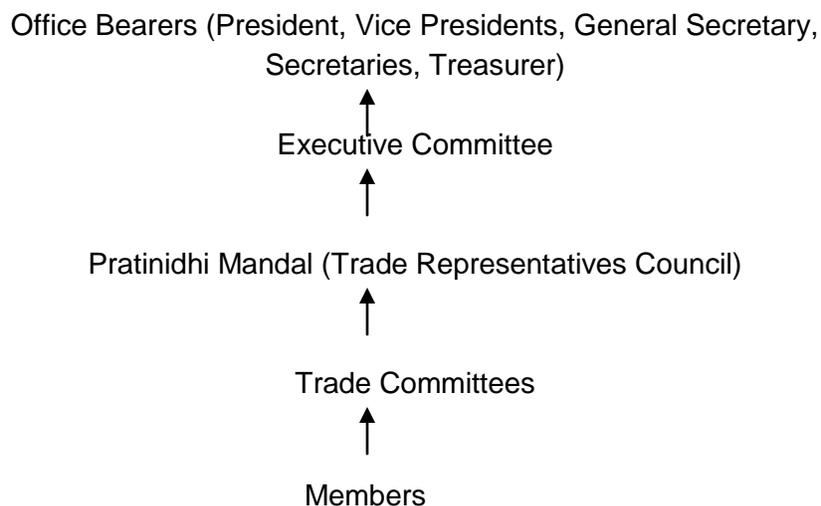
guiding force for SEWA's poor, self-employed members in organizing for social change. We follow the principles of satya (truth), ahimsa (non-violence), sarvadharmā (integrating all faiths, all people) and Khadi (propagation of local employment and self reliance).

Through their faith in organizing for their rights, to protect their livelihoods and to safeguard their rightful place in the economy, self-employed women have made their mark. They are now visible, more articulate and self-confident. Three decades ago, people didn't even recognize them as a group nor their significant contributions to our country. Today there is a growing recognition of this, of their immense leadership potential and their abilities.

And yet, we have a long way to go. There are still millions of women who remain in poverty and are exploited, despite their long hours of hard labour. They are not yet organized. Also there is much to be done in terms of strengthening women's leadership, their confidence, their bargaining power within and outside their home and their representation in policy-making fora. It is their issues, their priorities and needs which should guide and mould the development process in our country. Towards this end, we have to support women in building their own capacities and in strengthening and developing their own economic organisations.

Any self-employed woman worker in India can become a member of SEWA by paying a membership fee of Rs. 5 per year. Every three years SEWA's members elect their representatives to a Trade Council made up of worker-leaders. This committee then elects the Executive Committee of SEWA.

### **Election Process of executive committee**



### **Section 3: Building membership-based organizations of women workers**

SEWA believes that the basis of development and progress is organization. Self employed women must organize themselves into sustainable organizations so that they can collectively promote their own development.

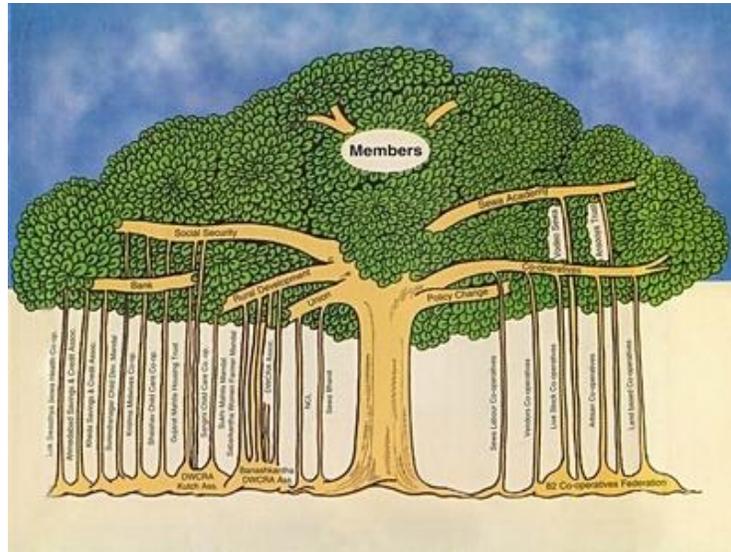
These are women's own organisations. They have many different purposes. They can be trade organizations which promote employment, increase income or link the women workers/producers with the market. They can be organizations which build assets through savings and credit, such as SEWA Bank. They can be organizations which provide social security, such as health care or child care. They can be organizations which promote the cause of, and advocate for, poor women.

They can be organisations at the village level, at the district level, at the state level, at the national or international level. They can be registered as co-operatives, societies, producers associations or even remain unregistered. Their members may be self- employed women directly, or primary organizations of self -employed women.

SEWA has been helping its members to form their own organisations. All these organisations have the following characteristics:

- They exist for the benefit of the self-employed women members of SEWA.
- They are owned by the self-employed women workers.
- They are managed by them.
- They are democratically run.
- They aim towards self-reliance, both financially and managerially.

Given SEWA's emphasis on employment and income, most of the organisations are trade or occupation-based. They are poor women's own economic organisations. The members of these organisations own these through shares or control of working capital and other resources. They directly benefit from their own organisations. Some of the organisations are registered under the Co-operatives Act, and some are producers' groups which then form their own district-level association. All these organisations are independent entities. They are autonomous. Yet each is interdependent on the other, rather like the roots of a banyan tree. These sister organisations are promoted by SEWA, just as the banyan tree sends out its aerial roots. The roots are separate but still obtain some nourishment from the mother tree. And so it is with the various membership-based organisations started by SEWA.



The various organisations are listed below:

**a) Cooperatives: 99**

**Total: 90,604 members**

- Milk Producers Co-operatives, with a total of 9,000 members
- Artisans Co-operatives, with a total of 850 members
- Bank Co-operatives, with 55,311 members (share-holders)
- Land based Co-operatives, with a total of 192 members
- Service Co-operatives, with 23,051 members, including, Cleaners Co-operative, Health Co-operative, Child care Co-operatives, Video Co-operative, Construction workers Co-operative
- Vendors Co-operatives, with 2200 members

**b) Village level Producer's groups**

- artisans
- land-based
- forestry
- nursery-raising
- others

**c) Savings and Credit Groups**

Women require banking and credit services in both urban and rural areas. In the latter, they have formed their own savings groups and are learning to manage their own collective capital. These groups have then formed by their own district-level associations and include women workers of varied trades in many villages. The current district –level savings and credit associations are:

- Ahmedabad Savings and Credit Association
- Kheda Savings and Credit Association
- Gandhinagar Savings and Credit Association
- Mehsana Savings and Credit Association

SEWA's urban members have their own, individual savings accounts in SEWA Bank. The Bank promotes and trains these associations in order to decentralize its own operations, and build local self-reliance. It works closely with the associations in reaching savings and credit to rural women.

**d) Social Security organizations**

These are organisations of social security service providers, including health workers, child care workers and insurance promoters. The members are the actual service providers, while the self-employed women workers obtain services. They are:

- Lok Swasthya SEWA Health Co-operative
- Shramshakti Co-operative
- Shramlakmi Co-operative
- Krishna Dayan Co-operative
- Sangini Child Care Co-operative
- Shaishav Child Care Co-operative
- VimoSEWA , insurance collective

The economic organisations described in sections a - d are all primary organisations, serving the self employed women directly. However, organizing at the primary or grass roots level is necessary, but not enough. Access to markets, to training, to technical inputs and to policy making, requires organisations which can deal at state, national and international levels. The primary purpose of the economic organisations is to link the self employed women, through their primary organisations, to the larger economic structures; and in doing so, to mainstream them into the economy.

These economic associations are of different types, with different purposes, depending on the need of the primary organisations. Some serve one type of need such as housing, while others serve a multiplicity of needs. However, the main aim of all these associations to mainstream the self-employed women.

**e) The Gujarat State Women's Cooperative Federation**

The need for one such association - a Federation - was felt by the co-operatives mainly in the areas of marketing, capacity building for management of primary co-operatives and policy interventions with the government. SEWA sponsored co-operatives organized and took the initiative to form this Gujarat State Women's Co-operative Federation, the first of its kind. Today it has 96 co-operatives as members with a total of 78,000 self-employed women. It was registered in 1993. In 1996, the Federation became a member of the National Cooperative Union of India.

**f) Associations of Producers' groups**

***Banaskantha District Mahila SEWA Association (BDMSA)***

In Gujarat's north-western desert district, Patan (formerly known as Banaskantha), women have formed their own association of village level producers group. Originally these were part of the Government of India's Development of Women and Children in Rural Areas (DWCRA) programme. Based on local resources and women's own traditional skills, women have taken the leadership to develop their own district through economic activities.

80% of the families who once migrated in search of work and income security no longer do so. In 1996, rural women managers took over the running of their own economic activities.

An individual village level producer's group is too isolated and vulnerable to easily reach markets, raw materials and credit on its own. SEWA, the union, had undertaken the task of promoting new groups, helping them to build their capacities and of linking with the government. However, it was felt that there should be a self-managed organization to undertake all these functions to act as a promoter, support and advocate for the producer's groups. Thus the BDMSA was registered as an Association. Its members are representatives of producer's groups in Patan district. It was registered in 1993.

***Kutchcraft Association***

This association was formed in 1995 to support local women in their efforts to preserve and promote their traditional craft skills. It also aims to assist them in marketing so that their skill becomes a continuous source of employment. Now women no longer have to depend on state-supported 'relief work' (mainly digging and road construction work) for survival. Instead

they embroider and market their own exquisite products, eliminating middlemen and exploitative traders.

### ***Surendranagar Mahila and Balsewa Mandal***

In the dry, desert villages of Halvad, Dhrangadhra and Patdi talukas, women work in salt pans in very hard conditions. In order to plan for a better future for their young children, women have formed their own groups. These then, in turn, formed a district level association ('mandal') of 50 groups and women. At present the mandal is running 18 child care centres and 28 non formal education classes.

### ***Sabarkantha Khedu Mandal***

In the largely dry, rain-fed lands of Sabarkantha district, agriculture is the major occupation. There is severe soil erosion of land resulting in ravines and land degradation. The Gujarat government's Land Development Corporation (GLDC) approached SEWA for collaboration in its watershed project in this district. The latter aimed to protect and preserve water and land through local women's participation. From 1994 onwards, SEWA has been organizing women farmers and agricultural labourers towards developing their land as a viable source of employment. Even after the completion of a two-year collaboration on the GLDC project, women continued to be active in the district's development. They formed their own Women Farmers' Organisation, Sabarkantha Khedu Mandal, in 1997. Currently the Mandal has 28,163 members.

### ***Sukhi Mahila Mandal***

A dam built over the Sukhi river in Vadodara district displaced thousands of tribal families. SEWA started organizing these families after their rehabilitation by the Government of Gujarat, with the aim of integrating them into the mainstream through economic rehabilitation. A three-year project from the government was undertaken by SEWA. Two village-level trade organisations of co-operatives and 3 producers groups were formed, as part of the project. At the end of three years, SEWA's primary and linking role was taken over by the Sukhi Mandal registered in 1995. The Mandal has 30,080 self-employed women from around 300 villages as its members in SEWA. SEWA is supporting the Mandal with technical services and capacity building.

### **g) Anasooya Trust**

SEWA has been using communication services as a means of bringing the reality, concerns and struggle of poor women into the mainstream of society. In addition, communication services are required by self-employed workers to facilitate sharing of expenses, enhance organizing and strengthen their movement. Through these services, women learn of each other's concerns, struggles and strategies.

One such medium of communication is our fortnightly Newsletter 'Ansooya'. It communicates the experiences of workers and their organisations to the outside world in Gujarati. SEWA members call 'Ansooya' our own newspaper.

In order to consolidate and strengthen 'Ansooya's' efforts to promote women's development, Shri Mahila Ansooya Trust was established in 1996. The Trust produces publications on issues concerned with women workers. It also promotes local and folk media, booklets, posters and video films. Workers also obtain training in various communication media.

#### **h) Mahila Housing SEWA Trust**

SEWA, SEWA Bank, and all the Federations described above deal mainly with women's employment and social security needs. In addition to their main purpose, each of the federations was facing a demand for improved quality of life particularly better housing from their members. Since for the self-employed, a house is also a productive asset, their housing needs are closely linked with their employment needs. It was, therefore, decided to promote an organisation which would deal only with housing and would help each sister organization to promote the housing requirements of her members, and would link with the larger housing structures nationally and internationally. The Mahila Housing Trust registered in 1995 was promoted by SEWA, SEWA Bank and other sister organisations such as Foundation for Public Interest (technical and training support), and Friends of Women's World Banking (Finance).

#### **i) SEWA Gram Mahila Haat (SGMH)**

To help rural producer groups directly earn their livelihoods, SEWA established SEWA Gram Mahila Haat in 1999, with the full support and co-operation of the Government of Gujarat. Today, SGMH has three main goals:

- a. To provide marketing facilities, managerial and technical support and working capital assistance to the district associations.
- b. To enable rural producers to earn a monthly income of at least Rs. 2,000/-
- c. To facilitate the producers to become owner/managers of their collective enterprises.

Gram Haat's vision is to build a marketing organization providing integrated marketing services to the rural producers through exploring, developing and establishing first the internal (local market) and then the national market for rural products.

Gram Haat also strengthens the producer groups through District and financial management services along with marketing services.

Today, SGMH works with 3200 groups, (52000 women) across 11 districts of Gujarat to connect them to mainstream markets and reduce their dependency on businessmen who often exploit

them. SGMH focuses on four sectors: agriculture, salt, gum, and handicrafts, as producers of these products constitute – 85% of SEWA’s membership. Moreover, SGMH identified these trades as ones in which rural producer groups had difficulty connecting with local, national and international market places.

To date, SGMH’s interventions have ranged from initial capital assistance to market interventions which have addressed SEWA’s main goals. Going forward, SGMH will focus on distributing modern technologies to improve productivity and profitability, building and capacity of its members to run enterprises independently, and training members to produce value added services.

**j) SEWA Trade Facilitation Centre (STFC) or Unnat Bazaar**

SEWA realised the potential of craft production as a source of ensuring sustained livelihood and a disaster mitigation tool during the worst-ever drought in 2000. This was then immediately up-scaled after the earthquake in 2001. In this context, the need to expand the marketing efforts at the national and global level emerged, and SEWA Trade Facilitation Centre (STFC) was thus created.

STFC serves as a bridge between the rural micro-level enterprises and the global markets. The poor artisans are the owners of their own company. STFC or Unnat Bazaar strategically targets the markets, thereby influencing the local wages and increasing the bargaining power of the poor artisans. With the objectives of capacity building, product development and exploring new markets, STFC has an integrated marketing approach. This is backed by research, data management, production related services and networking with wider national and international markets.

In this way, rural artisans reach national and global markets and they obtain regular work and income to become self-reliant.

#### **Section 4: Democratic, self-managed sustainable organizations.**

All the organisations described above function in a democratic manner. Their members, the self-employed women, hold elections periodically (most organisations have elections once every three years) to determine their executive committee. The executive committee meets at least once a month, sometimes more often, and takes all the decisions regarding both day to day running of the organisation, and most of its policies. The members of this executive committee are from the self-employed members of the organization. This kind of structure makes the organisations fully accountable to its members.

The organisations are self-run. There are two ways in which the organisations run their day-to-day affairs. First, the members of the executive committee may be the managers of the organization; this is especially true at the village level co-operatives or producers' groups, where the secretary or manager of the group is responsible for managing, accounts, marketing etc. Second, the executive committee may hire full time or part-time staff. Generally, the organisations prefer to hire local women, especially from among their own ranks of self-employed. Given the increasing literacy among the younger generation, this is an entirely feasible process. Sometimes, staff is hired from among trained personnel in particular fields, e.g. a trained banker as Managing Director of the Bank or a product designer or an agricultural expert.

Sustainability is a must for these organisations. They are a means by which the self-employed reach the mainstream. This means that the organisations must be able to stand firm in the market. Furthermore, the members expect their organisations to have a long life, so they have to be self-reliant and cannot depend financially or managerially on others. They themselves learn to be managers.

## **Section 5: Capacity Building, Resources, Linkages**

Demand and awareness about their own organisations is growing among the women workers and their communities. Their major needs now are capacity building, access to more resources and linkages, including to existing formal structures and institutions.

They need the skills required to run their own organisations. These include accounting skills, managerial skills, marketing skills and various types of technical skills such as agricultural techniques or knowledge of medicines.

SEWA's capacity-building institution, SEWA Academy, the various associations and the cooperative federation are providing these skills, but the demand is huge.

The organizations also need resources to become self-sufficient and to grow. They need seed capital in the form of revolving funds, credit, water, electricity and land. SEWA has always struggled to enter the mainstream and make the presence of the self employed and poor women felt there: be it the trade union or co-operative sector, banking or financial structures, mainstream markets, the media, social security structures – in fact, everywhere.

Therefore, we strive for linkages to existing structures, as a method of mainstreaming the organisations of self employed women and making them sustainable. Not only do the organisations get linked but in the process the existing structures also start adapting to these organisations. Linkages are required to technical institutions such as agricultural universities, marketing and export organisations, housing institutions, health facilities, government programmes and schemes.

## Section 6: Urban Union—struggling for our rights and our place in Ahmedabad city

Ahmedabad is the birthplace of SEWA. We have been organizing women here for almost four decades now. Currently more than 100 trades are organized in our union. Focussed campaigns to safeguard and promote workers’ rights have resulted in significant gains, including increased collective strength among our urban members.

Our Urban Union in 2008

### Trade-wise membership in Gujarat

Trades	Membership
Streetvendors	56,010
Home-based workers	53,065
Manual Labourers & Service Providers	69,364
Small Producers	297
<b>Total</b>	<b>1,78,736</b>

Ahmedabad city is the birthplace of SEWA. We have been organizing women workers here for the past four decades. In the last ten years we have been organizing workers through focused campaigns that bring out their issues and solutions through collective action and strength.

This year the city saw two major crises—bomb blasts that resulted in death and injury to some of our members and their families, and the global financial crisis which resulted in lay-offs for thousands of workers and general slow-down in the economy. Both of these events had significant impact on our urban members. SEWA tried to support members by helping them get access to medical care and financial assistance from the government in the aftermath of the bomb blasts.

SEWA also examined the impact of the financial crisis on its members through studies that brought out the effect of this crisis for the first time. This then was shared with policy-makers and others, in order to develop policies and programmes to support the workers in this time of economic crisis.

At the same time, we continued our campaigns to highlight the economic issues of our members. These are described below.

### **1. Street vendors Campaign**

There were bomb blasts in Ahmedabad, as mentioned earlier. One of the outcomes of this was stricter patrolling by the police. As a result, streetvendors were evicted from the markets and public spaces from where they used to sell their wares. They were told by the police and the

municipal authorities that they were being evicted for security reasons, because they were blocking traffic, as the roads needed widening or bridges had to be built and all sorts of reasons. The upshot was that 2861 vendors from 12 areas were evicted and their goods were confiscated.

In addition, Ahmedabad is one of the cities that is being scaled up as a “megacity”. Through government-funded large infrastructure projects, the city’s roads are being widened and bridges are being constructed. All of this is at the cost of the city’s street vendors who are losing their livelihoods, as they are being evicted to make way for these changes. Several of the 164 natural markets of the city are affected by these infrastructure development plans.

One such market is Manek Chowk, site of SEWA’s first struggle for space for vendors. In 1982, SEWA approached the Supreme Court of India for justice. Even though the Court ruled that vendors should be given alternative space or else left undisturbed, the Manek Chowk vendors continue to face eviction from the authorities.

SEWA then sought the help of lawyers and planners and developed a draft plan for utilization of space in Manek Chowk. In fact, the entire plan was developed by the vendors themselves. It was then presented to the Deputy Municipal Commissioner who appreciated the efforts of the vendors and of SEWA. He suggested that the vendors be consulted in further development of the plan. Implementation was a more difficult issue, as space is at a premium in the city, and there are competing interests.

In addition, to struggles in the marketplaces, SEWA sought the help of the High Court of Gujarat to implement the national policy on street vendors in the 164 natural markets of Ahmedabad. SEWA filed a public interest litigation for this and obtained favourable rulings. One of the orders passed stated that until a solution was found to their space and livelihood issue, the vendors could not be evicted.

Yet the vendors continued to be harassed and evicted. SEWA tried hard to negotiate with the Municipal Corporation and vendors participated in several meetings. But they were met at these meetings by officers who did not have the power to make decisions. As a result, the meetings were inconclusive.

Yet again, we had to take the recourse of the courts. SEWA was able to put forth the arguments of our vendor members forcefully, and the court ruled that the Municipal Corporation should develop appropriate plans in consultation with SEWA, and present them to the Standing Committee of the Municipal Corporation. SEWA presented the following to the Corporation:

1. Vending Committees should be set up.
2. Vendors should be registered and given family cards.
3. Natural markets should be supported and new ones should be developed as part of the urban infrastructure development plans.
4. Vendors should be involved in the development of all natural markets.
5. Rules and regulations should be developed and followed properly when vendors are to be shifted to new locations or to be evicted.

The Corporation agreed to undertake the following with SEWA and our members’ consent:

1. Develop vending committees with the consent of the standing Committee.

2. Vendors would be registered after they furnished appropriate identity proof and paid a small fee.
3. Vendors would be represented by registered unions. SEWA would represent 57,110 vendors on the vending committees.
4. Recognising the 164 natural markets identified by SEWA.

A final plan based on these agreed-upon points was to be placed in the Standing Committee. This Committee then decided to pass the responsibility for deciding on this to the state's legal department. SEWA will now place its arguments in the courts for justice for Ahmedabad's streetvenders and their rightful place in the urban economy.

Through the vendors' campaign, there were several achievements show in the table below.

Table: Vendors' Campaign—some achievements

1. Recovered vendors' 2110 pushcarts worth Rs 6,33,000
2. Recovered confiscated goods worth Rs 43,52,000 belonging to 1088 vendors.
3. Helped 3500 vendors resume their livelihood, resulting in Rs 5.46 Crores of earnings during the year.
4. Supported 135 vendors in obtaining Rs 10.3 lakhs of eanings.
5. Released 6560 vendors from the police lock-up, freed them from summons and arrest warrants and saved Rs 9,56,000 in fines.
6. Assisted 5201 vendors to avoid paying bribes worth Rs1,00,000.

## **2. Waste Paper-Pickers Campaign for Livelihood**

Every day the city of Ahmedabad generates 2400 tons of garbage. 300 to 400 tons of this garbage consists of recyclable materials which are collected, sorted and re-sold by our members who are paper-pickers. About 12 to 14% of all the recyclables are collected and sorted by women.

There are about 40,000 waste paper pickers in Ahmedabad, of which 31,000 are in our union. The global economic crisis had a particularly severe impact on paper-pickers this year.

There has been a word-wide slump in the re-cycling industry.China was the biggest buyer of scrap metal. Now it has stopped buying, and as a result, the price of scrap iron has decreased by 70%. Similarly, prices of scrap copper and aluminium have declined by 60% and 50% respectively.

This shrinking of markets for scrap and re-cyclables has adversely affected our members. In October 2008, the price of one kilo of newspapers went from Rs 8 per kilo to Rs 4 per kilo, and the price of hair declined from Rs 1000 per kilo to Rs 200. 30% of the recycling shops went out of business.

As a result, our paper-picker members daily income declined from Rs 50 to 60 to Rs 25 to 30 for ten to eleven hours of waste collection. This has had a direct impact on their food intake which has reduced, their children's education—many have had to leave school—and on their overall well-being.

## Door-to-Door Collection of Waste

366 of our members began collecting wet and dry recyclable waste from 47,000 homes and offices since 2004. They began to earn Rs 1000 to Rs 1200 from this, as home-owners gave them Rs 10 per month. In addition, they earned Rs 400 to Rs 500 from selling the dry waste that they got from the homes and offices. They no longer had to walk the streets for recyclables from dawn. All of this work was organized through their own cooperative, "Karyasiddhi".

However, when the area in which they were providing this service came under the Ahmedabad Municipal Corporation, and with the Supreme Court ordering municipalities to arrange for proper waste collection, overnight various organizations were formed to collect waste. They realized that there was money to be made and they bid for tenders put out by the municipal corporation.

To remain in the fray, the Karyasiddhi cooperative had to accept a daily rate of Rs 7.50 from the municipal authorities, as against the earlier Rs 10 per house. In addition, they had to dispose of the waste by taking it to the Sewage Farm garbage dump some distance away. In addition, the municipal officials began telling the women that their work was not of good quality and cut their wages further. They also delayed payments to the women causing much hardship. The women asked for push-carts and other equipment to collect the waste by the municipal officers told them that they had to use their own resources. So the women continued to carry the waste on their heads. SEWA helped the cooperative negotiate with the municipal authorities and managed to keep this work going.

### Our Struggles for Livelihood: Cleaning at the Employees State Insurance Corporation's Hospitals and Access to the Sewage Farm Garbage Dump

The Karyasiddhi cooperative had been providing their cleaning services to the hospital of the Employees State Insurance Corporation (ESIC) hospital since 2006. This year when the hospital invited tenders for this work, the cooperative put in its bid. It was the lowest bid but an agency which had a higher bid got the work! We were told that this was because the cooperative was not paying its members enough for the work. We explained that we had wanted to raise the women's wages and had made repeated written representations in this regard to the hospital for three years.

Despite the cooperative's efforts, it ultimately did not get this cleaning work.

130 paper-pickers, our members, had been going to the garbage dump at the Sewage Farm to collect recyclables for 30 years. This year the Ahmedabad Municipal Corporation prohibited them from entering the dumpsite, saying that they spread pollution and waste by going through the garbage. SEWA made several representations to the state labour department and the municipal corporation. After meetings with the officers in charge, our members once again were permitted to work at the Sewage Farm.

In addition, to the struggles for livelihood described above, SEWA helped its members get proper prices for their recyclables from the local merchants. The latter gave the women only 50% of the usual price per kilo of waste during the monsoons, because they said the women bring in wet paper and materials. SEWA negotiated with these merchants and ensured that they gave women a fairer deal.

All of these negotiations and struggles were carried out primarily by the leaders of the paper-pickers as a campaign. Their achievements are given below”

1	New Employment generated	344 women got Rs. 34,46,500 worth of work
2	Helped women regain work	40 women got Rs. 3,00,000 worth of work
3	Increase in price of waste	200 women got Rs. 72,000 worth of work
4	Government assistance	2906 women got Rs. 5,25,540 worth of assistance

### **3. Manual Labourers’ Livelihood Campaign**

Six major trades constitute the manual labourers category at SEWA: construction workers, head-loaders, agricultural labourers, workers in small factories, diamond polishers and catering workers and others. Each of these occupation groups has their own trade committee. These committees decided to focus on the following common issues this year: increase their membership, strengthen their union, increase income/wages, provide identity cards, assist women to obtain bonus and other welfare measures like housing available to them from the government’s welfare boards. For construction workers in particular, we helped them register in the Welfare Board developed for them. We also pressed for the inclusion of catering and domestic workers in the Board for Unorganised Sector Workers. The results of our campaigns are given below.

1	New Employment generate	198 women obtained Rs. 7,61,800 worth of employment
2	Assistance to regain work that had been stopped or lost	254 women regained Rs. 47,00,000 worth of employment
3	Wage increases	22,196 women obtained Rs. 3,15,51,000 worth of increases
4	Welfare assistance	1278 women obtained Rs. 26,10,000 worth of assistance
5	Bonus	1153 women obtained Rs. 7,61,000 as bonus

### **Construction Workers’ Struggle for Work**

There has been in a slump in the construction industry this year. Hence, our members were not getting work. We conducted an in-depth study on the changes in the construction industry. We found that, in fact, there is considerable increase in construction but the industry now gives work on contract to different groups of skilled workers like masons, plumbers, tile-layers and electricians. There is less unskilled work, much of which is now done by machine.

As our members are not skilled workers, they are losing work and income.

In order to provide women with some work, SEWA helped them register their own construction workers’ cooperative. They obtained work at the Sabarmati Riverfront Project worksites. The cooperative undertook such work for the first time.

One of the major issues faced by the construction workers this year was their registration in the Welfare Board specially constituted for them. The problem is that in order to register, the worker has to obtain a written certificate from the builder or contractor which they do not give to the

workers! We negotiated with the labour department a system where SEWA provided these certificates which were then deemed valid by the Board. This worked well for a while till a new labour official refused to allow this system to continue. We are still trying to work out a solution, so that the Rs 120 Crores collected as a cess levied on the industry by the Board benefits the workers by way of welfare programmes for them. Besides, each worker has paid Rs 125 as a registration fee to the Board and is naturally eager to obtain the benefits that are their due.

### **Rally for Wage Increases for Head-Loaders**

Head-loaders and the merchants who pay them for their labour—carrying loads on their heads or in carts—have agreed to wage increases every three years. But there have been no wage increases since the year 2001!

We tried our best to negotiate with the office-bearers of the Merchants' Association, but to no avail. As a result, the leaders of our head-loaders union struck work and decided to organize a rally. 4000 women head-loaders were joined by many male loaders in a rally. The next day the striking workers' numbers swelled to 7000! The strike lasted three days and found support from the local police and elected municipal councillors.

After three days, the merchants agreed to negotiate with the workers. They offered higher wages but said that such negotiations would now occur every five, instead of three years. The workers held their ground and obtained double the daily wages they were earning, and to be considered for increases again in three years.

### **4. Home-based workers**

Home-based workers have been organized in SEWA for over three decades now. They are running their own campaign for increased collective strength, identity cards, registration in the board for unorganized sector workers, wage increases and inclusion in the schedule of trades covered for minimum wages and its enforcement of this and formulation of a national policy for home-based workers. The results of our organizing efforts are :

1	New employment generated	5800 women obtained Rs. 63.5 lakhs worth of employment
2	Wage increases	42,000 women obtained Rs. 16.21 lakhs worth of wage increases
3	Bonuses	500 women got Rs. 1.5 lakhs as bonus

### **Bidi workers' struggle for wage increases**

There is a slump in the bidi industry because of the campaign against tobacco use and smoking by the government. Bidi merchants are shifting to other industries and are promoting unbranded bidis. This makes it very difficult to identify who the contractors and merchants involved are for these products.

Nevertheless, leaders of the bidi workers and SEWA organizers met with contractors and merchants and obtained a daily wage increase of Rs 4, benefiting 8000 bidi workers.

## **Garment workers' struggle to safeguard their work**

There have been major changes in the demand for readymade garments in recent years. Our members have needed to change to newer machines to sew garments for which there is a market. This means adapting to new styles and fabric. SEWA has been helping its members adapt their machines and learn how to sew the garments currently in demand. We have also been pressing the Welfare Board for Unorganised Sector Workers to include these workers in their purview.

## **National Policy for Home-based Workers**

Some years ago, SEWA organized a national-level meeting on home-based workers. The Prime Minister of India was the Chief Guest and promised that a policy for home-based workers would be developed. We prepared a draft policy and submitted this to the government. There are two issues to be sorted out: the number of home-based workers and the definition of home-based workers, given that there are many types of such workers in our country.

A committee was formed to look into these issues. We have been participating in this committee and giving our suggestions, based on our experiences of organizing workers.

## **Gujarat State Unorganised Sector Workers' Board**

As 93 % of all workers in Gujarat are informal or unorganized, SEWA suggested to the labour department the need for a special board to address their concerns. The department responded by creating a cell in the state's labour and employment department. This then led to the creation of a board that would address the social security issues of the workers in a phased manner.

The first workers to be included in the purview of the Board were agarbatti workers (incense-stick rollers), paper-pickers, street vendors and brass part workers. SEWA and the labour department jointly developed simple registration procedures. It was agreed that SEWA as their union should register the workers in the Board. In the next phase, we negotiated for the inclusion of garment workers, kite-makers, cleaners and catering workers.

At the Board, identity cards were issued to the workers, giving them visibility and recognition as workers. In addition, medical benefits, skill training and equipment for their work was provided. During the year, 1700 members obtained medical check-ups and free medicines from the Board. 20 workers got support to the tune of Rs 1200 each towards hospitalization costs.

38 paper-pickers obtained skill upgradation training which enabled them to increase their income by making various products from waste plastic. After several representations, the Board agreed to give workers a kit worth Rs 300 with equipment needed by them. Paper-pickers obtained a bag for collecting recyclables, apron footwear and other equipment related to their work. Agarbatti workers obtained work tables and other equipment and vendors got weighing scales.

A total of 16,375 workers were registered with the Board and 3,156 of them obtained Rs 4,53,000 worth of welfare benefits.

Manjulaben is a long-time member of SEWA. She collects recyclable waste materials from the street and from garbage dumps. She says: "Before the Board, we had neither identity nor visibility. We were not recognized. People looked down on us."

Today I have an identity card. I am now recognized as a worker. I told my family members that they were earlier reluctant about letting me attend meetings at SEWA, but today the union has helped me obtain a card and an identity. I have also obtained many benefits from the Board.”

### **Legal Aid**

5200 workers participated in 130 legal trainings which included information about labour laws, their rights and aspects of their occupations.

Ramilaben works in a small factory. She explains” I have been working in a factory for the past ten years. I work eight to ten hours a day for Rs 30 to 35. But the owner has been taking my signature on a payment of Rs 85 per day! So in fact I was losing out on Rs 50 per day. I learned about our right to minimum wages in SEWA’s legal training. My colleagues and I then decided to demand minimum wages from our factory owner. At first he refused. But we persisted and he eventually gave in. And that is how we obtained an increase in our minimum wages.

### **Shantipath Centres**

After the communal violence of 2002, we set up Shantipath Centres to promote peace, harmony and unity in various urban neighbourhoods. The focus has been on promoting women’s employment and SEWA’s values of uniting as women workers in our own union, respecting all faiths and communities. We provided education on Gandhian values, employment and skill upgradation training and linkages. We have been working with the children of our members as well.

- Education: For an hour every day, local women teachers called Vidyagauris shared ideas on communal harmony, different religious festivals and the importance of respecting all faiths and communities. About 100 women participate in these educational sessions every day. 24,000 of our members have participated in such education for unity and communal harmony. They now call themselves “Ekta Bahens” or “Sisters promoting Unity”. During the bomb blasts in Ahmedabad this year, they actively worked toward maintaining peace and harmony. They worked with the police and local authorities.
- Education for members’ children: We have set up education sessions for our members’ children called “Gyan Kendras” or “Knowledge Centres.” Many of the children work, rolling bidis and agarbattis, sewing garments and selling various products with their parents. Currently, they come to our centres for two hours a day and experience the joy of learning. They also learn to use computers at the centres.
- Local women help them with their homework and to keep up with their classwork. They also visit the children’s schools and follow their progress. In this way we encourage them to go to school and are trying to prevent their dropping out.

Currently, 165 children from 6 areas attend our Gyan kendras.

We asked the parents of children at the Gyan Kendras for feedback on the impact of the centres. Some of their responses are given below:

- The children attend the centres on their own now, without prodding from parents.
- The children now bathe regularly and have a greater concern about hygiene than earlier.
- The children now attend school regularly and are well-behaved.

- Values taught at the centres like non-violence and respecting all faiths have resulted in a change in their children's behaviour.
- Parents can work in peace, as their children are engaged at the centres, rather than wandering about in the streets exposed to bad habits and street fights.

## **Section 7: RURAL UNION—striving for self- reliance led by women**

SEWA began organizing workers in the villages of Ahmedabad district in 1979. At that time, the Gujarat government had announced minimum wages for agricultural labourers.

Initially, rural workers of SEWA were organized for minimum wages. Our organizers were attacked in legal cases followed. One fall-out of our struggle for minimum wages was that the village women who constituted 50% of the total village work force lost whatever work they had.

From these experiences, we learned some hard lessons: that basis for obtaining higher wages is the capacity and power to bargain. However, the workers in these areas had neither the capacity nor the power to bargain. The workers in this area were vulnerable due to unemployment and under employment; and also because they were of unorganized. In rural areas there was and still is, an almost unending supply of labour and limited employment opportunities. Thus the workers are unable to bargain for higher wages.

Given this situation and our early experiences, SEWA decided to focus its rural organizing on livelihood and employment promotion and protection. We resolved to increase rural women workers' bargaining power by creating multiple employment opportunities.

SEWA's approach to rural organizing is area-specific and demand driven. Under the leadership of SEWA's members, the community itself designs and implements all community-based activities. SEWA helps women members in rural communities to build and operate their own organizations, by forming cooperatives and district level federations, as a result of which the members develop collective bargaining power and create alternative sources of employment, and thereby, livelihood security for their families.

Livelihood activities are structured according to local needs and regional characteristics. SEWA members have formed cooperatives or producer groups for variety of activities like water conservation, dairy production, craftwork, reforestation and salt farming, with involvement tailored to local conditions.

The focus of our rural union this year has been on helping our members attain self-reliance through increasing livelihood opportunities. This has strengthened the leadership of village women and through them their families and communities have a greater measure of basic security, including work and social security.

The groups and associations of village women also help women to obtain access to government programmes and benefits. We actively worked on this partnership approach with the government between 1979 and 2005. In 2005, differences emerged in a joint livelihood project, leading to conflict between the state government and SEWA. It became impossible for us to continue with our partnership with the state government.

Given this situation, we decided to continue our constructive work with rural women on our own and in a sustainable manner. We strengthened our work on promoting rural livelihoods by encouraging women to take out loans for their livelihoods. We also provided training and tie-ups with various sources of rural employment. In this way, we have been helping rural women workers to enter the mainstream of our economy and to obtain the recognition and visibility that is their due.

The main thrust of our rural organising in 2008 is to enable our members to become self-reliant through their groups and by obtaining full employment through these and their associations. Our livelihood campaign focused on self-reliance and promotion of local employment called “swadeshi”.

Our rural membership was 3,40,573 in 2008 or two-thirds of SEWA’s total membership. The workers are organized in district-level associations which are 70 to 75 % self-sustainable.

SEWA’s experience points to rural livelihood promotion and work security as a way of strengthening individual families and village communities. It is the way out of poverty and towards self-reliance. Rural workers, especially women, contribute very significantly to the country’s economy, its growth and prosperity. Yet, like their urban sisters, rural women remain invisible and unrecognized, and their economic and overall contribution is undercounted and uncounted.

Rural women workers are in many ways the most vulnerable. They experience various crises in their lives and frequently, including natural disasters. Ensuring that the workers obtain work and income security, and food and social security is a challenge, given the circumstances in which they live and work.

At SEWA we have been organizing rural women to face these challenges through their own collective strength. It is this that will help them attain their dream of “Doosri Azadi” or the “Second Freedom”, freedom from poverty and exploitation. This is what Gandhiji promoted even before our country’s independence. He called it “Swaraj”. By organising our rural sisters for the Second Freedom, we are contributing towards the as yet unfinished agenda of our freedom movement that millions of our people still dream of and towards which we are working.

## Our Rural Membership in 2008

District	Membership in 2008	Main Activities
<b>Ahmedabad</b>	41,810	Dairy, agriculture, nursery-raising, rural marketing of members' products via our brand: "Rudi"
<b>Gandhinagar</b>	25,559	Dairy, paper-picking, marketing "Rudi"
<b>Mehsana</b>	26,150	Animal husbandry, nursery-raising, marketing "Rudi"
<b>Sabarkantha</b>	20,558	Agriculture, Nursery-raising, hand-pump repair, marketing "Rudi"
<b>Vadodara</b>	27,351	Poultry, Nursery-raising
<b>Kheda-Anand</b>	1,01,764	Tobacco-processing, agriculture, weaving, nursery-raising
<b>Kutch</b>	20,003	Embroidery, animal husbandry, marketing "Rudi"
<b>Banaskantha</b>	47,453	Embroidery, animal husbandry, agriculture, salt manufacturing, gum collection, nursery-raising marketing "Rudi"
<b>Surendranagar</b>	21,000	Salt manufacturing, construction, marketing "Rudi"
<b>Panchmahal</b>	1,600	Livelihood for communal violence-affected women
<b>Total</b>	<b>3,36,933</b>	

### Economic organizations of women—the district associations

Village-based groups of women collectively undertake livelihood activities. These groups have formed their own district-level associations where local women are the leaders and managers on the association's elected boards. The associations help these livelihood groups link up with local, national and international markets. They also promote SEWA's values and help in capacity-building. This includes developing the women as managers of their associations. SEWA's Barefoot Managers' School supports women in this.

The district associations also link women with the corporate sector and the new employment and livelihood opportunities available. The associations help women reach their raw materials, products and produce and services to the corporate sector. Women, in turn, get access to new markets.

In addition, with the help of the associations, women get access to livelihood finance and working capital from banks, their own pooled savings and other funds with SEWA's assistance. Women who were once labourers now are producers and managers in their own right! The associations have worked hard to help women develop this new identity. Each of the district associations has their own annual report in which their activities are described in detail.

### **Barefoot Managers' School**

The Barefoot Managers' School is building a cadre of grassroot-level managers by providing training in management, book-keeping and accounts, marketing, legal and administrative matters. The School links with other educational and management organisations like the Indian Institute of Management (IIM) and the Ahmedabad Management Association (AMA).

In 2008, the School provide training in leadership, marketing of services and products, costing, cash-flow, personality development, public-speaking, time management, business planning and book-keeping, to mention a few. 1, 21,010 women participated in 12,684 training sessions organized by the School. 23 women have been trained as trainers for the School as a first step towards developing 350 such trainers and 10,500 rural women entrepreneurs.

In order to sell their various products, rural women need marketing organizations that will help them to reach new markets and obtain fair prices for these. To this end, SEWA set up two marketing organizations: SEWA Unnat Bazaar and Rudi Multi-Trading Company.

### **SEWA Unnat Bazaar**

SEWA Unnat Bazaar is a company set up by artisans of two district-level associations: Banaskantha DWCRA Mahila SEWA Association and the Kutchcraft Association. The craftswomen are the share-holders of Unnat Bazaar. They are also the managers and producers of various goods which are sold through the Unnat Bazaar.

The main objective of the organization is to strengthen existing markets and develop new ones for the artisans, both nationally and internationally. It serves to link the women directly with the market, so that they get the best possible price for their products, and without the middlemen who earlier exploited and under-paid them. Today, 60 paise of every rupee worth of products sold go directly into the hands of the craftswomen.

SEWA Unnat Bazaar has its own brand "Hansiba", named for an experienced artisan who was also the first embroidery worker to join SEWA. Three outlets in Ahmedabad, Delhi and Mumbai sell the women's products. The Unnat Bazaar also obtains many orders directly from India and overseas.

More information on SEWA Unnat Bazaar and their annual report is available on their website is: [www.sewatfc.org](http://www.sewatfc.org).

### **Rudi Multi-Trading Company—"Rudi"**

"Rudi" is a marketing company of rural producers and workers. It sells what small and marginal farmers produce. The collection of the rural produce, its quality control, cleaning and packaging is the responsibility of the district associations. The packaged products are then marketed by the Rudi Company through its network of rural women who market these door-to-door.

In 2008, 3,887 small and marginal farmers sold their produce through "Rudi" and 1565 Rudi rural marketing women sold Rs. 1.5 Crores worth of products. Further information on "Rudi" and its reports are available on their website: [www.sewarudi.com](http://www.sewarudi.com).

### **SEWA Gram Mahila Haat**

Most of SEWA's rural members are involved in agriculture, either as farmers or as agricultural labourers. While organizing rural women workers into their own union builds their strength and bargaining power, they need access to markets to sell their products and develop their livelihoods. SEWA Gram Mahila Haat provides them marketing services for their produce and products. Gram Haat is registered as a trust and society, and women in livelihood groups are members of it. 1500 of these groups are associated with Gram Haat.

Women get access to livelihood finance and markets through Gram Haat. Revolving funds for their small businesses are made available to women. In this way, markets are made to work for women in the new liberalized economy of India. They also enter the mainstream of our country's economic growth.

The workers also obtain livelihood and marketing-related training and technical training. They also learn how to prepare a business plan, undertake costing and maintain quality. All of these services and inputs are focused on ensuring a steady income of at least Rs 2500 per woman. With the help of the Barefoot Managers' School, 17,713 women obtained such training.

### **Nirman Company**

After the earthquake of 2001, SEWA helped its members form groups and develop their skills as masons, carpenters and construction workers. They used these skills to re-build their homes and that of others in their villages. This rehabilitation and re-building programme was called "Naya Ghar" or "New House". The Naya Ghar programme resulted in new homes and also 5000 rural masons, carpenters and mechanics coming into contact with SEWA. We provide skill training to many of them at that time.

In order to ensure that they continued to get work even after the Naya Ghar programme ended, SEWA established the Nirman Company. Nirman is working towards ensuring that these rural workers obtain employment in the construction industry.

### **Developing New Leadership among our Rural Members**

In order to strengthen and take the movement forward, SEWA has been working closely with our rural members' daughters, our next generation. Our focus has been on skill-building for the new employment opportunities that have emerged in our growing economy.

To this end, in 2007 we entered into a partnership with the Rai Foundation. An initial group of 40 young women were trained in the hospitality and service industry in Delhi by the Foundation. They are now the faculty for skill-building activities at Ahmedabad. In 2008, we began a course for our members' daughters with an initial group of 15 young women.

My daughter is my strength

After joining SEWA, I understood the importance of education, and in particular, how it can help us workers emerge from poverty. While I have not finished school, I was determined to ensure that both my children not only complete high school, but also that they further their education.

I am a tobacco worker. I worked hard to see that my dream of educating my children came true.

My eldest daughter went to Coimbatore in South India with SEWA's help and has become a nurse. I took a loan of Rs 1.4 lakh for sending my daughter to Hyderabad for further studies. My youngest daughter wants to be an air-hostess. I will work hard to help her to prepare for this.

We women understand that education is important for us. Educated people get good employment and a better life lies ahead for them.

Jyotsnaben, Kunjrav village, Anand district.

Equipped with new skills, our daughters are now availing of the new employment opportunities available in the hospitality and service sector. They have found work in restaurants, hotels and shopping malls. They have also taken up non-traditional activities like serving at petrol pump stations. 40 women are now petrol pump attendants.

Mittalben joined the course for petrol pump attendants organized by SEWA. Her husband was initially reluctant for her to take this course. But she was persistent. Then her husband accompanied her to the petrol pump and saw several other young women there. He was convinced that this could be a good source of employment and encouraged her to take the course.

### **Gyan-Vigyan Kendra—our Knowledge Centres**

Since 2006, we have been collaborating with the Indian Space Research Organisation (ISRO) to make satellite-based training available to our rural members. Training in agriculture, animal husbandry, water conservation, health and local self-government have been organized. This year we added new subjects to our list of training topics, including disaster management and mitigation, first-aid and skill-building like electrical wiring and repair.

In addition, with the help of ISRO's data and mapping, and software provided by them, we were able to strengthen our water conservation efforts. A base-line survey of 130 villages for this purpose was undertaken with the help of SEWA Academy's research team.

Another aspect of our Gyan-Vigyan Kendras' work was reaching health care to remote rural villages through consultations via the internet. Six such consultations were carried out on skin diseases which are common in rural areas, one on eye-related care and one on children's health. From these consultations, 148

Patients obtained referral care.

One such case is that of Rahul Bareya of Alhadpura village in Vadodara district. This 12 year-old son of our member was suffering from a congenital condition. Through our consultations, he was identified and underwent surgery in the Apollo Hospital at a reduced rate.

My mother Jashiben has been a board member of the Vanlakshmi Cooperative and an active SEWA leader. I learned about the Gyan-Vigyan Kendra in my village from her.

I had been suffering from ringworm for a while and had patches all over my body. I participated in one of the consultations on skin diseases. The doctors from the Apollo Hospital checked out my condition via the internet and prescribed medicines. I took the medicines for a month and was cured!

Now I encourage others in my village to make use of this service where we get medical advice sitting right here in our village.

Vipulkumar Solanki, Ganeshpura village,  
Mehsana district.

The Gyan-Vigyan Kendras encourage rural women and their family members to use technology for their livelihood-related activities and for their improving their lives in general. 7,442 women and their family members participated in our trainings and medical consultations.

## **Campaigns to Strengthen our Livelihoods**

### **Agriculture Campaign**

Agriculture and animal husbandry continue to be the main occupations of more than two-thirds of the people in India.

Women are particularly active in agriculture, and do most of the operations associated with farming and livestock-raising, whether it is planting, weeding, harvesting, processing, cleaning the stables, milking the cattle or any other related task. Yet this contribution is not recognized nor valued. The land and all assets are rarely, if ever, in women's name.

In addition, various inputs are required in agriculture and livestock-raising: working capital, seeds, fertilizers, and loans for cattle, to mention a few. These are not available easily to women and their families.

Further, information on government schemes meant for them, new technology and inputs do not reach women. Nor do they have information on prices for their produce. All of this results in their being under-paid for their produce and in their continued exploitation.

SEWA initiated the Agriculture Campaign to address all of these issues. We felt that given their significant contribution to agriculture, they need to be recognized as farmers and be accorded the visibility that is their due. The bottlenecks they confront in agriculture are now being addressed by the women themselves through this campaign.

Several technical trainings were organized this year, including on tackling various diseases through organic means, new seeds and improved agricultural techniques. This also included using vermicompost to regenerate the land and promote organic and green farming. These training sessions were conducted by experts in agriculture and also through our Gyan-Vigyan Kendras.

This year, 1900 members of 91 farmers' groups obtained Rs 95 lakhs worth of credit through their own associations, SEWA Bank and Bank of Baroda. In addition, 2200 farmers obtained Rs 24.6 lakhs worth of seeds. The district associations also obtained licences to sell seeds, resulting in income of Rs 3.18 lakhs.

Some of the associations also sold fertilizers. 3910 bags of fertilizers worth Rs 5.5 lakhs were sold to 1700 farmers. The associations earned Rs 14,000 from this.

The district associations also developed tool banks, where our members could rent our agricultural tools and implements when required. The associations earned Rs 80,128 from renting out these tools.

In addition to these much-needed inputs, the campaign facilitates marketing linkages in different ways. One of these is organizing "Krishi Bazaars" or "Agriculture Bazaars" which sold Rs 8,12,179 worth of produce, resulting in income of Rs 49,283 for small and marginal farmers.

One outcome of these bazaars was new markets for vegetables and other produce. Direct linkages have been set up with the corporate sector, thereby cutting out the middlemen. Now farmers get information on prices of crops like castor seed, cotton and the legumes like "guvaar". This helps them to plan ahead for their crops.

The Agriculture Campaign is thus helping women strengthen and stabilize their livelihood via agriculture, enabling them to obtain steady and increased income. One other intervention in this process is weather insurance to help them face the vagaries of the monsoons and other weather patterns' impact on their crops.

### **Weather Insurance**

Our members are dependant on rainfall for their crops. Any deviation in rainfall results in crop failure and heavy losses for the farmers. Keeping this in mind, we initiated a pilot weather insurance programme with insurance companies offering such weather insurance products. In 2008, 850 farmers from Anand, Ahmedabad and Patan districts covered themselves with this insurance product.

### **"Feminize Our Forests" Campaign**

Women have been protecting their forests, collecting forest produce and have been active in afforestation by raising nurseries for years. Despite the fact that they both contribute to our environment and obtain income from forests and forestry, they obtain very little by way of services and technical inputs to strengthen their livelihood.

Environmental changes, including the drying up of water sources land degradation and shrinking of the forest cover adversely affect women the most of all. In addition, the policies of the government's forest department also affect women's forestry-related livelihood, as they grow

saplings with all the budgetary support of the government, and sell these at a rate that undercuts women's efforts without the government's inputs.

For the last 14 years, SEWA has been pressing for the forests and all nursery-raising to be turned over to the women who depend on these for their survival. We have been saying: "feminize our forests".

Despite our ongoing dialogue and struggle with the government's forest department, we continue to get orders to raise nurseries from them. Women earn Rs 1.15 per sapling from the department. We have been urging that they revise this rate and their policies which need to be reviewed and updated.

Despite the many challenges that they face, this year women took out loans to raise nurseries. 210 women raised 3,00,000 saplings on their own and earned Rs 8,48,603. With some support from the forestry department, a total of 6,45,220 saplings were raised and Rs 27.7 lakhs worth of earnings were generated.

In addition, by selling seeds and organic fertilizer from vermicompost, they earned additional income. They no longer had to buy seeds from other more expensive sources. By processing and pickling their produce, they earned additional income worth Rs 64,000.

Women also need technical inputs to improve their nursery-raising and forest produce processing techniques. There is tremendous employment potential through agro-forestry, if their knowledge and skills can be enhanced. Such technical training is being provided as part of the Campaign.

One such training is on seed collection. Another is processing their produce to obtain additional income. Training in vermiculture and organically growing of saplings was also offered. 35 women began raising their saplings and crops using vermicompost as a pilot programme, and earned Rs 1.2 lakhs from this or about Rs 5000 per woman.

### **Water Campaign**

Gujarat is a chronically water-deficient state, particularly in its northern and western districts. Salinity of the soil is also a major issue in many of the districts, including Patan, Surendranagar and Kutch where many of our members live and work.

The main issues faced by our members with regard to water are the non-availability of clean drinking water, high fluoride content in the water, water scarcity and shrinking of the water table, and salinity. Apart from clean potable drinking water, the issue of water for irrigation is also important.

Hence, water touches all aspects of our lives, and that of women, in particular. Women are engaged in fetching, collecting and preserving water. Without water, they know that their villages cannot develop. Hence, we initiated the Water Campaign in 1995 in 483 villages, and led by women leaders in these. The first step was to develop a deeper understanding of the water-related issues at the village level. We learned that water scarcity and availability were critical issues.

After this, women surveyed all these villages to identify the different water sources. From this they found that many of the water sources had been depleted or were in a bad state of repair.

For example, handpumps in many villages needed repair and without this, people had limited or no access to water. Or else the well needed deepening or a motorized pump to draw water. In still other villages, the water pipelines were not providing water supply.

The women traced out who was responsible for this situation and worked with those agencies to improve the water supply.

This campaign resulted in concrete results: water began reaching women through the repaired pipe-lines and handpumps. Also, women became clearer than before about how to run their campaign and what their demands should be. They decided to focus on making potable drinking water available in every village and to work towards women managing and maintaining their village water supply through water conservation, harvesting and repair and regeneration of water sources.

To this end, this year women and men constructed 131 water tanks, generating Rs 3.44 lakhs worth of employment. 153 technical training sessions on water management, water quality, handpump repair and health were also organized. 2046 women participated in these.

Between 1995 and 2008, 88.5 Crore litres of rainwater was harvested by constructing 3933 underground tanks. In addition, 10.4 crore litres of water was conserved and harvested in ponds and wells, thereby recharging the water table.

#### **Main message of our Water Campaign:**

Access to clean drinking water is our right. Our very lives depend on water and so does our employment, health and overall well-being and development.

#### **Sanskar Kendras or Community Learning Centres**

After repeated natural disasters like floods and drought, and especially after the earthquake of 2001, SEWA developed Community Learning Centres (CLCs) or Sanskar Kendras. These were constructed such that they can withstand earthquakes and other disasters. Each centre serves 10 to 15 villages and houses equipment for immediate relief and rehabilitation during disasters.

But these centres are not just disaster mitigation focal points. They also serve as a base from where several training sessions on different subjects are conducted like Gandhian values, agriculture, savings, credit and insurance, to mention a few. Some of our child care centres also run from these Sanskar Kendras. The Gyan-Vigyan Kendras mentioned earlier also run from these centres. Health kits, video equipment and cameras are also available to our members from these centres. Finally, computer classes are also available to our members and their family members at these centres.

In sum, these Sanskar Kendras serve as community centres and focal points for providing information, knowledge and skills on a variety of subjects of interest to rural families. Currently 5 such centres are functioning and striving to be self-sustaining while serving the rural poor.

#### **Jeevan Shala—education for our rural members**

Recognising the importance of education and literacy in their lives, our rural sisters have been eager to participate in our Jeevan Shala education. They learn how to read and write and by the

end of their first course, can write simple sentences. The second phase of this education programme is to expose our members to new ideas and information on areas of interest to them like health, livelihood and savings. This year the training conducted are:

<b>Sr.</b>	<b>Particulars</b>	<b>Number of women</b>
1	First Phase of Jeevan Shala	27
2	Second Phase of Jeeven Shala	14
3	Nursery-related training	31
4	Computer training	25

## **Section 8: SEWA’s Collective Businesses—SEWA-promoted Cooperatives and their Women’s Cooperative Federation**

Our strategy for organizing women involves mobilizing and uniting women workers into our union, SEWA, and also helping them form worker-owned and run cooperatives. Constructive action and building alternative economic organizations of and by the poor is an integral part of the movement for social change, and was suggested years ago by Mahatma Gandhi, who continues to be our inspiration.

Thus the cooperatives within the SEWA movement, promoted and developed first by SEWA and now the Federation, are a very important aspect of our work. Cooperatives also offer a platform for workers to develop and test out their own economic activities, to hone their management skills, to practice grassroots democracy through their own elected boards and to develop cadres of worker-leaders.

The SEWA-promoted cooperatives are also part of the world-wide cooperative movement, building collective businesses based on cooperation, collaboration, team-building and collective leadership, rather than the current model of top-down leadership and competition.

Perhaps most importantly, through cooperatives, workers obtain continuous work and income in a non-exploitative manner with better bargaining position, and are transformed into worker-owners.

In order to promote the cooperative movement within the SEWA family and beyond, SEWA established the Gujarat State Women’s SEWA Cooperative Federation, a State-level organization of 98 women co-operatives, in 1992. The Federation believes that women’s bargaining power, capacity and ownership can be increased by organizing them into co-operatives, thereby building their own collective businesses which can stand firm in the market place and provide work and income to poor women.

### **Types of cooperatives in the Federation**

1. Artisans cooperatives	11
2. Land-based cooperatives	7
3. Milk cooperatives	59
4. Traders’ cooperatives	11
5. Labour and Service cooperatives	8
6. Banking cooperatives	3
<b>Total</b>	<b>99</b>

In order to make the members competitive and compatible with market demands, the Federation provides need-based interventions like trainings, cooperative education and

management, marketing and design services. It also runs a special shop in the main wholesale vegetable market where producers get a remunerative price for their produce. In addition, producers are linked to sellers – also SEWA members – so that women workers control the entire production and selling chain.

<b>No.</b>	<b>Name</b>	<b>No. of women</b>
1	Saundarya Safai	315
2	Shramlakshmi Dai	76
3	Krishna Dai	159
4	Karya siddh Paper-picker	416
5	Lok Swasthya Health	758
6	Shramshakti Dai	160
7	Shaishav Child Care	202
8	Sangini Child Care	838
9	Aabodana Block-printes	200
10	Sabina Chindi	150
11	Bhagyalakshmi paper pickers	51
12	Gitanjali Stationery	127
13	Vanlakshmi Forest workers	55
14	Trupti Nashta	102
15	Matsyagandha Fish vendors	750
16	Video SEWA	165
17	Racheta Construction Workers	166
18	Kadi Khudaar artisans	150
19	Milk Cooperatives (Ahmedabad, Gandhinagar)	6570
20	Milk Cooperatives (Banakantha)	4000
21	SEWA Bank	70000
22	Surat Credit Cooperative	1087
23	Vadodara Credit Cooperative	1732
24	Homecare SEWA (proposed)	60
25	Hariyali Vegetable Vendors	1400
26	Viramgam Artisans	300
27	SEWA Vastralaya	12
	<b>Total</b>	<b>90109</b>

## **Training**

The Federation's training is aimed at capacity-building, strengthening women's management skills, their confidence and decision-making. Cooperative members, and especially elected board members learn how to run their own cooperatives at the end of the training period. Continuous capacity-building and hand-holding are required. Most of our members have either

limited literacy and numeracy skills or non at all. Our training takes this into account, as also their extensive grass roots experiences. Thus, training is a combination of classroom learning and field-level exposure.

<b>No.</b>	<b>Particulars</b>	<b>No. of women</b>
1	Member's Education	827
2	Management Training (including management development, business plan)	181
3	Marketing Training	32
4	Technical Training (including on house-keeping, catering)	125
5	Skill upgradation (garment workers, computers)	50
	<b>Total</b>	<b>1215</b>

In addition, 200 women participated in workshops and exposure trips.

## **Section 9: Our Very Own Bank - SEWA Bank**

Swashrayi Mahila SEWA Sahakari Bank is SEWA members' largest cooperative, the first of its kind in India. The bank is owned by the self-employed women who are shareholders, and policies are made by their own elected board of women workers. The Bank is run by qualified managers, accountable to the board.

SEWA Bank was established in 1974 with 4000 depositors who each contributed Rs. 10 from their daily earnings as share capital. Today 2, 76,684 poor women are depositors. The Bank's total working capital is Rs. 94 crores. Since 1996 SEWA Bank has attained equal status with nationalized banks.

Our Bank's headquarters are in a modern building on the banks of the Sabarmati river. But we have extension counters in the working class areas of Ahmedabad.

The demand for banking services in 11 rural districts of Gujarat has grown considerably. As a result SEWA Bank extended its services to rural savings groups with 38,691 women and Rs. 2.5 crore worth of savings. SEWA Bank not only helped to promote these groups but also continues to provide training in accounting and management to them. Thus, our Bank brings financial services to our members' doorsteps.

Non-banking financial activities like insurance and housing finance were also expanded by SEWA Bank this year (see sections on insurance and housing).

### **Our Approach to Banking with Poor Women**

Banking with poor women requires an approach which meets their particular needs and draws on their capabilities. In its 34 years of experience, SEWA Bank has formulated the approach outlined below:

- **Encouraging Savings by Women**
  - It is method of ensuring financial discipline, and also results in improved repayment of loans.
  - It is a fall-back, a form of social security, in time of crises. Whenever she urgently needs cash in times of sickness or death, she has her savings to fall back on.
  
- **Integrated Approach**

SEWA Bank's integrated approach distinguishes it from other micro-credit efforts. Access to markets, information, technical know-how, and social support services is as important as money if the poor are to share in economic growth. SEWA Bank works closely with SEWA, the trade union and with other economic organisations of the SEWA movement such as the Women's Cooperative Federation and the Rural District Associations.

- **Appropriate Mechanisms**

Banking with the poor and illiterate requires special procedures and mechanisms suited to their culture, their needs and their economy. This requires adopting procedures and designing schemes suitable to them, like collecting daily savings from their places of business or houses or providing saving boxes. It requires special loan procedures which take into account their economy. It requires saving and credit schemes which allow for small amounts of savings, and adapts to their crises situations.

- **Asset Creation**

A major factor which leads the self employed into the cycle of poverty, is the lack of assets in their name. For women the situation is even worse; when a family does acquire an asset, it is rarely in the name of the woman. Asset creation with the ownership of women has been the priority of SEWA Bank. This includes transfers of agricultural land and houses in the woman's name, and acquiring implements, tools, shops, handicrafts, livestock in their own name. In addition, SEWA Bank promotes women's own capital, bank accounts, shares and savings certificates.

In the urban areas, Bank Sathis promote financial services in their own neighbourhoods. They are themselves workers from the very areas which they serve. They ensure that all information reaches women's doorsteps. They also collect loan installments from our members. In the rural areas, local union leaders or aagewans perform these roles.

In addition, SEWA Bank has a team of "hand-holders" who are staff persons.

#### **SEWA Bank in 2007-2008**

	<b>2006-2007</b>	<b>2007-2008</b>	<b>Increase/Decrease</b>
Audit Grade	A		
Shareholders (No. of women)	55,311	60,720	5,409
Share Capital (Rs.)	3,20,96,000	3,64,36,600	4,34,06,000
Depositors (No. of women)	3,04,933	3,07,558	2,625
Total Deposits (Rs.)	65,85,78,000	73,99,70,000	8,13,92,000
Working Capital (in Rs.)	94,60,43,000	1,02,91,79,000	8,31,36,000
Loan Accounts (No. of women)	91,096	1,03,679	12,583
Loans (Rs.)	30,29,74,000	33,45,49,000	2,15,75,000
Surplus (Rs.)	53,99,000	52,41,000	-1,58,000

\* N.B. Gross profit before income tax was Rs. 75,24,500 But from this year, cooperative banks have to pay income tax. Our tax amounted to Rs. 21,25,000, hence the decrease in profit.

## **Special programmes of SEWA Bank**

### **1. Pension**

SEWA Bank launched a pension programme for unorganised sector workers in partnership with the Unit Trust of India (UTI) on April 12<sup>th</sup>, 2006. This is the first such pension programme of its kind in India and was inaugurated by the Finance Minister of India, Mr.P.Chidambaram. The Town Hall in Ahmedabad was packed to capacity, and thousands of women were still waiting to enter the hall!

SEWA Bank's members spoke eloquently about their need for pension to support them in their old age. Several members had already opened their pension accounts at SEWA Bank. Our youngest pension account holder was eighteen years old!

The Finance Minister was visibly moved by what he heard and welcomed this collaboration between SEWA Bank and UTI. He expressed his full support to this venture.

Currently, 50,000 women have opened their own pension accounts in SEWA Bank, thus saving for their old age.

One of our members, a garment worker called Champaben Ratnkar, composed a little rhyme to promote pension among the women workers:

“ Whoever thinks of pension will not be helpless in her old age,  
Join the pension programme and make your dreams come true!  
For working women like us, pension is our true support !”

Our pension programme runs as follows:

- Any woman between the ages of 18 and 55 years may join the programme.
- A minimum monthly instalment of Rs.50 or multiples thereof like Rs.100, Rs.150 etc must be deposited in a woman's pension account.
- The lump sum accumulated as pension can only be withdrawn when a woman reaches 58 years of age.
- Monthly pension instalments will be deducted directly from a woman's savings account, hence she must have a savings account.
- One cannot take a loan from the accumulated pension fund.

## **2. Financial Literacy**

Our members are engaged in a number of economic activities. They earn through sheer hard work but find it difficult initially to calculate how much profit they actually make after deducting their expenses. Thus, SEWA Bank organizes financial literacy for workers. The goal is to help them maximize their profits so that they become self-reliant, their assets increase and their businesses expand and grow.

Financial literacy is achieved through training which includes the following topics:

- What is business? It is not just to make a living but also to make profit and prosper;
- How to expand and develop current and new businesses; characteristics of successful businesswomen.

Women learn of the different types of businesses: production, trading, crafts etc.

They also learn what inputs are required for business: working capital, equipment, space, labour and raw materials. They learned that a third of their profits should be ploughed back into their business, so as to expand it. They also learn how to use their resources carefully, to calculate all costs, how and when to invest and increase their earnings. And they also learn how to keep accounts and develop their assets. Finally, they learn to calculate their own profit margins.

In the past year, more than 1050 women have participated in these financial literacy trainings.

## **3. Amrut Jharna – mobile financial literacy programme**

Many women cannot enrol in the financial literacy training for various reasons, including lack of time. Also, there are still several localities where women are not linked to SEWA Bank. Thus, SEWA Bank takes financial literacy training to the women through a mobile van fitted with audiovisual equipment and teaching aids. The topics covered by Amrut Jharna this year were:

1. How to save
2. How to obtain a loan
3. How to insure oneself
4. Financial and business planning

## **4. Use of the Automatic Teller Machine (ATM)**

Our members not only learn about budgeting and business planning, but also are encouraged to save daily. They use “piggy banks” from SEWA Bank to save. Many workers learn of our Bank for the first time through this programme which was started in October 2005. In 2006, 686 women were involved in Amrut Jharna and 120 of them bought piggy banks to save regularly.

## 5. Sanjivani Scheme:

Ahmedabad was known as the Manchester of India. But with the establishment of small powerloom factories in 1980, the cotton textile mills started closing down. Closure of mills created unemployment among mill workers and their economic conditions deteriorated. A whole generation of workers' families have been driven into poverty. In fact, more than one lakh erstwhile mill workers have been affected, not to mention the ancillary industries with workers dependent on the textile industry. Textile mill workers who once had legal protection and work security, have now been forced to make a living in the unorganized sector, for the first time in their lives. Their incomes have fallen and their work has become very insecure.

In 1997 SEWA Bank started a scheme by which the women family members of mill workers began revitalizing and strengthening their families by taking loans for new ventures. SEWA Bank also offered trainings for increasing their capacities and insurance to protect them against risk. A list of affected mill workers and their families was prepared, and the Bank resolved to help one member from each family obtain a loan for self-employment. The Bank is also providing technical and other services – linkages, assistance to access raw materials, and market information to loanees. Further, social security services are being provided to loanees and their families. In this way, SEWA Bank hopes to assist families of unemployed mill workers obtain stable work and enhanced incomes. The achievements of Sanjivani in 2005 are given below:

### Loans through SEWA Bank

Reason for loan	Total women	Total Amount (Rs.)
To purchase equipment required for work	600	10,828,000
To purchase stock of raw material for the goods	2348	60,130,700
To purchase sheds	2246	60,745,000
<b>Total</b>	<b>5194</b>	<b>1,31,703,700</b>

## 6 .Urja Loans

Urja means energy. The goal of this loan is to provide cost-saving, environmentally sound technology thereby helping them achieve self-reliance. Through this loan, SEWA Bank encourages women's employment, strengthens their businesses, through energy-saving (including human energy) equipment and renewable energy equipment like solar cookers and lights.

In 2008 members were given Urja loans worth Rs 2,511,795 for 597 women.

## **Section 10: SEWA Social Security : Making Our Lives Secure and Productive**

Our members are active contributors to the Indian economy. They work long hours for very low wages or earn very little from their work. Often they have to toil under very difficult, indeed hazardous, conditions. All of this takes a toll on their overall well-being. And they have no access to statutory social security. SEWA believes that our sisters have a right to social security. They are entitled to it as citizens and especially because of their significant economic contribution. Being poor and vulnerable to sickness and other crises, social security is all the more required by our members.

Over the years we have learned that women cannot be self-reliant without social security. If they are sick, or if they have a leaking roof or no one to take care of their children while they are working, they cannot go out to work, and lose their valuable wages or income. They also have to liquidate their carefully acquired assets or use up their savings.

Social Security must include at least the following elements.

- Health care – preventive, curative and promotive care
- Child care – holistic care of the young child, including nutrition, health care and child development activities.
- Insurance – protection against as many risks as possible, including sickness, accident, maternity, assets.
- Shelter and basic amenities – a roof over one's head with water, sanitation and electricity.
- Pension – to provide regular income in old age.

### **Out reach for the year 2008**

ChildCare	2,651
Health Care	355,127
VimoSEWA	164,700

### **Protecting and promoting our health**

SEWA has 30 years of experience in organizing workers on community health. In the early 1970's, it became actively involved in the public health field through the provision of maternity benefits and by emphasizing health education for women workers. Since then, it has been deepening its ties with the community through different health initiatives led by women workers. Starting in 1984, SEWA has been running a community health program in Ahmedabad city and eleven districts in the state of Gujarat. This program has expanded considerably in the last few years. SEWA's Health Team has promoted 4 health cooperatives in Gujarat along with SEWA's district-level associations. The first and largest of these is Lok Swasthya SEWA Cooperative. Currently, Lok Swasthya Cooperative runs 400 health centers (which help in conducting mobile health camps) and 4 medical shops, 400 community health workers (Swasthya Sathis), 60 Sevikas or full-time community health educators, 5000 midwives, and 100 full-time Health Organizers help members and their families obtain affordable health care.

**The activities of the SEWA Health Team include:**

1. Provision of preventive health services, including:
  - Health information and education, including information on HIV/AIDS;
  - Immunization, iron and folic acid supplementation, and Vitamin A Supplementation, in collaboration with government services;
  - Ante-natal care (ANC), including weighing, screening for anaemia, and nutrition Counselling;
  - Skills up-gradation (of all SEWA Health functionaries) and training of Midwives;
  - Contraceptives – both by providing information and making these available by coordinating with government services;
  - Screening for reproductive tract infections (RTIs) and cancer through diagnostic ‘camps’.
  - Occupational health education, provision of work tools and equipment.
2. Promotion of health and well being — Health education and information is made available through a six- module training programme for SEWA members, and slightly modified programmes for their husbands, adolescent girls and boys and traditional midwives.
3. Provision of curative health services, including:
  - Low cost medicines;
  - Treatment of tuberculosis through DOTS method and screening and treating diagnosed persons;
  - Mobile clinics called ‘camps’ for reproductive health problems, children’s and General health problems;
  - Acupressure therapy
  - Ayurvedic (traditional medicine) treatment
4. Research – on occupational health, impact of our health services.

Our approach is:

1. **Women led:** All the activities under SEWA Health are led by women workers because SEWA believes in the capacities of women to understand and take care of their own health needs and that of their communities. Activities are run by women, for women and for their families.
2. **Need – based and demand – driven:** All our activities are based on the felt need and demand of SEWA’s members, their families and communities.

The table below shows our outreach and activities in 2008. The major activities include primary health care including curative care, tuberculosis control, maternal health, health education and reproductive health including family planning.

3. **Integrated approach:** SEWA firmly believes that women workers cannot achieve health security if the other aspects of their lives are not addressed. All health activities are developed keeping the primacy of work with work security in mind. In addition, health action has been interwoven with other needs of members like Insurance, Childcare and Housing and Sanitation, which ultimately contribute, to better health and well-being.
4. **Decentralized Services at Women’s Doorsteps:** Services are provided at the doorsteps of its members — be it primary healthcare, diagnostic camps, health education or any other service. In this way, health services are accessible to a maximum number of women and their families and their hard earned resources are not used in transport to and from health facilities. Also, we believe in the decentralization of all our health services.
5. **Partnership with government and private health providers:** Many activities of SEWA Health are run in partnership with government and private health providers with the dual purpose of strengthening the existing government health network and its optimum utilization and a greater access to quality services at a low cost from private providers.
6. **Sustainability:** SEWA has always believed in sustainability of its activities i.e. running these in an economically viable manner and with decision – making by local women themselves. Thus local volunteers are developed as Sevikas and Aagewans. It is through these local women then that all the activities of SEWA Health are implemented.
7. **Policy Action:** The need to organize, unite and demand just health policies for its members has always been an important part of SEWA’s activities. Thus, women come together to voice their concerns before the policy makers. For example, SEWA Health has been engaged in organizing dais in the form of co-operatives. They have collectively demanded and obtained recognition as primary providers in the field of healthcare.

#### Outreach of SEWA Health

Sr. No.	Particulars	Total
1.	Health Education	203067
2.	T.B. Referral	2542
3.	Family Planning	81583
4.	Diagnostic Camps	1759
5.	Referral	3015
6.	Sale of low cost medicines (allopathic & Ayurvedic)	1,24,32,700

Some Highlights of our Primary health care work:

**Our tuberculosis (T.B.) control work resulted in significant outcomes this year:**

- Cure Rate— 91% (WHO standard: 85%)
- Defaulter Rate— 1.5% (WHO standard: 5%)
- Sputum Conversion Rate— 92% (WHO standard: 90%)
- Death rate – 1.5% (WHO standard: 3%)

These are three standard measures of outcome. Cure rate refers to the percentage of patients who are completely free of the T.B. bacilli after sputum tests. Defaulter rate is the percentage of patients who stop their treatment and Sputum conversion rate is the percentage of patients testing positive for T.B. who are converted into negative—i.e. they no longer have the T.B. bacilli in their sputum.

**Low Cost Medicines**

Lok Swasthya Cooperative has been running four medicine shops, which promote generic medicines. Thus during the current year, the cooperative was able to cater to 3,00,000 people through its four medicine shops and the annual sales was Rs. 1,51,00,000.

Besides allopathic medicines, Lok Swasthya Cooperative has also been producing and marketing traditional medicines through 500 health workers and local leaders.

In 2006, Lok Swasthya formally began production of traditional medicines (Ayurveda) in a production centre—Lok Swasthya Ayurved Parishramalaya. We are licensed to produce 15 different products at this time. Apart from providing low cost, local remedies, which have no side effects, this endeavour will provide employment to women workers who will market the products in their own villages and in urban areas.

**From Dai to Community Health Worker (Swasthya Sathi)**

Our efforts in capacity building at SEWA Health include broadening the role of dais or traditional birth attendants to that of a community health worker, barefoot counsellor, promoter of traditional medicines as well as an insurance promoter. We now call them Swasthya Sathis. 700 dais of Ahmedabad district spread across four talukas were trained in the above - mentioned areas and at present they are successfully working as community health workers of their own villages. They have been trained in SEWA's Dai (Midwives) School.

Our health programme expanded to the urban areas in Ahmedabad, Surat and Vadodara cities as well. A team of 20 Swasthya Sathis, 12 Sevikas and 4 Supervisors has been developed. Health services were developed for self-employed women workers and their families in more than 100 urban neighbourhoods.

### **Convergence between Health and SEWA Insurance or Vimo SEWA**

SEWA promotes microinsurance as one of the many ways to address vulnerability and risk for poor self employed women. SEWA Insurance or VimoSEWA, is promoted using the door–step approach. Further, cashless tie-ups with selected hospitals are being established to enable members to avail of medical facilities without worrying about immediate cash on demand and to facilitate speedy bill settlements after hospitalization. In addition, we monitor for both quality and costs.

Swasthya Sathis have been trained as insurance promoters to sell VimoSEWA policies in their own communities. This past year, Sathis proved instrumental in increasing the insured membership in Sanand, Daskroi, Dholka and Viramgam talukas. In 2008, 196 Sathis insured a total of 9680 members.

### **Policy Action**

The Dai Sangathan, a statewide network of organizations working with traditional birth attendants, was registered in 2006. SEWA was one of seven founding partners. The Government of Gujarat has formally recognized the Dai Sangathan. Its role will be to improve public health services in the state with a focus on women and children’s health. Through its strong network of 7000 dais, the Sangathan holds district, state and national level meetings to raise issues related to dais. These are then taken up for policy action both to strengthen dais and to improve public health in our country.

Besides the formation of the Dai Sangathan, policy advocacy also included active inputs in the National Rural Health Mission (NRHM) under which the Government of India has a clear goal of addressing the basic health needs of rural population. A new band of community based health functionaries has been developed called ASHA “Accredited Social Health Activists”. SEWA is on the advisory of the NRHM. SEWA co-hosted a national workshop for inclusion of dais in the NRHM. Dais from 12 states in India participated actively.

Thirdly, SEWA’s active representation on the World Health Organisation’s Commission on Social Determinants of Health (CSDH) brought on board social components interlinked with health issues especially of the self-employed women as well as inequities in health.

Some Achievements this year:

1. Lok Swasthya health cooperative was awarded the first prize for the best cooperative in the district.
2. The Swasthya Sathis now maintain their own data bases reflecting their outreach in their villages and urban neighbourhoods.

## **Taking Care of our Children—Child care at SEWA**

Women workers often have to combine the tasks of looking after their small children and working at the same time. Since child-care is generally not available, a woman has to adopt alternatives like taking the child to work with her, leaving the child alone or in the care of older siblings. Where a woman works in hazardous occupations like tobacco-processing or salt farming, the risk to the child is considerable. She literally works at the cost of her child who does not receive proper attention.

SEWA's child care activities stress the overall development of young children and include health care, nutrition, recreational and child development activities. All children at our 85 centres are immunized and weighed regularly. They also have health check ups, are given micronutrient supplementation and referral care for serious diseases. They learn through play, games and child development activities. Increasingly, our centres are stressing children's development through various means including trips to local sites of interest. The children also obtain milk and nutritious food at the centres. The centres run according to the mother's hours of work. Mothers and Fathers regularly and actively participate in meetings at the centres, monitor the activities and give their suggestions.

Sustainability of the centres – both in financial terms, as well as in terms of workers running the centres themselves – are an important feature of our programme. Each mother contributes towards the cost of having her child at the centres. In addition, employers and private trusts also provide contributions.

The centres themselves are run by cooperatives of child care workers and local, district-level organisations:

- In Ahmedabad, Sangini Child Care Workers' Cooperative is running centres for infants and young children. It has links with the ICDS and Social Welfare Board.
- In Kheda district, Shaishav Child Care Workers' Cooperative is running centres for 0 to 6 year old children of tobacco workers and agricultural labourers.
- In Surendranagar district, the local association – Mahila and Balvikas Mandal runs Child Care Centres for the children of salt workers. It is running Balvadis (day care centres) in villages bordering the desert, the little Rann of Kutch and in the desert itself alongside the salt pans.
- In Patan district, the Banaskantha DWCRMA Mahila Sewa Association (BDMSA), is running centres for the children of rural workers' involved in agriculture, dairying, land-based activities like nurseries, gum-collectors and embroidery.

SEWA has also been actively working for the inclusion of child care in all our country's development programmes. We have been suggesting the following:

- Flexibility should be encouraged and permitted in child care programmes supported by government. Organisations should be permitted to collect community contributions and other funds, and be given the flexibility to use allocated budgets in a locally appropriate manner. They should also be directed with decision-making powers on issues emerging from their implementation of child care services.
- Decentralization of child care services should be undertaken. Both decision-making and resource allocation should be decentralized and undertaken at district level. Child care centres should be run by peoples' organisations and NGOs.
- Documentation of child care by NGOs and people's organization should be undertaken.
- Creches for 0 to 3 year-old infants and young children must be an integral part of child care.

In 2008, we took care of 2651 infants and young children of our members

No.	Districts	Number of centres	Number of children	Number of Mothers	Number of Teachers
1	Ahmedabad	59	905	790	69
2	Kheda-Anand	30	906	650	66
3	Surendranagar	6	240	160	12
4	Patan	20	600	500	40
	<b>Total</b>	<b>85</b>	<b>2651</b>	<b>2100</b>	<b>187</b>

Our centers work towards the overall development of young children: new borns to six year olds exposing them to the joy of learning. We also monitor their nutrition and growth. The several different activities of SEWA child care in 2006 are outlined in the table below.

In the year 2008, the child care team focused on trying to ensure that each of its centers became self-sustaining. It is still a work-in-progress, but some significant steps forward have been taken. Throughout the year we had meetings with parents, child care centre teachers, local leaders, employers and other possible donors. But first we prepared an income-expenditure chart for each centre. We explained these to our members and their husbands, the parents. The latter have been consistently contributing towards the running cost of the centers. Contributions are collected in cash and in kind. The range of monthly fees contributed from parents is between Rs. 40 and Rs. 10 per child per month.

As the running costs amount to Rs. 300 per child per month or Rs. about 10,000 per centre per month, SEWA and the child care cooperatives raise the required funds through multiple sources. The table below shows the amounts collected every month.

Several local donors provide foodgrains like wheat, rice, dal and millet to our centers, as these are located in the neighbourhoods. Our village members bring in fruit and vegetables as well. In

the city, some of our members who are vegetable vendors give greens and other vegetables for our centers.

An important feature of our child care work is the on-going capacity-building of our child care teachers or “sevikas”. We set up a special school for their continuous learning called BalAnand Shala or literally, Children’s Happiness School. It has developed ten basic learning modules with the help of a child development expert. These training modules were developed in consultation with the sevikas, and in response to their needs. Strengthening these grassroots-level workers to broaden their knowledge and skills, and to develop their creativity, thereby enabling them to serve the children better, is the main aim of the Shala.

This year we added new modules on child development to our shala’s training.

Finally, this year we had children’s and parents’ “melas” or celebrations. Children displayed their drawings and craft work and participated in plays. Children “graduating” from our child care centres to schools were felicitated. Women in large numbers came to these events. Fathers also have started coming in strength to our events.

## **VimoSEWA or SEWA Insurance: our support in crisis**

SEWA's experience with providing microinsurance services to women workers over more than a decade points to the fact that microinsurance must be integrated with both financial services (savings, credit and pension) and social protection (health care, in particular), and also with poverty reduction programmes. It must be part of a strategy that aims to reduce poverty by focusing on employment/livelihoods with social security. It is this holistic and integrated approach which will eventually reduce vulnerability and stem the decapitalisation that occurs when risks and crises confront poor families.

Our experience leads us to an understanding of microinsurance that places it at the frontier of both financial services and social protection, incorporating elements of both. Like other microfinance services, it must be run in a financially viable manner, but it needs the universalisation that comes with the social protection approach. Universalisation—making insurance available to all citizens regardless of socioeconomic status-- or at least maximizing coverage to include as many citizens as possible, and especially the poorest, is not only equitable, but also makes 'good business sense' from an insurance viewpoint. The larger and more diverse the pool of insureds, the greater is the spread of risk and, consequently the greater the chances of viability.

At SEWA, time and again we have seen that the poor, and particularly women workers, will pay, or at least contribute substantially, towards the cost of services, if they are appropriate and of acceptable quality. Once they are convinced of the service's utility, no further marketing is required. This is equally true of microinsurance.

In our experience, there are two aspects to the servicing of microinsurance:

- Claims-servicing—This must be timely, have simple procedures and be at the women's doorsteps; cash-less systems for sickness coverage through tie-ups with hospitals are required.

\* Contact with the insured— It is important to have as frequent contact as is possible, and at least twice before renewal of insurance; even if members do not face any crisis, they need to feel involved and connected. Such face-to-face contact (individual, house-to-house or in small meetings) presents a good opportunity for preventive health education as well as education on insurance and other SEWA schemes.

VimoSEWA has been constantly improving its services based on our members feedback. We have also been trying to reach our members in different ways, in order to increase our outreach and services to workers. Some ways that we used in 2008 are:

- small and large meetings (sammelans)—these need to be held repeatedly

- gram sabhas or village-wide meetings
- linking with SHGs—livelihood-based groups, savings and credit groups and others to get a “chunk of insureds” on the one hand, and lowering transactional costs on the other
- developing special premium payment plans—monthly savings towards annual premium, one-time lump-sum payment which is put in fixed deposit (and the interest accrued is used to pay the annual premium), loans for fixed deposit-linked insurance
- linking with loanees of SEWA Bank
- linking with individual depositors of SEWA Bank and taking premium directly from their savings accounts with their consent
- linking with NGOs in other states
- linking with specific groups of workers—like members of a cooperative

VimoSEWA increased its outreach to 194,879 in 2006. Its membership now includes four states in addition to Gujarat: Bihar, Delhi, Rajasthan and Kerala. Many of our insured members in these states are from our sister SEWAs in SEWA Bharat.

#### **Insurance outreach (December 2008)**

	<b>Women</b>	<b>Men</b>	<b>Total No. of Children</b>
<b>Scheme I</b>	102231	38356	34113
<b>Scheme II</b>	157096	11864	5740
<b>Total</b>	259327	50220	39853

#### **Details of Insurance outreach by district NGO (upto December 2008)**

<b>Particulars</b>	<b>Dec'06 Persons</b>
Ahmedabad city	57363
Ahmedabad district	19398
Others	97939
<b>Total</b>	<b>174700</b>

#### **Claims-processing: highlights in 2008**

1.VimoSEWA has arranged cashless tie-ups in 34 government and trust hospitals in Ahmedabad. Most importantly, our members did not have to pay out of pocket when admitted. Selected aagewans or union leaders are equipped with a mobile phone and on being informed by a member (admitted in one of the above hospitals), they visit her and obtain all details of her illness and its possible cost. They then confirm that she is a member in our main office and pay out the member's hospital costs to her. The remainder of expenses are paid to the member at the time of discharge when the final tally of costs are obtained.

This system has proved popular with our urban members that we decided to increase the number of hospital tie-ups and rather than voluntary as in 2006, have this system compulsory for all our Ahmedabad city members in 2007.

In the rural areas too, such cashless, hospital tie-ups exist in five districts and ten talukas, but on a voluntary basis—members may or may not choose to avail of this cashless tie-up system. Here too, however, the experience shows that if the tie-up is appropriate and if the cashless service is efficient, members prefer this system.

VimoSEWA would like to gradually extend this type of claims service to all of its members, as it prevents them from using up their savings, mortgaging and even selling off their assets to defray hospitalisation costs, and hence prevents indebtedness.

- Over the past three years, increasing numbers of unions, cooperatives and NGOs have been asking us for insurance coverage. VimoSEWA now has several partners in Gujarat, Rajasthan, Bihar, Tamil Nadu and Uttarakhand, in addition to its sister SEWAs of SEWA Bharat. The most essential part of this partnership has been setting up the claims-servicing so that it is prompt, efficient, according to insurance principles, and eventually conducted by the concerned organisation.

#### Claims paid

	No. of approved claims	Submitted claims	Claims Paid in Rs.
Health Insurance	5107	5718	9741195
Maternity	45	45	13500
Asset (Flood)	415	453	612848
Natural Death	354	432	3300000
Accidental Death	14	15	527500
<b>Total</b>	<b>5935</b>	<b>6663</b>	<b>14195043</b>

A major thrust in VimoSEWA is helping our members understand the “in’s and out’s” of insurance. Training sessions on the various products in our insurance package, how to put in one’s claim, what are the exclusions and other aspects of our insurance services are brought to the doorsteps of our members. In particular, we have found that house-to-house visits and small area meetings help to both spread an understanding on insurance and also to market our services.

All of the above operational and educational work was possible because we have an on-line data-base of all information, carefully collected and compiled over the last fifteen years. Our data-base gives us information on each and every member, her claim history and that of her

family members. It also provides us information on trends and rates, all essential for actuarial calculations and under-writing.

In addition to our existing data-base, it is important to periodically go back to our members and determine their views on our services, what works for them and where they would like to see changes in products and processes.

This is carried out by our research and development team which includes grass root researchers—daughters of SEWA members.

For more information on VimoSEWA and our latest figures and reports, see our website: [www.sewainsurance.org](http://www.sewainsurance.org).

## **A Roof Over our Heads and Basic Amenities: Mahila Housing SEWA Trust**

For poor women workers, home is not just a place to live but it is also a workplace. Workers engaged in activities like rolling bidis, aggarbattis, and garments etc. not only produces the goods but also keep raw material and finished goods at their home. Over the years it was observed that most of the members of SEWA Bank had taken loans for housing; moreover they had shown concern for housing facilities. This gave birth to Gujarat Mahila Housing SEWA Trust in the year 1994.

Mahila Housing SEWA Trust (MHT) has been very active in both urban and rural areas since its inception. In Ahmedabad, Vadodara and Surat it has been working on upgradation of slums along the lines of its well- tested “Parivartan model”. In this model, MHT partners with SEWA Bank for housing and infrastructure finance by way of savings and loan services, with the municipality and most importantly, with local people. MHT is the catalyst—mobilising slum communities with women in the lead, helping them register their own Community-Based Organisations (CBOs) and linking these with seven basic amenities like individual water connections, toilets, drainage, street-lighting, garbage collection, paving and landscaping.

In 2008 MHT worked in 33 low income neighbourhoods with 2806 households for providing water and sanitation.

Local people contributed Rs. 68.3 crores towards the costs of this slum upgradation in Ahmedabad city. In close collaboration with local leaders from 30 CBOs, 1252 toilets, 2330 gutter connections and 1070 individual water connections were provided. Each household contributed Rs. 2435 towards these services.

Over the last 4 years, MHT has helped 28,675 urban households (slums) in Ahmedabad, Baroda and Surat obtain these amenities and build their own CBOs 62 CBOs have been formed and a total of 31 have been registered.

### **Karmika — the school for Women Construction Workers**

In 2003 MHT set up the Karmika School for upgrading the skills of women construction workers. Women have hitherto been confined to back-breaking but low paid unskilled labour in the construction industry. Karmika School is changing all this by training women in a number of highly skilled activities required in the construction industry. These women are then certified by the Construction Industry’s Development Council (CIDC) and the Indira Gandhi National Open University (IGNOU).

In 2008, 230 women took such training from Gujarat, Delhi and Rajasthan. They learned masonry, tiling, plastering, carpentry, bar-banding, plumbing and electric-fitting in these training sessions.

#### **Other highlights of 2008:**

- In Jaipur city, Rajasthan, MHT surveyed 8200 homes in 12 slums and prepared a report on this work. 105 persons got toilets with MHT's help and 25 got electric connections.
- Assisted the Surat Municipal Corporation in surveying 150 neighbourhoods.
- 1200 households in Jodhpur and 2510 households in Bikaner, both cities in the state of Rajasthan, obtained water and sanitation, including toilets for the first time, as well as paved roads in their areas.
- 1300 households in Beawar, Rajasthan were surveyed to understand their basic needs.
- IN Delhi, 15,000 households obtained individual water connections through MHT's efforts.

#### **Special Achievements of 2008**

- Mahila Housing SEWA Trust was appointed to the monitoring committee of the Jawaharlal Nehru Urban Renewal Mission (JNURRM), a large Government of India infrastructure programme set up in 2005.
- Submitted a special policy document on water and sanitation for the Urban Development Ministry of the Government of India.
- Appointed to the advisory of the Affordable Housing Taskforce set up by the Prime Minister's Office.

## **SEWA Academy: Capacity-building for the SEWA Movement**

SEWA Academy is the focal point for all of SEWA's capacity building, communications and research efforts. SEWA Academy functions as SEWA members' 'University', providing them with their first introduction to a formal learning environment. It is the organizational wing responsible for member education, leadership training, literacy, print and audio video communications and research.

The Training Unit in SEWA Academy provides SEWA members with education and capacity building aimed at self-development. Through encouragement and support, the women increase their self-confidence and leadership skills as well as unite through a common ideology, thus building the SEWA movement. Poor women have very little opportunity for their own exposure and development. Hence, they capitalize on the learning opportunities provided by SEWA Academy.

### **SEWA Academy's four main activities are:**

1. Training
2. Literacy
3. Research and Documentation
4. Communication

### **1. Training**

SEWA Academy's training team focuses on bringing out the inherent talent and skills of our members. It helps them build their knowledge and their confidence. IT prepares them to be leaders. This year, SEWA Academy's training team helped SEWA members, leaders and organizers strengthen themselves through 18 different training programmes.

1338 union leaders or "aagewans" participated in 63 leadership and SEWA Movement training sessions. 650 women participated in workers' education training sessions which focus on their role as economic actors and as women. Education on Gandhian values is also organized. 24 such training sessions were organized this year.

In addition, the Academy organized three exposure visits in which 73 participants from India and abroad were involved. Exposure-Dialogue Programmes (EDPs) are organized with our members as hosts. These provide a first-hand learning opportunity for people to understand our members, their issues and how they cope with the many challenges they face. The Academy has developed considerable expertise in this.

A special emphasis this year was on providing training to the daughters and daughters-in-law of our members—the next generation. SEWA Academy provided skill training to equip them for

better employment opportunities. These included computer training and health education. The Academy's training is holistic, covering various aspects of the young women's lives. In 2008, 2320 young women and girls participated in such integrated skill-cum-life education programmes.

## **2. Literacy**

SEWA Academy is the learning hub of SEWA. Among its many educational activities is helping our members to read and write. SEWA Academy joins hands with other teams of SEWA and provides literacy classes. Women from both rural and urban areas participate in the training. There is a big demand for literacy classes, especially as women actively involve themselves in various activities like health care, agriculture and garment-making. Women feel the need to become literate as they run their own activities and the collectives and cooperatives emerging from these activities.

In 2008, 185 literacy sessions were conducted in which 3525 women were involved. Often, after learning basic literacy and numeracy skills, women want more advanced classes. 237 women were involved in 15 advanced classes for new literates.

To ensure that they keep further developing their new literacy skills, women asked for libraries. These were set up in 8 neighbourhoods in the city and about 200 women regularly use these and read books and magazines.

Young girls who read "Akashganga", our monthly magazine for adolescent girls, also meet regularly in Akashganga Clubs and read together.

In addition to the trainees, it is necessary to have regular training for the literacy teachers. 115 teachers, all local women, were involved in various training sessions to sharpen their skills and expose them to new ideas.

In addition to literacy and employment-linked skill trainings mentioned earlier, SEWA Academy organized sports days and cultural programmes with the women and girls. More than 200 of them participated with great enthusiasm! The cultural programme of dances and skits was held in Ahmedabad city's Town Hall and was packed to capacity with parents and friends of the girls.

## **3. Research and Documentation**

SEWA Academy has been engaged in research and documentation on issues of our members since 1991. Our research team joins hands with expert researchers from India and abroad to bring out the challenges and the reality of the self-employed. We have also developed a team of grassroots researchers—young women who live in the very communities of our members and have a combination of solid research skills as well as a special rapport with people at the grassroots level.

This year we were engaged in 19 research studies. 13 of these were completed this year. The studies included ones on the financial crisis and its impact on our members, on the price rises and their impact on our members and on customers' views on SEWA Banks's services, and on our community radio services, to mention a few.

The research team organized 10 training sessions on research and the team itself participated in 6 training programmes.

SEWA Academy also runs a documentation centre which serves as SEWA's archives. It is a centre for all documents of SEWA, its history and publications. It houses 8550 volumes in English, Gujarati and Hindi. Gujarati and English magazines are also available and SEWA's publications are sold at the documentation centre.

In the summer holidays, the centre organizes special book exhibitions for our members' children. It also has special film shows, drawing and craft sessions and story-telling. The children can also use our computers and strengthen their computer skills. 513 children participated in this summer programme.

#### **4. Communication**

##### **a. Anasooya**

Promoting different media to facilitate communication between our members, and between them and the outside world, has been an important part of our movement. SEWA's fortnightly newsletter, "Anasooya", is an important part of our communication. Started in 1982, Anasooya is published twice a month. It is now entering its 28<sup>th</sup> year of publication. In 2008, 24 issues of Anasooya were produced, with articles and information on our members' lives, their various activities and the issues they face.

We have 1394 annual subscribers and 1302 life members, or a total of 2840 members.

Anasooya also organized 2 writers' workshops this year to encourage our members to write about their own experiences and issues. Anasooya also published a book on the life-stories of our members called "SEWA na Chand" or roughly translated, SEWA's Pride and Joy.

##### **b. Akashganga**

In addition, for the past 12 years, a magazine for our members' daughters called "Akashganga" is brought out every month. It has a total of 3672 subscribers. The girls contribute their own articles, songs and poems to Akashganga. Akashganga Clubs promote reading and encourage girls to use our community libraries and our documentation centre. 230 girls use our libraries regularly and participated in exposure trips to various sites of interest and to see the different activities of SEWA.

#### **VideoSEWA**

VideoSEWA was set up in 1984 but for the past 7 years, it has transformed itself into the Gujarat Video SEWA Information and Communication Cooperative. VideoSEWA has put this technology—of video filming—in the hands of our members. Also, through the films it produces, VideoSEWA brings the issues of our members to the attention of policy-makers and others in a direct and powerful way. The visuals and the words of our sisters strike a chord that few other technologies can match.

This year VideoSEWA conducted 250 replays of film it produced. 11,000 women saw these films in urban and rural areas. 170 new video productions were made and 160 DVD cassettes were prepared. 16 new programmes were edited.

More information on VideoSEWA and its programmes is available on their website: [www.sewaacademy.org](http://www.sewaacademy.org).

### **Rudi no Radio—SEWA's Radio**

Radio is a useful way to reach information and promote exchange between members in villages. Women and men listen to the radio in their villages or urban neighbourhoods while working or when in their homes with their families.

Through a tie-up with All India Radio, every Saturday programmes are broadcast for our members and others. We call our programme "Rudi no Radio", or Rudi's Radio, after one of our first members, Rudi.

This programme has proved to be very popular and we received 444 letters from our listeners. The Rudi no Radio team visit our listeners and attend to the questions and issues raised in their letters. 50 different programmes have been prepared.

Rudi no Radio now has its own website: [www.radiosewa.org](http://www.radiosewa.org) and a film that explains how it works, its achievements and its future direction.

## **Section 12: SEWA Bharat—promoting membership-based organizations of women in other states of India**

SEWA's experience in Gujarat encouraged workers in other states as well. Thus, SEWA organizations were set up for informal women workers in other states. Currently SEWA is active in nine states of India. Together these sister SEWA's form SEWA Bharat, a Federation, with the mandate to highlight the issues of women working in the informal sector, and to strengthen the capacity of the different organizations that serve them. SEWA Bharat is an All India's Federation of Membership - based organization for women working in the informal sector. It is committed to strengthening the movement of women in the informal economy by highlighting their issues at the national level and building its member organizations' capacity to empower them.

Some highlights of SEWA Bharat's work this year are outlined below.

### **1. SEWA Bihar**

SEWA Bihar held its first annual general meeting as a trade union this year. More than 1500 women participated. The Mayor of Bhagalpur town was the Chief Guest and agreed to the workers' demand for housing and for space to sell their wares. The Mayor has now provided special space for the vendors of Bhagalpur to sell their products.

### **2. SEWA Rajasthan**

SEWA Rajasthan stepped up its campaign to organize papad workers in Bikaner and ensure that they get minimum wages, identity cards and access to government programmes. In the state's capital of Jaipur, SEWA Rajasthan began a dialogue with state officials for a women's market and a state policy for streetvendors.

### **3. SEWA Kerala**

SEWA Kerala was registered as a trade union this year and hence became an affiliate of SEWA. A campaign for a state policy for streetvendors was initiated along with other unions in Kerala. A draft policy has now been prepared and will be reviewed by the government.

In preparation of this draft policy, SEWA Kerala enlisted the services of several colleges and schools of social work to survey areas where vendors work and to study their issues. A consequence of this is that several municipalities in Kerala have now prepared draft reports on streetvendors. All of these reports will be useful material for preparing the national policy on streetvendors.

In Tiruvananthapuram district, more than 4000 families depend on bamboo for their livelihood. 200 of these are organized in SEWA. Skill upgradation training was organized for these workers and their access to raw material was facilitated by constant negotiation and dialogue with the Bamboo Corporation of the government.

As a result of SEWA Kerala's efforts, the workers have obtained access to bamboo and at a cheaper rate, thirty per cent less than earlier. Further, the Bamboo Corporation bought their

finished products at a rate that was 20% higher than before. The result of these interventions was a doubling of their income.

In addition to these initiatives, SEWA Kerala renewed its efforts to obtain a law for home-based workers in the state, by continuing dialogue with the state's planning board.

#### **4. SEWA Delhi**

SEWA Delhi is a union with 15,771 members of which 4323 are streetvendors, 10,066 home-based workers, 643 manual labourers and 739 producers.

This year SEWA Delhi worked towards strengthening the union through several different activities including constant contact with members, enrolling new members in the union, linking members with several SEWA activities and the government's programmes. This was done through house-to-house contact with members, area meetings, streetplays, short films and pamphlets with information for our members.

Current struggles and achievements

1. Protecting street vendors through a case in the Supreme Court; our demands are:
  - Streetvendors of Jahangirpuri are demanding a special women's market.
  - SEWA is working towards greater transparency of the municipal vending committees, including regular meetings and maintenance of minutes.
  - Ensuring the continuation of the Kasturba Road Market.
  - Obtaining legal recognition for the book vendors of Daryaganj.
  - Ensuring that the system of licensing for vendors is expedited, transparent and facilitated by unions like SEWA.
  
2. In 2007, 6000 street vendors filled out forms for licenses. In 2008, the municipal authorities posted lists in English for verification. SEWA objected to the manner in which this process was conducted, including the lists being in a language not accessible to vendors. We demanded transparency of the whole process.
  
4. After the bomb blasts in Delhi, the police has come down hard on vendors and evicted them from many markets like that of Kasturba Road. SEWA Delhi negotiated with the Delhi police along with 60 vendors who had been evicted. After a week-long dialogue and discussion with the police, the women were able to sell on Kasturba Road once more!

In the aftermath of the bomb blasts by terrorists in Delhi, much emerged about the timely intervention and intimation by street vendors and paper-pickers. This prompted the police to publicly declare:

“Street vendors and paper-pickers are our eyes and ears”.

5. Book vendors of Dariyaganj joined SEWA in significant numbers. Earlier they had their own union which they chose to disband in favour of SEWA. Identity cards were provided to them by SEWA Delhi. Negotiations are underway for licences, identity cards and a permission to sell their books without fear of being evicted.

6. SEWA Delhi's streetvendors are members of the vending committees of three zones. They attend committee meetings regularly and present their issues to the committee.

Earlier we were afraid of the police and the municipal authorities. We had not joined SEWA at that time. We were always worried that we would be evicted. Now that we are organized in SEWA, we are free of fear at last! We can sell in peace. We go to the police or municipal office and demand our right to sell in the marketplace.

Rekhaben, streetvendor, SEWA Delhi

#### Challenges faced by SEWA Delhi

After three years of negotiation with the police and municipal authorities, SEWA Delhi managed to secure a women's market for streetvendors. From this we learned the importance of collective strength of workers and capable organizers to negotiate such arrangements.

Vendors still face harassment by the police. A case in point are the vendors of Kasturba Road who were evicted and beaten by the police without any written order of any kind. Although we were able to get permission for them to sell on this road again, no action was taken on policemen who harassed the vendors.

#### **Mahila Bazaar (Women's Market) in Delhi**

After three years of negotiations, SEWA Delhi obtained permission for a weekly Mahila Bazaar on Tagore Road in November 2008. SEWA is paying the tax for this space for vendors. The vendors will benefit from this bazaar as follows:

- They will face no harassment or eviction and will sell their wares in peace.
- Women will run their own bazaar.
- Customers will be able to buy wares at a fixed location which is convenient to them.
- The municipal authorities will obtain some income from the women by way of rent for this space.
- There will be no traffic in this bazaar making it convenient for customers.
- Vendors will contribute from their income towards the development of this market. Architects and planners are assisting to make this a model market.

### **Section 13: SEWA in Afghanistan**

In 2006, the Government of India invited SEWA to establish a vocational training centre in Afghanistan. In June 2008, this was set up formally as the Bagh-e-Zenana Centre. About 570 women have participated in training organized by this centre. This includes 150 women who took electrician's training, 334 who participated in food processing training and 85 women who took training in sewing and embroidery.

The women are now engaged in different livelihood activities either individually or as a group. Working in livelihood groups is still new in Afghanistan and much hand-holding is required. It is also a new experience for the Afghan banks to open bank accounts in the name of a women's group. The women we have trained are all poor and do not have the money required to start up an account individually. SEWA had to negotiate with the banks to open accounts with a lowered initial deposit. Currently 14 women's groups are active and have prepared their own business plans and have started production.

With the help the South Asia Area Regional Council (SAARC), a marketing network called Sabah has been set up. Sabah is helping the women market their products.

The Afghani women visited SEWA and initially felt that they could not set up production and marketing the way our members have. However, now they are selling their products at the Bagh-e-Zenana centre and at exhibitions.

Some of the women trained by SEWA have found jobs as trainers elsewhere. Some have found work in the few factories in the country. They are earning a steady income from this. They have also made greenhouses, net houses and polyhouses to grow fruit, vegetables and flowers. Some of the women have started their own shops.

22% of the women who have been trained by SEWA are widows. 67% of them trainees are illiterate and 76% of them are very poor. Some of these women participated in an international trade fair in Delhi where they sold Rs 5 lakhs worth of goods.

The Afghan government is appreciative of this collaborative work with SEWA. They would like to expand it to other parts of the country. The Indian government officials also said that they learned much from this programme which has developed much goodwill between the peoples of our two countries.

