Informal economy women workers set up their own microfinance institution called the Mahila SEWA Urban Thrift and Credit Society Ltd. in 2007 with SEWA Delhi support and guidance.

Nazmaben says, “Being able to take out a loan for such low interest rates has been a huge advantage for me and my family’s livelihood.”

Informal workers in urban India contribute to 80% of the economic boom, but are unrecognized, and lack legal protection, access to social services, skill-building opportunities, and a voice. SEWA Delhi is a member-based registered trust, with over 40,000 women members.

PROGRAMMES & ACTIVITIES
Since 1999, poor women have gained access to SEWA Delhi’s interconnected development programmes in organising and mobilising, advocacy, livelihood promotion, health and social services, and microfinance.

Organising
Mohalla (community) meetings bring communities of women together to voice their concerns and propose solutions to their challenges. SEWA saathis (local community workers) organise mohalla meetings for micro-level agenda setting, and to identify and train aagewans (community leaders).
• A cadre of 100 aagewans support SEWA Delhi

Advocacy
SEWA is a member-based organisation of informal women workers to put forward their concerns to the government and media. Through local and national level advocacy, public demonstrations and campaigns, SEWA women members gain identity and bargaining power to ensure that the government understands and meets their needs.

Street Vendor Campaign
• SEWA Delhi has advocated for street vendors since 2006. SEWA Delhi’s struggle contributed to the Parliament passing of the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act. 2014, bringing national-level protection to vendors.
• SEWA is a founding member of NASVI - the National Association of Street Vendors of India, the first national-level organisation in India specifically for street vendors.
• SEWA Delhi women vendors prevented the eviction of Qutub Road Market in the face of the Common Wealth Games beautification drive in 2010.

Domestic Worker Campaign
• SEWA Delhi is a leading contributor and force behind the Government of India’s Draft Policy on Domestic Workers.
• Over 1,500 domestic worker identity cards facilitated by SEWA Delhi since 2010 to give women recognition and a link to government services.
• 200 SEWA women domestic worker members gained legal knowledge in workshops, trainings, and exposure visits through SEWA Delhi in 2013.

Construction Worker Campaign
• Registration support to over 3,500 construction workers in the Delhi Building and Other Construction Workers’ Welfare Board since 2008. Registration enables workers to access trade-specific entitlements.
• Successfully reduced the construction worker registration fee from Rs. 265 (2010) to Rs. 25 (2014)
• Children of construction workers were linked to educational scholarships worth Rs. 264,000 through SEWA Delhi in 2013.
• SEWA Delhi and the Labour Commission jointly prepared a road map to register 5,000 construction workers in November 2013.

Microfinance
Set up in 2007, the Mahila SEWA Urban Thrift and Credit Cooperative is a reliable, accessible, and independent financial institution for 7,210 women in Delhi. SEWA bank saathis deliver women-tailored products and services, like door-to-door collection of savings, loans, and interest.
• Loans given worth over Rs. 44 million*
• Savings worth over Rs. 34 million* (*as of Jan. 2014)
Livelihoods
Home-based garment workers are vital to the global fashion industry, but remain hidden and exploited. Ruaab and Loom Mool are two distinctive SEWA Bharat-supported social-enterprises that demonstrate unique models for ethical garment production and sourcing.

Ruaab SEWA Artisans Producers Company Ltd.
Registered in 2010, Ruaab is producer-owned company that supplies handmade embroidery from artisans directly to exporters and retailers that support ethical trade practices such as fair wages and decent working conditions.

Ruaab has empowered women to oversee training, sampling, quality control, material distribution, and record keeping. Ruaab’s six production centers are clean, safe, and social work environments for women – a stark contrast to dark slums where women often work in isolation.

Ruaab SEWA workers earn income through Loom Mool. Loom Mool is a brand launched in 2013, providing high-end couture prêt garments. Ruaab members gain income through value-addition embroidery work done to fabrics sourced from 100 handloom silk weavers who are members to SEWA in Bhagalpur, Bihar. Loom Mool features crafts from SEWA’s diverse collectives from around India.

Key Ruaab achievements
• Around 600 home-based workers work regularly for Ruaab
• 750 poor women shareholders in Ruaab (in 2013)
• Production worth over Rs. 57 lakh (2013)
• Links to high profile brands: Monsoon, Gap, Next

Skill building
Without accessible opportunities to develop marketable skills, women are forced into unskilled and unregulated employment. SEWA Delhi runs diverse vocational and skill building programmes for poor women and adolescent girls.

SEWA Delhi Polytechnic
Since 2011, SEWA Delhi has set up two polytechnics that aim to break the cycle of poverty by offering girls from disadvantaged communities diverse courses to build skills and confidence that are market-relevant.
• Over 500 adolescent girls trained in SEWA Delhi Polytechnics in 2013.
• 227 girls connected to employment through Polytechnic’s placement cell, Rozgar Kendra.

SEWA Youth Connect
Launched in 2013, SEWA Youth Connect is a six-month mentoring programme that links fifteen young women studying at Delhi University with fifteen SEWA Delhi youth.

SEWA Youth Connect bridges class, caste, and religion and gives girls positive role models who help them develop vision, confidence, and self-reliance.

Healthcare and Social Security
Poor working women’s health issues are often seriously neglected because of daunting costs and administrative barriers, overwhelming workloads, and household responsibilities. While the Indian government has vast social protection programmes, the benefits hardly reach the needy.

SEWA aims to improve the existing government system towards greater efficiency and outreach. SEWA connects the marginalised to entitlements by providing scheme information, facilitating applications, and liaising with administration

8 SEWA Shakti Kendras (empowerment centers) (SSKs) are situated in some of the poorest areas of Delhi bring entitlement information and support directly to communities.
• 23,742 people linked to government schemes like IDs, ration cards, and caste certification from 2010-13.
• Public use of SSKs has grown by 60% in 3 years - from 12,235 (2011) to 19,528 (2013), making government entitlements accessible.

SEWA also carries out the healthcare support activities in order to fill the gaps in government healthcare provision.

Jagriti (health awareness) sessions empower women with in-depth knowledge on issues such as mother and child healthcare, nutrition, and health schemes.
• Over 1,500 women engaged in 180 jagriti sessions in 2013

Needs-based health camps with doctors and expert practitioners bring treatment directly into communities.
• In 2013, 103 health camps connected nearly 5,500 people with health care like eye checks and pap smears

SEWA Delhi health saathis directly refer members to government and private healthcare centres to reduce poor women’s expenditure, and pass on skills and experience for women to lead community members.
• SEWA facilitated 368 referrals saved poor families Rs. 4,11,520 (2013)

Looking forward
• Membership of 55,000 women across by 2014.
• Skill development for 570 women and girls
• To help the Government of India adopt and implement the National Domestic Workers Policy with ILO-support by 2015