

**SEWA
Delhi
Annual
Report**

2013

*This report compiles the annual documentation of the proceedings,
achievements and development of SEWA Delhi Trust in the year 2013*

Annual Report of SEWA Delhi 2013:

1. SEWA MOVEMENT

SEWA, Self Employed Women's Association was born in 1972 as a trade union of self employed women. It grew out of the Textile Labour Association (TLA), India's oldest and largest union of textile workers founded in 1920 by a woman, Anasuya Sarabhai. The inspiration of the union came from Mahatma Gandhi, who led a successful strike of textile workers in 1917. In 1954, the Women's Wing of TLA was created, to assist women belonging to households of mill workers. Its work was focussed largely on training and welfare activities. The scope of its activities expanded in the early 1970s when a survey was conducted to probe into the complaints by women workers. The survey revealed that a large number of the women's issues were untouched by unionization, Government legislation and policies.

In 1971, when Shrimati Ela Bhatt was the head of the Women's Wing of TLA, some migrant women cart pullers came to her office with the hope that TLA would be able to help them find some housing. At that time, these women were living in the streets without shelter. Elaben went with them to their places of work and shelter and met more women working as head-loaders. In one of the meetings that followed, a woman from the crowd suggested that they form an association of their own. Thus, on an appeal from the women and the initiative of Elaben,

SEWA was born in December 1971. The women felt that as a workers' association, SEWA should establish itself as a trade union. The first struggle SEWA undertook was obtaining official recognition as a trade union as there was no recognized employer and workers had no one to struggle against. SEWA argued that a union was not necessarily against an employer, but was for the unity of the workers.

SEWA is a confluence of three movements— labour, cooperative and women. It was born out of the labour movement with the idea that like salaried employees, the self-employed, too, have a right to fair wages, decent working conditions and protective labour laws. A cooperative movement is important to develop alternative economic systems where the workers themselves would control their means of production. In the 1970s women's movements took a radical turn with women participating actively in social movements and demanding capability of opportunity in all spheres of life.

In 1977, Elaben won the Magsaysay award. The award gave a national recognition to SEWA. This was a time when the women's movement had become active in India and worldwide and, to observers, SEWA seemed a unique model that not only improved the income-earning capacity of its members, but also addressed the issue of women's empowerment through a compelling Gandhian framework. From its inception, it was clear to SEWA that just as for any other union; solidarity between workers in a common trade was the foundation of its strength. Taken to its logical conclusion, the 'organized strength' of SEWA required national support to be effective. Without this, if SEWA organized bidi rollers in Gujarat state and negotiated for higher minimum wages, production could simply move to other states in which the women were not organized. By nature, then, the SEWA mission implied that all women workers in the informal sector were potential SEWA members.

2. SEWA DELHI: OUR JOURNEY

SEWA started its activities in Delhi with organizing the women vegetable vendors of *Jahangirpuri* in 1999. SEWA's first initiative was to form Self Help Groups in the community. Soon street vendors from *Raghubir Nagar* also joined the membership of SEWA in Delhi to find a solution to their problem of a lack of a permanent and legal space to sell their products. This was followed by the setting up of Education Centres in the community to address the issue of school drop outs. The membership grew over the years and so did the need for various programmes.

SEWA Delhi got registered as a trust in 2006 and SEWA Delhi Thrift and Credit Cooperative Society also got registered in the same year. Starting from one slum cluster, it is now working in seven different parts of Delhi, namely Jahangirpuri (North Delhi), Raghubir Nagar (West Delhi), Sundernagri (East Delhi), Gokulpuri (East Delhi), Rajiv Nagar (East Delhi) and Anand Vihar (North-East Delhi) and New Ashok Nagar (East Delhi). The total membership of SEWA Delhi in the year 2013 was 50100.

The SEWA presence in Delhi was critical for two reasons. First, the Delhi office would house the national federation of the movement, SEWA Bharat, which coordinated offices across India and advocated for poor women on a national and international level. Moving SEWA Bharat to Delhi lent national organizers closer proximity and greater access to the national government. Second, a local branch, SEWA Delhi, was desperately needed in the nation's capital. Delhi, home to over fifteen million people, was undergoing a significant transformation as it prepared to host the 2010 Commonwealth Games. In order to beautify the city and make room for the 2010 event, many of the working poor had been displaced and evicted from homes and markets where they sold goods. Meanwhile, the construction of the Delhi Metro had called upon migrant laborers from some of the poorest sectors of Delhi, offering minimal wages and atrocious working conditions. SEWA's intervention on behalf of the poor women in these informal sector jobs has offered them new hope in a rapidly changing urban environment.

This documented journey of SEWA Delhi traces the development and diversification of programs for the members in Delhi. It is organized chronologically by the activities SEWA has introduced over the decade namely, the Street Vendor's Campaign and their struggle for vending space in Delhi, Home-Based Workers' campaign and Employment-Generation, Construction Workers' Campaign, the Microfinance Programme and the various developmental programmes started by SEWA Delhi such as the Education Programme, Vocational training programmes, the Health Programme, the Gender Resource Centre and Information Centres.

Key Achievement of 2013:

1. Organizing and Capacity Building :

- SEWA Delhi has organized strength of 40100 women of informal sector of Delhi largely occupied in trade like construction, street vending, domestic work and home based worker. It organizes regular Mohalla meeting to understand the concerns of the women workers of the informal sector and work towards solution of their issues along with community leaders and grass root team.

Details of membership are mentioned in below table:

Areas	Membership
Sunder Nagri	7513
Raghuvir Nagr	6168
Rajiv Nagar	5470
Jahangirpuri	6085
New Ashok Nagar	6070
Anand Vihar	2069
Mustafabad	5270
Gokulpuri	914
Other	541
Total	40100

- SEWA is focusing on capacity building of 120 grass root leaders called as “agewans” to develop them as community leaders and become voice of the community members. The capacity building program aims at the following strategies:
 - *Develop agewans as champions/ambassadors of the SEWA movement*
 - *Agewans to be made the driving force of SEWA’s organizing and advocacy efforts*
 - *Agewans to be the problem-solvers, go-to persons for members of respective areas – first point of contact with the union*
 - *Agewans to be made to feel valuable not only for SEWA, but for society at large*
 - *Agewans to be developed in a way that they could train and build capacity of SEWA members by propagating SEWA’s ideology*
 - *Agewans to be developed as leaders of community action*

2. LIVELIHOOD:

SEWA identified a large number of home-based workers in eastern part of Delhi engaged in bindi, bangle, bed sheet making and embroidery. Most of them migrated from parts of Uttar Pradesh and Madhya Pradesh in search of better livelihood opportunities. These home based workers were part of the big international readymade garments supply chain .SEWA realized that large population of textile workers

resides in displacement colonies of Delhi in India and were highly disadvantaged due to their migratory status. Women (especially Muslim women) were particularly disadvantaged by strong patriarchal norms which limit their access to education and employment opportunities. Women's lack of freedom to move outside their homes hence is reliant on low-paying home based work, especially textile work such as stitching and embroidery. Most textile home-workers work for contractors who exploit them by giving low rates for their work. As most of these women are poor and illiterate, it is very hard for them to stand up for their rights. They have no choice but to depend on the middlemen to get an income. Textile home-workers also face occupational health and safety issues such as eye strain and joint problems. They also lack opportunities to improve their skills so they can command a higher income. Women were majorly involved in readymade garment supply chain and faces gender discrimination in all perspectives.

SEWA realized that the home-workers face many problems including:

- *Few home-workers are paid the minimum wage and even fewer earn a living wage.*
- *Record-keeping is poor or non-existent, so pay is reduced even further. Delayed payment, irregular payment and indebtedness to intermediaries are also major issues.*
- *Insufficient and irregular work.*
- *Unclear or non-existent employment or legal status.*
- *Inadequate social security and benefits.*
- *Poor health and safety.*
- *Lack of awareness of rights and organization.*

In order to address the above issues, SEWA established a ground breaking and scalable embroidery centres which was also approved by Ethical Trading Initiative (ETI), UK based alliance of retailers, garment companies, trade unions and nongovernment companies which exists to identify and promote good practices in the implementation of company codes of conduct on labour standards. These centers linked garment companies directly with workers, eliminating exploitation by middle men. The centres shorten the supply chain and provide a system to trace the whole supply chain - allowing tracking of garments from home-worker to shop floor. With layers of middle men removed, SEWA are able to pass on these savings to the home-workers so they get higher piece rates for embroidering, embellishing or sewing garments. The centres also address child labor issues through education and community monitoring.

Gradually, SEWA established six centers operational in Delhi Sunder Nagri, and Nagri, Mustafabad, Mulla Colony, Rajiv Nagri and Ashok Nagar. In 2013, Ruab SEWA had the following achievements :

- *750 members became shareholders of Ruab SEWA*
- *The producer company had turnover of Rs 63.8 lakhs.*
- *Provided regular work to 300 members with earnings of Rs 3046101.*
- *Provide members financial services of savings and credit through "SEWA's Thrift and Credit Cooperative".*
- *Linkages with government welfare schemes, health programs, vocational training through SEWA Youth Resource Center.*
- *SEWA is working towards issuance of artisan card to its members through Ministry of Textile and Handicrafts which gives them recognition as an artisan from Government of India to avail benefits of medical and insurance facilities as well as platform to showcase its skill and products in renowned places.*

- *Ruaab SEWA initiated a production center in Mulla Colony to provide intricate work to 25 members which provides an opportunity to members to earn higher than home based work.*
- *Provided ethical sourcing platform to 19 buyers and 30 suppliers.*

3. HEALTH AND SOCIAL SECURITY

The risk of illness for marginalized families is irreversible health damage, inescapable debt, and even early death. Poor working women's health issues become neglected because of high costs, administrative barriers, overwhelming workloads, and domestic responsibilities. SEWA Delhi runs an urban model of SEWA Bharat's health and social security program to ensure the well-being of its members. The main social security and health activities aim to provide access to information and health education, strengthen public service linkages, and reduce health expenditure through referrals. Based on the Government of Delhi's Gender Resource Centers, SEWA Shakti Kendras are the key outlet for delivering the Delhi social security and health program.

Achievements

- Over 1,500 women engaged in 180 health awareness sessions in 2013
- In 2013, 103 health camps connected nearly 5,500 people with free health care like eye check-ups and pap smears
- In 2013, 368 referrals helped save poor families Rs. 4,11,520
- 3240 sanitary napkins were distributed in the community.
- Under the WASH (Water and Sanitation) program, 24 awareness sessions were held which were attended by 628 people.

Main Social Security and Health Activities:

- SEWA Shakti Kendra
- Jagriti sessions: educating women for preventive care
- Referrals: increasing access to healthcare
- Social security linkages

4. COMMUNITY MICROFINANCE

SEWA Delhi has been a platform for poor women to establish an independently registered women's run and tailored financial institution called the Mahila SEWA Urban Cooperative Thrift and Credit Society in 2007. This self-managed cooperative provides women with and saving schemes and access to large amounts of credit. As women have ownership over the organization, all the financial services are dynamic and needs based to suit women workers of the informal economy.

Achievements

- Total cooperative members: 7,253 women
- Total savings (excl. share capital): Rs. 3,69,00,000
- Avg. saving per member: Rs. 4,535
- Cumulative loans given: Rs. 10,25,00,000
- No. loans given 2013: 1,127

- Loan Amount (Rs.) 2013: Rs. 3,02,87,000
- Financial literacy trainings 2013: 300 trainings, 4,500 participated
- New cooperative members in 2013: 2,247 women

5. ADVOCACY AND NETWORKING

SEWA Delhi works closely at the grass roots level and understands the issues from the member's point of view. SEWA Delhi highlights the true concerns of the women workers at the national and policy level, and has provided key input and recommendations for major policy such as the National Street Vendor Bill.

At the grassroots level, SEWA Delhi members engage in advocacy campaigns, public actions, and policy discussion. Women worker members are engaged in the political and legal struggle for their rights, recognition, and respect.

Some highlights of advocacy and networking are:

- **Victory in 'Gainda Ram and others vs. MCD and others' case**
In 2006, SEWA members intervened in the 'Gainda Ram and others vs. MCD and others' case before the Supreme Court where the Court directed the MCD and the New Delhi Municipal Corporation (NDMC) to draft schemes keeping in mind the National Policy on Urban Street Vendors 2004.
- **Victory in court case to prevent displacement of Qutub Road Market**
- 613 members were linked to the Annashri Yojna of the government where each received Rs. 7200/-
- 194 youth were connected with Swarna Jayanti Shahari Rozgar Yojana under various vocational courses.
- In November 2013, **SEWA Delhi and the Labor Commission jointly prepared a road map to register 5,000** construction workers.
- **DBOCWWB registration support to over 3,500 construction workers** since 2008.
- Since 2011, SEWA Delhi connected **children of construction workers to educational scholarships worth Rs. 5,04,000**
- Through demonstration and government liaising, **SEWA Delhi members forced the release of 246 passbooks** from the Labor Commissioner's office of Northeast districts of Delhi.

SEWA Delhi Partners and Affiliations

SEWA Family

- SEWA Bharat
- Sister organizations

Networks and Affiliations

- Homenet South Asia
- Women in Informal Employment: Globalizing and Organizing (WIEGO)
- National Association of Street Vendors of India (NASVI)

Partners

- Tech Mahindra
- Mission Convergence – Delhi Government
- Oxfam India
- TR Aid (Textile Recycling for Aid and International Development)
- Monsoon Trust
- Pearl Academy of Fashion

SEWA Delhi Success Stories

Workers Story: Sitara



For migrant workers in Delhi, a new life is a welcomed change. But it comes with startling challenges. When Sitara and her family left their village in Uttar Pradesh, she never imagined the difficult living conditions they would face in Sundernagari, a former slum area on the outskirts of East Delhi. In the summer, the government water supply is cut, the 'urban village' residents are forced to drink from borehole tubing from the ground, and a sewage trench surrounding the colony is used for defecation.

On top of poor living conditions, economic stability is precarious and exploitative employment is the norm. Sitara's husband, Nasir, found work as a daily wage labourer, but while expenses were regular, his work was not. Sitara needed to find a way to support her husband and four children. However, like many village women, Sitara had barely any schooling and no formal job

training. She began embroidery work for irregular contractors who would pay her low piece rates. Despite supplementing the family's income, Sitara found that her family was still suffering.

In 2005, SEWA Bharat opened a center for women embroidery workers. SEWA outreach workers approached Sitara about joining the centre, but faced a common list of problems encountered when organising poor women: the women's lack of confidence, fear, and skepticism. Without training and education, poor informal women workers are frozen in the shadows of the mainstream market.

SEWA's grassroots empowerment model helps given women like Sitara role models, confidence, and opportunities. Sitara joined SEWA's embroidery center and began to earn a fair rate for her embroidery work – more than double what contractors paid. Sitara now supplements her family's income by Rs. 2,500-3,000 per month. Sitara is also a shareholder in SEWA's embroidery cooperative called the SEWA Ruaab Artisans Company. Sitara has tapped into SEWA's diverse development activities and has three savings accounts in SEWA Delhi's Thrift and Credit Cooperative.

Sitara's advancement extends beyond economical and financial improvements; she now is confident and empowered. Sitara says, **“Since working for SEWA, I feel like I am able to express myself.”**

SEWA Delhi's network of over 50,000 women have access to leadership building, finance training, and other social security programs that enable women to make positive changes in their communities.

SEWA Delhi advocacy for the rights of women workers in the informal sector is connected to the nation-wide advocacy of SEWA Bharat. SEWA Delhi is a crucial part of a wider SEWA movement to empower poor women workers around India.

Delhi Cooperative Story: Roshni

Roshiniben is a 58 year-old widow who lives in a two-room rented accommodation in Raghunagar along with her two sons, one daughter-in-law and four grandchildren. She pays a monthly rent of Rs 4000.

Background: Before marriage Roshnini ben used to live in the slums near New Delhi railway station. Her father sold clothes. She was the eldest among three boys and three girls. Her mother, a housewife, took care of the children and did the household chores. Her father along with the entire family used to go to Alwar for 10 days every month to sell clothes.

Roshiniben got married at the age of 21 in Bhiwani, Rohtak. After marriage she continued to live in slums across Delhi and never had a permanent house. It was only a few years back when she was displaced along with her family from the slums in Raghunagar that she found the house she is currently staying in. She was able to get the house on rent because of her Gujarati origins.



A mother of eight children – one girl and seven boys – Roshiniben stays with two sons, one of whom is single. All other children are married. Her other five sons live separately along with their families in other parts of Delhi.

Roshiniben does *feri* (business of exchanging utensils for old clothes from various households). She has been in this business for the last 35 years. Earlier she used to go to a market near Red Fort to sell the old clothes but that market moved elsewhere. Now she goes to Karol Bagh every Monday to sell the clothes. She stays there from 3pm to 7pm and is able to earn on an average Rs 200 per day. She starts from her home every day at 12 noon and returns by 6 in the evening.

Her married son is in the business of selling clothes purchased at cheap rates from the nearby local market. Both of them are able to earn between Rs 5-6,000 every month.

Daily routine: She wakes up at 6 am daily and goes to the market to sell the old clothes after having a cup of tea. She returns home at 10 am. After having food she goes to different colonies to carry out her business and returns by evening. She has dinner with her family and goes off to sleep thereafter. Her daily routine is very tiring keeping in view the distance travelled on foot and the load carried by her at such an age.

Association with SEWA: Roshiniben came to know about Mahila SEWA (U) Cooperative T & C Society Ltd. from a colleague and opened her account with a small amount of Rs 110 in 2008. She started with a monthly contribution of Rs 550 in her account. After 6 months, she took her first loan from SEWA of Rs 15000 in 2009 to purchase utensils for her business. Her landlord stood as a guarantor for this loan. She returned this money in 15 months by paying a monthly installment of Rs 1,000.

Subsequently, she has taken a loan of Rs 30,000 and Rs 60,000 to enhance her earnings. The last loan of Rs 1, 00,000 was taken by her for the clothes business but was used to meet medical expenses. Immediately after taking the loan she had an accident and was injured badly. She was admitted to a private hospital where expenses came close to Rs 1, 00,000. However, with her daily business she returned this loan amount too.

SEWA Impact: According to Roshiniben, the rate of interest on loan offered by SEWA is very low in comparison to the loan taken from friends and relatives. She believes the scheme is beneficial for poor people as the interest and the principal gets deducted every month and it does not burden them excessively.

Being a widow and the head of the family, Roshiniben is the ultimate decision maker for all the financial matters of her family. After taking loan from SEWA, her quality of life has improved and she could purchase a washing machine and LED television for her family. Now, she is even in a position to put her granddaughter in a private school and grandson in a play school where the fee is approximately Rs 2,000 per month and Rs 500 per month respectively. She plans to opt for SEWA for her future loans as the terms and conditions are favourable for the borrower. She dreams of having a house of her own and happiness and peace for her children.