Over 90% of the Indian economy is fuelled by workers of the informal economy, who are deprived of job security, social and legal protection, and above all, a united voice. Since 1983, SEWA Bhagalpur has organised over 40,000 women workers for their empowerment.

PROGRAMMES & ACTIVITIES
SEWA Bharat strives towards vulnerable women’s full employment and self-reliance through five integrated development programmes in organising and mobilising, advocacy, livelihood promotion, health and social security, and micro-finance.

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). Through livelihood-based trade committees, women workers are enabled to advocate for their own rights.

• 923 women participated in 34 mohalla meetings in urban areas of Bhagalpur in 2013.
• 66 local women are empowered aagewans.

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

Advocacy achievement: improving government healthcare
From 2009-13, SEWA Bhagalpur women met with government Village Health and Sanitation Committees to ensure activation of two village health sub-centres.

• 6,000 people around Bhagalpur can now access healthcare.

Livelihoods
The global business environment is competitive and profit is maximized by exploiting unskilled informal sector workers. In this process, traditional livelihoods are thrown to the wayside. SEWA Bharat supports women's livelihoods by creating direct market linkages, and helping them develop competitive skills.

SEWA Silk Weaver’s Cooperative
In 2010, SEWA Bhagalpur supported informal women workers to set up their own producers’ cooperative called SEWA Saheli Bunkar Sahkari Samiti Limited. SEWA’s cooperative model gives women product ownership, access to micro-finance and control over business.

• 100 weavers are members to the cooperative to support their families and revive their craft (Dec. 2013).

Loom Mool is a new ethical SEWA Bharat-supported brand that connects SEWA cooperatives to the market in an ethical supply-chain. Loom Mool sources from SEWA Bhagalpur’s silk cooperative, Delhi-based Ruaab SEWA Artisans Producers Company, and tie-and-dye artisans from SEWA in Rajasthan.

Supporting Bidi Workers
Bidi (indigenous cigarette) rolling is the only viable source of income for thousands of women whose husbands have migrated for urban employment. Unorganised and uneducated women are easily exploited in the bidi industry. SEWA helps bidi workers mobilise to access rights and entitlements.

• 4,950 bidi roller members in Bhagalpur
• 10 bidi trade committees met 53 times in 2013
• 200 bidi worker ID cards made to give women access to welfare schemes and legal recognition
• Eye-care-cum-occupational health camp brought 200 bidi rollers free check-ups
Microfinance
Women in the informal sector lack safe, reliable, and non-exploitative sources of finance. SEWA Bhagalpur’s microfinance program empowers women to become financially literate, have control over their money and assets, and be resistant to financial shock.

Self Help Groups (SHGs)
SEWA SHGs consist of 10-20 women who financially support one another through monthly meetings, savings, internal loan disbursement and repayment. SHGs give women first-time access to capital, inculcate the importance of savings, and build the financial credential to be linked to mainstream banks.
• 104 SHGs comprising of 1164 SEWA women members
• SHGs in Bhagalpur have savings of Rs. 18+ lakh
• SHGs gave 182 loans worth Rs. 5,66,354 to finance poor women’s business, home maintenance, and education.

Health and social security
Poor working women’s health concerns 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.

SEWA Bhagalpur activities for better healthcare:
Jagriti (health awareness) sessions empower women with in-depth knowledge on needs-based issues like TB, mother and child health, and nutrition.
• 6,089 marginalised people gained vital health information in 200 health awareness sessions (2013)

SEWA members in Bhagalpur organise health camps with doctors and expert practitioners to deliver health services right in communities of need.
• Over 400 vulnerable women participated in specialised women’s health workshops in gynecological care and sexual and reproductive health rights (2013)

SEWA health saathis directly refer the poor to healthcare centers and show women how to lead community members.
• 1,317 referrals to government & private clinics (2013)

Social security scheme achievements:
• 1,635 linkages with government schemes (Dec. 2013)
• 3 social security camps with 278 participants in urban areas of Bhagalpur in 2013

Looking forward
SEWA is constantly striving to expand its network to empower more vulnerable women informal workers towards full employment and self-sustainability.

SEWA Bhagalpur aims:
• To extend SEWA to 50,000 women workers
• To train over 1,100 women in financial literacy
• To refer over 1,000 women directly to healthcare

State-level Thrift and Credit Cooperative in Bihar
Banks often deny services to low-income and illiterate women. In 2012, SEWA Bharat supported members in opening their own state-level financial institution, SEWA Bacchat Aur Sakh Swavabimati Sahkari Samiti Co-op to cater to women’s needs.
• 1,022 poor women have cooperative accounts
• Cumulative savings worth Rs. 16,81,695
• In 2013, 342 Bhagalpur members joined the Co-op

SEWA Credit Co-op, Bihar Loan Portfolio (2013) Total: 226 loans worth Rs. 32,21,600

- Business 7%
- Agriculture 3%
- Customary Practices 9%
- Money lender 10%
- House expenses and repair 13%
- Education 14%
- Health 1%
- Assets 43%

(All microfinance figures as of Dec. 2013)