Over 90% of the Indian economy is fuelled by workers from the informal economy, who are deprived of job security, social and legal protection, and above all, a collective voice. Since 1983, SEWA Bharat has organised over 13,000 women across 127 villages across 4 rural wards and 45 urban blocks in the Katihar district of Bihar.

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. SEWA in Katihar also runs special activities and grass-roots initiatives.

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.

• 2,000+ women participated in 85 mohalla meetings for community development in 2013.
• 39 empowered women are aagewans in Katihar.

Advocacy
SEWA is a member-based organisation of informal women workers that helps them to push their 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.

Livelihoods
Poor women in Katihar work hard but go unrecognized, and earn meager hand-to-mouth wages. SEWA Bharat organises women for greater leveraging power and collective identity, creates direct market linkages, and empowers women with competitive skills for their trades.

Swacch (Clean) Katihar, Swasthya (Healthy) Katihar
Katihar has no proper solid waste management (SWM) system, resulting in over 15 tonnes waste pollution in the streets, drains, and communal areas every day. In 2010, the national federation of SEWA membership institutions, SEWA Bharat, launched the Swachh Katihar, Swasthya Katihar project to pilot a sustainable SWM model.

SEWA Bharat’s SWM model provides dignified employment to women, meets local waste management needs, and protects the environment. In 2012, the Katihar Municipal Corporation supported SEWA Bharat to implement a one-year pilot project to deliver waste collection services to households across 9 wards of Katihar.

• 47 women gained employment in 2013
• 4,500 houses covered in 2013

Bamboo production
In 2013, SEWA Bharat launched Loom Mool, a new cooperative linking initiative that trains waste pickers in an alternative livelihood. Loom Mool will source to products from 150 women bamboo workers.

After her husbands’ death, SEWA connected Meera with microfinance and a local government scheme called Pariwarik Labh to pay off the debt accrued during his illness. Meera eventually became a SEWA employee.

Despite the trauma she has faced, Meera says, “Because of SEWA I am able to earn for myself and my daughter. SEWA has helped us to overcome our dark days.”
**Microfinance**

Women in the informal sector lack safe, reliable, and non-exploitative sources of finance. SEWA microfinance programme in Katihar 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. Through SHGs, women have first-time access to capital, reduce their dependency on exploitative moneylenders, inculcate the importance of savings, and build the financial credential to be linked to mainstream banks.

- 21 SHGs with 212 women members
- Savings worth Rs 3,99,685
- 170 loans worth Rs. 7,13,925, financed poor women’s business, education, and healthcare
- 483 members trained in financial literacy in 2013

**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 Bachat Aur Sakh Swavablamki Sahkari Samiti Co-op.

- 1,022 women have cooperative accounts
- Cumulative savings worth Rs. 16,81,695
- In 2013, 350 women from Katihar joined the Co-op

**SEWA Credit Co-op, Bihar Loan Portfolio (2013)**

Total: 226 loans worth Rs. 32,21,600

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

(All microfinance figures as of Dec. 2013)

**Healthcare**

Poor working women’s health concerns are often seriously neglected because of high costs, administrative barriers, overwhelming workloads, and household responsibilities. SEWA’s health programme includes preventative and curative care to address women workers’ health conditions.

**Jagriti (awareness) sessions** empower women members with in-depth knowledge on issues such as mother and child healthcare, nutrition, and health schemes.

- 1,679 people participated in 48 health awareness sessions in Katihar (2013)

SEWA organises needs-based health camps with doctors and expert practitioners who bring treatment directly into communities.

- 5 women’s care camps facilitated first-time pap smear tests for 137 women in 2013

SEWA health *saathis* directly refer women to government and private healthcare centres to reduce poor women’s expenditure, and pass on skills and experience for women to lead community members.

- 1,030 poor people referred to health centres in 2013

**Social Security**

The Indian government has a vast number of social protection programmes, but benefits hardly reach those in need. SEWA is improving the existing social security system in Katihar by providing marginalised people with scheme information, application support, government administration liaising, and advocating for more relevant services.

- 4 social security camps linked 685 marginalised people with welfare services and scheme info in 2013.
- Katihar has 2 SEWA *Shakti Kendra* (Empowerment centers) in poor areas to facilitate social scheme link-ups

**Looking forward**

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

**SEWA in Katihar aims:**

- To increase membership to 7,000 women
- To connect 700 women from Katihar to the SEWA state-level Thrift and Credit Cooperative.
- To more than double the Katihar aagewan cadre by empowering 50 additional women

Katihar Factsheet, March 2014
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**Skill building**

Underprivileged women and girls are trapped in a cycle of poverty due to lack of accessible, market-responsive, and skill-development opportunities. SEWA Bharat runs high-quality skill building courses and trainings, and provides rewarding job placements.

- 232 girls engaged in skill building in Katihar (2013)