Over 90% of the Indian economy is fuelled by workers of the informal economy, who have no job security, social services, or legal recognition. Registered in 1982, SEWA Munger has 28,188 women members in 205 villages across 4 blocks of Munger, Bihar.

**PROGRAMMES & ACTIVITIES**
SEWA Munger strives towards vulnerable women's full employment and self-reliance through carrying out five integrated SEWA Bharat development programmes in organising and mobilising, advocacy, livelihood support, 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.
- 61 *mohalla* meetings engaged 1,672 women in 2013
- 20 community women have risen as *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 members gain identity and bargaining power to ensure that the government understands and meets their needs.

*Mahadalit* Resettlement: issue and achievements
*Mahadalits* are the poorest of the suppressed Dalit-caste. In 2011, marginalized *Mahadalit* families were forcefully evicted and pushed to the brink of starvation.
- 60 *Mahadalit* families organised under SEWA Munger
- Action: In Aug. 2011, over 300 SEWA members and other social activists came together in public demonstration.
- Result: District administration agreed to act for *Mahadalits*.

**Livelihoods**
Livelihood opportunities for women in Munger are largely restrained to the domestic space. Women go unrecognized for their work on family farms or through home-based activities. SEWA Munger sets women up with sustainable livelihoods and helps them develop market-relevant skills to further their economic empowerment.

*Agarbatti* (incense) Production
SEWA Munger’s women members themselves own and operate two registered *agarbatti* production institutions. The SEWA *Udyogik Swalambhi Sahakari Samiti* (2005) focuses on *agarbatti* production, while the SEWA *Shram Sugandhit Producer Company* (2008) engages women in high-value *agarbatti* scenting.

SEWA Bharat, the national-level SEWA federation, maintains a direct market link-up with ITC to ensure job security.

*Agarbatti* production achievements:
- Over 900 women members engaged in sustainable, fair-waged *agarbatti* work in 2013
- Rs. 4,36,68,713 sales for the scenting unit in 2013

**SEWA Munger solar energy initiative**
In Bihar, only 6% of households are electrified. SEWA Munger's solar initiative empowers women as trailblazers of renewable energy in their communities.
- 51 solar project SHGs enable women to finance their own solar home systems, and gain assets
- 407 households have been connected to solar
**Microfinance**

Women in the informal sector lack safe, reliable, and non-exploitative sources of finance. SEWA Munger’s microfinance program empowers women to become financially literate, have control over their money and assets, and be resistant to financial shocks.

**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 safe capital, inculcate the importance of savings, and build the financial credential to be linked to mainstream banks.

- **326 SHGs with 4,500 informal women workers**
- **SHG savings over Rs. 1.2 crore**
- **1,715 loans worth Rs. 77,68,507 given** *(as of Dec. 2013)*

**Financial Training**

In 2013, SEWA Bharat launched a new microfinance training-of-trainers program, empowering 25 girls with the skills to deliver financial literacy workshops. In 2014, each vibrant young woman will extend financial literacy to at least 30 women from her own community.

**SEWA Munger microfinance achievement:**

- **530+ members gained financial literacy** *(2013)*

**State-level Thrift and Credit Cooperative in Bihar**

Banks often deny services to low-income and illiterate women, as a sustainable response, SEWA Bharat supported members to open their own state-level financial institution, SEWA Bacchat Aur Sakh Swavablambi Sahkari Samiti Cooperative in 2012.

- **1,022 women have cooperative accounts**
- **Cumulative savings worth Rs. 16,81,695**
- **In 2013, 226 loans were given, amounting to over Rs. 3.2 crore** *(see below chart)*

*(as of Dec. 2013)*

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

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

**Healthcare**

Vulnerable working women’s health issues 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 ensure that women’s health conditions are addressed.

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

- **25,000 people engaged in 485 health awareness sessions** *(2013)*

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

- **16 health camps linked 674 people to treatment** *(2013)*
- **53 people helped to fully treat tuberculosis** *(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.

- **1,699 referrals saved Rs. 39,71,200 for low-income families in 2013**

**Social security**

The Indian government has vast social protection programmes, but benefits hardly reach those in need. SEWA aims to improve the existing government system towards greater efficiency and outreach. SEWA connects marginalized people to entitlements by providing scheme information; application and government admin liaison support.

**Social security linkage achievements:**

- **8,925 people have been connected to RSBY**
- **In 2013, 1,142 government scheme linkages helped people access benefits including pension, caste certification, and various identity cards.**

**Looking forward**

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

**SEWA Munger aims:**

- **To expand to 33,500 members**
- **To open 2,000 women’s cooperative accounts**
- **To connect 4,000 households and 20,000 people with solar lighting**