



SEWA

A collective voice of Women

for economic independence and social mobilization

SEWA Goals: Self Reliance and Full Employment

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SELF EMPLOYED WOMEN'S ASSOCIATION



- SEWA founded as a Trade Union by Ela Bhatt on Gandhian principle in 1972 to organize women in the informal sector of economy.
- To achieve work security, income security, food security and social security
- To make women individually and collectively self-reliant, economically independent and capable of making their own decisions. Poor women are the owners, managers and beneficiaries.

SEWA members are women in informal economy



- Home based workers, such as garment makers and leather workers
- Street vendors

- Women selling their labour and services, such as agriculture labourers, child care providers
- Small producers, such as small farmers, milk producers



SEWA movement in India



A Banyan Tree Forest

**SEWA's
1.9 million members**

Over 100 SEWA Organizations



Women's collective voices

- Different School of thoughts in informal economy
 - Entrepreneurial Activity: activities/enterprises: capable of independent dynamic growth
 - Survivalist: activities/enterprises: not capable of dynamic growth without support
 - Subordinate: activities/enterprises/workers: dependent on or exploited by capitalist firms
 - Criminal- under ground: activities/units: dealing with illegal goods or services



Significance

The informal economy is large by whatever measure is used:

- Share of non-agricultural employment: 45-82 % of non-agricultural employment in developing regions (WIEGO 2014 - the 82 % is South Asia – highest of all sub-regions world-wide)
- Share of enterprises: own account enterprises alone (i.e., those without hired workers) account for 85% of total enterprises in India (National Sample Survey Organisation 2012)
- Share of GDP: informal enterprises (i.e., the informal sector) contribute 25-50% per cent of non-agricultural Gross Value Added in developing countries (ILO-WIEGO 2013) - 46.8 % contribution of informal (unorganized) sector –India 2008

SEWA's 11 questions to evaluate “Empowered Women’s progress”

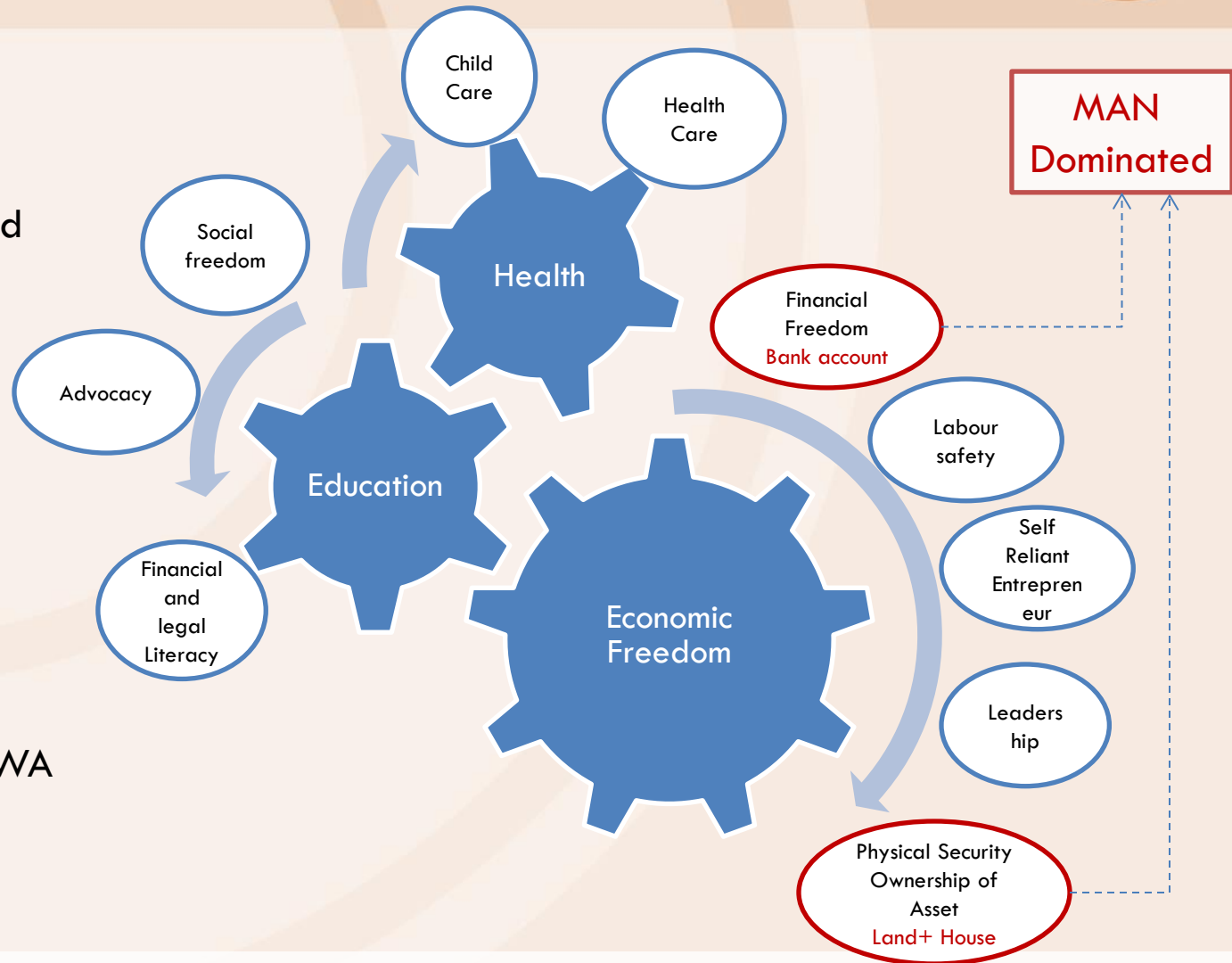


- Have more members obtained **more employment**?
- Has their **income increased**?
- Have they obtained **food** and **nutrition**?
- Has their **health** been safeguarded?
- Have they obtained **child-care**?
- Have they obtained or improved their **housing**?
- Have their **assets increased**? (e.g. their own savings, land, house, work-space, tools or work, licenses, identity cards, cattle and share in cooperatives; and all in their own name.
- Have the worker's **organisational strength** increased?
- Has worker's **leadership** increased?
- Have they become **self-reliant** both collectively and individually?
- Have they become **literate**?

Women's Gears of change in a Life



1. SEWA Bank
2. Health Care and Child care
3. Legal Services
4. Capacity Building of SEWA members
5. Housing and Infrastructure
6. VIMO SEWA and SEWA Insurance



ILO figures: Women do 60% of the world's work, Get 10% of its income and 1% of assets.



How SEWA helps women to regain her dignity

One of the main reasons of poverty and insecurity is lack of access to resources since they are majorly dominated by Men.

SEWA Bank

- Business assets such as tools and machinery
- Bank account: current and savings
 - **Current Members:** 5 Lakh
 - **Current Borrowers:** 1.1 Lakh
 - **Total Portfolio:** INR 235 Crores
 - **Branches:** 10
- SEWA Mutual Benefit Trust (SMBT) provides ownership/shareholders of SGR Ltd

Housing and Infrastructure

- Mahila Housing Trust (MHT) helps build house and transfer property rights in women's name
- SEWA Mobilize for access to Land
- SEWA GrihRin Ltd (SGR Ltd) help in providing finance for Housing

New Initiative by SEWA to target social insecurity



Proliferate promotion of social security and financial inclusion through

**Low income Housing Finance
SEWA Grih Rin Ltd**

SEWA Mutual Benefit Trust

The Missing Link: SEWA Grih Rin Ltd



Finance poor urban & rural women in home improvement and formalization

- **Logical outgrowth of SEWA's family**
 - Demand from within SEWA's 1,900,000 members
- **Missing link in the financing value chain**
 - Bigger than microfinance, smaller than mortgage
- **SEWA Grih Rin Ltd (SGR Ltd) was incorporated as a housing finance private limited company under the Company's Act 1956 in July 2011**
 - Registered in New Delhi
 - Regulated by National Housing Bank (NHB)
- **Current Status**
 - Total Capital raised INR13.5 cr (135 million) of Equity
 - Received HFC License on 24th January 2015
 - Operations started in Delhi from May 2015

Major impact envisaged in next 5 Years
5,000+ loans per year, 75+ communities, 9 states

The People's Sector or Social Economy



We recognize that large part of India's Economy is neither in Private Sector nor in the Government Public Sector.

We call it the **People's Sector**

Hence People's Sector needs to be recognized and Promoted

SMBT: SEWA Mutual Benefit Trust

SMBT acts as a promoter agency of SGR Ltd which would broadly:

- **PROVIDE:**
 - Capacity building and training programs
 - Financial Planning and discipline
 - Health and Hygiene
 - Construction Safety (earthquake resistant)
 - Green / Alternate Building Technology
- **PROMOTE:**
 - Financial Inclusion for all
 - **Ownership** on tangible asset by women
 - To become shareholders of SGR Ltd





Thank You

