

SEWA: Serving the needs of self-employed women



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SEWA, the Self-Employed Women's Association, has drawn inspiration from the values promoted by Gandhi – such as community mobilisation and self-help – to promote the empowerment of disadvantaged women in all spheres of life, both private and public.



The association was established in 1972, as a trade union to represent the rights of women who are working, but without any formal contract. These workers tend to have irregular low-paid work and no social security provisions. One of SEWA's main objectives is to help them improve their working conditions and to negotiate better rates of pay.

Based in Ahmedabad, Gujarat, the independent association has over 350 000 members in this, and other Indian states. It has also provided expertise to set-up similar schemes in other countries such as Afghanistan and Sri Lanka. Apart from organising workers, it works to help members improve their living conditions, and especially to alleviate the extreme poverty that many suffer. Thus SEWA has developed other activities (banking, micro-finances and pensions, literacy training, fair-trade marketing of handicrafts) based on the needs of their members, throughout their lives.

Co-operative bank for women

This 'life-cycle approach' includes, for example, a women-only banking service developed because the traditional banks did not want to cater to the demands of

women who needed, for example, small loans to buy raw materials/goods to sell. Moreover, many of the women felt that the banks treated them with contempt because they were poor. The service provides products and services for specific requirements such as capital needed to buy stock to resell, births, weddings, training for a job, buying a house, funerals, etc.

To ensure financial autonomy from money lenders, SEWA encourages its members to save for the long-term as a condition for granting of micro-finance loans. The bank also has a fixed term deposit account that gives compounded interest. Since many members are illiterate, videos are used to teach women how to calculate interest rates.

In 2010, the SEWA bank had 330 000 clients who saved together over 1 billion Rupees (around €20 million). Its success has also inspired the Indian government to look into the establishment of a women-only bank (for all sectors).

SEWA resource centres

Outside of Ahmedabad, SEWA is looking to provide various services for women in deprived areas: A community centre in the rural area of Pij, for example, provides

support for the organisation of those working in the tobacco sector. Training is offered in using computers and a workshop has been set up for the processing of local products such as spices and pulses. Similar centres are established throughout Gujarat, sharing resources provided locally, but also by SEWA's regional centres.

SEWA – the Self-Employed Women's Association

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