



A. Happenings at SEWA

Visit to SEWA Bharat by the Gambia National Women's Council and Women's Bureau team:

A ten-member delegation from the Gambia National Women's Council and Women's Bureau visited New Delhi in the first week of April 2016 on a study tour. They wanted to understand the operations of Small and Medium Enterprises (SMEs), cooperative societies, and other pertinent industries in India. Their visit was managed by the International Division of the Confederation of Indian Industry (CII), New Delhi.

SEWA Bharat, a partner in SETU Africa, welcomed the participants and introduced them to SEWA. It was followed by a short presentation on financial inclusion initiatives of SEWA centred on women workers of the informal economy in New Delhi. The CEO of the cooperative explained the entire functioning of the Thrift and Credit Cooperative Society right from registration processes to the different services. Till date, 8000 members of the savings and credit cooperative have collected savings of over USD 898,200. Around 7000 women have accessed loans from the cooperative society for various purposes. The delegates were quite interested in SEWA's loan products and learned about all the loan products: a) Regular Loan b) Gold Loan c) Emergency Loan d) Short Term Loan e) Group Loan. The SEWA team explained how the loan products were designed to meet the demands of the women workers. SEWA's loans were disbursed at the repayment rate of 18% annually which is again at reducing rate of interest.

The team was taken to Raghbir Nagar, one of the areas where SEWA members live, located in West Delhi. SEWA has a presence in this area for more than a decade. SEWA has mobilised 7000 women street vendors from this area. SEWA arranged for an interaction with their members which included some of the strong community leaders called "aagewans" at the community centre. The Gambian delegates spent nearly an hour with the members and learned about their struggles and development activities. They also got a chance to understand the benefits that SEWA's Thrift and Credit Society is bringing to the women workers. The delegates also liked the concept of SEWA's Empowerment Centre called SEWA Shakti Kendra, a one-stop shop located at the community to facilitate awareness and linkages with SEWA's different development programs and government entitlements.

In this issue

A. Happenings at Sewa

-Visit to SEWA Bharat by the Gambia National Women's Council and Women's Bureau team

-Visit of the team from the Tanzanian High Commission, New Delhi

The Gambian team found SEWA's work very helpful and relevant to their country. They said that there are many informal sector women workers in their country too. They have organised poor working women and are working towards their development so that they get socially and economically empowered. They expressed their intention to initiate similar microfinance institutions in their country.

Visit of the team from the Tanzanian High Commission, New Delhi

The acting High Commissioner H.E Mohammed Hija Mohammed and Ms. Leluu O. Abdallah, Counsellor – Political and Economic Affairs, Tanzanian High Commission, New Delhi visited SEWA on 23rd June, 2016 to gain insights into the different activities of SEWA and the SETU Africa Programme. Tanzania is one of the five African countries where SEWA is working under the SETU Africa Programme. The visit was aimed towards strengthening the ongoing work of the SETU Africa project in Tanzania. They interacted with senior team members and community leaders of SEWA and visited a child care centre, the SEWA Bank and the Handicraft Artisan's Workshop in the city of Ahmedabad.

The meeting began with an all-faith prayer meeting. Ms. Mittal Shah, Coordinator, SEWA Social Security briefed the team about the overall activities of SEWA. Mr. Shree Kant Kumar, Project Director, SETU Africa project shared details of the SETU Africa Programme, highlighted the progress so far in Tanzania, and discussed the different areas of engagement that have emerged after the need assessment workshop in Dar-es-Salaam. He also mentioned specific activities identified during this visit. These are:

- Setting up an academy or mechanism for women's leadership training, membership mobilization and business-skill training for different livelihood activities,
- Technical support to women traders, home-based workers and domestic workers to be able to form different types of co-operatives - for strengthening the value chain, market linkages, trading and business growth,
- Initial ground work and technical support for possibility of a future women's bank/ leasing and financing facility, and



- Developing a social security scheme for poor informal sector workers, which is used, managed and owned by them.

During their visit to the child-care centre in the Pathan ni Chaali area, they also interacted with Ms. Jyoti Macwan, the General Secretary of SEWA. She

shared her own journey with SEWA and her initial works with child-care. They were then told about the functioning of the child-care centre, different activities it conducts and its impact on the community. Ms. Lellu's remark in the centre's visitors' book: "We are very pleased and convinced on the way they handle children care. Not only that, it helps to generate the committed in-coming generation". They also visited the low cost medicine shop run by the Lok Swasthya SEWA Mandli in this area. This shop provides affordable medicines in a sustainable way to members and the general public, around the clock, and it is a one of its kind initiative, where women only run the shop 24 hours a day, seven days a week.

Ms. Jayshree Vyas, Managing Director, SEWA Bank, briefed them about the journey of SEWA Bank and its overall functioning during their visit to the bank. They asked several questions, particularly about the financial literacy and other financial services apart from savings and credit services. While comparing the situation of VICOBAs in Tanzania, H.E Mr. Mohammed shared that they are operating in a very basic way and they need such technical institutions like the SEWA Bank to learn different things and scale up their operations. SEWA Bank shared their financial literacy module and promised to extend all possible help in this regard.

In the later part of the day, they visited the SEWA Haveli in Dhaal ni Pol area to interact with the handicraft artisans and the workshop of the Gujarat State Cooperative Federation. They shared that such workshops and technical support can help artisans, especially women, in producing very good quality products in Tanzania also. They enquired about inputs like market support,



design support and asked about the different skills of the members.

At the end of the visit, they expressed their gratitude and added that Tanzania will like to extend some of the experiences of SEWA members to its informal sector

workers and suggested that the possibilities to expedite this engagement must be explored. The SETU Africa team will share possible areas of engagement and different ways to take this relationship further with the High Commission shortly.

Contact Us At:

National Insurance Vimo SEWA Cooperative Ltd.

**"Chanda Niwas" Opp. Karnawati Hospital, Near Town Hall,
Ellisbridge, Ahmedabad-380006**

Telephone- 079-26580530/26587263/26574460; Fax: 26580508

Email- social@sewass.org, shreekant99@gmail.com website- www.sewasctuafrica.org