

## SEWA: Focus on Housing Improving the Livelihoods of Informal Workers

**Impact:** For a large number of SEWA members, their home is not only where they care for their families - it is their workplace. SEWA understands that if a home-based worker's home is inadequate, her ability to generate income is compromised. Over the years, SEWA has established programs to give members access to funds to improve housing or rebuild after a disaster - thereby improving the livelihoods of home-based workers.

Members of SEWA are generally very poor. Available evidence suggests that half of SEWA's urban members live in households where income per capita is below the US dollar-a-day poverty line. More than one-third live in households that are above that line, but where the per capita income is below two dollars a day. (Chen and Snodgrass 2001).

SEWA has long championed the fact that the home is often a workplace for working poor women. Since it was established in 1974, SEWA Bank has extended loans for housing as part of its general lending program. SEWA Bank estimates that one-third of its loans go towards housing and that at least 80 per cent of those loans are spent on housing infrastructure, including electricity and water connections, latrines, and drainage.

### Dayavati-ben's Story

"I live on the banks of the river Sabarmati in Ahmedabad. I make panipuris (snack food) for sale. When I first came here, we stayed in a shack which had mud floors, and wooden boards and straw mats for the walls and roof. Because of its low level and damp walls, the shack swarmed with insects. The puris I made became soggy and stale



and very few people would buy them. Moreover, garbage was strewn all around. Stray dogs and cattle wandered about; there was stagnant dirty water everywhere. There were no toilets, drainage, water, or electricity. My children fell ill frequently and we had to spend a lot of money on medicines. After being introduced to SEWA, I opened a savings account and began saving 20 rupees every month. I took three loans from the SEWA Bank and rebuilt the hut with a stone floor, brick and plaster walls and a sheet-metal roof, using our family's own labour."

In 1994, SEWA established a Housing Trust to lobby on their members' behalf for more secure housing tenure and improved infrastructure services. Then, in 1999, SEWA Bank introduced a special housing loan product: unsecured five-year housing loans of up to 25,000 rupees (and in special cases 40,000 rupees). SEWA Bank and SEWA's Mahila Housing Trust (MHT) have entered into two partnerships with government and the private sector to provide infrastructure services to slums in Ahmedabad City. SEWA has also been involved in several housing construction projects for special targeted groups of members, including those affected by the 2000 earthquake.

Over the next 5 years, SEWA's MHT will reach a minimum of 1000 families (5000 people), with need-based water and sanitation services by ensuring links with government infrastructure services and/or microfinance services. MHT is a sub-grantee within the Inclusive Cities Project.