

# Capacity Development Seminar 2015 UNDESA



## Presentation- SEWA Bharat

# SELF-EMPLOYED WOMEN'S ASSOCIATION (SEWA), Bharat



- A trade union of women working in informal economy. A Movement (Women, labour and cooperative) and Member based organization of over 1.9 million informal economy women workers in 13 states of India.
- SEWA Bharat : Federation of SEWAs across India.
- Intervention focused on women worker's livelihood, income, health, housing, microfinance, capacity building, education, skill building, government scheme linkages.

# Gender and Energy Access: Status and Needs



## Country Profile

- 400 million people in India (36% of the total population) live without reliable electricity.
- 725 million (70%) rely on biomass cooking fuels.
- 6 million agriculturist use diesel irrigation pumps.
- 163 million households use kerosene for lighting.

## Needs of Lower income household and women workers.

- Reliable and reasonably priced fuel.
- Bright lights to carry on productive work at home, at streets and shops
- Safe and conducive environment for children to study
- Smokeless fuel for cooking
- Cost-effective productive tools and equipment.
- Legal electricity and lower tariffs.



# Key Programs



Program areas	Features
Energy efficiency program	Women energy auditors audit energy consumption of lower income household in urban slums and provide energy saving alternatives.
Renewable energy program	Customised energy products, flexible and door step financing and after-sales service.
Innovation centre for Poor	Innovation wing to address livelihood and living needs through technology, product or finance innovations.

# Core elements of Intervention

## Increase Awareness



### Problem Area

- Absence of awareness programs, unfamiliarity with technology, prior bad experience with products, and doubts regarding the reliability of marketing agents and dealers

### Strategies

- (i) Energy Audits;
- (ii) Community meetings and campaigns;
- (iii) The Sustainable Energy Challenge (*Educative programs with youth from LIH*); and
- (iv) In-depth training of selected women leaders



# Affordable and durable modern energy products



## Problem Focus

(i) Absence of products that meet the needs of LIH and IEWW; (ii) absence of distribution mechanism conducive to the working and living pattern of LIH and IEWW, (iii) Inadequate provision for after-sales maintenance services.

## Strategies

(i) customised renewable energy technologies and energy efficient products suitable to the homes and workplaces of LIH and IEWW such as Micro-grid, water purification devices, Solar home light systems and lanterns; energy efficient devices like CFL, LED, Gas savers; Cook stoves; headlights; cooling, ventilation and refrigeration devices; legal grid electricity, (ii) compulsory after-sales service will be provided to end-users including complaint resolution and servicing.



# Access to Finance



## Problem Area

- High costs, the upfront payment required to purchase modern energy appliances or the cost of delivering the sustainable energy products. Cash flow in LIH and for IEWW is often irregular and insufficient for direct purchase. Credit from formal banking institutions is inadequate due to collateral/ guarantee requirement and the banks' reluctance to grant high risk loans

## Strategies

- Risk reduction for banks through facilitating loan guarantees or through a guarantee fund; (ii) mobilisation of subsidies (interest or capital) for end-users who have low ability to pay; (iii) designing of financial products within the credit cooperative tailored to the typical cash flow situations of end-users ;(vi) flexible collection systems and door-step financing ; (vii) cross-selling opportunities with other loans (*from credit cooperative*) such as housing loans, livelihood and education loans.



# Way forward



- Highlight women and energy access linkages . Women needs could be diverse in realm of domestic chores, livelihood, health, entertainment, basic services (water and sanitation), safety and public space (roads, transportation).
- Promote inclusion of women in energy access supply chain (end-user, leader, entrepreneur and service provider).
- Develop skill training programs in collaboration with Community organizations and Energy enterprises, to equip women with technical and entrepreneur skills.
- Greater amounts of innovation funding for innovations on technology; organizational, business and financial models; processes.
- Allowing direct energy subsidy and loan schemes to women groups and networks existent in the form of Self help groups, associations, cooperatives, banks and unions



# Thank You!

