



GENDER AND ENERGY ACCESS

SEWA Bharat

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

- A trade union of women working in informal economy.
- 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



Energy Access ?

**Small & Marginal
Farmers and
allied
occupations**

**Home based
workers**

**Small Shops and
Commercials**

Street Vendors

**Construction
workers**

Livelihood protection+ Livelihood generation

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) Target SEWAs network
- (ii) Community meetings and campaigns;
- (iii) Publicity campaigns



Case story- Women as end-user



“I am part of SEWA Silk Weaver’s cooperative from where I get regular work orders. There are close to 100 families in our village associated with cooperative. Earlier during power cuts we had to stop our work. The power cuts are frequent during summers. The solar light was installed near our loom. This helps us work consistently” Habibaben from SEWA Saheli Bunkar Sahkari Samiti, Village Puraini-Bhagalpur.

Access to Finance

Problem Area

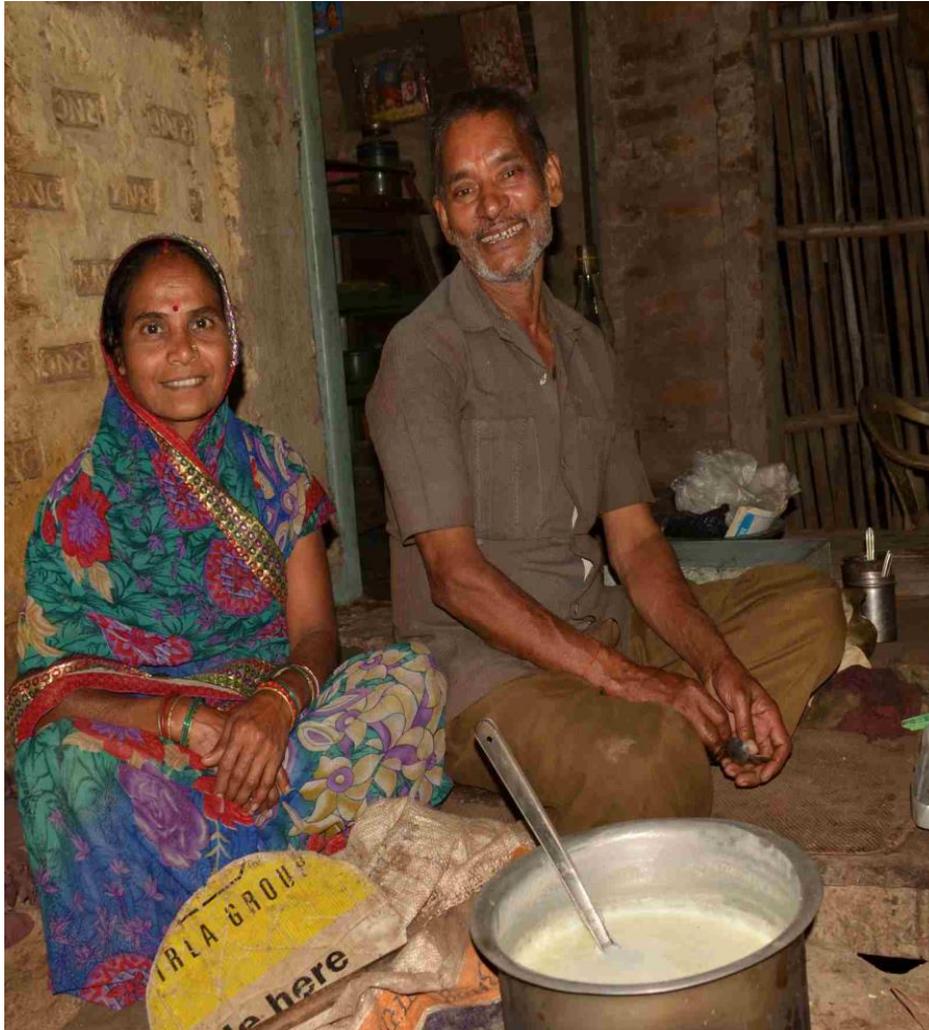
- High costs, the upfront payment required to purchase modern energy appliances or the cost of delivering the sustainable energy products. Cash flow in LIH and for IEWW is often irregular and insufficient for direct purchase. Credit from formal banking institutions is inadequate due to collateral/ guarantee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

Strategies

- Risk reduction for banks through repayment collection; (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.



Case story- Women as financiers



“I have been associated with SEWA for 10 years now and regularly save in the Credit Cooperative. SEWA Sisters checked my saving history first before giving me the light. My husband, Shri Dinesh Shah has installed the light in the shop. Now, he is able to sell tea for longer period of time.”

Radhaben, member of Thrift and Credit Cooperative, Munger- Bihar.

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 (ii) compulsory after-sales service provided to end-users including complaint resolution and servicing.



Case story- Women as service providers



“ Initially I had difficulty explaining solar energy and solar lights to women in our village. It has been 4 years and I have enabled more than 500 women procure home light systems. Now they ask me about solar water pumps and tv!” Geetaben, SEWA Sathi, Munger Bihar.

Way forward

- Promote inclusion of women in energy access supply chain (end-user, leader, entrepreneur and service provider).
- Develop and Impart skill training programs, to equip women with technical and entrepreneur skills.
- Institutionalization through energy enterprise of run ad operated by women from LIH.
- Intervention designed around women livelihood including reduction on drudgery and increase in income.



Thank You!

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