



POWER OF POWER

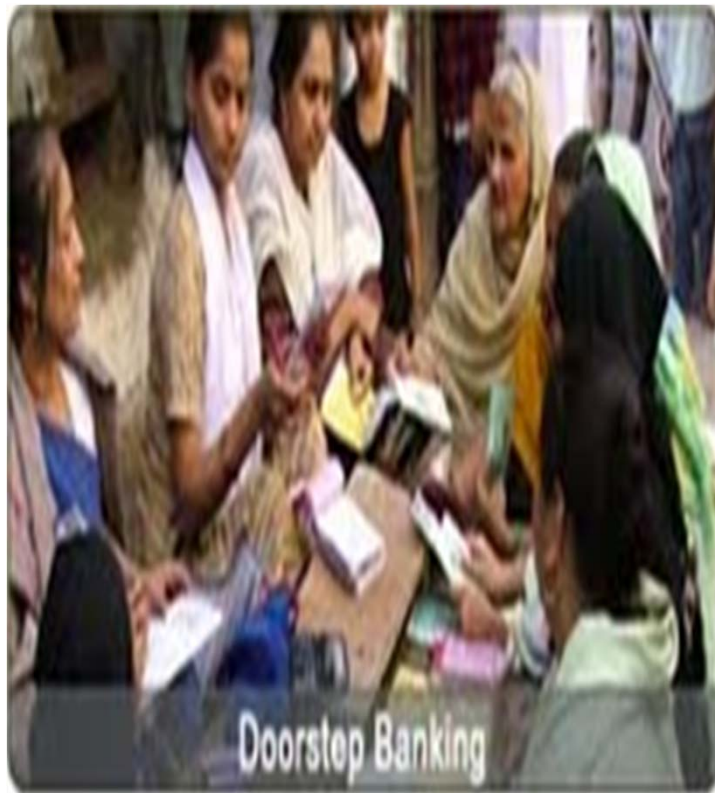
SEWA BANK



- Bank promoted by poor self employed women in 1974, in Ahmedabad, Gujarat.
- Small vendors, home based workers, & laborers.
- 4,00,000 women members.
- Door- Step Banking.
- 4 Branches in Urban Area and 2 in Rural .



Objective of SEWA Bank



- To help poor women to come out of the vicious cycle of poverty, vulnerability & drudgery by
- A) Providing financial services like
 1. Savings
 2. Credit
 3. Insurance
 4. Pension

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Objective of SEWA Bank



- B) Providing non financial services like financial literacy, business counseling.
- C) Continuously looking at their life cycle financial needs & design suitable financial products.
- D) Looking for options which help them to reduce drudgery, increase productivity & income, improve living condition.

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Energy Project



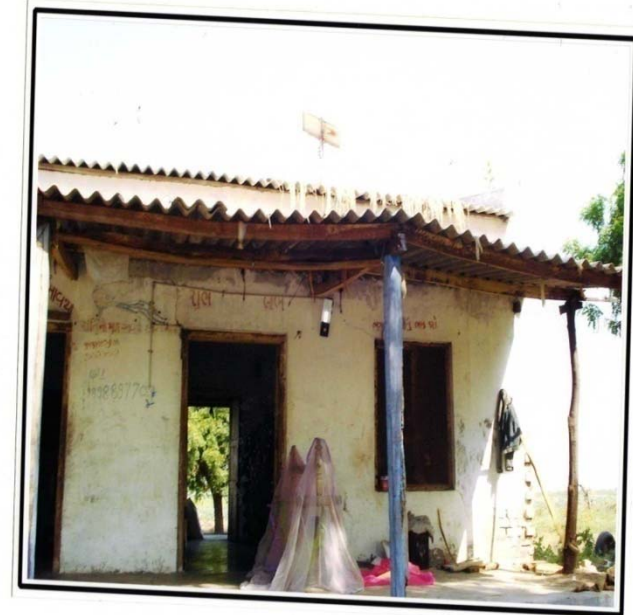
- We found from the survey that Self Employed Poor Women works hard for 12 to 15 hours a day; but earn very little.
- Contribute a lot in the economy.
- They are closely working in areas that require energy in one or other way but they are not able to get energy due to lack of access to efficient energy resources.
- So SEWA Bank started its Energy Project in 2006.



SEWA- SELCO



- SEWA Bank – SELCO partnering is a part of achieving the overall objective by providing suitable & affordable “energy product” to SEWA bank’s members.



Approach of partnership



- A) To work closely with women, understand their business process & living environment, & design appropriate “energy products” as well as financial products.
- B) Distribute these products, through women leaders, train women leaders as entrepreneurs .
- C) Study impact of use of these products
- D) Redesign product if required.
- E) Key desired impact.
- F) Reduce drudgery.
- G) Increased productivity, income
- H) Improve living condition.

Products



- Solar Lanterns
- Solar Home lights
- Solar Headlamps
- Smokeless Stove
- Sarai Cooker
- We are creating many women entrepreneurs by providing them training and upgrading their skills. They can thereby use that training and can train other sisters in the society.



MARKETING TOOLS



- Group Meeting
- Brochures
- Awareness through video presentations
- Demonstration Van
- Individual Counseling
- Demonstration of the products.

DEMO VAN



ENERGY LOAN



- Solar products are comparatively costly and hence we have designed energy loan keeping in mind the financial needs our women members.
- We provide Energy Loan to our women members to purchase any of our products from energy project
- We are having revolving fund for Energy loan and we provide energy loan to our members at Lower Interest Rate and Solar Products are Subsidized at 30%.



- It is combination of money power, women power & energy power which is empowering poor women.

THANKS