

CASE STUDY- SEWA

SUBJECT : (ENTREPRENEURSHIP)
CHAPTERNUMBER:4
CHAPTERNAME :ENTREPRENEURS AS
INNOVATION AND PROBLEM SOLVING

CHANGING YOUR TOMORROW

SEWA – CASE STUDY

- In 1971, a few women handcart pullers approached Ela Bhatt, head of the women's wing of the textile labour association, in Ahmadabad, with problems like low and erratic wages, poor working conditions etc., Bhatt was aware that most of the women did petty jobs, working as garment makers, vegetable vendors, handcart pullers, milkmaids, hawkers etc., to supplement their family income. About 97% of the women lived in slums and 93% were illiterate. Bhatt soon realised that the women in the informal sector were unorganised, unprotected, economically weak, and had no bargaining power. In 1972, the garment workers formed their own co-operative. They were the first group to be organised under SEWA.

- By 1977, six other groups- used garment dealers, handcart pullers, vegetable vendors, junk-smiths, milk producers and miscellaneous workers- formed their own co-operatives. The co-operatives were formed with the share capital provided by the women. Each cooperative was run by a democratically elected executive committee of workers. Initially SEWA provided the required capital to the co-operatives, but once they were established, they functioned on their own. The members of the co-operatives shared their skills and expertise, developed new tools, designs and techniques and were engaged in joint marketing efforts

- The members of SEWA has increased from 320 in 1973 to 6,94, 551 in 2002. Any self-employed woman over the age of 15 was eligible to become a member of SEWA by paying a nominal annual fee of Rs. 3/-. In 1975, the annual membership fee was increased to Rs. 5/-. Since its inception in the early 1970s, SEWA has been working towards organizing and empowering poor, self-employed women in rural and urban areas in India. SEWA has helped them to get regular employment, easy access to credit, childcare, healthcare facilities.

CONCEPT OF RISK

- Business risk means the possibility of some unfavourable occurrence. According to B. O. Wheeler, —Risk is the chance of loss. It is the possibility of some adverse occurrence”. There is always a possibility of loss in business even though the businessman exposed to it may not be aware of it.
- Business risks are of a diverse nature and arise due to innumerable factors.

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