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**Water and
Sanitation
Program**

South Asia Region

Credit Connections

SEWA Bank

Ahmedabad,
Gujarat

Gujarat Mahila
Housing SEWA Trust



DFID Department for
International
Development

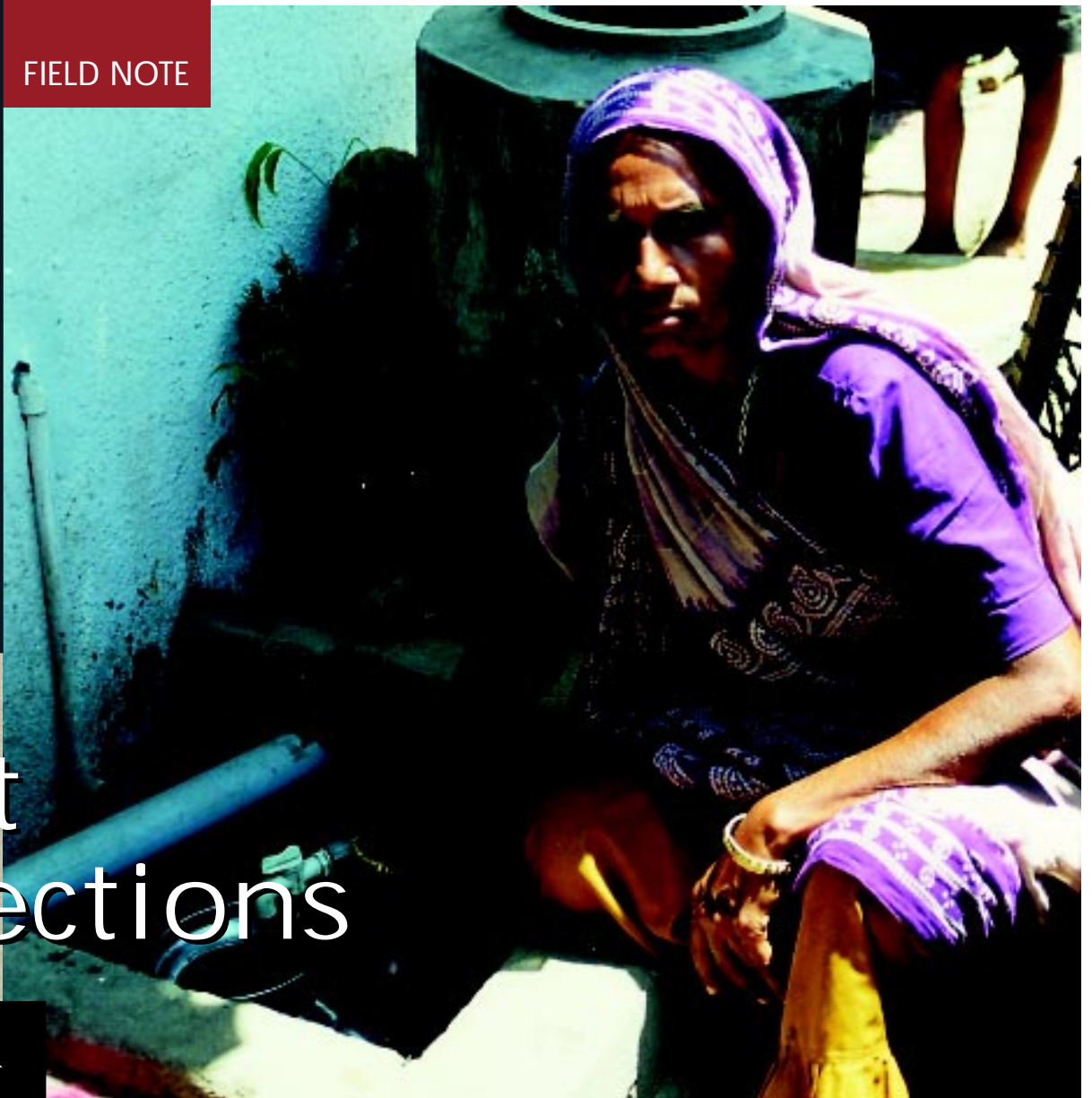
Ahmedabad city is humming with industrial, trade and commercial activity.

Ahmedabad is one of the 10 largest cities of India with a population of 3.2 million (1991 census), which is constantly increasing. It is the biggest city in the state of Gujarat in north-western India, and the second biggest trade center (after Mumbai), in western India. As in other Indian cities, the process of urbanization has resulted in a massive increase in the population of the poor. The overall growth rate over the decade 1981-91 was approximately 20 percent. This has led to a marked expansion of the city limits into previously unserved rural areas

and a broadening of the area under the jurisdiction of the Ahmedabad Municipal Corporation.

The Ahmedabad Municipal Corporation has prepared a recent profile of the habitat of the urban poor living in defined slum areas of Ahmedabad. According to this survey:

- 42 percent of the population lives in slums.
- 1.2 million people or 300,000 households are located in marginal homes.
- There are 2,412 slum pockets throughout Ahmedabad.
- 83 percent of slums are situated on private land.
- 10 percent of slums are situated on Ahmedabad Municipal Corporation land.
- 7 percent of slums are situated on state government land.



Of the female labor force in India, more than 94 percent are in the informal or unorganized sector.

Women in the informal sector are ready to pay for services and in fact, this results in the financial viability of the support services.

Self Employed Women's Association (SEWA)

The Self Employed Women's Association (SEWA) is based in Ahmedabad city. SEWA Bank is one of the support services that was developed in response to the demand from the members of SEWA Union. Thus, it is important that the aims and objectives of SEWA Union be clarified first.

SEWA is a trade union registered in 1972. It is an organization of poor, self-employed women workers in the informal sector. These are women who earn a living through their own labor or small businesses. They do not get regular salaried employment with welfare benefits like workers in the organized sector. They are the unprotected, informal labor force of our country. Constituting 93 percent of the total labor force, these are workers of the unorganized sector. Of the female labor force in India, more than 94 percent are in the unorganized sector. However, their work is not counted and hence remains invisible. In fact, women workers themselves remain uncounted or undercounted and invisible.

Among SEWA's main goals are the organization of women workers for full employment and self-reliance. Full employment means employment whereby workers obtain work security, income security, food security and social security (the least of which should be health care, child care and shelter). SEWA organizes women to ensure that every family obtains full employment. Through self-reliance, SEWA feels that women should be autonomous and self-reliant, individually and collectively, both

economically and in terms of their decision-making ability.

Support services like savings and credit, health care, child care, insurance, legal aid, capacity-building and communication services are important needs of poor women. If women are to achieve their goals of full employment and self-reliance, these services are essential. And yet, unlike the organized sector where there is at least some access to such support services, poor, self-employed women have no such access. They have to pay for expensive health care, child care or legal fees out of their own meagre earnings. They also have to bear the expenses involved for maternity care, accidents and death. One fire or flood wipes out a lifetime of hard work and careful savings or tools of self-employment. Such crises push women and their families further into the cycle of poverty and indebtedness. As far as banking services are concerned, despite being amongst poor women's highest priorities, these are, to a large extent, not available to them. These women still do not have access to savings and credit facilities offered by the formal banking system in our country.

Women in the informal sector are ready to pay for services and in fact, this results in the financial viability of the support services. They do not have to be totally dependent on subsidies. Some support services promoted by SEWA, such as savings and credit, health and child care, have formed their own cooperatives. These cooperatives have gained operational self-sufficiency. SEWA Bank, for example, has achieved financial viability for many years, while the other cooperatives are steadily moving towards this goal.

SEWA Bank, Ahmedabad

Mahila SEWA Sahakari Bank is SEWA members' largest and most important cooperative, and the first of its kind in India. The Bank is owned by self-employed women through individual shareholdings, and its policies are formulated and ratified with their own elected Board of women workers. The Bank is professionally run by qualified managers, who are held accountable to the Board.

In 1974, SEWA Bank was established with 4,000 depositors. Today, over 125,000 poor women are depositors. The Bank's total working capital is currently Rs 210 million.

SEWA Bank's Approach to Banking with Poor Women

Banking for the development of poor women requires an approach which meets their particular needs and draws on their capabilities. In its 25 years of experience, SEWA Bank has formulated the following approach:

- **Encouraging savings by women:** This is a method of ensuring financial discipline which results in improved loan repayment rates. Savings are a fall-back, a form of social security in times of crises. Whenever she urgently needs cash in times of sickness or death, she has her savings to turn to.
- **Integrated approach:** SEWA Bank's integrated approach is what distinguishes it from other microcredit efforts. Access to markets, information, technical know-how and social support services are as important as money if the poor are to become a part of mainstream society. SEWA Bank works closely with SEWA – the trade union – and with other economic organizations of the SEWA movement such as the



Women's Cooperative Federation and the Women's District DWCR (producer groups) Association.

- **Appropriate mechanisms:** Banking with the poor and illiterate requires special procedures and mechanisms suited to their culture, their needs and their economy. This requires adopting procedures and designing schemes suitable to them, such as collecting daily savings from their places of business or houses or providing local savings boxes. It requires special loan procedures which take into account their economy. It requires savings and credit schemes which allow for small accounts of regular savings, and adapts to their crises situations.

- **Asset creation:** A major factor which keeps the self-employed within the vicious cycle of poverty is the lack of assets in their name. For women, the situation is even worse; when a family does acquire an asset, it is rarely in the name of the woman. Asset creation with the ownership of women has been the priority of SEWA Bank. This includes transfers of agricultural land and houses in the women's names and acquiring implements, tools, shops, handicrafts or livestock in their own name. In addition, SEWA Bank promotes women's own capital, bank accounts, shares and savings certificates.

The Bank is owned by self-employed women through individual shareholdings, and its policies are formulated and ratified by their own elected Board of women workers.

Banking with the poor and illiterate requires special procedures and mechanisms.

No 'formal' collateral such as a land ownership document is required in order to procure a housing or infrastructure loan from SEWA Bank.

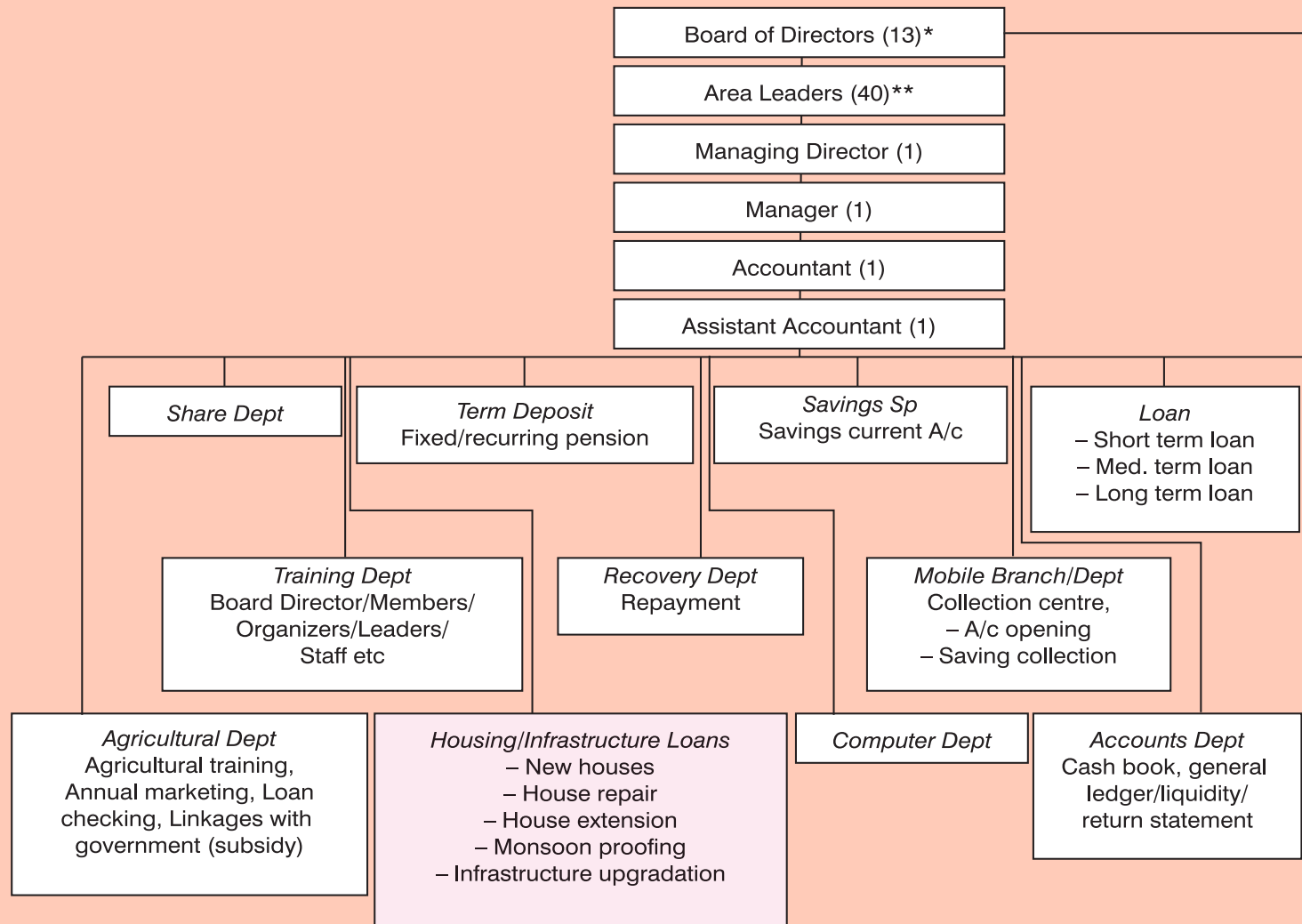
Facts and Figures:
SEWA Bank

- SEWA Bank's account holders are made up of approximately 70 percent urban and 30 percent rural self-employed women. The majority of these women are also members of the SEWA trade union. The urban female depositors of SEWA Bank are engaged in three predominant activities:
 - Vendors
 - Laborers
 - Home-based workers

The average monthly income of a member of SEWA Bank is Rs 1,000, whereas the average income of her whole family is Rs 2,500 per month.

- SEWA Bank's depositors come to the Bank through three main sources:
 - through SEWA organizers, who work in the field and are in personal contact with self-employed women on a day-to-day basis;
 - through existing members of SEWA and SEWA Bank; and
 - through word-of-mouth.
- To date, SEWA Bank has more than

Organizational Structure of SEWA



*Governance and all policy decisions are formulated by the Board. The rest of the staff, comprised of paid professionals, perform an implementation function only.

125,000 depositors.

- SEWA Bank provides a range of loan products and services including:
 - income generation loans;
 - limited consumption loans (for emergencies);
 - housing and infrastructure loans;
 - integrated work security scheme on a contributory basis, providing life insurance, work security insurance and maternity benefits;
 - loans to participate in Ahmedabad Municipal Corporation's 'Parivartan' program;

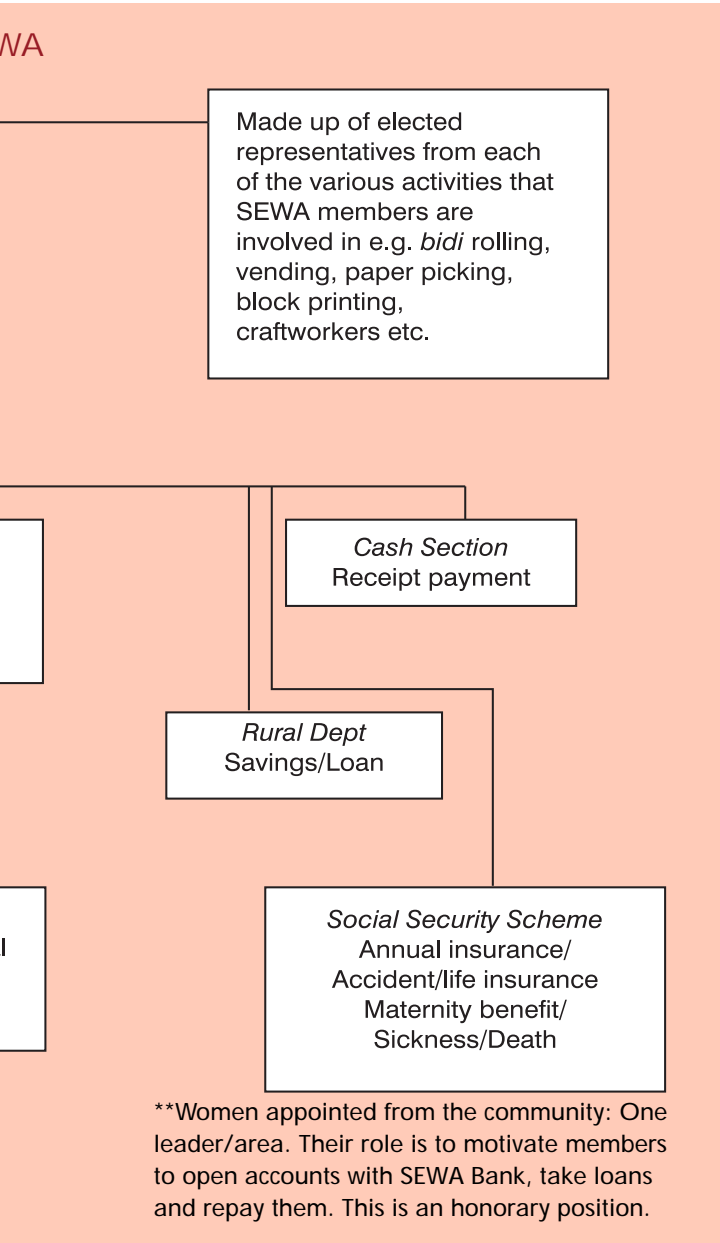
- financial counseling; and
- training programs on opening and effectively using a bank account.
- It is estimated that 40 percent of SEWA Bank's overall housing/shelter-related upgradation loans are for infrastructure upgradation. This means that approximately 15 percent of total loans disbursed by SEWA Bank are for infrastructure-related needs.

SEWA Bank's Credit Fund is made up of:

- 1974-1997: Only savings from own depositors.
- 1998: Additional funds of Rs 28.8 million from HUDCO¹, for longer term housing and infrastructure loans (sanctioned but yet to be fully released).
- 1999: Additional re-finance of Rs 27 million from HDFC², for longer term housing and infrastructure loans (sanctioned but yet to be fully released).
- Currently, SEWA Bank has an average loan repayment rate of 94 percent.

● SEWA Bank charges its clients 17 percent interest per annum on loans from its own depositors' credit fund, and 13 percent interest per annum on loans accessed from mainstream housing finance institutions such as HUDCO and HDFC.

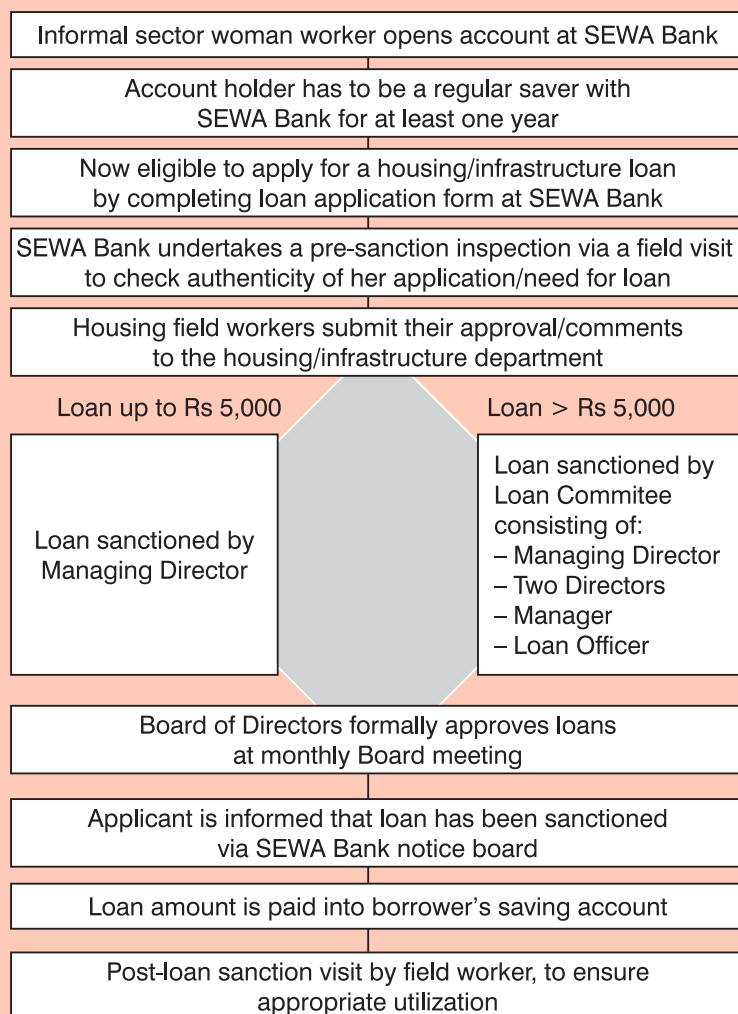
¹HUDCO: Housing and Urban Development Corporation Limited.
²HDFC: Housing Development Finance Corporation Limited.



Waiting to collect her loan

Growth
1977-78: Loans to 173 women totalling Rs 31,400
Repayment rate: 92 percent
1997-98: Loans to 29,500 women totalling Rs 86.5 million
Repayment rate: 95 percent

Loan Process Map for SEWA Bank – Housing and Infrastructure Loans



- Interest rate on loans from HUDCO to SEWA Bank: 9 percent; loans from HDFC to SEWA Bank: 10 percent.
- Maximum loan amount per individual: Rs 25,000.
- No collateral is required in order to procure a loan from SEWA Bank, but

two guarantors (one of whom is formally employed and possesses a valid payslip) is required for all loans.

SEWA Bank: Loan Eligibility Criteria

SEWA Bank requires that a depositor saves regularly for at least one year before she is eligible for a housing or infrastructure loan. A proportion of the past years' savings are then taken as a lien by the Bank, as a form of security. In addition, written guarantees from two persons are required, one of whom must provide a payslip or an income certificate. Finally, a recommendation from the Area Leader is also desirable. SEWA Bank does not require any other form of collateral/security.

The loan coordinator at the Bank makes a recommendation based on the following criteria: savings pattern, type and size of business, income of the depositor/family, size of family, ability to repay/repayment of previous loans, community image of the person, purpose of proposed loan and cost estimates.

In addition, a field worker is assigned to do a pre-sanction home visit as well as check the authenticity of the loan application. Following this, the

Growth of SEWA Bank

Year	No. of Shareholders	Share Capital (Rs)	No. of Depositors	Deposits (Rs)	Working Capital (Rs)	Profit (Rs)
1977-78	7,044	81,100	11,656	1,267,500	1,448,600	13,700
1982-83	8,398	196,300	19,057	5,060,200	5,815,700	116,300
1987-88	11,329	884,000	23,156	11,232,500	14,931,000	370,000
1992-93	15,454	2,132,300	35,443	53,470,100	67,124,000	827,200
1997-98	22,205	8,410,000	87,779	152,027,000	209,578,000	1,758,000

loan department forwards its recommendations to either the Managing Director (loans less than or equal to Rs 5,000) or the Loan Committee (loans more than Rs 5,000) for their approval. Finally, all loans are formally sanctioned by the Board of Directors at their monthly meeting.

The Housing and Infrastructure Finance Needs of Poor Women: the SEWA Bank Experience

Improved infrastructure is a pressing need for SEWA members of Ahmedabad city. Self-employed women members are active contributors to the economy but receive little back in terms of support or security. Therefore, SEWA organizes them so that they can improve their working conditions and living environment. For most, these two are very closely connected. Many self-employed women like garment-stitchers, weavers and *bidi* (tobacco) rollers use their home as their workplace. Women who work outside the home, such as vendors and ragpickers, also use their home to store, sort and process their products. Furthermore, the availability of infrastructure affects the productivity of all workers and producers who use their home as a workplace.

The provision of improved housing and infrastructure for poor women forms an important part of the overall development strategy of SEWA. Even though considerable investment and effort has been made by various private and more importantly, public agencies, the lack of adequate and affordable living conditions remains a dream for most of the informal sector. This is

Comparative Performance Criteria (1997) SEWA Bank			
Financial Ratios	Public Sector	Private Sector	SEWA Bank
Stability: Capital + Reserves/ Deposits	0.07	0.08	0.17
Profitability: Profit/Deposits Profit/Advance	0.01 0.02	0.01 0.02	0.01 0.03
Liquidity: Loans/Deposits	0.49 0.49	0.57 0.57	0.51 0.51

certainly true for the members of SEWA residing in the slums of Ahmedabad.

The rationale behind addressing the housing and infrastructure-related needs of members of SEWA Bank include the following:

- keeping SEWA members and their families out of homelessness;
- helping them to upgrade their home, thereby improving their productivity and quality of life;
- improving access to water, sanitation and other basic infrastructure services; and
- providing an asset to increase their economic security.

Women are the major home-users, home-makers and home-based producers. Her home in the form of shelter is not only an asset in the traditional sense, but also a productive asset. This is even more true of poor and working women. Often, assets – such as shelter – are safer in the hands of women than men. Yet, it is women, especially poor women, who find it hardest to access credit for housing and infrastructure.

SEWA Bank has found that as the economic security of their members goes up, the demand for housing and infrastructure loans, including water supply and sanitation services, also

“Our experience has demonstrated time and time again that poor women are creditworthy.”

Jayshree Vyas
Managing Director
SEWA Bank

Self-employed women members are active contributors to the economy but receive little from it in terms of support or security.

Statement of Ahmedabad Parivartan Slum Networking Project

(As on June 30, 1999)

Area	*NGO/Technical Agency	Microfinance Institution	Industry/Private Sector	Total No. of Households	No. of Depositors	Percentage of Depositors (%)
1. Sanjay Nagar Na Chhapara, Saraspur	SAATH	SEWA Bank	Sharda Trust	181	181	100
2. Pravin Nagar-Gupta Nagar, Vasna	SAATH	SEWA Bank	—	1,083	875	81
3. Sinheshwari, Meghani Nagar	MHT	SEWA Bank	Lions Club	43	43	100
4. Hanuman Nagar, CTM	Residents Association	SEWA Bank	Lions Club	294	284	97
5. Jay Shakti Nagar, Sadar Nagar	MHT	SEWA Bank	—	178	129	72
6. Ghanshyam Nagar, Amraiwadi	MHT	SEWA Bank	—	130	130	100
7. Sharifkhan Pathan Ni Chawl, Sejpurbogha	MHT	SEWA Bank	Lions Club	105	92	88
8. Meldi Nagar, Naroda Road	MHT	SEWA Bank	—	98	98	100
9. Jay Aruna Nagar, Bagefirdosh	Residents Association	SEWA Bank	—	—	32	—
10. KK Vishwanath Ni Chawl, Muni Nagar	MHT	SEWA Bank	—	450	339	75
11. Kailash Nagar, Ishanpur	MHT	SEWA Bank	—	100	57	57
12. Babalavlavi Nagar, Behrampura	MHT	SEWA Bank	—	105	89	85
13. Aazad Nagar, Amraiwadi	Residents Association	SEWA Bank	—	180	139	77
14. Patan Nagar I+II, Nikol Road	MHT	SEWA Bank	—	420	224	53
15. Revaba Nagar, Odhar	MHT	SEWA Bank	—	150	43	29
16. Ashapuri Nagar, Amraiwadi	MHT	SEWA Bank	—	158	100	63
17. Shivaji Nagar	Residents Association	SEWA Bank	—	—	—	—
Total				3,675	2,655	72 %

*In four slums, the communities themselves have formed strong Residents Associations, which undertake all responsibilities related to the Parivartan program.

increases. As a result, in response to a great demand for such loans from its members, SEWA Bank started its housing and infrastructure finance activities from 1976. SEWA Bank provides both individual and collective loans for various purposes including installation of a private or community source of drinking water, toilets, drainage, electricity, etc.

In order to aid the process of accessing better infrastructure facilities – a critical factor of production for many self-employed women – SEWA Bank has developed a variety of

financing options and loan products.

Collective Initiative: SEWA Bank, Mahila Housing SEWA Trust and Parivartan

Slum Networking Project

The urgent need to improve the quality of life of slum dwellers has led to the concept of a pioneering effort called the Slum Networking Project or Parivartan³. Mahila Housing SEWA Trust (MHT) motivates the slum dwellers to join the Parivartan scheme. MHT was formed by SEWA and SEWA Bank,

³The concept and designs for the pilot project were prepared by noted local architect, Himanshu Parikh. UNDP-World Bank Water and Sanitation Program – South Asia provided technical assistance to the Ahmedabad Municipal Corporation.

amongst others, to promote 'improved habitat for poor self-employed women'. The major objectives of the Trust are:

- to improve housing and infrastructure conditions for SEWA members;
- to create improved access to services such as housing and infrastructure finance, legal advice and technical advice; and
- to influence housing, infrastructure and urban development policies and programs.

Each family has to contribute Rs 2,100 in the Parivartan program. In addition, local industries contribute Rs 2,000 per family and the balance of Rs 2,000-3,000 per household is provided by the Ahmedabad Municipal Corporation. The aim is to provide a comprehensive service package to every family living in slums, consisting of the following:

- Individual water supply
- Underground sewerage
- Solid waste disposal service
- Storm water drains
- Internal roads and paving
- Street lighting
- Landscaping.

To date, 18 slums have been identified for upgrading and the pilot phase including Sanjay Nagar and Sinheshwari Nagar have been successfully completed. One hundred

and eighty one families in Sanjay Nagar and 43 families in Sinheshwari Nagar now enjoy much better infrastructure facilities, resulting in improved health, earnings and standard of living. The project is ongoing and is deemed to be a pioneering effort in forging successful partnerships between individuals, communities, the public sector and the private sector (industry and corporation), in on-site slum improvement.

Two factors may be identified as critical in ensuring the success of the Parivartan program:

1. Community involvement and 'buy in' is crucial for any collective infrastructure project. On a basic level, unless each household living in the slum pays its portion of cash contribution, the physical work is unable to move ahead. This 'buy in' has been greatly facilitated by the non-governmental organization partner in Parivartan (SAATH in Sanjaynagar and Mahila Housing SEWA Trust in 12 of the 18 ongoing areas). They motivate the communities to participate and facilitate the formation of registered Community Associations to represent the interests of the residents, engage in dialogue with the Corporation and take responsibility for the ongoing maintenance of the newly acquired

The Partners

The Ahmedabad Municipal Corporation provides the connection of each of these services up to the city mains and pays the full cost of off-site infrastructure connections. In addition, the Corporation has also provided written land tenure security for a period of 10 years to all the slum participants of Parivartan.

SEWA Bank acts as a financial intermediary and provides a loan of up to Rs 1,600 to each family, if they require it, in order to meet their cash contribution. Mahila Housing SEWA Trust is involved as a technical agency. It ensures that the women residents of the slums are involved in the decisions made by the Ahmedabad Municipal Corporation, thus building their own capacities. Hence, SEWA's role in this project is multifaceted.

“ We find that women in the poor communities that we work with for the Parivartan program, are able and willing to contribute towards infrastructure upgradation in their areas. What they need from us is to organize them, give them demand-responsive advice and the confidence that they have institutional support behind them. ”

Bijal Bhatt
Coordinator
Mahila Housing
SEWA Trust

In Sinheshwari Nagar, Parivartan has resulted in:

- average increase of Rs 50 in daily profits;
- 75 percent reduction in incidence of disease.

infrastructure.

2. The second crucial factor for success is the provision of financial and credit-related services by a credible financial institution, respected and trusted by the community. SEWA Bank is an appropriate financial intermediary for Parivartan, playing the dual role of centralized cash collection point prior to hand-over to the Corporation, as well as providing credit to meet individual contributions, where necessary.

Due to the early involvement of the NGO partner in order to motivate members to 'buy in' to Parivartan, most residents had sufficient time to save their 'own contribution' amount of Rs 2,100. However, in cases where residents have been unable to accumulate the full amount by the due date, they have accessed loans from SEWA Bank (up to Rs 1,600) towards their cash contribution. Loans may be repaid in minimum monthly installments of Rs 100, or as a lump sum. Interest (at 13 percent) is calculated on an outstanding balance basis.

Collective Initiative

A Closer Look at Sinheshwari Nagar: Newly Upgraded Infrastructure Facilities Accessed through Parivartan

Socio-economic profile of Sinheshwari Nagar

- 43 families reside here since 1988.
- Average household monthly income: Rs 2,500-3,000 per month.
- Average family size: four adults and three to four children.
- Main occupation: Vegetable/fruit vending.
- Type of house: Semi-pucca with one

inner room and an open verandah; some have two rooms; all houses have attached toilets.

Availability of water supply and sanitation before Parivartan

- One piped water stand-post to service the water requirements for all 43 families; water available for four hours per day; highly irregular service.
- Two to three hours spent by women of each household in water collection.
- Residents would bathe once or twice a week.
- Drinking water stored in pots for two to three days.

Availability of water supply and sanitation after Parivartan

- Individual water taps in each house.
- Residents are able to bathe every day.
- Long-term storage of drinking water no longer required.
- Increase in income levels.
- Reduction in incidence of disease.

Specific effect on residents' income

- Average increase of Rs 50 per day in profit

Most women in Sinheshwari Nagar are vegetable and/or fruit vendors. To get the best supplies, they need to reach the wholesale market as early as possible. Earlier, due to time spent in



Partnership in Sinheshwari Nagar

water queues, they missed most of the 'best' produce and had fewer hours available for vending.

Now they are able to reach the wholesale market by 6 am, thereby getting the choicest selection, and spend at least two more hours per day in vending. On an average, profit levels vary between Rs 20-25 per hour. Thus, an extra two hours of vending per day has resulted in increased profit of Rs 40-50 per day for the vegetable vendors of Sinheshwari Nagar.

Specific effect on residents' health

● 75 percent reduction in incidence of disease and serious illnesses

Within the residents of Sinheshwari Nagar, outbreaks of five to seven serious cases of typhoid, malaria, diarrhoea and skin disease were common every month. This was especially true in the case of children. Now, residents report a 75 percent reduction in diseases due to access to clean water and toilets.

Financing Parivartan: the Story of Sinheshwari Nagar

- Seven loans taken from SEWA Bank (of Rs 1,600 each).
- Rest of community paid their cash contribution from own savings.
- Rs 85,000 already deposited in SEWA Bank to be forwarded to AMC.
- Balance Rs 5,000 (5 percent) of community contribution due.

Mahila Housing SEWA Trust field workers have been visiting Sinheshwari Nagar since 1996 – introducing Parivartan to residents and urging them to save up for it. Thus, when physical upgradation work began in August 1997, residents were ready with their contribution safely deposited in



Community members gather together for a meeting

individual accounts at SEWA Bank.

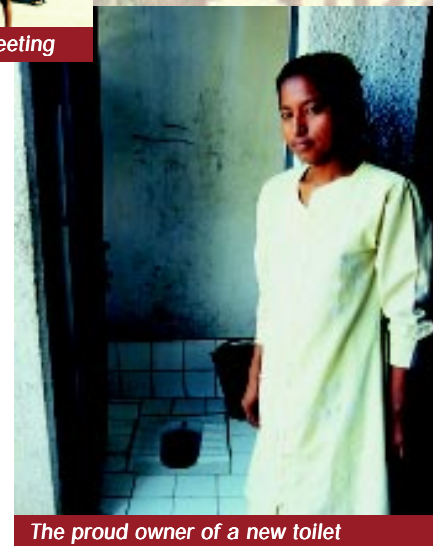
All of the seven women who have taken loans to meet their cash contribution are widows and thus economically worse off than others.

Significant Events for Residents of Sinheshwari Nagar

- December 23, 1997: 'Sinheshwari Mitra Mandal' (Residents Association) formally registered with the Gujarat Charity Commissioner.
- In response to demand from the community, Mahila Housing SEWA Trust engaged with Ahmedabad Electricity Corporation to develop a collective electrification scheme for all the residents of Sinheshwari Nagar. A reduced connection cost of Rs 620 per family has been negotiated and deposited with the Ahmedabad Municipal Corporation. Residents expect their individual electric connections to be available by August 1999.

Future Aspirations

With the physical infrastructure in place, residents have had a confidence boost. Their next step is to access a collective loan from SEWA Bank to the amount of Rs 25,000 per household, to



The proud owner of a new toilet

“We have taken loans from SEWA Bank for Parivartan and now we will take loans for making pucca houses, so that our goods are not ruined in the monsoon. Our house is our storage place, our warehouse and SEWA Bank our mother.”

Kamlaben
Member
Sinheshwari Nagar
Residents Association

“The dual support in terms of credit from SEWA Bank and technical advice and supervision from Mahila Housing SEWA Trust, is what gave us the confidence to build our own toilet.”

Munni Bibi
Wahid Ali
Ready-made
garment stitcher
Resident of
Panna Lal ki Chali



Munni Bibi built her toilet and repaid her loan before the government subsidy was released

be used for housing upgradation, including conversion to pucca walls and roofing and adding a room. They have decided that the Residents' Committee will stand as guarantor for the loan. The community is now more confident about its own capabilities, negotiation skills and ability to achieve more through a collective effort and is currently negotiating the deal with SEWA Bank.

Individual Initiatives

There are many instances throughout Ahmedabad, where the poor have begun to pay voluntarily to install drinking water and/or sanitation facilities. SEWA Bank has actively facilitated this process by disbursing loans to individual women, who wish to upgrade their existing infrastructure facilities.

Panna Lal ki Chali in Saraspur area of Ahmedabad is one such slum area, where a number of SEWA Bank depositors have taken individual loans to build their own toilets. Loan amounts vary from Rs 3,000-Rs 3,500. The technical supervision for building the toilets

is provided by the engineers of Mahila Housing SEWA Trust.

Of the 151 families that live in this area, 75 percent have built their own toilets with help from Mahila Housing SEWA Trust and SEWA Bank. As Panna Lal ki Chali is connected with the main city sewer line, all of the toilets that have been built here are hooked to the city grid and are the pour-flush model (water-borne system).

There are many instances throughout Ahmedabad, where the poor are paying voluntarily for improved water and sanitation services.



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