

# SEWA Bharat — The Federation That Carries the SEWA Movement Across India

Over 90 percent of Indian women workers are in the informal economy. They are street vendors, home-based piece-workers, domestic workers, agricultural labourers, waste pickers, construction workers. Most have no written contract, no social security, no protection from hazardous c...

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**B** org-spotlight Women Empowerment

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This is the constituency that SEWA — the Self-Employed Women's Association — was built to serve in 1972. And this is the constituency that SEWA Bharat, established in 1984 as the national federation of SEWA organisations, works to reach in the states where the original Ahmedabad model had not yet taken root.

## Who They Are

SEWA Bharat is the all-India federation of SEWA institutions, based in Delhi and directly supporting member institutions in 8 states — Jharkhand, Uttarakhand, Rajasthan, Bihar, Madhya Pradesh, Gujarat, Uttar Pradesh, and Kerala — for knowledge exchange, skill-building, and resource sharing. The broader SEWA movement, which SEWA Bharat coordinates nationally, reaches 3.2 million workers across 18 states in India.

SEWA Bharat's specific institutional role is not to run programmes in the field — that is the work of the state SEWA organisations — but to support those organisations in accessing government schemes, developing new programmes, advocating at national policy level, and learning from each other across geographies.

## The Delhi Declaration 2022

SEWA Bharat's most documented policy contribution from the recent period is the Delhi Declaration 2022: an action-oriented roadmap for women cooperatives in India, co-created by women cooperators from across the informal economy in partnership with SEWA Cooperative Federation, the National Cooperative Union of India, and the International Cooperative Alliance — Asia Pacific.

The declaration is not a civil society wish list. It is a document rooted, as SEWA Bharat's own framing states, "in the lived realities of informal economy women workers and their collective

enterprises." The process of its creation — women cooperators from street vending, home-based work, agriculture, and waste picking gathering to co-author a national policy roadmap — is itself the demonstration of what SEWA Bharat is trying to build: women who govern their own institutional futures.

## **The Financial Inclusion Programme**

SEWA Bharat's financial inclusion work addresses a gap that national financial inclusion metrics obscure: owning a bank account is not the same as using a bank account, and using a bank account is not the same as building financial agency. For women in ultra-poor informal economy households, the barriers to financial agency are simultaneously practical (irregular income, no collateral, no credit history), informational (not knowing what products exist), and social (household dynamics that concentrate financial decision-making with male members).

The financial inclusion programme specifically targets women micro-entrepreneurs, providing access to credit through formal channels while building the financial literacy and business skills that make credit productive rather than merely accessible. The data from SEWA Bharat's work: 95 percent of women-owned enterprises in India have an annual turnover of less than Rs. 50 lakh — not because of insufficient enterprise skill but because of insufficient institutional support.

## **Land Rights: Zamini Adhikar Abhiyan**

SEWA Bharat's Zamini Adhikar Abhiyan (Land Rights Campaign) and Roadmap to Tenure Security programmes work specifically on the intersection of land tenure and women's informal economy livelihoods. For street vendors, the right to use a specific vending location is a form of land right. For home-based workers, the security of their dwelling affects the security of their home-based enterprise. For agricultural labourers, access to common land for NTFP collection is tied to both income and food security.

The programme approach: capacity building, community mobilisation, government liaison, and advocacy — connecting the specific tenure insecurity experiences of informal women workers to the legal and administrative frameworks (Vendor Act, Forest Rights Act, housing schemes) that can address them.

## **Why This Matters for Odisha**

Odisha's tribal women in informal livelihoods — NTFP collectors, home-based weavers, street vendors in district towns, domestic workers in Bhubaneswar — face conditions directly analogous to SEWA Bharat's primary constituency. Mission Shakti's SHG federation provides the financial infrastructure; what it does not yet provide is the labour rights advocacy, government scheme linkage, and cooperative governance capacity that SEWA Bharat layers on top of the

SHG. For Odisha NGOs working with tribal women's economic livelihoods, SEWA Bharat is the national reference organisation.

## Contact and Further Reading

**Website:** [sewabharat.org](http://sewabharat.org) | **Contact:** New Delhi headquarters

### Key evidence:

- SEWA Bharat website: [sewabharat.org](http://sewabharat.org) — 3.2 million workers, 18 states, Delhi Declaration 2022
- Gates Philanthropy Partners: SEWA Bharat impact feature — 1.9 million women reached in 17 states
- ANDE Global: SEWA Bharat profile — 95% of women-owned enterprises under Rs. 50 lakh turnover
- Give.do SEWA Bharat profile: financial inclusion, Zamini Adhikar Abhiyan, land tenure security

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