

# Mirai Chatterjee

Mirai Chatterjee (born circa 1960, age ~66) leads SEWA's Social Security team, spearheading health care, child care, and insurance for 2.5M+ informal women workers across India, building on founder Ela Bhatt's vision for economic and social security.

## Education

- Bachelor's degree in Natural Sciences (History and Science) from Harvard University, followed by a Master's in Public Health from Johns Hopkins University.

## Career

Joined SEWA in 1984 post-Johns Hopkins field research, launching its health team and serving as General Secretary (1996-1999) after Ela Bhatt.

Director of SEWA Social Security since 1999, overseeing health, child care, and insurance; past Chairperson of Lok Swasthya health workers' cooperative and current Chairperson of VimoSEWA (India's first women-led insurance co-op) and SEWA Cooperative Federation.

Influenced global policy on informal workers' health via WIEGO (Chairperson) and advocacy with Indian government, World Bank, and UN on gender, sanitation, and equity.

## Awards and Recognition

- Schwab Foundation Social Entrepreneur; WEF contributor; recognized by Population Foundation of India and global health forums for women's health equity.

## Mirai Chatterjee's Story

Trained at Harvard and Johns Hopkins, Mirai arrived at SEWA in 1984 amid informal workers voicing "no health security, no future"—women vendors, home-based workers, and laborers facing debt from illness without access to care.

Ela Bhatt tasked her with building community health from scratch: recruiting 500 midwives and activists, creating low-cost clinics, and linking health to income via SEWA Bank loans, boosting members' earnings 600% (1994-1998).

When insurers rejected "high-risk" informal women, she co-founded VimoSEWA in 2000 with member-shareholders, scaling to 100,000+ insured families; her



proved cooperatives could deliver equity, influencing national schemes amid COVID-era vulnerabilities.

## Leadership at SEWA

As Director of SEWA Social Security since 1999, Mirai oversees a comprehensive ecosystem serving 2.5 million members across 18 states, with 500+ community health workers (aushdhalis) delivering doorstep preventive care, maternal/child health services, and referrals to 50+ mobile clinics and 1,200 fixed-point facilities—reducing maternal mortality by 40% in covered areas and cutting out-of-pocket health expenses by 30-50% through pooled risk.

She chairs the SEWA Cooperative Federation (100+ cooperatives uniting 1M+ women) and VimoSEWA, India's pioneering women-owned insurance provider launched in 2000, which now covers 300,000+ families for hospitalization (₹30,000 payouts), accidents, assets, and life insurance—achieving 95% claim settlement rates and financial literacy for 80% of policyholders via member-led agents, while innovating micro-premiums as low as ₹50/month to bypass formal sector exclusions. Mirai also leads Lok Swasthya (SEWA Health Cooperative, past chair), integrating mental health counseling, TB/HIV screening (90%+ coverage in high-risk zones), sanitation campaigns (10,000+ toilets built), and child care centers for 50,000+ infants—tying these to economic security through SEWA Bank's health-linked loans that have disbursed ₹500cr+ with 98% repayment. Her 90% women-led teams drive data-powered advocacy, influencing Ayushman Bharat and ILO standards; during COVID, she scaled telehealth and vaccine drives reaching 1M+ members, proving grassroots cooperatives can deliver universal health coverage at scale for the informal economy.