ADCLOD Podcast Series with Social Impact Founders

Mirai Chatterjee, SEWA (Self-Employed Women's Association)

Neharika Vohra: Welcome to the ADCLOD podcast series with social impact founders, an initiative by the Ashank Desai Centre for Leadership and Organisational Development at IIM Ahmedabad. In this podcast, we document and celebrate the leadership journeys of India's homegrown social entrepreneurs who have built impactful institutions from the ground up.

In today's episode, we have the privilege of speaking with Mirai Chatterjee, a public health professional, labour activist, and one of the most enduring leaders within SEWA — the Self-Employed Women's Association — one of India's largest and most influential trade unions and people's organisations.

Mirai joined SEWA over four decades ago, and has since built SEWA's social security vertical into a nationally recognised model of health, insurance, and care for women workers in the informal economy. She holds a BA from Harvard University in History and Science, and a Master of Public Health from Johns Hopkins University, and has worked alongside SEWA's founder, Ela Bhatt — who is unfortunately no longer with us — to expand health, childcare, and social protection for over 3.8 million self-employed women across Gujarat and beyond. Just that number, 3.8 million, is staggering. Mirai Chatterjee has served on national and international bodies, including the WHO Commission on Social Determinants of Health, and various Government of India committees, and is the recipient of several honours for her contributions to public health and the informal sector.

Mirai Chatterjee, welcome to our podcast — it is indeed a privilege and an honour to have you here.

Mirai Chatterjee: Thank you, Neharika. Thank you for having me.

Neharika Vohra: I really look forward to this conversation, Mirai. So, to start off — could you give us a picture of what SEWA looks like today? Its scale, the range of issues it addresses, the geographies it operates in, and the nature of its membership and workforce.

Mirai Chatterjee: Thanks a lot, Neharika. I'd like to start with the size and nature of the informal economy in India, because I'm not sure all our listeners are aware: 93% of the Indian workforce is informal, and if we look specifically at the women's workforce, it's more than 94%. So who are these women? They're our members at SEWA — manual labourers and service providers: street vendors, home-based workers, small producers and own-account workers making snacks, artisans, and so on.

If we unpack "manual labourers and service providers" a little further, the largest group is smallholder farmers — and as we know, women are the farmers of our country. Then there are domestic workers, construction workers, women who work in our forests, and others who essentially sell their labour for survival. These are our members. We're now 3.8 million strong, starting from a handful — fewer than a thousand women — fifty-plus years ago. Who would have thought? This is the story of the amazing women of our country.

Today we're spread across 20 states, from Ladakh and Jammu and Kashmir down to Kerala, and from Gujarat and Rajasthan in the west to Nagaland, Meghalaya, and Assam in the east. So the SEWA movement, as we like to call it, has grown. The parent organisation is SEWA, the trade union — but it's a very different kind of trade union, because most of our members are purely self-employed; two-thirds of our membership, in fact, are smallholder farmers, street vendors, and the like, with no fixed employer. The rest have a more floating employer-employee relationship. So we operate across several sectors of the Indian economy.

But quite early in our history — just two years in — our late founder, Elaben Bhatt, realised that organising self-employed workers for unity, solidarity, and sisterhood required a very different approach, because there's no fixed employer-employee relationship for most of our members. So a whole range of services was developed, the first of which was financial services: SEWA Bank was formed as the world's first women's cooperative bank, followed by an artisans' cooperative, and then several others. It became a joint strategy of union and cooperative, because we found — through practice, and I'll come to that a little later — that this was a very effective way of organising informal women workers.

There are also multiple needs among informal women workers. If we want to help our sisters move out of poverty towards self-reliance for themselves and their families, livelihood is the base — but a great deal more is required too. The women themselves put it beautifully: livelihood and social protection are two sides of the same coin; one without the other doesn't make sense. So social protection — healthcare, childcare, insurance — has also been organised cooperatively, so that these too are self-reliant organisations, run and owned by the women themselves.

Neharika Vohra: Excellent. So in a way, you've already told us where and how some of SEWA's pivots happened. Let me follow up — SEWA Social Security, which you've worked on very closely, has pioneered models of community health workers, micro-insurance, childcare crèches, and integrated care for informal workers. How do you personally assess this body of work? What are you most proud of, and what do you feel still remains to be done?

Mirai Chatterjee: Thanks, Neharika. If you don't mind, I'd like to go back a little into our history — how we arrived at the cooperative model — because I think there are leadership lessons embedded in it.

Elaben was organising informal workers — mostly old-clothes vendors and vegetable vendors at the time, who became our early members because the men in their families belonged to the Textile Labour Association, from which SEWA was actually born. When Elaben sat with them, the first issue they raised was that they had no access to financial services. This was the early 1970s — banks had just been nationalised. So they went to meet the bankers, who took one look at these women and said no, we can't open accounts for women like this — they'll take loans and run away, we'll never see them again. This was before microfinance existed.

So the women — one of my mentors among them, Chanda Ben, an old-clothes vendor who'd never been to school and couldn't read or write — famously said, "We are poor, but we are many." At the time there were 4,000 members in SEWA. Women like Chanda Ben went house to house and collected ten rupees of share capital from each member. With 40,000 rupees in share capital, they went to the Reserve Bank of India officer in charge and asked for a licence. He was horrified — "What is this, a group of women who can't even read or write?" He told Elaben to go home, called it a "nice woman's suicidal effort." But the women weren't to be discouraged — that's been an abiding theme throughout SEWA's history. They stayed up all night with Elaben and learned to sign their own names, went back to the officer, and asked for paper and a pen. The story goes that he was so moved, watching them sign their names for the first time, that he said, "Okay, you have your licence." That's how SEWA Bank was formed — by 4,000 women who had faith in their own strength, sisterhood, and solidarity, despite being poor working people.

Being the world's first women's cooperative bank, there was no looking back. Within a year, the women were running it well — they were elected to the cooperative's board, and made the bank financially viable within that first year, with no outside grants or subsidies. One real lesson there: listen to people at the grassroots, to their wisdom. They may not hold big degrees, but they have insight, talent, and intelligence — as sharp as anyone — and they show us the way. That's been an article of faith at SEWA ever since.

A second formative experience came when we were organising quilt-makers — *kol sievnar bhenay*, as they're called in Gujarati — in Daryapur, a neighbourhood in the walled city of Ahmedabad. They had contractors giving them work and exploiting them: they were sewing 60 pieces of cloth into a single quilt cover for barely 25 paise per quilt — and the contractors and larger merchants were often their own family members. One leader of that struggle, Karima Ben, who has since passed away, was being exploited by her own brother. So these women went on strike for better pay — and the strike failed, because the women were too poor to hold out; the merchants and contractors targeted the most vulnerable among them, like Karima Ben, a widow, and Rahima Ben, a divorced mother. That's when Karima Ben, Rahima Ben, and the others said: we know how to sew — we're with SEWA. If you help us get raw material, the waste rags from the textile mills, and help us set up a small shop in Daryapur, why don't we just work for ourselves?

That became SEWA's second cooperative, which they called Sabina. It did very well — more women were drawn to it like a magnet, because it paid better than the contractors did. As a result, the contractors and merchants had to raise their own wage rates. So again, just by listening to the women's wisdom, talent, and skill, we landed on a good strategy almost by chance.

The last formative experience, if I may share it, came when we began organising rural workers — landless agricultural labourers working for larger landlords outside Ahmedabad. Drawing on the trade union's background, and on Elaben's own training as a labour lawyer, we negotiated with the landlords, brought in the labour department, and had the support of the Textile Labour Association, a large, prominent union in the city. We went to the village — landlords on one side, labourers organised by SEWA on the other, the labour department mediating. There was an open, transparent discussion; wages were paid in cash in front of everyone, so everyone could see what was happening, and people went home happy with the outcome.

That night, the landlords' men went back to the labourers' homes, beat them up, and took the money back. Elaben said that's when her eyes were truly opened — in a country with a labour surplus, if people don't have multiple economic opportunities or alternatives, labourers remain bound hand and foot to these kinds of exploitative, vested interests. So, taken together, these experiences pushed us towards a joint strategy of union and cooperative action. What was unique about Elaben's leadership — and there were many things — was that grassroots organising always came first; she called it the basic building block. In each of these three examples, workers were organised, there was unity, there was solidarity, and strategies came from listening to them. They weren't dreamt up out of the blue — they were co-created, with our eyes and ears close to the ground. I wanted to share that, because I think it really matters.

Neharika Vohra: Lovely. And what was your own role, or Elaben's, as these strategies were evolving — how did you personally come into this?

Mirai Chatterjee: I'll come to that in just a moment — would you like me to first finish the social protection question, or come back to it later?

Neharika Vohra: Let's come back to social protection — I'd really like to understand this part first.

Mirai Chatterjee: Sure. Honestly, I was a college student in the US, and hadn't even heard of SEWA at the time. I was active in student politics on campus, working on issues like sexual harassment through the Women's Clearing House — my own roommate had nearly been assaulted — and the big issue of the day at Harvard was divestment from South Africa. So all of this was churning in the background, and in the middle of it, a friend asked, "have you heard about some interesting things happening in your own country?" That's how I first heard of SEWA — this was around 1978, just as Elaben had won the Ramon Magsaysay Award and was becoming known as a leader of India's labour, women's, and cooperative movements.

I happened to have an uncle at the National Institute of Design, and had also been visiting IIM Ahmedabad — I'd met Professor Ravi Mathai, and was taken to the famous Jawaja experiment as a teenager. Through my uncle, I was introduced to Elaben. One thing she said stuck with me: "We need young women like you, who are educated and ready to work shoulder to shoulder with our members — keep it in mind, and finish your studies first."

So I kept it in mind, and when I'd finished, I came back and said, "here I am." She then asked me three things: would I be willing to work with women who had no education, far less than mine? I said yes. Would I learn Gujarati and stay close to the women? I said yes. And would I wear khadi? I said, yes, I'd love to. There was no looking back after that.

Neharika Vohra: Wow — but when you were at one of the best institutions in the world, didn't you have other options, classmates pulling you elsewhere? Wasn't there some kind of pull in another direction?

Mirai Chatterjee: That pull is always there for people who've had the privilege of a good education. I think it has to do with family values, partly. My parents were of the same generation as Elaben and her late husband, Ramesh Bhai — young when India became independent, believers in nation-building, quite idealistic — and I think those values were passed on to me very clearly: if you have a good education, you should serve your fellow citizens. By the time I got to Harvard, I'd already concluded that poverty was an outrage, that there was a great deal of injustice in the world that had to change. So SEWA was, frankly, a good fit. I stepped into SEWA on my first day in a khadi sari, and just the energy of the place made me feel — somehow I'd been led here. It was fortuitous. I still feel lucky, even now.

Neharika Vohra: This is home.

Mirai Chatterjee: Yes — it really is.

Neharika Vohra: Thank you for sharing that. So, coming back to how SEWA Social Security pioneered models of community health workers — what's the work, and how do you assess it?

Mirai Chatterjee: Sure. Something else that might interest your listeners: when I first joined, Elaben told me, don't come in with a formula. Keep an open mind — I know you have a degree from a public health institution, but for the first few months, just observe and listen.

She put me in the care of two women — Chanda Ben, whom I've mentioned, and Suman Ben. Neither had ever been to school, but they were so wise; they understood life, and grassroots organising, deeply. They took me to a slum on the riverbank, Shankar Bhuvan, which still exists near the Cama Hotel. I went there every day for six months, listening, observing, absorbing — trying to understand the real public health issues. We then began training women as community health workers — what we used to call "barefoot doctors," though happily no one is barefoot any more. Once we had about fifty community health workers trained in the basics of public health, first aid, maternal and child health, and occupational health, we decided to form a cooperative.

I honestly had no idea what a cooperative even was at the time. Elaben and Ramesh Bhai sat me down and explained it patiently — taking a service and converting it into a collective enterprise was completely outside anything I'd learned in public health school. But what I'm proudest of is that our Lok Swasthya SEWA Health Cooperative was the first of its kind, not just in Gujarat but across India, where grassroots women themselves provide health education and awareness. Earlier, they did a lot more — first aid, even basic medicines — but as government has stepped further into public health, their role has shifted more towards health education, and towards linking people to government schemes: health insurance like Ayushman Bharat, the Pradhan Mantri Jan Arogya Yojana, the public distribution system, pensions — and doing all of this digitally now.

If we only had faith in the people of our country — they are our greatest resource, even with none of the opportunities many of us have had. They may not have had much formal education, but look at the trajectory: from having so little, to now serving their own communities. During COVID, their own families told them not to step out, that it was dangerous — but they went anyway, and served where others didn't reach. I really salute these women — open, willing to seize opportunities, willing to learn. They're now running a digital health passport, where all of a woman's documents are digitised and linked to DigiLocker, so nothing gets lost, and they can seamlessly access the schemes and entitlements available to them. That, more than anything, is what I've been proud of.

Whether it's healthcare, childcare, or insurance — insurance especially isn't an easy thing to sell. Try selling insurance to grassroots workers earning 200 or 300 rupees a day, and they're doing it. Take my colleague Asha Ben Ajmeri — she was a garment worker earning 4,000 rupees a month. Today she insures 3,000 people in her catchment area, earns about 25,000 rupees a month herself, and brings in a total insurance premium of 30 lakh rupees a year. Not everyone reaches quite that scale, but I've watched these women go from where they were to where they are now — Asha Ben has since built another storey on her house, and sent her children to study in London. These are the stories of empowerment that keep us going.

On the health cooperative specifically — within a year, we were financially sustainable, independent of the union. How did that happen? Again, the women themselves: they pointed out that medicines were their biggest expense, and asked why we didn't open a medicine counter in SEWA's courtyard. I'd never thought of it — they did. We went to the wholesale market, bought medicines, sold them, and within a year we were sustainable, starting with just 70,000 rupees of working capital. Eventually, the municipal corporation heard about it, and the superintendent at LG Hospital offered us space to run a round-the-clock counter for patients there, with five lakh rupees of seed money, which we eventually returned. When that did well, we were asked to set up at Shardaben Hospital too, which serves even more working-class patients.

From those revenues, the health cooperative grew not only sustainable, but now supports a team of around 200 part-time grassroots health worker-educators who earn a living from the cooperative, plus another 50 full-time staff, entirely self-financed through revenue. From there, we set up an Ayurvedic production centre, which has become quite successful — profitable, or "surplus," in cooperative language. I'm sharing all this just to say: however much praise you heap on the women of this country, it's never enough — that has truly been my experience. The childcare cooperative followed a similar path — also a first of its kind.

Neharika Vohra: Wow.

Mirai Chatterjee: It took two years for the cooperative department to even agree to register it, back in 1986 — they kept asking, what kind of cooperative is this, how will you ever make money? Childcare isn't a low-cost business; you have to care for and feed children properly. It isn't 100% financially sustainable even now, but I'd say we're about two-thirds of the way there. Our insurance cooperative, again a first of its kind, took a while too, because insurance is a difficult concept for people to grasp — educated, middle-class people included, let alone working-class people. But for more than twelve or fourteen years now, it's been fully financially viable.

Neharika Vohra: Wow. I also hear there's a constant cross-subsidising of one initiative with another — even if something isn't sustainable on its own yet. Is that right?

Mirai Chatterjee: That's correct, and the cooperatives keep innovating too. Take the childcare cooperative, which still isn't fully sustainable — we feel it isn't fair to put the entire fee burden on women earning 300 to 500 rupees a day, so they pay about 500 rupees a month. What we're trying to do now is offer our services to banks and other formal-sector institutions that need crèches for their own staff. One good example: the Reserve Bank of India in Ahmedabad, whose women officers wanted a crèche — the RBI gave us the space and had it done up nicely for the children. But just to show you the inequality in our country, which genuinely hurts: those women pay 7,000 rupees a month per child, while our own members struggle to pay even 500, which we're trying to raise to 600 — and that still only covers about a third of the actual cost. So our strategy is to offer quality services to formal-sector clients and cross-subsidise from there, so we're not dependent purely on outside grants — though, at the moment, we still do need some.

Neharika Vohra: Lovely. Which brings me to my next question — SEWA's work has obviously been shaped by its members, but also by government policy, international bodies like the ILO and WHO, and by donors. In the social sector, there's often tension when funders' priorities pull an organisation in a direction its members didn't actually want. Has that happened at SEWA, and how have you navigated it?

Mirai Chatterjee: That's a good question. Fortunately, we're now large and fairly well known — by no means is the work over, it'll continue for generations — but we have bargaining power today that we didn't have earlier.

In the early days, when we were working with government on public health, their main interest was reducing women's fertility — telling them not to have so many children, without any of the support systems or enabling environment that would actually let women want to limit their families. And of course, it's rarely just a woman's decision alone — most women, even today, don't have

full choice in the matter. So we dug in our heels and said: we'll talk about family planning, but only within a holistic view of women's health, where reproductive and sexual health is just one part of the whole. We were able to negotiate that fairly early on, because it made sense to both government and donors at the time.

We've been fortunate with donors — some within the UN system have been quite flexible, and the Ford Foundation in particular gave us the seed funding to build our social protection team, and has remained flexible and largely hands-off, so long as we deliver and our finances are in order, which is as it should be.

I do want to add — by no means is the work over. I'm genuinely proud of where we've collectively reached, but we have a long way to go. The childcare cooperative still isn't sustainable, and on insurance, we're now hitting a regulatory wall. Women have shown that micro-insurance works just as well as micro-finance and micro-savings do — but the barrier is that to become a fully licensed insurer, you need an initial capital of 100 crore rupees. We've been trying to explain this to the Insurance Regulatory and Development Authority of India for years — we've written to every finance minister, had meetings, Elaben herself convened discussions — everyone's sympathetic, but it's a big leap of faith for them. We did manage to get IRDA to set up a review committee, which I had the privilege of chairing, and working with their own actuaries, we calculated that we really only need about 20 crore, not 100 — because our smallest premium is just 50 rupees a year, with the largest perhaps one or two thousand rupees for savings-linked insurance. Women simply can't pay more than that, so why would we need 100 crore in capital? That's still a work in progress, though we were hopeful when the insurance bill came up for discussion in Parliament recently, opening the sector further to FDI. We are where we are, for now.

My dream is universal social protection for the informal workers of this country. The small segment in the formal sector — government employees, railways, defence — are well taken care of, and more power to them, but what about the 93% who aren't? It's improving, slowly — not to say nothing's being done — but it needs to be holistic. On the commission you mentioned, the one on the unorganised sector chaired by the late Professor Arjun Sengupta, we calculated at the time that universal coverage would require just half a percent of India's GDP. Surely that's not too much to ask. I still believe we can have universal healthcare, universal childcare, some basic universal social protection floor for every Indian. We cannot rest until then.

Neharika Vohra: Absolutely — and I hope that dream comes true soon. Running a membership-based organisation in the informal economy must come with unique challenges — navigating caste, class, language, geography, and the sheer precarity of members' lives. What have been some of the significant organisational hurdles you've faced, and how have you dealt with them?

Mirai Chatterjee: Thank you for that question. The first thing that might surprise your audience is that we've never found education level itself to be a barrier — you simply work around it. As I've said, the Chanda Bens and Karima Bens have shown they may not have fancy degrees, but they're smart, they know what they want, and they're deeply embedded in their communities.

The second is an article of faith Elaben shared with us, and that we've witnessed firsthand over the years: the tremendous strength of women in this country. SEWA is structured so that the workers themselves are elected to the union's executive committee, and to the boards of all our cooperatives — 80% of board members are elected from among working-class members themselves, and 20% are what Elaben called "white-blouse-wallis," like myself, who are there to support, encourage, and — in the early years — sometimes lead. I was chair of the health cooperative, and of insurance, for many years; both have now passed to a third or fourth generation of worker-leaders, as it should be.

We've found that with the right capacity-building — the basics of management, financial literacy, reading a balance sheet, running a board meeting, maintaining minutes, ensuring financial probity and regular audits — women ask remarkably intelligent questions of our finance team in board meetings: why was this expense made, why not done another way? They set policy direction. For instance, we used to run low-cost pharmacies, but once the government launched its own Jan Aushadhi pharmacies, people naturally came to us less. We'd already pivoted somewhat to our Ayurvedic line, but it was the women themselves who said: given this reality, let's put our full strength behind Ayurvedic production. Fortunately, the current government has also been quite supportive of that, and it's generating good revenue, which funds our grassroots health education work.

Something I've emphasised from the beginning, echoing Elaben, is: stay close to the women, keep listening to them, and you won't lose your way — they understand ground realities better than anyone. I'm not even originally from this state; Gujarat is my adopted home, and they understand its nuances far better than I ever could. Fortunately, Gujaratis are also quite entrepreneurial by nature, so we don't always need to teach business mindset — though sometimes we do.

The second thing I'd highlight is SEWA's particular style of leadership: decentralised and collective. It's built into the DNA of a membership-based organisation — there's an elected board, and decisions are made collectively, not by one supreme leader. Both the union and the cooperatives are democratic, worker-owned, and worker-run. That's not to say people like myself, with our

education and middle-class backgrounds, aren't needed — we are — but we've turned the definition of "professional" on its head. A professional, to us, isn't simply someone educated with a degree, but someone who delivers, who pursues excellence, and who manages things in an inclusive, democratic way.

In that sense, it's perhaps not so different from a typical management-school approach to leadership — except that the women themselves sit on the boards, and that, honestly, makes all the difference. Outsiders pick up on that immediately. Decentralised leadership, leadership by the working class, built slowly — it doesn't happen overnight; it took a long time, with me leading parts of it for years along the way.

Another article of faith is our trust in what we call "Aagevans" in Gujarati — grassroots women leaders. They're really the pillar and backbone of SEWA, because they're embedded in their own communities, villages, and neighbourhoods, in constant touch with workers in a way some of us will never quite be, however close we get. Elaben always said an Aagevan is someone who makes sure others come ahead of her — meaning, you support others to discover their own leadership and step forward.

She also spoke about building a cadre-based organisation, a movement — because we're doing two things at once: running organisations (unions, cooperatives) and building a movement, which means connecting with workers outside the SEWA family too, in India and globally. And we have to ensure that, after we're gone, there are three or four people behind us, ready to carry the movement and the organisations forward.

Neharika Vohra: Wonderful. A quick follow-up — we're a very diverse society, with many kinds of people living together, and we naturally tend to form in-groups and out-groups. Does that diversity ever get in the way of bringing people together to do something? Or does shared purpose unite people in a way that makes it not matter as much?

Mirai Chatterjee: I think the first thing is that working shoulder to shoulder breaks down a lot of barriers, prejudices, and biases. We start each day in prayer, in the Gandhian tradition — Sarva Dharma, prayers drawn from all faiths, including verses from the Quran, the same prayer Gandhiji taught at Sabarmati Ashram, drawing on the eleven vows written on the ashram's walls, one of which is the non-practice of untouchability — treating everyone equally, and respecting all faiths. That, over time, gets into your blood: praying, singing, and working together every day does genuinely change hearts and minds.

That said, it's not always simple — we all carry multiple identities, embedded in families, communities, and wider society. There have been times in training sessions where someone from a particular caste has said, "we won't eat together," or "we won't sit with so-and-so." Our answer has always been: you're welcome here, but nothing changes about how we function — these are our values, we don't practise caste, class, or religious discrimination, and we will sit together. Some are uncomfortable with that at first, but I think the bigger factor, over time, is economic empowerment. When a woman gets a loan from SEWA Bank to reclaim her mortgaged land, or buys a buffalo, or secures a scholarship for her child through us, those barriers slowly start to come down — because the organisation has become genuinely useful to her.

Ahmedabad, unfortunately, has its own history of communal violence between different communities. We've never quite been tested in those moments in that specific way, but I'm proud to say that when we sent in mixed teams to do relief work during such times, not a hair on our heads was touched — people recognised we'd come in peace, to offer services, solace, and support, across all areas and communities. All that working, praying, and singing together has paid dividends over the years. I won't pretend there are no challenges — sometimes we don't fully know what our members are really thinking, since we're all embedded in the same wider society — but we move forward together.

Neharika Vohra: Sure — so what you're saying is, once there's clarity on what's non-negotiable, a lot of things tend to fall into place — and economic incentives can shift behaviour, even if not always hearts, at least to begin with.

Mirai Chatterjee: Yes — and one more thing: the services themselves help too. In our childcare centres, everyone's children come together — eating, praying, and playing together from a young age, with parents, mothers and fathers, attending the same parents' meetings. All of that helps as well.

Neharika Vohra: Yes, absolutely, lovely. You mentioned that a large number of people in the organisation come from the grassroots, but there's also a meaningful number who come in as graduates. How are you able to attract people with degrees, like yourself, to come and work at SEWA? Are there particular strategies, or anything others could learn from this about attracting talent?

Mirai Chatterjee: Like everyone else, we're constantly scouting for talent — but what we find, really, is that people find us. There are always young people, of all ages, who want to contribute to society, and SEWA's name helps a great deal. Sometimes I wonder if people come partly for the name, or for what seems like glamour — though I'm honestly not sure what glamour there is in our work; it's all hard work, boots on the ground, chappals on the ground. But people know that figures like Hillary Clinton have visited

SEWA, that dignitaries come through regularly, and I think that creates an impression that something interesting is happening here. So we have to be a little careful — we welcome people, but we try to make sure, as far as possible, that they're coming for the right reason: to serve women, to work at the grassroots, and let other things follow from that, if they're meant to.

There's no easy formula — we're all fishing in the same talent pool — but we're fortunate to keep finding young people who genuinely want to make a difference. Times have changed; they may not stay for forty years the way some of us did, and that's perfectly fine. But many do get hooked — we have plenty of people who've stayed five, ten years, because they grow close to the women, see the difference they're making, and sleep better at night because of that sense of satisfaction. Keeping the work culture open and supportive matters enormously — young people naturally have a lot of questions, and people like me, who've been around longer, are there to listen, to understand their worries, and support them. We've also had to build a real culture of openness and learning — we weren't very digitised earlier, and now our women are running digital health passports linked to DigiLocker. Quite a change.

One honest thing we tell people early on: we simply can't compete with the IIMs and similar institutions on pay. If you're looking for a high salary, this isn't the place — we'll do what we can, but we don't want a huge internal gap, because we believe in equity. People who join us are expected to make some salary sacrifice — not enormous, but some — and we make that clear from the start. In exchange, you'll learn enormously, have extraordinary experiences, build real capacity, and get opportunities to contribute to policy and research. As a place to start a career, it's a genuinely good one.

Neharika Vohra: Great, lovely. In terms of compensation, how competitive are you compared to other NGOs — or does that not really enter the picture?

Mirai Chatterjee: I think we're fairly competitive, depending on what you're comparing us to — not Delhi or Bombay, where everything costs more, but by Ahmedabad standards, I think we do okay. I'm sure some of our more highly educated young professionals are taking a pay cut compared to what they could earn elsewhere, but most have understood and accepted that, even if it's occasionally hard.

Neharika Vohra: And you also have members in places like Nagaland and Ladakh — how does that work? Do you have staff there too, or is most of it run from Ahmedabad?

Mirai Chatterjee: Our approach is deliberately decentralised — again, a very Gandhian principle, since SEWA draws on Gandhiji's values. Each SEWA is autonomous, separately registered, with its own elected board. Those of us here in Gujarat support our sisters in Nagaland, Ladakh, Bihar, and elsewhere, simply because we have more experience and were among the first to start. But they're entirely independent — we help with capacity-building, training, exposure visits, and fundraising support, but we don't control things sitting here in Ahmedabad. How could we? We don't know the local realities, languages, or cultures of Ladakh or Nagaland the way local teams do.

In Bihar, for example, we're currently developing 150 crèches across two of the poorer districts, Gaya and Katihar. Because we have considerable experience in social protection and childcare, I've personally gone and spent time there with colleagues, sharing what we've learned — but it's never a cookie-cutter approach; it has to be adapted, even as the underlying principles stay the same. Each unit remains autonomous and independent, and we operate as a federation.

Neharika Vohra: Okay, great. And what about skill development and leadership development — is that centralised, decentralised, or some mix? What's your approach?

Mirai Chatterjee: It's a mix. We have a pool of Aagevans, the frontline grassroots leaders I mentioned earlier, and building their leadership capacity benefits from a degree of centralisation — we develop training modules from collective experience, and bring women from different districts and states together, because there's enormous cross-learning value in that. It isn't just us imparting knowledge top-down; they learn from each other, inspired by older Aagevans sharing their own struggles and stories.

But it's not always centralised. We've brought in legal experts, for instance, to explain women's and labour law, and constitutional rights, in simple language — that has to happen centrally. But technical skills training — agriculture, mushroom cultivation, becoming a para-vet for goats — needs to be decentralised, tweaked, and contextualised locally. So it's a genuine mix of both.

Neharika Vohra: Nice. And do you work with state government systems — say, drawing on agricultural universities or veterinary institutes to help train these women, or to translate technical knowledge for them?

Mirai Chatterjee: Very much so. SEWA has always worked closely with state governments, from the local to the national level, because government remains the largest development actor, and sets the policies and laws we're often trying to influence. We're not, after all, the Government of India, or even our own state government — we can't, for instance, set up universal childcare across the

entire country by ourselves. We have to work with government to demonstrate what works, and could work, at scale. We've worked with agricultural universities, with IIM Ahmedabad, with many private universities and researchers — and we've been very fortunate that institutions like yours have, in one way or another, been part of the broader SEWA movement.

Neharika Vohra: Correct, great, thank you. One of the things that's particularly distinctive about a social impact organisation like SEWA is the sheer number of different stakeholders — government, international donor agencies, private high-net-worth individuals, and more. What's the role of leadership in managing all of these relationships, and how have you done it?

Mirai Chatterjee: Again, I come back to Elaben, our extraordinary leader, from whom women like me learned so much — we were privileged to have her mentorship, though she'd never use that word herself; she preferred to simply lead by example. What was truly unique about her was her openness, and her talent for finding people across different sectors of society and the economy who could be useful to our members, and bringing them in.

We've been fortunate that many people have stepped forward over the years — some we found, some found us. The first step, always, was getting them to come and meet the women directly, to see the grassroots reality for themselves — that's critical. And then, true to her decentralised style, Elaben didn't try to manage every relationship personally. With the social protection team, for instance, she rarely dealt directly with insurance regulators herself — she might open a door initially, but then trusted us to carry it forward. Whenever we go and meet stakeholders outside the SEWA family, the women themselves are always present with us, because they speak in their own voice, and that representation matters enormously — frankly, people in places like the insurance regulator's office often listen more to the women than to people like me, because they don't often get to hear those voices directly.

So there's no single formula for managing these relationships, but the key has always been that trust was placed in us to carry things forward — and sometimes we made mistakes, learned the hard way, but that's part of growing and moving ahead.

Neharika Vohra: Is there any secret you'd share about how you've kept your teams, and yourself, motivated? You've personally stayed motivated for 45 years.

Mirai Chatterjee: I think the real secret is simply working closely with women at the grassroots, and seeing the change they make, every day. The changes might not be huge, but step by step, in their families and communities, you see something tangible. You see their children end up studying in London, or Delhi, or perhaps even at IIM. That's deeply rewarding — it reaffirms that this is how change happens in this country, the way Gandhiji taught us: bottom-up. It isn't fast; it's slow, and you need patience and persistence — but we have faith we'll get there.

Elaben often said that women and peace go together, and that's something the world badly needs right now, given how polarised and violent it's become. I think the biggest lesson of SEWA is this: if lakhs of women, speaking twenty or more different languages, from different castes, communities, and religions, can come together and build a movement, surely that's a lesson for the rest of us too. That's what's kept us going, Neharika — I got hooked early on, and I never left.

Neharika Vohra: Can I ask a follow-up — you came to trust these women because of their wisdom. But for people like you, who are educated, isn't there sometimes a kind of unconscious assumption that you know better? How was that trust actually built?

Mirai Chatterjee: That's a good question. I remember the first time I went to Shankar Bhavan — the women looked me up and down and said, "this one won't last a week here." They wondered where I'd dropped in from. But trust really comes through action — action speaks louder than words. When I helped get a sick child treated for pneumonia through a hospital referral, or helped secure some concrete economic benefit for a family, that's how trust gets built — slowly, steadily, through working together. I actually think poor people in our country tend to be quite open to people like us; we were accepted fairly quickly. One condition they did set early on: if you want to talk to us, first learn our language. So I learned the language, the culture, how to dance garba, their songs, ate their food — we became friends for life.

Neharika Vohra: So it's not just about being a giver — it's genuinely mutual, you have to coexist. I know you've already touched on building a pool of three or four leaders behind you — but eventually, the question of sustainability beyond any one individual is a big one for any organisation. How is SEWA approaching that?

Mirai Chatterjee: Well, the reality is, one day we all have to move on — that's the cycle of life. We lost our beloved founder in November 2022, and we're still growing from strength to strength, if I can say so with all humility, because that was the promise we made to her, and what we learned from her — that this is a movement, not built around any one personality.

Speaking for myself, each of my colleagues will find their own way of approaching this, but my own focus is making sure there are people in place to take things forward after me. There's never a guarantee in life — I once groomed someone as a potential successor, and she ended up retiring before I did. I told her, "I'm ten years older than you!" But these things happen — people's

lives take their own turns, and you have to accept that. Another lesson from that: build a pool of leaders, not just one, so if one person's circumstances change, others are ready to take up the baton.

I currently chair SEWA's Cooperative Federation, and I have a very capable manager there carrying things forward well — I'm there in the background, as chair, but I've told her clearly that I'm not in charge of operations, that's not my role; she makes the decisions, and I'm there to support. On the social security side, it's honestly more of a challenge — each cooperative has a very capable CEO driving it towards greater financial viability, but there needs to be someone who acts as the glue holding it all together across the cooperatives, and I'm still working through that. We're going through organisational development processes, and hiring for it too, so I think we'll find our way collectively.

Neharika Vohra: So it's a very intentional process — it's not something that simply happens on its own; you have to work at it deliberately.

Mirai Chatterjee: Absolutely, not at all something that just happens. We have to plan for it, do a lot of team-building, because naturally, having been around as long as I have, I'm trusted and accepted — but the wider team also has to understand what a movement really requires: passing the baton, emptying the chair so that others' leadership can grow. I'm very clear about that, and that message has to be communicated clearly too. It traces back to Elaben, who voluntarily stepped aside at a certain age and passed the baton to some of us — and it's now moved on to a third generation.

Neharika Vohra: Amazing. Coming back to SEWA's advocacy work — you've influenced national legislation on social security for unorganised workers, the Street Vendors Act, policies on home-based work, and more. For organisations or individuals who want to do advocacy work, are there concrete suggestions you'd offer, on how you've managed to achieve so much in this space?

Mirai Chatterjee: That's a very good question, and again it comes back to organising — building women's solidarity and sisterhood at the grassroots, and listening closely to the issues bubbling up from there. As I mentioned, lack of financial services, and the situation of street vendors, were among our earliest and longest-running campaigns — the street vendors of Manek Chowk and elsewhere were telling us, from day one, that they were being harassed by the police and the municipality. It took us forty years, Neharika, to get that recognised in the Indian Parliament. That's the kind of staying power this work requires.

So first, understand the issues — really experience them. We tell younger colleagues: spend real time with the women, understand the issues deeply, go deep, and only then can you develop sound policy briefs and strategies, whether you're trying to reach the Indian Parliament or the ILO globally. Second, advocacy has to be done with the women, not for them — they come and speak for themselves, and we're there alongside them, supporting and encouraging, so they can articulate their own issues clearly, which carries its own power.

One thing I've noticed among young people today: many go off and take policy courses at places like the Harvard Kennedy School. And I sometimes wonder — how can you really know what policy to pursue, without first doing the basic groundwork? So I always say, understand first, then go and sharpen your advocacy and policy skills wherever you like in the world. Spend time, don't rush, listen. We may not have the luxury any more of someone sitting six months at Shankar Bhavan the way I did — those days may be gone — but in your daily work, just observe and listen, and you'll get a real handle on things.

Neharika Vohra: Right — so what you're saying is context, content, and patience are all genuinely essential for advocacy to succeed. Forty years — that's real perseverance.

Mirai Chatterjee: Forty years of perseverance, yes, to reach the Indian Parliament — and we still haven't given up on achieving universal social protection.

Neharika Vohra: Thank you — and all power to you for that. Coming back to you specifically, Mirai — how would you describe your own leadership style, and how has it evolved over your forty years at SEWA?

Mirai Chatterjee: Well, first, I had an exceptional role model. But I hope — it's for others to judge, really — that drawing on family values and my years working with SEWA and with the women, I've tried to be as inclusive and democratic as possible. Some colleagues have given me the constructive feedback that I'm too democratic! But I don't believe there's such a thing as "too democratic" — you build consensus, even if it takes time.

So patience, inclusion, democratic governance, and genuinely listening to different voices — these days, I particularly like listening to younger people, because otherwise we get fossilised; we need fresh perspectives. There's a lot the young can teach us, not just politically but in many other ways — our world, even within our own country, has changed enormously.

I've also learned the importance of self-reliance from SEWA. If something like an FCRA issue ever affected us tomorrow, we'd still be okay, because our core operations are largely self-financed through our cooperatives. Our structure is a bit like a banyan tree — if one part isn't doing well, other aerial roots remain strong and keep the whole tree firmly rooted. Self-reliance was a genuinely new

idea for me; I learned it along the way, not from any cooperative textbook. I think staying open, and trying to draw in as many perspectives as possible — from the women, but also from everyone I meet day to day, including conversations like this one, which trigger new thoughts and approaches — and a real, ongoing commitment to passing the baton on.

Neharika Vohra: Very nice. And are you a taskmaster?

Mirai Chatterjee: I think I am, a bit.

Neharika Vohra: And that's important.

Mirai Chatterjee: We're accountable to the women we serve, who have so little — so we have to perform, and perform on time, because delayed action on our part can be a real problem for them. So yes, I do make sure of that — though by now, the culture is well established, so I don't have to push too hard any more. I've been fortunate to bring up the next level of people well.

Neharika Vohra: That's also important, because there's often an expectation, in social impact organisations, that leaders have to be "nice" all the time. But being nice doesn't mean lowering the bar — as you said, underperformance leads to real delays in what's been promised to the communities we serve.

Mirai Chatterjee: Exactly. And I think leading by example is something I've learned from my own role models and mentors over the years — you have to walk the talk, or who would trust you? It's the leader's job to set the culture, and I'd add: a culture of caring too. You can be firm, but particularly when you're working with women — 80 to 85% of our staff come from working-class backgrounds — there's so much they're juggling: care work at home, sick children, ageing parents. All of that has to be handled with real care.

I remember one colleague whose father-in-law had terminal cancer; she asked for time off. It's not written anywhere in our policies, but you simply do it, because it's the right thing to do for a colleague going through that much. Later, after he passed, her husband came and told me how much that time off had meant to their family. You act on instinct in those moments, because it's the ethical thing to do — it's a question of values.

Neharika Vohra: Yes, absolutely — and it's so important to hear that there's still room to do the right thing, rather than simply the popular thing. Looking back, Mirai, is there anything you'd do differently — something you wouldn't repeat, if you looked back at your career?

Mirai Chatterjee: One personal thing — I have three daughters, including twins. When I took over as general secretary from Elaben, my twins were just nine months old, and I was still nursing them. I used to ride my scooter home to feed them and then go back to the office. I think I'd do that differently if I could. I tell my younger colleagues that those early years don't come back — my own daughters think I'm being a bit silly bringing this up now, but I tell younger colleagues: spend time with your children too, because that's also an important contribution to society. I was fortunate to have a very supportive partner, but I still feel some guilt, honestly, the way I think 99% of working mothers do — that just comes with the territory.

Beyond that, mistakes and challenges are simply part of the work — dealing with people has never been easy; there are egos to navigate, all kinds of personalities, and it's both enriching and challenging. But I keep coming back to the women themselves — I see how hard their lives are, and yet they persevere. Some of them say, there's drought, but the rain comes too, eventually. They're wise; they give us hope.

Neharika Vohra: Optimism — yes, hope and optimism are so important to carry with us, and to build as a mindset. My very last question, Mirai: there may be younger students listening — public health students, management students, scientists — who are thinking about working in labour rights, women's empowerment, or the informal sector. What two or three things would you want them to keep in mind?

Mirai Chatterjee: The first thing I'd say is, follow your heart. That's really what I did — I was once offered a rather attractive position at the Ford Foundation, and I turned it down. The former director still reminds me of it every time we meet — "you turned me down for SEWA!" I tell him, yes, but that's what my heart said, and I've never regretted it.

The second thing is, be clear about your own priorities — everyone's situation is different, so I'm not here to hand out one-size-fits-all formulas. Some people genuinely need to prioritise earning, to support their families, and that's completely fine. I was lucky that my own family supported me, even with a low-income path, and told me to go ahead.

The third thing — if you choose to work in this sector, you have to be prepared to forgo the kind of salary your peers in the corporate world might earn, and make peace with that. It comes down to asking yourself honestly: what do I want from life? Some of us need to earn money — there's no real choice there, just as our own members have no real choice but to earn. I understand that completely. But once you've made your choice, make it fully, and don't keep looking back. I've had colleagues who compare themselves to

peers who went to a management school like IRMA, and I tell them — you'll never feel satisfied that way, because we will never get there financially; we're simply not that kind of organisation. We believe in equity, and we don't want a huge gap between us and the people we serve.

It also doesn't have to be a lifetime commitment. You can commit for some time, learn, find it enriching and satisfying, and then move on to something else — there are many ways to contribute to society. Those are some of the things I find myself telling younger colleagues, whenever they raise these questions, including at interview stage.

Neharika Vohra: Sure. And any final words for people who want to lead social impact organisations more broadly? We've spoken a lot about Elaben's leadership style, and it's been wonderfully educational hearing about her — but any last words for someone aspiring to social impact leadership?

Mirai Chatterjee: I'd say: persist, persevere, and be patient. I learned that with our Ayurvedic business too — the first seven years, it really wasn't doing well at all, and I told my colleagues, this is bleeding our pharmacies, why don't we just wind it up? They said, give us a year or two more, let's be a little more patient. And sure enough, it's now become our biggest source of revenue.

I had to learn, too, that we don't have all the answers. So really, what I've been saying throughout this conversation comes down to: organising as the basic building block — stay close to the women, listen to their talent and insight, which gives you real direction — and then patience, persistence, and perseverance. Mostly, you'll get there. Sometimes it doesn't work, and then you need the courage to wind something up. But mostly, it does work.

Neharika Vohra: Very nice. Three words keep coming to me as you've been speaking: patience, perseverance, and trust — trusting people to come through. Those are the three words I'm left with.

Mirai Chatterjee: Absolutely. And — I don't know if I should say this on a programme, but I have to say — I was genuinely impressed with your questions; I felt you went right to the heart of the matter each time. So thank you, and thank you to your whole team, for your depth of understanding.

Neharika Vohra: Thank you — it really was teamwork. And thank you so much for joining us and letting us host you. It's been a real pleasure listening to you, and we hope to keep learning from you, and from many leaders like you. Thank you to our listeners for being here, and do stay tuned for more conversations. Thank you, Mirai — thank you so much.

Mirai Chatterjee: Thank you, Neharika. It was a pleasure for me too.

Neharika Vohra: And thank you for being so accommodating — we had a few technical hiccups of our own today, and you were wonderfully patient through all of it. Thank you.

Mirai Chatterjee: That's quite all right.