



Advancing Women Entrepreneurship (AWE) India Network Launch Event

March 14, 2024

Hotel Le Meridien, New Delhi

Summary of Proceedings





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The Advancing Women Entrepreneurship (AWE)- India Network was formally launched and announced on March 14, 2024 at Le Meridien, New Delhi. The launch event was facilitated by ACCESS Development Services and Sattva. The event brought together a diverse array of civil society organisations and experts committed to Women Enterprise and Economic Empowerment (WEE) to adopt a collaborative approach, operating at multiple levels from policy influence to community action, with the goal of creating an enabling environment that facilitates women entrepreneurs' access to markets, capital, and resources. Ably moderated by Dr. Smita Premchander, Director of Sampark and Development Sector Expert, the conversation resulted in insightful responses and provided the endeavor with a sense of purpose and direction to be championed by all collectively.

1. Context and Background

Women's economic empowerment and entrepreneurship are critical for India's development. The PM's vision prioritises efforts to increase women's economic participation. Women's entrepreneurship fosters inclusive growth, economic development, and women's empowerment.

While women's economic empowerment has always been a high priority of the government, the articulation of the aspirational vision of the Hon'ble Prime Minister for "women-led development" and the discussions at the G20 Presidency over the past year, and the growing focus on encouraging women's entrepreneurship— which is recognized as a powerful driver to foster inclusive development and economic growth—further demonstrated the government's commitment to women-led development.

A number of women-focused policies, programs, and plans for building an inclusive and equitable economy demonstrate the government's commitment to this goal. But considering that women only account for 37% of the labour force in 2023—compared to the average of 47% worldwide—and contribute only 18% of the country's GDP—compared to 37% worldwide—these government initiatives need to be reinforced and supported by a large number of stakeholders in order to support women's entrepreneurship and ensure their active participation.





As a starting point for setting up the Network at national level, a roundtable discussion was organised on “Advancing Women Enterprises” to communicate, collaborate and commit to furthering the efforts to create a conducive and responsive ecosystem for advancing Women’s Entrepreneurship. The roundtable discussion provided an opportunity for stock taking of individual as well as aggregate institutional efforts being made across the country on promoting women’s entrepreneurship.



Based on the broad consensus from the previous roundtable that focused on the possibility of forming a network to promote women's economic empowerment and entrepreneurship in India where several organisations and development sector experts participated in the discussion. On March 14, 2024, the AWE-India Network was launched with 48 representatives from 37 organisations (Annex 1) aiming to reach 5 million women entrepreneurs by 2030.

The network proposes to take a collaborative approach, working at different levels from community programs to policy influence, to create an enabling environment for women entrepreneurs to access resources, capital, and markets. The network aims to support underprivileged women entrepreneurs and help set off an entrepreneurial spirit through services, voice, and influence that leads to more opportunities for women over time.



2. Welcome and Setting the Context



The event started with welcome of the distinguished representatives from Civil Society Organisations, bi-lateral and multi-lateral organisations, Think tanks, and Research organisations. Meenakshi Rathore, V.P-Gender and Diversity, ACCESS welcomed everyone and expressed her gratitude to all for realizing the importance and need for coming together for setting up such a network and ensuring their wholehearted support to participate in the launch event of AWE India Network, a landmark initiative to push the envelope for advancing women entrepreneurship in the country.

A short animation video was played as a symbolic launch of the network and hands were raised in solidarity with the AWE-India Network.

Vipin Sharma, CEO, ACCESS set the context by expressing gratitude and outlining his vision for the network. He emphasised the need to move beyond individual institutions and foster collaborations where all members are dedicated to promoting women's economic empowerment and entrepreneurship. Vipin stressed the importance of ownership and inclusivity, suggesting that the network should not be associated with any single organisation but should be viewed as a joint effort involving all stakeholders. He felt that this approach would ensure the sustainability and effectiveness of the network in advancing women's economic empowerment. Vipin also mentioned that ACCESS is in a position to allocate resources to initiate and facilitate the network in its initial phase, ensuring its success and impact



After this, the opening plenary session was handed over to Dr. Smita Premchander for moderating the discussions.

3. Plenary 1 on 'Vision and Aspiration for AWE Network'

Dr. Smita Premchander moderated the opening plenary session by discussing the rationale for such a network and emphasised the importance of supporting underprivileged women entrepreneurs specifically, noting the network would focus on providing essential services like finance, skills, market, and capacity building to set these women on a path of entrepreneurial growth and income generation.



Following the expression of gratitude, a discussion ensued on the models of women's empowerment, with reference made to the gender policy approach, the gender (Disability), and social inclusion network as an illustrative example of effective networking strategies. The network's objective, as outlined, is to empower women by facilitating access to finance, the market, amplifying their voices and influence, and catalysing shifts in social and institutional norms through entrepreneurship and opportunities that are different from the traditional or mainstream roles that women have been doing. The evolution of the gender policy approach from welfare to equity was also explored with a call for an empowerment lens emphasising voice, organisation, and ways to influence policy.



It was discussed that entrepreneurship in India should become a norm but there is still a long way to go for it to reach that recognition. While there are several networks such as FICCI and CII already in existence, what would be the need and purpose of building a new network? Essentially the idea is not to compete but to collaborate since the challenges are vast and deep. It was asserted that this action-oriented and network-centric approach enables interventions across various domains to synergistically reinforce one another, thus impacting greater change instead of working in silos. Expanding the definition of entrepreneurship and enhancing access to finance and the market was considered important to support more women. Collecting gender-disaggregated data and measuring women's economic contribution were identified as priorities to advocate for supportive policies and institutions. Bottlenecks like access to finance and effective marketing platforms needed to be addressed. Knowledge sharing through a common repository to pool all the information together was proposed to reduce duplication of efforts across organisations. The network aims to have a transformative external impact by centering gender in its vision and approach.



Participants were encouraged to envision the outcomes they desired for the network and share their vision through an interactive Mentimeter activity. They were prompted to think deeply about their contributions within the domains of assets, services, influence, voice, and changing social norms. The Mentimeter exercise allowed the participating organisations to articulate a variety of viewpoints and perspectives on the vision, aspirations, and objectives of the AWE-India network, and the responses were documented and flashed on the screen for the audience to collectively assimilate (Annex 2).

4. Technical session, Group discussion and Presentations

The opening plenary discussion was followed by thematic working group discussions by participants agreeing to dive deep into issues, gaps, and challenges vis-à-vis access to finance; access to markets; gender norms (social and institutional); capacity building and skilling for women entrepreneurs, and for organisations to identify potential contributions based on their expertise and experience.

Based on the consensus, the participants were divided into following groups :

- Working Group 1: Access to finance
- Working Group 2: Access to market
- Working Group 3: Institutional and social gender norms
- Working Group 4: Capacity building and skilling for women entrepreneurs

Group 1: Enabling access to finance for women entrepreneurs



Q1. What are the key gaps and opportunities for women's enterprise financing?

- Lack of individual credit history
- Insufficient knowledge about documentation, KYC, and collateral requirements.
- Poor digital literacy
- Lack of collateral, under-writing to graduate from group to individual loans
- Affordability of interest on loans available (high interest)
- Under-financing is an issue. Mismatch in cash flows, seasonality
- Women entrepreneurs are not well-informed – lack of knowledge & information on how to access loans, avenues available
- Low-risk appetite among women entrepreneurs emerging from lack of confidence
- Lack of capacity building of women in business development
- Lack of household support for women entrepreneurs
- Segmentation of women entrepreneurs and customised approach
- The general belief that nano/micro-entrepreneurs are a social case – lack of data on the viability of women macro and nano businesses



Q2. How can the opportunities be availed and gaps could be addressed?

- Sensitization of bankers and capacity building of bankers on loan product development, collateral to banks
- Working with the government is needed on how they can increase uptake
- Addressing the information asymmetry between suppliers and entrepreneurs
- Working with the government /banks on customised products (gender-intentional lens in product design, process, communication)
- Develop growth orientation among women
- Holistic training modules needed for women entrepreneurs – regional languages
- Counselling of families is needed
- Tie-ups with IIMs/other management institutes, the private sector are needed for model creation at the state level (cluster-based approach)
- Highlight data (deep dive, disaggregated data) on how much loans going to women entrepreneurs (only 30% of loans less than Rs. 2 lakhs are going to women)
- Huge opportunity for graduation from microfinance to livelihood financing

Q3. How the AWE-India Network can leverage on the opportunities and work collectively to address

- Joint studies to bridge the data and information gap on women enterprises - viability, employment generation, potential
- Work with MSME ministry and SIDBI to do a nationwide action-oriented study resulting in products and processes for women entrepreneurs
- Amplify the impact created (women enterprises/entrepreneurs) by all partners
- Collaborate at the state level/national level to document workable models
- Work with MFIs/NBFCs to build the capacities of their women clients
- Leveraging refinance organisations like Mudra to incentivize banks to lend more money to women entrepreneurs.
- Get at least one key government department /bank to work with the AWE
- Work with facilitating/bridging institutions

Group 2: Access to market for women entrepreneurs



Q1. What are the key gaps and opportunities for women in accessing the market?

- Challenges with supply readiness in areas such as inventory management, procurement, pricing, and legal compliance.
- Transportation difficulties hindering product distribution beyond local markets.
- Information asymmetry regarding market preferences, standards and pricing.
- Small enterprises as part of established value chains, individuals can't scale.
- GST, compliance, and supply-chain efficiencies need focus.
- Market standard needs to be maintained for quality assurance.



- Business enterprises provide inventory, pricing, bulk procurement, legal and compliance services, and logistics in the last mile.
- Information asymmetry solving- pricing, compliance, standards existing, marketplaces, etc
- Profitability focus — from knowledge to providing services for bulk.
- Discoverability - mapping the large number of producers and enterprises to guarantee products and volume with quality
- Re-use and adapt defunct physical spaces like CSCs, high-density areas - airports, railway stalls, or setting up physical weekly haats.
- The services sector is a lucrative category for women entrepreneurs.

Q3. How can the AWE India Network leverage the opportunities and work collectively to address the gaps to enable increased access to markets?

- One umbrella brand which is optimised for market attractiveness with a focus on branding and packaging.
- Government and Policy Schemes brought and converged for women entrepreneurs.
- GeM tackling to get a focus on women entrepreneurs.
- Advocating for policy reforms and collaborating with stakeholders to leverage policy-enabling schemes for market expansion
- Facilitating information sharing and market intelligence to address information asymmetry.
- Fostering collectivisation among women entrepreneurs to access bulk procurement opportunities and engage with the private sector for market expansion.

Group 3: Gender Norms- Institutional and social



Q1. What are the gender norms- Institutional or social that prevent women from embracing entrepreneurship?

- The expectation of women as a caregiver may limit their ability to pursue entrepreneurial endeavours.
- Lack of access to public spaces due to safety concerns, hindering the mobility of women.
- Limited financial and legal literacy which may pose barriers to accessing resources and navigating business regulations.
- Lack of intersectionality



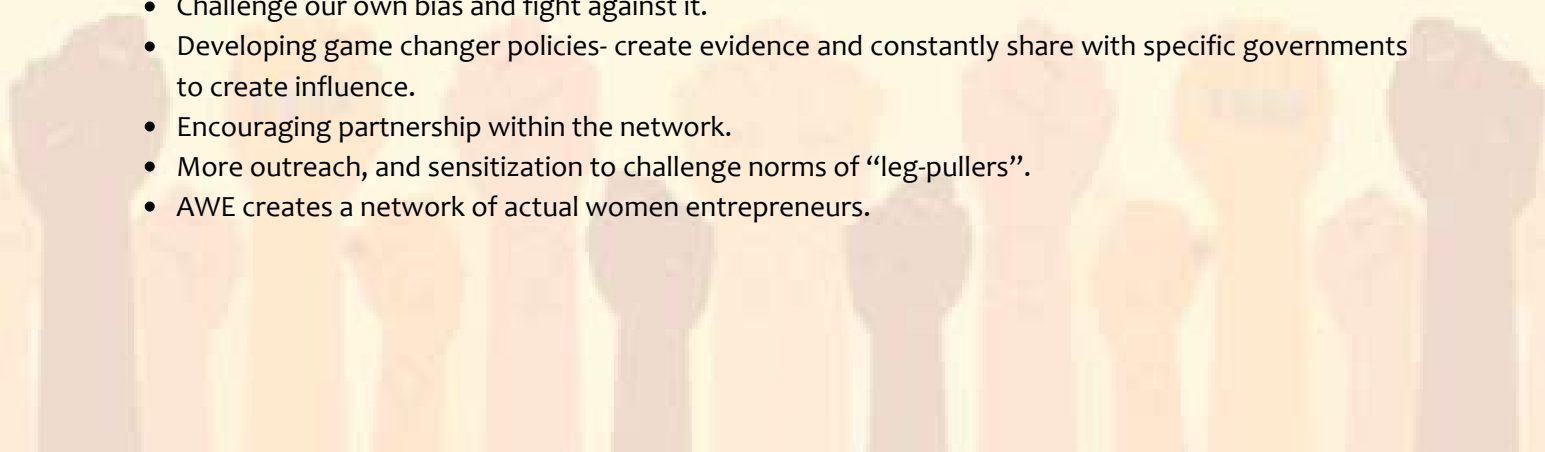
Q2. How can gender norms be challenged and addressed?

- Providing skill training programs, such as financial literacy and legal literacy, to equip women with the knowledge and tools necessary for entrepreneurship.
- Promoting media campaigns that challenge traditional gender roles and encourage equal sharing of domestic responsibilities between men and women.
- Leveraging the Care support, work with state and central government
- Leveraging policies and initiatives aimed at addressing gender-based violence and creating a safe environment for women.
- Encouraging partnership and collaboration within the AWE India Network to leverage complementary skills and resources for addressing gender norms
- Gender budgeting in policies including auditing and review.



Q3. How can the AWE India Network leverage the opportunities and work collectively to address the gender gaps?

- Leverage other networks- Create a proof of concept to start with.
- Conducting deep dive norm analysis of key sectors with high women participation to identify specific interventions needed at the policy and program level.
- Engaging proactively with select states (Ex. minority, tribal) to understand problem areas and initiate policy dialogues with them.
- Challenge our own bias and fight against it.
- Developing game changer policies- create evidence and constantly share with specific governments to create influence.
- Encouraging partnership within the network.
- More outreach, and sensitization to challenge norms of “leg-pullers”.
- AWE creates a network of actual women entrepreneurs.



Group 4: Building capacities, skilling for entrepreneurship



Q1. What are the gaps, challenges, and opportunities for women entrepreneurs in terms of meeting their capacity-building and skilling needs?

- Limited scalability and effectiveness of existing entrepreneurship programs.
- Lack of market opportunities and poverty of ideas for women entrepreneurs.
- Get out of 'ghettoisation'
- Exclusion of middle-income group women from support programs
- Gender focus tends to get lost between policy and implementation; find focus areas along with stakeholders.
- Limited functional and domain skills.
- Limited safe spaces for grassroots-level entrepreneurs to discuss and find their solutions.

Q2. What can be done to address these gaps and make the best use of the opportunities?

- Revise entrepreneurship programs to ensure scalability and effectiveness, addressing underlying systemic and mindset barriers.
- Promote peer network-based skilling for more feasibility.
- Implement solutions like shared service models, mentorship networks, exposure to technology, and building digital solutions with on-ground support.
- Exposure to technology and AI.
- Mapping own network for capacity building.



- Improved digital literacy amongst entrepreneurs and overall rural populations for better/effective delivery of services as well as access to diversified markets.
- Recognising women as equal entrepreneurs and sharing best practices through networks to influence policies positively.
- Differentiate between rural and urban enterprise and entrepreneur needs, while building solutions



Q3. What can the AWE India Network do to influence the policy ecosystem to support capacity building and skilling for women entrepreneurs?

- Collaborating with government agencies to design and implement effective entrepreneurship programs that cater to the diverse needs of women.
- Sharing best practices and success stories through networks to influence policymakers and stakeholders.
- Conducting research and generating evidence on women's entrepreneurship to inform policy decisions and program development.
- Facilitating partnerships between private sector organisations and women entrepreneurs to create more market opportunities.
- Providing a platform for women entrepreneurs to voice their concerns and contribute to policy discussions at the local, regional, and national levels.
- AWE report beginning with 2-3 solutions.
- Being sensitive to failure and setting parameters to scale up rather than continue funding the same initiative with limited results.



5. Plenary 2 - 'Network Structure, Meetings, Governance, and Resources'

In the closing plenary the structure of the network, governance, membership, meeting, resources, etc. were discussed to form a consensus.

i. Structure

- Formal/Informal- About half raised hands for a formal structure. Rest agreed to begin with informal to get into running/functioning order and then formalise for accountability and credibility.
- Centralised/ Decentralised- Begin with centralised meetings at Delhi and increase regional presence as participation and body of work grow. This would be as a parallel regional structure(s) that strengthen and reinforce the Central.
- Thematic Working Groups- Thematic Working Groups to be built based on results and availability of experts. Groups to take into account intersectionality and cross-cutting thematics (especially at the policy level), convergence, and timeline of generating results. Groups to be outcome/results-oriented rather than only the problem/gap. Early and quick wins to review group structure and the possibility of rotational participation. Group structures are also to be reviewed based on needs and results. Groups adopt a lens of knowledge coordinators rather than knowledge holders. Agendas between regional and Central groups are to be synchronised routinely.



ii. Mode and Periodicity of Meetings

Discussion revolved around the frequency of meeting and format and following was agreed :

- Working Groups- Thematic working groups would meet periodically for collaboration on their respective themes.
- Regional - Regional meetings could be organised virtually to help network and capacity building at the local level.
- Whole Network- The whole network meetings every 1-2 years were proposed initially, with the option to meet more often based on need.

iii. Issues of Governance

- Steering committee- Steering Committee to be formed with representatives from participating organisations. While the discussion remains informal, the Committee decides the frequency of rotation and whether to nominate members. Once formal, the entity has a Board to deliberate on key decisions and proceedings.
- Thematic/ working - Thematic working groups would have leadership roles to help implement strategies within their domain.
- Nominated/elected- Members of the steering committee and working groups were proposed to be nominated initially based on expertise and commitment. Elected roles could be considered later.
- Rotation: Policies for rotation every 2-3 years were suggested for the steering committee to ensure diversity and fresh perspective.



iv Resources for sustainability

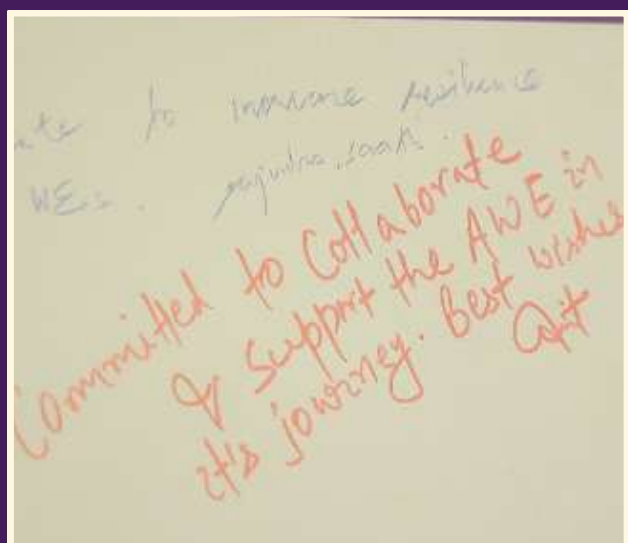
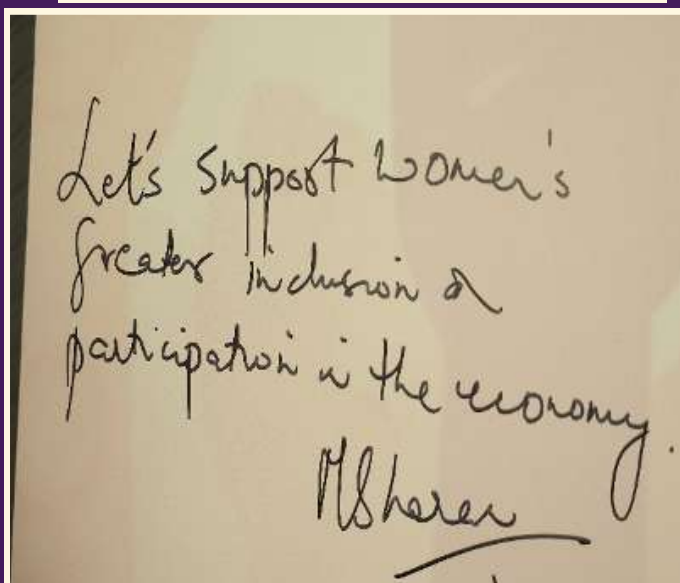
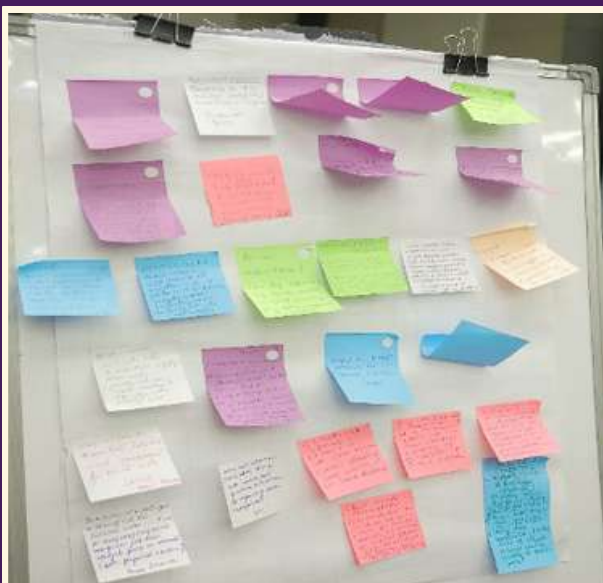
- Financial- Focal points in different member organisations. These members are to be remunerated for their time and effort. Another set of people felt formal employment would ensure clear accountability and ownership of results. A differentiated fee structure based on members' budgets was suggested to be developed later.
- Human resources- Focal points in different member organisations. These members are to be remunerated for their time and effort. Another set of people felt formal employment would ensure clear accountability and ownership of results. One dedicated human resource was identified as needed to help coordinate the network's operations.





Signing up for Individual commitment

All the participants were encouraged to share their individual commitment for the network by signing up on the pledge board and writing on the pasties on the board.





Concluding session

The concluding session underscored the importance of creating value through collective influence on policies, ecosystems as well as leveraging collective strength to negotiate effectively. Moving forward key actions were outlined, and participants were thanked for their valuable contributions during the engaging discussions. It was agreed that advancing women's entrepreneurship, power and productivity through the growth of enterprises will play a critical role in shaping India's development story, which will have multiplier effects for gender equality, women empowerment and economic growth. Through the AWE-India Network, collaborative and coordinated action will drive the agenda of accelerating efforts towards building an enabling entrepreneurial ecosystem for women leading to long-term, last mile sustainable and transformative impacts. There was a consensus that the time for action is now, and by leveraging the momentum, the network participants can collectively work towards achieving our "AWE" SOME VISION of reaching out to 5 million women entrepreneurs by 2030.



Annexure 1: List of Participating Organisations

S. No.	Name of the Organisation	Representative
1	Aambra Foundation	Vinita Bakshi
2	ACCESS Assist	Teresa Khanna
3	Arthimpact Welfare Foundation	Shalini Singh
4	Arthimpact Welfare Foundation	Anmol Raina
5	Bharatiya Yuva Shakti Trust (BYST)	Suraj Saluja
6	Caterpillar	Ruby Thapar
7	Centre for Advocacy and Research	Juhi Jain
8	Centre for Microfinance	Malika Srivastava
9	Cequin India	Lora Prabhu
10	CGAP (Consultative Group to Assist the Poor)	Leena Datwani
11	Development Alternatives	Shabnam Durani
12	Digital Empowerment Foundation	Arpana Sharma
13	Digital Empowerment Foundation	Akanksha Ahluwalia
14	Expert	Girija Srinivasana
15	Expert	Suki Iyer
16	Expert	Prabhat labh
17	Frontier Markets	Ajaita Shah
18	Global Alliance for Mass Entrepreneurship	Inisa Guha
19	Grameen Foundation India	Krishna Sannigrahi
20	Hand In Hand	Madhu Sharan
21	IDInsight	Diksha Radhakrishnan
22	IDInsight	Shreya
23	IMAGO	Rameshwara Jha

List of Participating Organisations

24	IWWAGE	Radha Chellapa
25	IWWAGE	Moumita sarkar
26	KREA	Megha Shree
27	Mann Deshi Foundation	Vandana Bhoshale
28	Mann Deshi Foundation	Vanita Shinde
29	MeraBizNet	Pritha Dutt
30	Microsave	Sonal Jaitly
31	Public Affairs Forum of India PAFI Apollo Hospitals	Vinita Sethi
32	Sa-Dhan	Dr.Saibal Paul
33	SAATH	Rajendra Joshi
34	Samhita	Abhishek
35	Samhita Community Development Services	Praseeda Kunam
36	Sampark foundation	Smita Premchander
37	Sattva	Aarti Mohan
38	Sattva	Mohana Rajan
39	SRIJAN	Aditya Kumar
40	Udaiti Foundation	Yamini Atmavilas
41	Udhyam	Krishnan Ranganathan
42	Udhyam	Tanmay Mukherjee
43	UN-Women	Suhela Khan
44	UNDP	Amit Kumar
45	Vicharya	Poonam Mahajan
46	Vrutti	Arun Sivaramakrishnan
47	World Bank	Geetika Hora

Annexure 2: Winning Aspiration of AWE- India Network (Mentimeter Responses)

Demonstrate scalable solutions for the 5 million that can then be taken forward, by leveraging the resources, expertise and collective action of AWE.

Mapping and identifying different entrepreneurs and a common pathway for elevated income for the segmented types of entrepreneurs. Collaborative approach to then infuse interventions.

Gender lens in all public policies

An awe-inspiring network with a voice to take forward women led development holding hands of millions of small enterprises and self-employed women artisans.

Greater access to finance and markets.

To facilitate women enterprises across India to find a market and have a strong lobbying presence with the Government

Promote leadership of women- diverse genders and their internationalities in senior level managerial position and non-traditional livelihoods

To empower women to make their own choices and to be celebrated as equal and valuable members of their families, communities. Objective to transform 500000 women into successful entrepreneurs

An impactful national policy framework for women's entrepreneurship
A marketplace for scalable solutions
Lending institutions with robust gender lens investing processes and outcomes



A powerful platform of individuals and organisations focused on driving change through the entrepreneurship system with poor women at the centre.

Become a powerful force and connect between grass-root enterprises and policymakers.

Enable Women entrepreneurs contribute significantly to the country's employment and GDP

Changing the social norms i.e. rules of the game

Different members of the collaborative not working in silos but leveraging each other's strength to do better outcome driven work.

Transform the enabling environment for women owned and managed enterprises through innovative path breaking outcome oriented solutions

Establishing a nationwide network of female nano entrepreneurs across various sectors to support them in generating tangible outcomes.

Unlock the power that women already have, and remove the barriers that they face in realising their full potential.

To build a strong collaborative network which can advocate effectively for women entrepreneurs at the level of a Ficci or ell!



“AWE” SOME

VISION 2030

*5 million
Women Entrepreneurs*