



More Power to Women



The Resource Book

Participating Organisations



AAMBRA Foundation, Vinita Bakshi

AAMBRA Foundation (AF) founded by Vinita Sharma Bakshi in 2012, aims to empower women through knowledge building, financial inclusion, entrepreneurship, skilling, and livelihoods. The organization launched several projects during its tenure, while she speaks outstandingly contributes towards SDG 5.

Vinita enables gender empowerment, gender sensitization and gender neutrality in sustainable policy decisions for corporate, central and state government entities and other aggrupations that seek her empathy based expertise. Vinita is an alumna of Miranda House in Sociology Hons. and has a Masters in Sociology from the Delhi School of Economics.



Apollo Hospitals Enterprises Ltd, Vinita Sethi

The Apollo Hospitals Group is India's largest and Asia's foremost integrated healthcare conglomerate spanning across hospitals, clinics, pharmacies, R&D, and tele-remote health care.

A public policy and development economist, Vinita has worked in multiple roles in policy advocacy for over 25 years. Vinita is an IICA-certified independent director, Chief Corporate Affairs Officer at the Apollo Hospitals group (since 2016), member of Board of Directors of FIND India and President of Public Affairs Forum of India (PAFI- 2023-24). She has been a Governing Council member of NatHealth (2019- 2021), Co-Convener of Digital Inclusion under the 'Empowering Greater 50' initiative of FICCI FLO, member- Empower G20 Forum. Through policy advocacy across national and multilateral forums, both at FICCI and CII (1992-2014), Vinita engaged in multi sectoral consultations. Earlier, she was VP (2015-2016) at Bharti Enterprises and worked closely on telecom policy.



ARTH – MSME, Shweta Aprameya

ARTH is an Inclusive MSME Fintech providing financial services to small businesses, especially women entrepreneurs. As a fintech company, it focuses on women entrepreneurs by providing them with responsible finance, insurance, housing loans, and micro-investments. So far, ARTH has improved the lives of around 70,000 women business owners by providing them with working capital to scale up their businesses. Moreover, many of these business owners have been new-to-credit businesses with no proper documentation and credit history to demonstrate. The alternate credit appraisal model named ICE helps to understand their women customers' creditworthiness on several parameters, both social and economic. ARTH Foundation, the welfare arm, also onboards many of such aspirational women and conducts workshops on micro-enterprise development skilling, financial literacy, etc, free of cost.

Shweta is a corporate professional turned entrepreneur who has built ideas into businesses at scale that directly contribute to social & economic impact. Shweta is deeply passionate about accelerating Digital Financial Inclusion by leveraging technology, data, and human centricity in product design and service frameworks.



BAIF Development Research Foundation, Rajashree Joshi

BAIF has been working with rural women's empowerment and welfare since its establishment in 1967. Women are treated as equal partners in development. Currently BAIF is directly reaching to around 3 million rural families and 3000 + SHGs. There are many women centric programs benefiting nearly 2 lakh women entrepreneurs across India. BAIF is actively involved in programs aimed at improved livelihoods, quality of life gains, skilling and entrepreneurship, strengthening women led federations and collectives and nurturing women enterprises.

Dr. Rajashree is an experienced Development Professional with required academic and practitioner background. She is Program Director at BAIF and is leading many projects which are implemented across many states of India that are interdisciplinary, need based, context specific programs in the emerging development areas, focusing on holistic development models in rural and tribal areas, climate change adaptation-mitigation actions, Women empowerment and gender sensitive initiatives.



Centre For Advocacy and Research, *Juhi Jain*

The Centre for Advocacy and Research is a nonprofit organization, founded in January 1998. CFAR has set up multi stakeholder livelihood platforms with the NULM and district administration, CSO and communities in Kolkata and Delhi; integrated with livelihood missions

and flagship schemes and mainstreamed gender and intersectionalities to facilitate trans persons, persons with disabilities, ragpickers and women to pursue sanitation linked livelihoods in Odisha Rajasthan.

Juhi Jain is a development professional contributing to programme verticals in WASH, gender, social inclusion and livelihoods at CFAR. In addition to technical guidance and operational support for effective program management, her portfolio includes partnership development, capacity building and knowledge management. Prior to this, she has led gender and human rights programs at the FAO-UN, National Institute of Adult Education, South Asian Network of Gender Activists and Trainers, and Jagori Feminist Resource Centre. A political scientist by training, committed feminist, and she has written extensively from a gender and development perspective for over three decades.



Centre for microFinance, *Malika Srivastava*

CmF was set up in 2007 as a state level technical resource support agency to catalyze the growth of the community led microfinance sector in the state of Rajasthan. It works closely with the government – mainly the State Rural Livelihoods Mission, NGO partners, banks and financial institutions to strengthen the quality of SHGs,

Federations and Farmer Producer Companies in the state through demonstrating replicable livelihood models at the ground level and providing relevant capacity building support to scale these up. Promoting women entrepreneurship – both at an individual and collective level is the major focus of CmF's work. Through its programs, it reaches out to 1.2 lakh women members of SHGs, federations and FPCs across the state of Rajasthan.

Malika Srivastava is a development professional with a specialization in community-based microfinance and rural livelihoods. As the Executive Director of the Centre for microfinance in Rajasthan since 2015, Malika has been instrumental in diversifying the programs of CmF beyond microfinance into newer themes of nutrition, water and education with a focus on women. Prior to 2015, Malika anchored the microfinance portfolio at the Tata Trusts and was primarily responsible for ensuring technical support to strengthen community-based microfinance institutions promoted under the Trusts' programs across several states.



CEQUIN, Lora Prabhu

CEQUIN was set up in 2009 as a NGO, doing pioneering work, focusing on gender equity since last 15 years. They have run various programs such as - vocational training, entrepreneurship training, digital literacy, career counselling, job melas, crafts bazaars, POSH workshops, enhancing women's mobility etc.

Lora Prabhu is the Co-Founder and Managing Director of the NGO CEQUIN (Centre for Equity and Inclusion). Prior to this, she was associated with the United Nations Development Fund for Women where she worked on the IFAD-UNIFEM Gender Mainstreaming Programme in Asia and the Pacific. Ms Prabhu has 29 years of work experience, having worked as a researcher, journalist, film maker and development professional. She was selected for the International Visitors Leadership Programme on Global Women's Issues by the U.S. Government State Department in 2011. She served as a member of the working-group on women's empowerment for the 12th Five Year Plan of Government of India. She has co-edited 'Fear that Stalks: Gender Based Violence in Public Spaces', published by Zubaan Books, 2012. Ms Prabhu served as board member of CBFC from 2011-14. She has been member of Sexual Harassment Committees in public and private sector firms. Her NGO CEQUIN has received several awards and was felicitated by FICCI in 2019.



Consultative Group to Assist the Poor, Leena Datwani

CGAP is a global partnership of more than 30 leading development organizations that works to advance the lives of people living in poverty, especially women, through financial inclusion.

Leena Datwani has over twenty years of experience in the development sector. She consults on inclusive finance- especially for women, digital financial services, and women's economic empowerment. She has spent many years consulting for CGAP, a think tank housed at the World Bank Focused on expanding access to financial services for the poor and underserved with a focus on women. For CGAP she has recently managed/ is managing projects focused on platform gig workers, women micro entrepreneurs, and small holder farmers. She has also examined components of market infrastructure required to build an inclusive digital financial services ecosystem that enable providers to serve excluded segments at scale.



Development Alternatives, *Kanika Verma*

Development Alternatives's extensive experience in entrepreneurship programmes has made it evident that improved representation of women in decision-making 'nudges' the system to better reflect their aspirations and needs and be more responsive to their economic and social empowerment. Over the years, through its entrepreneurship development initiatives, DA has invested in building robust entrepreneurial

ecosystems which unlock systemic barriers in access to information, resources and opportunities and respond to the dynamic needs of women entrepreneurs. This has led to setting up of over 20,000 enterprises till date, 45% of which are owned and operated by women. Particularly, in the last 5 years, over 12,000+ enterprises (49% women-led) have been set up, leading to livelihood generation for 21,000+ women.

Kanika is the Associate Vice President of the Development Alternatives Group and leads the Green and Inclusive Entrepreneurship vertical. She is passionate about social innovation and system change and sees herself 'building bridges' from grassroots work to global discourse on inclusive innovation, entrepreneurship and the future of work. She is a part of the Schwab Foundation working group for building the social economy in India. She is currently pursuing an M.Phil. with a specialization in Inclusive Innovation at University of Cape Town. Kanika led a financial investment firm in the U.S.A. for seven years prior to joining Development Alternatives Group in 2011 to pursue her ambition of being a social entrepreneur.



Development Alternatives, *Shabnam Durani*

Shabnam with over a decade of experience, leads the Knowledge, Learning and Communications for the Green and Inclusive Entrepreneurship vertical at the Development Alternatives Group. She is proficient in programme management, marketing and communications. Shabnam holds

entrepreneurial experience and co-founded Tent Jewellery, an initiative to empower women and create livelihood opportunities. Shabnam holds a Master's degree in Sociology from the University of Mumbai, which has equipped her with valuable insights into the complexities of society and the dynamics of gender. Her passion for gender-related issues drives her unwavering belief that the empowerment of women is a transformative force essential for the progress of any community.



Digital Empowerment Foundation, Arpana Sharma

The Digital Empowerment Foundation (DEF) aims to bridge the digital divide and empower marginalized communities in India. Among its diverse range of endeavors, DEF has demonstrated a commitment to uplifting women in rural areas by leveraging digital tools and technologies, the organization strives to equip women with essential skills, foster entrepreneurship, and promote overall community development.

Arpana Sharma Singhal has 20+ years of work experience in the development sector. Currently, she is the Deputy Director of DEF and leading the operations vertical. Prior to DEF, she worked in organizations such as PRADAN, RGF and donned the cap of Implementer, Funder, and consultant and was part of micro and macro-level development work. She has sound experience of working with multiple stakeholders- department officials, local representatives, Civil Society Organisations, and communities across India.



Friends of Women's World Banking India (FWWB), S S Bhat

Friends of Women's World Banking was established as a non-profit organization to promote direct participation of poor women in the economy through access to financial services. It was created to extend and expand informal credit supports and networks within India to link them to a global movement. FWWB works in the areas of women empowerment, strengthening community based and micro finance institutions, livelihood promotion and need based financial products and services that impact the lives of the poor.

S S Bhat is the Chief Executive Officer of Friends of Women's World Banking India (FWWB, India), based out of Ahmedabad working in the area of women livelihood and entrepreneurship development, Farmer Producer Organizations, Climate Action, Capacity Building and Providing Access to Financial Products and Services to low income women to transition them to mainstream economy. He is a veteran banker with over 36 years of experience in diverse areas of banking like Financial Inclusion, Agricultural Lending, Priority Sector including Affordable Housing and MSME, Risk Management, Skill Development, Strategic Business Planning and CSR.



Frontier Markets, Ajaita Shah

Frontier Markets is a social tech commerce enterprise that focuses on rural India that provides last-mile products and services, delivered at the doorsteps of consumers in villages through an assisted commerce model run by rural women entrepreneurs called Saral Jeevan Sahelis.

Ajaita Shah is the Founder of Frontier Markets, and Frontier Innovations Foundation. She has been working with social enterprises and in rural India in microfinance, rural distribution, marketing, and access for 19+ years, and has committed to empowering rural women across the developing world through business models, financial inclusion, technology, data, clean energy, and inspiring women to push themselves beyond their societal boundaries. Ajaita has won awards including: Schwab Award for Social Entrepreneurship 2024, Economic Times and Fortune Magazine's 40 Under 40, Forbes 30 Under 30 Social Entrepreneur of the Year, Women Transforms India Award, CNBC Female Founder Award, Loreal Women of Worth and more.



Global Alliance for Mass Entrepreneurship, Inisa Guha

Global Alliance for Mass Entrepreneurship (GAME), in collaboration with Bill and Melinda Gates Foundation (BMGF), has launched the WEE program to explore ways in which the digital platform economy can be utilised to address the declining women's LFPR in India. By offering

flexibility and reducing dependency on physical spaces, this initiative strives to increase women's workforce participation and foster inclusive economic growth. It seeks to enable more women to harness their economic potential by leveraging the private sector economy.

Inisa Guha has over 7 years of experience in research, consulting and business development across the domains of development economics and governance. Throughout her career she has worked with research institutes and not-for-profit organisations and contributed to evaluation, impact assessment and exploratory research studies for the government and other multilateral organisations. Gender has been a recurring theme in much of her past work and her field experience and interactions with key stakeholders has enriched her understanding of the same.



Grameen Evam Samajik Vikas Sanstha, *Jagdish Gurjar*

Grameen Evam Samajik Vikas Sanstha (GSVS) is a Rajasthan based nonprofit, non-political, and non-governmental organization established in 2001 and got registered under Rajasthan society's act 1958. GSVS is the manifestation of turbulence within the heart of seven

acquaintances that internalized the pain of people leading their life in drudgery and crises. Since its inception, the organization has been striving to generate awareness among downtrodden sections of the society towards their rights and to provide them with an appropriate standing in the society. The organization's main motive is to improve the social and economic status of village women. With the help of a bank-loan facility, GSVS assist village women to become self-dependent. Further, they try to make them aware of the various progress related activities in the village.



Hand In Hand India, *Dr. Madhu Sharan*

Hand in Hand (HiH) India, is a public charitable trust committed to enhancing women's economic empowerment through an integrated process of forming women into SHGs, providing training and capacity building in multidimensional aspects of SHG management, skills development, financial literacy, gender issues and facilitating access to

credit and financial inclusion for enterprise development. The organization works across 17 States of India and its model of 'job creation' is replicated in over 10 countries across the globe through its partners.

Dr. Madhu Sharan is a Livelihoods and Gender Specialist with over three decades of work experience in academia and development sector in facilitating women's inclusion and participation in the rural economy. As President of Hand in Hand India, she oversees projects related to livelihoods promotion, financial inclusion, women empowerment and community development. Additionally, she has worked as a Consultant with several multilateral organizations including ADB, GIZ, and DFID for implementing, monitoring and evaluating projects related to financial inclusion, women entrepreneurship, gender equality and has published many articles in leading international journals and print media on the above issues.



IDinsight, Diksha Radhakrishnan

By striving for gender-sensitive research practices across a vast majority of projects, IDinsight seeks to advance gender equity and specifically women's economic empowerment (WEE) by contributing to the development, implementation, and evaluation of sound, economic, labour, and social protection policies that can eventually also be gender transformative.

Diksha Radhakrishnan is an Associate Director & India Lead, DataDelta at IDinsight, focused on building and managing public health and gender portfolio projects based in New Delhi, India. Diksha brings 10+ years of experience across qualitative & experimental research, designing programmes for scale & in managing government partnerships. Prior to IDinsight, Diksha worked as Deputy Director at the Centre for Social & Behaviour Change, Ashoka University where she served as Founding Lead for the first-ever Behavioural Insights Unit with the Central Government India, based at NITI Aayog.



IMAGO, Rameshwara Jha

Through innovative programs and partnerships, IMAGO works at the grassroots level to uplift marginalized women, providing them with the tools and resources needed to thrive in their communities. With a focus on economic development, IMAGO creates strong theory of change, sustainable business model and capacity

development programs enabling women to start and grow businesses, improve livelihoods, and break the cycle of poverty. By empowering women economically, IMAGO not only transforms individual lives but also strengthens communities and drives inclusive growth worldwide.

Rameshwara has more than a decade of experience working with various Governments, civil society organisations and global nonprofits on building socio economic agency of women from the marginalised communities. Currently he leads IMAGO's entrepreneurship Scaling up program for NRLM SHGs in Madhya Pradesh. IMAGO Global Grassroots is a leading global non-profit dedicated to empowering women economically.



IWWAGE, Moumita Sarkar

IWWAGE provides a platform to blend research and policy making to influence women's entry into labour market, skill building and under the initiative of SWAYAM, IWWAGE partners with MoRD for building strong institutions of women at the cutting-edge level for strengthening voice, choice and agency.

Moumita presently holds a position of Co-Lead in SWAYAM program in IWWAGE. She is presently having more than 15 years of experience in the field of gender and development, with a focus on leading strategy, policy and programs on themes around women's economic empowerment. Her work has been mainly in India in the UN, and with Ministries like Rural Development and Panchayati Raj on large-scale government programs to drive gender-responsive policy, programs, and financing outcomes, within the framework of the Sustainable Development Goals (SDGs), CEDAW, and the Beijing Declaration and Platform for Action. She is passionate about linking grassroots feminist voices with policy, and have spent career in programming, advocacy and capacity building and research towards this goal. Moumita holds a Post Graduation in Rural Management.



IWWAGE, Radha Chellappa

Radha is a qualified senior-level professional having more than three decades of expertise in the development and humanitarian sector- in operations, management and programmes. She has worked in South Asia, particularly in India and Nepal, with multiple stakeholders including government, UN agencies, INGOs, and civil society

organizations. Before joining IWWAGE, she has held diverse senior level positions including representative positions in the United States. Her thematic excellence lies on gender equality and inclusion, women empowerment, gender-based violence, emergencies, social protection, livelihood and skill building, environment and climate and migration.



LEAD at KREA University, Dr. Megha Shree

LEAD is a part of IFMR Society, has a track record of 45 years in management and research in the areas of macro and micro economics, finance and management. Through the flagship initiatives like STREE, Udyogini, catalyst, critical knowledge on 'what works' to address intractable problems are build and innovative solutions are developed.

Dr Megha Shree is a Research Fellow with LEAD and co-anchors the Small, Growing Businesses and Employment research portfolio. With over eight years of cross-cutting experience in research, monitoring and evaluation, she has extensive expertise in leading large-scale studies. Her research delves into diverse subjects including entrepreneurship, gender, access to technology, employment and household well-being.



Mann Deshi Foundation, Vanita Shinde

Through the Women's Empowerment Programme, Mann Deshi runs a Business School and Chambers of Commerce for Rural Women. The Business School Programme provides financial literacy, digital literacy, business development, and a tailored Deshi MBA programme to women to become entrepreneurs. So far, 7,63,353 women/girls

have been supported by 14 Business Schools and 12 Mobile Business Schools across the states of Maharashtra, Gujarat, and Karnataka.

Vanita often says the aim of their business schools is to 'empower rural women through hisab, himmat & hunnar' this means providing knowledge, courage, and capital. The Chamber of Commerce Programme has supported 1,77,094 women entrepreneurs to scale their business. As a result, training programs have helped 7,41,253 women entrepreneurs come into the mainstream. Out of which, 89% women have set up new businesses & improved existing businesses, and have increased their average monthly incomes by Rs. 11500 and there is a 70% increase in assets owned by women. Vanita believes women should have control over their lives and their finances, and have business ownership and property ownership to feel truly empowered. Over 9,40,000 women have been trained under her leadership and by 2024 she hopes to reach 1 million women. Vanita serves as the Chief Operating Officer and Head of the Women's Empowerment Programme at the Mann Deshi Foundation.



Mann Deshi Foundation, Vandana Bhosale

Vandana Bhosale is currently working as the Program Director of Mann Deshi's Chamber of Commerce for rural entrepreneurs. A graduate in Arts from Yashwantrao Chavan Maharashtra Open University and a diploma holder in Fashion Designing from SNDT University, Vandana began

her journey at Mann Deshi back in 2016 when she was appointed as the coordinator for Chamber of Commerce (COC). In this capacity, she not only spearheaded setting up of COC in Nashik, Chiplun, Sangola and Latur but also participated in restructuring of COC.



MeraBizNet, Pritha Dutt

MeraBizNet provides 'Phygital' support to women to plan, own and grow their business through website (and app) and offline interventions through their Products MBN Learn & MBN Grow. The support is around capacity building, access to finance, go-to market partners and mentoring.

Pritha has been associated with the Development Sector for the last nearly 20 years, setting up and scaling social enterprises ventures working in community development, skill training, employment, adult literacy and entrepreneurship, after a successful corporate stint. She is currently building and growing, MeraBizNet a Phygital (digital and physical) solution, for women owned enterprises from the low and middle income backgrounds. She is also Chairperson CGEIL (Centre for Gender Equality & Inclusive Leadership), XLRI. Pritha is an MBA from XLRI, Jamshedpur and an MA in Extension & Development from IGNOU. She has held posts such as Chairperson, DWSSC (Domestic Workers Sector Skill Council) and CEO and Governing Board Member for ASTP (Alliance of Skill Training Partners).



MicroSave Consulting, Sonal Jaitly

The GESI practice at MSC provides gender-centric solutions to practitioners and policymakers. The team focuses on the two distinct but interconnected aspects—women's financial inclusion and economic empowerment. MSC work to improve women's social security, financial health, economic participation and representation. Over 22 years, they have

developed niche expertise in equity-centered research and analysis, managing and evaluating gender-mainstreaming initiatives, capacity-building and training, and program design for gender equality.

Sonal Jaitly is an Associate Partner in MSC's Digital Inclusive Development domain in India. She leads the Gender Equality and Social Inclusion Practice at MSC. Sonal has worked with development banks, international funding agencies, UN Women, MFIs, and community-based institutions in India. Her areas of expertise include research and analysis across a range of gender equality issues, project management, and program design for enhancing women's financial inclusion and economic empowerment. She specializes in promoting women-led enterprises, gender mainstreaming with the financial sector, integrating insights from behavioral sciences, and using technology and digital financial services to enhance inclusion.



Sa-dhan, Saibal Paul

Sa-Dhan is an association of Microfinance and Impact Finance Institutions. It is an RBI appointed Self-Regulatory Organization (SRO) for Microfinance Institutions. Sa-Dhan is the first and largest association of community development finance institutions in India formed over two decades back for supporting and strengthening

the agenda of fostering Inclusive Impact Finance in India. It strives for creating a better understanding of the microfinance sector among policymakers, funders, banks, governments, researchers, and practitioners.

Saibal is a Packard Foundation fellow and doctorate in social finance. He has more than two and half decades of working experience in India and Africa. His expertise is in policy research and advocacy, product development and capacity building of the microfinance sector. As Associate Director of Sa-Dhan, he leads the team of Policy, Member Engagement & Industry Building. He works very closely with regulators, ministries, lenders, and resource agencies. Along with other activities, Saibal builds up larger associations with different think tanks working across the globe, to strengthen the microfinance sector of different geo-political zones.



SAATH, Rajendra Joshi

Saath has been working for change in the lives of people living in informal settlements. Starting with vocational training in trades in demand at the time, Saath adapted to changing contexts and development needs and shifted focus from interventions to developing sustainable models.

The Urmila program for caregivers evolved into a successful business model with over 1400 Home Managers and 7200 beauticians.

Rajendra Joshi has been doing development work in India through Saath, focusing on micro-entrepreneurship, vocational training and employment in the BOP segment in Gujarat and Rajasthan. He is an Ashoka Fellow and Schwab Fellow. His work has impacted low income neighbourhoods by collaborating with government, academic and non-governmental organisations and private sector.



Samhita, Abhishek Gupta

Samhita, along with its foundation – the Collective Good Foundation (CGF) – is an impact catalyst which brings together pioneers, innovators, and leaders from the private, public, philanthropy, social, and financial sectors to co-create and deliver national scale, transformative social impact.

Abhishek is a senior manager at Samhita, part of its measurement, analytics and products (MAP) team and responsible for monitoring, evaluation and learning (MEL) across different projects under the REVIVE Alliance. He has close to eight years of domain experience in the financial inclusion sector in India. His focus is on using mixed-method research and design thinking to ensure customer-centricity in financial services for low-income households. He has authored multiple publications, including bylines in Mint, Business Line, Inc42, CNBC TV18 and Next Billion.



Sampark, Suki Iyer

Sampark has been working for over 32 years helping underprivileged women access skills, funding, and networks via SHGs and other means, to become successful entrepreneurs.

Suki Iyer is an Independent Not-for-Profit Professional, Board Member, Sampark NGO and Co-Convenor of the Digital Inclusion Vertical of

FICCI's Greater 50. She has spent many decades across industries – Banking, IT, Education; and leadership functions – branding, strategy, social entrepreneurship. Suki is passionate about public policy, gender politics, economics and social media and the complex interplay between these that impacts the world today.



SRIJAN, Aditya Kumar

SRIJAN approaches women's economic empowerment through women-led institutions. SRIJAN has promoted micro- entrepreneurship among women, an example of which is a cadre of 54 Pashu Sakhi cadre trained and nurtured by SRIJAN, who is generating a monthly income ranging from 3000 to 5000 INR by providing Goat

health services in their respective villages. Now, SRIJAN is working with MPSRLM and has trained 271 Pashu Sakhis belonging to the SHGs. They are moving towards adopting this model within their system.

Aditya Kumar is an experienced development professional with a demonstrated history of working in the nonprofit sector, particularly in livelihood promotion and community institution building. He has been working with SRIJAN since September 2018, where he is responsible for thematic leadership for Goat Based Livelihood Program, Entitlements Outreach Program, and Community Institution Building. He is also responsible for fundraising and resource mobilization. He has also worked for policy and advocacy support for Pathway-3 projects supported by ICCo for access to finance to FPOs in Assam.



Swami Sivananda Memorial Institute (SSMI), *Iksha Chhabra*

SSMI is a secular, independent, non-profit society that serves women and children from under-privileged families and empowers them to realize their potential with dignity and pride. They provide high quality, holistic social services to those living in the slums of West and North-West

Delhi through free school, nutrition programmes and health services, and provide vocational training and employment for women.

Iksha is a specialist in nutrition, food processing, food safety and has over 22 years of diverse experience. Her experience spans across community programmes, thought leadership, food regulations and training. She has a rich experience in the Research, Development sector, Industry, Social enterprises, Start-ups and Academia. She is also an expert in strategy and sustainable enterprise and has been working on creating sustainable models for growth. Having a masters in food processing technology and a management degree, she is passionate about uplifting lives of underserved women and communities and helping them achieve their potential to lead their life with dignity.



Transform Rural India, *Seema Bhaskaran*

TRI works with rural communities from a multi-dimensional perspective and renders technical support to MORD, MOPR and NHM especially for programmes like Mahila Lakhpathi and integration of Village poverty resilience plan with Gram Panchayat development plan. The organization has been focussing on gender

transformative approach and rendering technical support to develop Gender Resource Centre and work on gender sensitive panchayats.

Seema has led Inclusion and Equality in Transform Rural India with over 26 years of experience. She is engaged in capacity building, developing curriculum, and strengthening institutions to enhance agency of women in rural areas. She has worked on Gender Integration in NRLM, MORD across all states developing gender operational strategies, capacity building of staff and developing institutional mechanisms.



Udaiti Foundation, Dr Yamini Atmavilas

The Udaiti Foundation aims to improve women's empowerment in India. Women's empowerment is both a moral imperative and a prerequisite for India's social and economic progress. Udaiti aims to be the leading organisation working on women's empowerment in the country. This will require taking a foundation approach and utilizing a variety of levers, such as building political

salience, engaging with the private sector, innovating and using markets, providing seed funding and shaping supply, and building the ecosystem in this area.

Yamini Atmavilas is a gender sector & philanthropy leader with a track record of building impactful partnerships in the philanthropic, public and social sectors for advancing gender justice. Yamini is currently President of the Udaiti Foundation, working on women's economic empowerment across entrepreneurship and jobs. Previously, she led portfolios on Women's Economic Empowerment Programs, What Works Initiatives, and Health Systems Research & Evaluation with the Bill & Melinda Gates Foundation.



Udhyan Vyapaar, Krishnan Ranganathan

Udhyan Vyapaar works with existing nano-entrepreneurs - towards enhancing their income levels and making them more entrepreneurial in behaviour. Over 90% of the rural and semi-urban entrepreneurs it currently works with are women. These fall under various business categories - like rural garment resellers, Kirana stores, bio-

pesticide makers, Tailors, etc.

In 2017, after 13 years in the corporate world, Krishnan found his passion for education, entrepreneurship and real-world experiential learning come together in the vision for Udhyan. At Udhyan, he led the Udhyan Shiksha program for 3 years taking it from impacting 500 students per year in 1 state to over 10 lakh students per year spread across 10 states in the country. His current mission at Udhyan Vyapaar is to make millions of low-income earning Vyapaaris across the country more successful. Krishnan claims to have lived a large part of his life as a head and hands person, with heart making a very late entry.



UN-Women, *Suhela Khan*

UN Women is the United Nations organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, the organization was established in 2010 to accelerate progress on women's rights worldwide. UN Women's efforts are based on the fundamental belief that every woman has the right to live a life free from

violence, poverty, and discrimination, and that gender equality is a prerequisite to achieving global development.

Suhela is the Country Programme Manager for Women's Economic Empowerment Programme at UN Women in India. She has an extensive experience in management of large-scale transformational programmes focussed on integrating feminist principles and strategies to advance women's economic rights and opportunities. Her expertise lies in the areas of programme development, management, implementation, measuring impact and partnership building. She has worked extensively with Central and State Governments, private sector as well as civil society organizations. Suhela is a Ford Fellow and holds a Master's degree in Public Policy from the University of Michigan.



UNDP, *Amit Kumar*

UNDP works in more than 170 countries and territories, helping to achieve the eradication of poverty and the reduction of inequalities and exclusion. It helps countries develop policies, leadership skills, partnering abilities, institutional capabilities and build resilience in order to sustain development results.

Amit has over 25 years of rich professional experience working with national, bilateral, and multilateral development organisations. Spanning over two decades, Amit has executed and led high impact programmes around sustainable economic development, gender equality, enterprise and innovation promotion, youth and women empowerment. In his current role at UNDP, he heads the sustainable and inclusive growth portfolio which encompasses policy and programmatic response, promote inclusive development that leads to transformational change in people's lives with the overall aim of leaving no one behind. Before joining UNDP, he worked with KPMG, GIZ, and NSIC. He holds a Master of International Business from the Delhi School of Economics.



World Bank, Amit Arora

The World Bank works with public- and private-sector clients to close gaps between males and females globally for lasting impact in tackling poverty and driving sustainable economic growth that benefits all. In the last two decades, the world has narrowed the divide between men and women, especially in primary education and health.

Amit is a commercial banker turned development finance specialist, working with World Bank Group since 2016. Having started his career with a banking start up called 'ICICI Bank' in 1996, Amit Arora has worked for over 27 years now across the financial sector spectrum from commercial banking to capital markets to development banking including stints with IndusInd, IDBI & Axis Bank. In the last 15 years, as a development banker, Amit has worked as Sr. Rural Finance Specialist with German Development Corporation (GIZ) focussing on Rural-Cooperatives, Agriculture Finance and Digital Financial Inclusion before starting his journey with the World Bank Group in 2016. Presently, Amit is part of several projects at World Bank Group including IFC, with focus on Digital Financial Inclusion, Agri Finance & Enterprise Financing for new to credit (NTC) segment wherein women centricity is a common thread.



Vrutti, Arun Sivaramakrishnan

Vrutti has been in the social impact space for more than 23 years as part of the Catalyst Group and made a difference in the lives and livelihoods of over a million poor and marginalized individuals and households. It works through an ecosystem approach integrating and delivering end-to-end services that over small producers

and marginalized to grow their way out of poverty and uncertainty and to be 3 times more profitable. Addressing women entrepreneurs across various sectors, including Agri-allied, Services, and Manufacturing, along with employees and ecosystems.

Arun leads the Livelihood Practice at Vrutti. His interests and expertise lie in promoting and supporting a large number of livelihoods through entrepreneurship. He excels in programmatic models, value chain studies, feasibility studies, community institution building, business planning, diagnosis and assessments, and process setting. Currently, he is predominantly engaged in the MSME work, working with more than 50,000 MSMEs to develop their capabilities (training, mentoring, advisory), offering support services (financing, legal, eCommerce, ESG, etc.), and boost their growth, profitability, and competitiveness.



Girija Srinivasan, Development Sector Expert

Girija Srinivasan had been a development banker for more than a decade and then turned to build a successful international consulting practice in the areas of livelihoods, enterprise and rural finance. She has been involved in design, supervision and evaluation of strategy and implementation of several unique development projects and accompanied rural institutions in their growth process in India and abroad. Her areas of interest are rural livelihoods, enterprise promotion, rural banking, microfinance, and community based organisations of women and farmers. Her experience spreads over almost all the states in India, South, South East Asia, Middle-east and Africa. She has authored the India Social Performance Report in Microfinance for three years from 2012 to 2014, besides editing the report in 2011. These reports are regarded as 'must read' for MFI practitioners not just in India, but everywhere. She has co-authored, with N. Srinivasan, the State of India's Livelihoods report for the years 2015, 2016 and 2017. She has also authored individually and jointly other books, carried out pioneering studies in SHG bank linkage programme and drafted the early manuals on adoption of SHG methodology in Government of India programmes.

Facilitator



Sampark, Dr Smita Premchander

Dr Smita Premchander is engaged in the evaluation of policies and programmes, research, and capacity building, strategic evaluations and policy advice. She is a visiting faculty at the Indian Institute of Management, Ahmedabad, engaged in teaching and research on microfinance and gender and development policies and programmes. She is a founder-member of Sampark, which works for the empowerment of women and migrant workers, and Director of the Sampark Livelihoods Promotion Trust (SLPT), which provides consultancy services for research, documentation, evaluation and policy advice. She is on the board of several NGOs, including Bandhan Konnagar, and of a non-banking financial company. She has done extensive research on microfinance, gender, rural livelihoods, sustainable development, informal and migrant labour, and has published widely on these issues. She is an expert on multi-stakeholder perspectives in development, trans-disciplinary research, and advice on policy formulation and programme design. She has significant experience with knowledge sharing, and in leading stakeholder consultations. She works internationally with several UN and donor agencies, and extensively in the Asian region, including India, Nepal, Bangladesh, Sri Lanka, Myanmar and Thailand.

Co-Anchor



Sattva Consulting, *Aarti Mohan*

Aarti Mohan is a co-founder and Partner at Sattva. She heads the Gender Practice and Government Partnerships at Sattva, partnering with diverse ecosystems across business and development to deliver impact on the ground. Aarti has over 15 years of experience spanning impact advisory, research, intervention design and programme

building in partnership with global and regional philanthropy, multi-laterals, impact funds and policy ecosystems at the federal and state levels. She has led the creation of several flagship research and multiple engagements curating knowledge exchanges in the sector bringing together funders, philanthropists, foundations, government and nonprofits; she has also spoken and curated discussions at leading Indian and global conferences. She has led the design and anchoring of large-scale collaborations in healthcare, women's economic empowerment, water and digital transformation. Aarti has a degree in computer engineering from BITS, Pilani, has worked in the semiconductor industry before co-founding Sattva, and is an alumnus of the Management Programme for Women Entrepreneurs (MPWE) at IIM-Bangalore.

Organizers



ACCESS Development Services, *Vipin Sharma*

Vipin Sharma is the founding CEO of ACCESS, set up in 2006. Starting his career with the Reserve Bank of India, Vipin has forty-two years of experience in banking, agriculture and rural development, micro-enterprise development and microfinance in varied institutions including

NABARD, Rural Non-Farm Development Agency (RUDA), Govt of Rajasthan and CARE India. At CARE, Vipin was the Programme Director of the Microfinance Unit and a part of the Regional Leadership Team. In the last eighteen years, Vipin has also helped to setup two specialized affiliates of ACCESS viz. ACCESS-ASSIST to support and advance financial inclusion in India and Ode to Earth to help primary producers sell their products in mainstream markets. In 2016, with its 3rd Strategic Five-Year Plan, ACCESS embarked on its journey to become a sector leader in working towards Women's Economic Empowerment (WEE) within its thematic areas of farm, non-farm, and financial inclusion. ACCESS is supporting the economic empowerment of 120,000 women including farmers, micro-entrepreneurs, artisans, and weavers.



ACCESS Development Services, *Radhika Agashe*

Radhika has the overall responsibility of oversight of programme implementation and new programme development at ACCESS, apart from leading the global Inclusive Finance Platform for knowledge and policy influencing on financial inclusion. She specializes in the thematic areas of financial and business education, microfinance

operations, Self Help Group model, and social performance management through over two decades of experience in program implementation, development of content for training and communication, convening forums and policy dialogues and conducting social research. Earlier as Executive Director of ACCESS ASSIST, she led the organization's work in three broad areas — conceiving and leading field-based projects in financial and business capability building, providing technical assistance and consulting and convening the flagship Inclusive Finance India platform. She has coordinated various policy discussions and state of practice studies for promoting an enabling institutional and regulatory framework for financial inclusion in India. She has actively represented her organization on the India Responsible Finance Forum led by the IFC. Radhika has in the past been associated with many reputed organizations, such as EDA Rural Systems, Indian Grameen Services (BASIX), Intellectap, Sambodhi Research & Communications, and Microfinance Institutions Network (MFIN). She holds a post-graduate degree from the Indian Institute of Forest Management (IIFM).



ACCESS Development Services, Meenakshi Rathore

Meenakshi Rathore is Vice President at ACCESS Development Services. She leads the Gender and Diversity vertical at ACCESS, anchoring the Gates Foundation-supported WEE programme- 'Udyam Mahila' for building pathways for the growth of women's enterprises. She is a development professional with almost 15 years of progressively responsible work experience, of which more than 8 years have been with the government, both at the center and state, on a wide range of issues related to gender, gender mainstreaming, livelihoods, women's socio-economic empowerment, digital financial inclusion, strengthening mechanisms of convergence, and coordination for effective service delivery of large-scale gender intentional programs and schemes to reach out to vulnerable and marginalized women and girls. She brings extensive experience of working with Government, UN agencies, consulting and research institutions, and CSOs on WEE, gender equality, and women's empowerment.



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Women Entrepreneurs