

ADVANCING WOMEN ENTERPRISES

A NEWSLETTER FROM AWE INDIA NETWORK

December, 2025 | Volume 1



From the
desk of
**AWE India
Secretariat**



Meenakshi Rathore

VP Gender & Diversity, ACCESS Development Services

I'm delighted to share that the Advancing Women Entrepreneurship (AWE) India Network has completed a successful first year—marked by energy, collaboration, and growing impact across the ecosystem.

From an idea to action, the network has engaged over 200 stakeholders across civil society, enterprises, finance, government, and academia. Through four powerful convening, we've fostered critical dialogue and connections that are shaping a more inclusive, gender-responsive entrepreneurship landscape.

This network is built on the belief that lasting change requires collective leadership. And with that spirit, I'm excited to announce the inaugural meeting of our Core Group—a pivotal step in crafting the strategic direction of the network.

In the months ahead, we will:

- Co-develop action frameworks on finance, market, capacity building & skilling
- Build thought leadership through policy & research
- Deepen collaborations that drive systemic change

Thank you for walking this journey with us. Together, let's continue to build an ecosystem where women entrepreneurs thrive. Equally important is the power of partnerships. None of us can achieve this alone.

Civil society brings the grassroots connect, governments bring scale and policy direction, and the private sector brings innovation and markets. By working together, we are beginning to see how collaboration can unlock solutions that no single institution could design or deliver on its own.

NEWSLETTER HIGHLIGHTS

FROM THE CEO VIPIN SHARMA

ABOUT ADVANCING WOMEN
ENTREPRENEURSHIP (AWE) INDIA
NETWORK

THE JOURNEY SO FAR
AWE INDIA CORE GROUP
THEMATIC WORKING GROUP

SPOTLIGHT INTERVIEW WITH
MS. ANNA ROY

VOICES FROM THE FIELD

From the CEO of ACCESS



Vipin Sharma

CEO,
ACCESS Development Services

The Power of Many: Supporting Women Economic Empowerment.

The idea of the AWE India Network emerged out of a genuine need we recognized within the ecosystem: to bring together the scattered efforts surrounding women's entrepreneurship into a cohesive, collective force. For too long, the work has been fragmented.

What we needed was a platform that could convene civil society, CSR foundations, social enterprises, private players, and ecosystem actors to act not in isolation, but in partnership, with shared purpose and ownership. Our aspiration is bold, but necessary: To enable 5 million women entrepreneurs across India by 2030. More than a number, this is about changing the narrative—ensuring women are not seen at the margins of economic activity, but at its very center, as economic agents, wealth creators and change makers. AWE India is envisioned as a catalytic movement that strengthens the entrepreneurial ecosystem, opens up opportunities, and creates the enabling conditions for women-led enterprises to thrive at scale. Sustained actions towards informing, influencing and providing policy support will play a crucial role in this journey.

As a collective, our voice is stronger, our Recommendations more grounded, and our ability to support implementation more credible.

In this way, we can help bridge the gap between good policy intentions and meaningful outcomes on the ground.

As we share this inaugural newsletter, my invitation to you is simple—see this network as yours. Engage with it, shape it, and strengthen it. Together, we can build an ecosystem where women entrepreneurs are not just supported, but celebrated, and where their role in India's growth story is recognized as central and transformative.

Warm Regards,
Vipin Sharma | CEO

A Message from the Co-Chairs



It is our privilege as Co-Chairs of the AWE India Network to share a significant milestone in our collective journey. Our vision as co-chairs of this network is to help connect and catalyze a vibrant ecosystem where women entrepreneurs are empowered, connected, and supported in their thriving and business growth. With 50+ members, and a powerful set of core group members from practitioner and policy organizations, the network is powerful and aimed at harnessing its collective power for catalyzing both policy and market solutions together around access to finance, skilling for entrepreneurship, and market access.

Through collaboration, our network can orchestrate connects to ecosystem opportunities, inform policy, and catalyze impact for women-led enterprises across all sectors. Through coming together and working on common outcomes, we would like to demonstrate collective wins in the coming months across markets, finance and policy, which are critical enablers for women enterprises.

This half year we have marked some important milestones for the Network:

- Strengthening the network's governance and structural framework
- Nomination and confirmation of the Co-chair & establishing Four Thematic Working Groups
- Strengthening the membership structure and articulating the value proposition
- Thematic Working Groups prioritize action plans across Access to Finance, Access to Markets, Capacity Building & Mentorship, and Policy Support
- Developing a framework & roadmap of the network

We are grateful to all members for their continued support, insights, and leadership. Your contributions are instrumental in shaping a stronger, more connected ecosystem for women entrepreneurs across India.

Yamini Atmavilas & Aarti Mohan
— Co-Chairs, AWE India Network

The Journey So Far



A closed-door roundtable for exploring the establishment of the AWE India Network with 19 sector experts.



The Advancing Women Entrepreneurship (AWE)- India Network was formally launched & announced on March 14, 2024, at Le Meridien Hotel, New Delhi.



On July 30, 2024, all participants has defined the Vision, Mission, structure, membership & engagement model of the network. Formed seven thematic groups to address key challenges faced by women entrepreneurs and craft actionable policy recommendations.



Dec 19, 2024, The network defined the thematic focus areas and cross- cutting issues, and four dedicated sessions were held by experts to delve deeper.



1st Core Group Meeting was held on May 26, 2025, at ACCESS Headquarters. Core group members outlined the network's vision to advance women's entrepreneurship through four thematic working groups - access to finance, markets, skilling, and policy support. Co-Chairs were mutually nominated, and ACCESS was designated to serve as the Secretariat. An Action plan was developed to initiate the network's registration, digital presence, and member profiling.



2nd Core Group Meeting, was organized on September 18, 2025, at The Lalit Hotel, New Delhi, focused on finalizing the membership model and strategic priorities of TWGs. Thematic groups discussed data consolidation, public procurement, and mentorship initiatives. Members deliberated on the broader AWE Framework and institutional collaborations.

About Advancing Women Enterprises

The AWE-India Network was formally launched on March 14, 2024, in New Delhi and facilitated by ACCESS Development Services. The AWE India Network is inspired by the Hon'ble Prime Minister's vision of making women equal partners in building a self-reliant India. The network brings together a diverse spectrum of civil society organizations, institutions, and domain experts focused on Women's Enterprise and Economic Empowerment (WEE).

Over the past year, the AWE India Network has mobilized nearly 70 ecosystem partners and convened four multi-stakeholder roundtables, engaging more than 200 stakeholders from sectors such as civil society, finance, enterprise development, fintech, and policy. It is emerging as a vibrant and collaborative platform committed to improving access to markets, capital, and support services for women entrepreneurs.

Vision

Our vision is to empower 5 million women entrepreneurs by 2030, creating a more inclusive and prosperous society where women have equal opportunities to thrive in the entrepreneurial landscape.

Mission

Our mission is to provide women entrepreneurs across India with the resources, support, and opportunities they need to succeed. Through support, capacity building, and collaboration, we aim to foster a supportive ecosystem that enables women to start and grow successful businesses, driving economic growth and gender equality.



Objectives

Policy Support & Implementation:

Convene high-impact policy forums at national, state & regional levels. Engage with policymakers at various levels to champion gender-responsive policies.

Knowledge Sharing:

Establish a dynamic platform for CSOs, women entrepreneurs & other similar networks to share insights, best practices and success stories.

Institutional Product Creation:

Collate institutional products relevant to Indian women entrepreneurs. Disseminate innovative knowledge products, including research papers, report & policy briefs.

Capacity Building and Mentorship:

Bridge the gap between women entrepreneurs and markets, providing opportunities for capacity building, mentorship & business development support.



AWE India Core Group



Yamini Atmavilas
Social Impact Leader



Aarti Mohan
Co-founder & Partner
Sattva Consulting



Smita Premchander
Founder Member
Sampark



Girija Srinivasan
Independent Expert



Leena Datwani
Senior financial
sector specialist
CGAP



Suhela Khan
Country Programme
Manager, WEE
UN-Women



Ashwini Saxena
CEO
GMR Group



Pritha Dutt
Founder
MeraBizNet



Smita Jacob
Policy Advocacy Director,
South Asia
Women's World Banking



Amit Kumar
Head, Inclusive Growth
UNDP



Radha Chellappa
Executive Director,
Research & Policy
IWWAGE



Vipin Sharma
CEO
ACCESS Development
Services

Thematic Working group



Access to Finance
led by **Leena Datwani** &
Ramesh Arunachalam



Capacity Building, Skilling &
Mentoring led by **Pritha Dutt**
& **Smitanjali Palai**



Access to Market
led by **Aarti Mohan** &
Saurabh Shukla



Policy support Advocacy
led by **Ashwini Saxena** &
Yamini Atmavilas

Spotlight interview

In conversation with



Anna Roy

Principal Economic Advisor, NITI Aayog

1. In your experience, what are the most persistent systemic barriers that women entrepreneurs face today, and how is WEP working to dismantle them?

The barriers are both structural and cultural—ranging from limited access to finance and markets, to the absence of robust mentoring networks, social support, and technical guidance. Time, poverty, mobility constraints, and under representation in formal supply chains exacerbate these issues.

WEP's theory of change is built around providing 360 degree support—covering training, access to finance, market linkages, compliance, and mentoring. Through extensive research and partnerships, WEP has articulated six ecosystem needs: training & skilling, access to finance, market linkages, business support services, mentoring & networking & compliance & legal support. We address these by collaborating with ministries, corporates, and institutions that bring scalable, tech-enabled, last-mile solutions — ensuring every woman, regardless of her location or sector, gets support tailored to her stage of entrepreneurship.

2. How has the Women Entrepreneurship Platform (WEP) evolved since its launch & what concrete outcomes can you share in terms of women's economic empowerment?

WEP's journey began 7 years ago as a digital initiative to unify resources for women entrepreneurs. Today, it has matured into a mission-driven public-private partnership (PPP) model supported by government, corporates, and ecosystem partners. Our impact is visible in the 76,000+ registered users, 800+ women impacted through Award to Reward (ATR) programs, more than 100 partners over the years and our state chapter outreach model.

We've developed marquee assets such as:

- Knowledge Portal for centralized access to 835 schemes and 576 incubators
- Mentorship Platform with over 700+ mentors
- Community Module that encourages peer learning
- Sector-Specific Collectives to tackle demand-side issues in finance and market access

From Policy to Progress: *Building a Thriving Ecosystem for Women*

Programs like Faral Sakhi, Yashaswini, and Swavalambini are proof points that show how structured, sectoral interventions can drive enterprise readiness and growth among women entrepreneurs.

3. What are the top three strategic priorities for WEP in the next two years?

Our top three priorities are:

I. Strengthening WEP's digital platform as a mobile-first solution that serves as a one-stop-shop for women entrepreneurs across India. The platform aims to evolve into a Digital Public Good, ensuring last-mile inclusivity by offering seamless access to resources, schemes, mentors, tools, and community support in an accessible and personalized format.

II. Expanding into states through the hub-and-spoke model—WEP state chapters in places like Telangana, Mizoram Madhya Pradesh, Goa, and Uttar Pradesh are being developed with in-principle approvals and steering committees already formed.

III. Forging deeper partnerships with ministries and corporates to offer tailored skilling, tech integration, and market linkages. WEP is also scaling its flagship Award to Reward (ATR) programs & expanding collectives like the Financing Women Collaborative & the Women-Market Access Collective, to address supply side issues.

4. Can you share examples of high-impact collaborations under WEP that have moved the needle on women's access to markets, networks, or mentorship?

Several partnerships have been instrumental in delivering WEP's mission:

- **Flipkart:** Helped develop WEP's community module promoting peer-to-peer learning & accessibility.
- **Reliance Jio:** Provided JioMeet for pro bono mentorship, enabling 700+ mentors to guide WEP users virtually.
- **GeM:** Enabled onboarding and ent training for women entrepreneurs.



WEP's success lies in its collaborative DNA. Award to Reward (ATR) programs which is in a plug and play format, we have co-designed several ATRs with sector-specific partners to deliver tailored impact. These include Make My Trip (homestay owners), Urban Company (beauty business), Reliance Foundation (kirana owners - rural women entrepreneurs), USHA (stitching/textiles), NASSCOM Foundation (handicrafts), NewShop (retail access), Goa Institute of Management (sustainability), MBMC and Microsave Consulting (Sustainability) to name a few. Together, they have enabled over 800 women entrepreneurs to access structured mentoring, capacity-building & tangible market opportunities — moving them from local ventures to scalable enterprises.

5. How do you see the role of the private sector in fostering a supportive ecosystem for women entrepreneurs?

The private sector is an essential pillar in WEP's mission to build a vibrant, inclusive ecosystem for women entrepreneurs. What makes these partnerships powerful is that each partner brings domain expertise to address one or more of the six ecosystem needs identified by WEP. For example, TransUnion CIBIL has enabled critical access to finance through credit awareness and tools, while Mastercard has supported the development of tech infrastructure to strengthen WEP's digital backbone and improve last-mile accessibility. Similarly, private players like MakeMyTrip, USHA, and NewShop are delivering targeted interventions in training & skilling through the ATR program. These partnerships go beyond funding—they co-create sustainable interventions, often tailored to specific sectors or regions.

“WEP continues to invite corporates to engage as impact sponsors, technology enablers, and ecosystem builders, fostering a future where entrepreneurship becomes a viable and thriving path for women across India.”

Voices from the field



Preeti Ben

Cultivating Change Through Collective Empowerment in Bihar

In the quiet village of Bihar, Preeti Ben, a member of SEWA Bihar, began a journey that would defy societal norms and empower not just herself, but many other women in her community.

It all started when Preeti Ben came across a newspaper article about mushroom cultivation—a nutritious food, yet often misunderstood and overlooked in her area. Curious and determined, she procured mushroom seeds and, with support from SEWA Bihar, received hands-on training through the local Krishi Vigyan Kendra.

Starting with minimal resources, Preeti Ben began cultivating mushrooms at home. Her family members and neighbours were doubtful and dismissive. Yet she remained steadfast. When she realized raw mushrooms wouldn't appeal to local tastes, she took the bold step of transforming them into familiar, everyday products—pickles, powders, and snacks that could easily be integrated into local meals.

With SEWA Bihar's guidance, Preeti Ben applied for and received an FSSAI license, which played a critical role in building trust among consumers and opening doors to wider markets. As demand grew, she expanded her production.

Importantly, she began training and employing other women from her community, creating not just an enterprise but a shared source of livelihood and pride. Her story is a powerful example of what grassroots leadership can look like—driven by innovation, resilience, and the belief in collective progress.

A Model of Collective Empowerment

Through institutions like BCC and support systems like SEWA Bharat, women across Bihar are not only accessing credit but also stepping into leadership roles—as decision-makers, shareholders, and entrepreneurs. Not only this but this is a living proof that when women lead—entire communities rise. The journey is still unfolding, but the message is clear:

Nayi Soch, Nayi Pehchaan – Auraton Ke Naam.

Bharti in action

From Learner to “Doctor Didi” in Madhya Pradesh



In the small village of Tikamgarh district, Madhya Pradesh, Bharti Ahirwar's journey reflects resilience and empowerment through collective action. A member of the Maa Jagdamba Self-Help Group (SHG) under the Navjyoti Cluster Level Federation, she joined SRIJAN's initiatives in 2020 with the aim of supporting her family while continuing her education.

Initially, Bharti tried a stitching venture but faced stiff competition and limited income. Undeterred, she pursued her studies and proudly cleared her Class 12 examinations in 2021 with her husband's support—a milestone that marked her determination to grow personally and financially. Her turning point came in April 2023 when she was selected as a Pashu Sakhi under the Swayamshree Programme, supported by Reliance Foundation and Gates Foundation, and implemented by SRIJAN. Trained in goat health management, she began providing much-needed door-to-door services — treatment, deworming, vaccination, and mineral mixtures—for local goat rearers. Starting with just 2 goats, she now owns 6 worth INR 30,000, and her client base has grown from 8–10 families to over 90. Today, she earns INR 7,000–8,000 per month, improving her family's income while reducing livestock losses in her community. The journey wasn't easy. Villagers doubted her skills, and neighbors mocked her small earnings. Yet, with every successful treatment, trust grew. Today, she is fondly called “Doctor Didi”, a title she holds with immense pride. “Mujhe gaon mein jab doctor didi bolte hain log toh bahut garv mehsoos hota hai,” she shares.

From Livelihood to Leadership

Bharti's story highlights how women, when equipped with training and opportunities, not only transform their own lives but also become pillars of community resilience. Through the Swayamshree Programme, 72 women like Bharti have become Lakshpati Didis, proving that empowered women drive empowered communities.

Subject In Focus

India's Budget 2025 & the Social Sector: Balancing Growth with Inclusion

India's Union Budget 2025 presents a defining moment for the country's development priorities, highlighting the ongoing tension between economic growth imperatives and the need for inclusive, people-centered development. While overall government expenditure for 2025-26 has risen by 7%, the allocation to the social sector—covering education, health, nutrition, rural development, and social security—remains constrained at 19% of total spending. This represents a partial recovery from last year's low of 17% but still falls short of the pandemic period when welfare programs were significantly expanded.

Changing Patterns in Social Spending

Expenditure trends reveal important shifts in priorities. Food subsidies continue to command the largest share but are set to decline. In contrast, allocations for housing, sanitation, water, and urban development have grown rapidly, now accounting for over one-fifth of all social sector spending. However, critical areas such as education and health are struggling to keep pace; their allocations, once adjusted for inflation, have either stagnated or declined, limiting the potential to build human capital.

The overall growth rate of social spending has slowed as well. In the last five years, it has averaged just 4% annually, compared to 8% in the preceding decade. Several flagship schemes—including Samagra Shiksha (school education), PM POSHAN, and MGNREGS—are experiencing flat or declining outlays, raising concerns about the sustainability of gains made in welfare delivery.

Addressing the Gaps

Looking ahead, India's long-term growth and resilience will depend on strengthening social sector investments. Four key priorities stand out:

Sustained Human Capital Investment:

Ensure steady, inflation-adjusted increases for education, health, nutrition, and social protection.

Better Integration of Programs:

Strengthen coordination between central and state initiatives to improve efficiency and reduce duplication.

Stronger Implementation Systems:

Establish robust monitoring frameworks to ensure that increased allocations translate into tangible outcomes for communities.

Linking Growth with Inclusion:

Align infrastructure investments with social objectives—ensuring access to safe water, sanitation, housing, and health services



Budget 2025 underscores India's balancing act between infrastructure-led growth and inclusive development. While progress is evident in some sectors, the uneven pace of investment in health, education, and welfare poses long-term risks. By recalibrating fiscal priorities and embedding inclusivity at the core of economic planning, India can move closer to a development model that is both dynamic and equitable—one that invests not only in roads and buildings, but in the capabilities of its people.

“This article has been prepared by the AWE Secretariat, with references drawn from the listed sources”

Source

India Development Review (IDR). (2025). “Budget 2025: Understanding social sector spending. Economic Survey 2024, Government of India. PRS Legislative Research. (2025). “Union Budget 2025-26 Analysis. Ministry of Finance, Government of India. (2025). Expenditure Profile 2025-2026. IndiaSpend. “Analysis republished in IDR.”

For partnership or collaboration opportunities, or to contribute to the AWE India Network Newsletter, please contact the AWE India Secretariat at info@awe-indianetwork.in or reach out to Stuti Mishra at stuti@accessdev.org/ +91 8009448870



Stuti Mishra

Contact Person | AWE India Network

“AWE”SOME

VISION 2030

5 million

Women Entrepreneurs



MICROSITE



**SCAN TO BECOME
A AWE INDIA MEMBER**



AWE India Secretariat
Facilitated by:
ACCESS Development Services
22, Ground Floor Hauz Khas Village.
New Delhi - 110016