

# AWESUM 2025

COLLABORATE TO EMPOWER:  
STRENGTHENING THE WOMEN'S ENTERPRISE ECOSYSTEM

SUMMARY OF PROCEEDINGS



## Advancing Women Enterprises through Sustainable Models (AWESuM) Conference Report- 2025

December 05, 2025 | The Grand, New Delhi

Organised by Co-hosted by



Supported by

**Gates  
Foundation**



# **AWESuM**

## **CONFERENCE**

**2025**



## CONFERENCE PROCEEDINGS

Women's Economic Empowerment (WEE) is widely recognised as a critical driver of equitable and resilient growth, with women's entrepreneurship emerging as a key pathway within the inclusive and sustainable development agenda. As India advances toward its Viksit Bharat 2047 vision of women-led development, women—especially in rural areas—are increasingly positioned as agents of economic transformation. While the Female Labour Force Participation Rate (FLFPR) has risen from 23 percent in 2017–18 to over 41 percent in 2023–24, structural disparities persist. Women contribute only about 18 percent to India's GDP and account for roughly 20 percent of enterprises, the vast majority of which operate as informal, single-person microbusinesses with limited access to capital, markets, skills, and mentorship. These realities underscored the need for coordinated efforts to address systemic barriers and enable women-owned enterprises to move from survival to scale.

In this context, ACCESS convened the Advancing Women's Enterprises through Sustainable Models (AWESuM) Conference 2025, co-hosted with the National Rural Livelihoods Mission (NRLM) and supported by the Gates Foundation, on December 5, 2025, at The Grand, Vasant Kunj, New Delhi. Anchored in NRLM's extensive work in building and strengthening women's collectives and the Gates Foundation's focus on evidence-driven, scalable solutions for inclusive economic systems, the conference brought together over 200+ stakeholders across government, private sector, research institutions, and civil society organisations, and domain experts to deliberate on pathways for strengthening women-owned enterprises toward growth and resilience.

The AWESuM Conference 2025 commenced on a high-energy note with a powerful performance by WeBhor, an all-women band. The performance was succeeded by a welcome address by Ms. Meenakshi Rathore, Vice President – Gender & Diversity, ACCESS Development Services, setting the context for the day. Ms. Swati Sharma, IAS, Joint Secretary- Department of Rural Development, Ministry of Rural Development (MoRD), Government of India, delivered the Keynote Address.

### INAUGURAL SESSION

In her address, Ms. Sharma underscored the pivotal role of the National Rural Livelihoods Mission (NRLM) in advancing women's entrepreneurship through an enabling, inclusive ecosystem. She emphasised the power of convergence across four core pillars—gender institutions, financial inclusion, livelihoods, and marketing—and highlighted the importance of community-led ecosystems in ensuring the sustainability and scale of women-led enterprises, thereby contributing to inclusive economic growth.



**MS. SWATI SHARMA**

IAS, Joint Secretary- Department  
of Rural Development, MoRD,  
GoI



The takeaways from her address are outlined as follows:



MR. VIPIN SHARMA, CEO, ACCESS DEVELOPMENT SERVICES, HONOURING MS. SWATI SHARMA



MS. SWATI SHARMA WITH ACCESS BOARD MEMBER- MS. RUCHI RAMAN, CEO-MR. VIPIN SHARMA, AND VP- MS. MEENAKSHI RATHORE

- **From entrepreneurship to sustained livelihoods, building women who inspire others**

The session highlighted NRLM's vision that goes beyond creating entrepreneurs to sustaining them as role models within their communities. Through the integrated focus on institution building, capacity building, collectivisation, and entrepreneurship, initiatives like Lakhpatti Didis demonstrate how women can be supported to achieve and maintain higher income levels.

- **Convergence is the catalyst: aligning finance, livelihoods, markets, and gender**

Ms. Sharma underscored that the four pillars—gender and institutions, financial inclusion, livelihoods, and markets—must work in unison to close persistent gaps. While large-scale Self Help Group (SHG) banking and capitalisation funds provide a strong foundation, the real challenge lies in timely access to credit, sustained skilling, quality inputs, and assured market linkages. Without this convergence, women struggle to retain gains.

- **Community-led, tech-enabled ecosystems unlock scale and sustainability**

At scale, community strength combined with appropriate technology becomes a powerful enabler. SHGs act as a community operating system, supported by digital profiling, income tracking, and hand-holding mechanisms. The way forward lies in low-cost, accessible technologies and AI-enabled tools—such as digital livelihood registers, learning platforms, and chatbots—that respect women's time constraints and access realities. Together, these systems can ensure that millions of women are not only mobilised but truly empowered to sustain their enterprises and economic agency.





# PANEL DISCUSSIONS

## PANEL SESSION 1: IN CONVERSATION WITH WOMEN ENTREPRENEURS



**Moderator:** Madhu Sharan, President, Hand in Hand India

### Panelists:

- Rakhi Gupta, Founder, Aipan Art Rakhi
- Anjana Singh, Member, Kirti Agro Seeds
- Chanda Bairagi, Chairperson, Shivohum Mahila Farmers Producer Company
- Mamta Arora, Secretary, Satuguru Self Help Group
- Kamla Patidar, Manager, Kala Maitri

The session brought together women entrepreneurs nominated by ecosystem partner organisations, offering grounded insights into enterprise journeys across geographies and sectors. Collectively, the women entrepreneurs conferred the understated takeaways:

- **Women-led enterprises are generating sustained livelihoods at scale**

The journeys highlighted how women entrepreneurs have moved beyond individual income generation to building collective models, engaging 10–100 women and creating steady monthly earnings across crafts, agriculture, food processing, and apparel.

- **Access to formal finance is a critical enabler of growth and resilience**

Support through banks and government schemes has enabled women entrepreneurs to stabilise operations, invest in expansion, and gain national recognition—demonstrating the importance of inclusive financial systems.

- **Market access and marketing capabilities remain the primary growth constraints**

While production capacity exists, limited branding, outreach, and distribution—especially for seasonal and craft-based products—continue to restrict income stability and scaling potential.

- **Women entrepreneurs act as catalysts for community-level empowerment**

Beyond business success, these enterprises create role models, enhance women's agency, build local economies, and reinforce the need for integrated ecosystems that combine finance, market linkages, and visibility.

Together, the narratives underscored the transformative impact of institutional support, mentorship, and ecosystem enablement. Despite resource constraints, women entrepreneurs have leveraged local opportunities to build resilient enterprises—highlighting the importance of sustained investment in women-led businesses for inclusive economic growth.

## TED-STYLE TALK

Chhavi Rajawat—two-time former Sarpanch of Soda, Rajasthan, and India's first MBA Sarpanch—shared her journey from a deeply patriarchal setting to public leadership, demonstrating how education, conviction, and community trust can reshape local governance.

In her talk, she deliberated upon the following:

- **Leadership is shaped at the grassroots**—through lived engagement, conflict resolution, and improving essential services—often proving more transformative than conventional leadership pathways.
- The emergence of the next generation of women leaders depends on pairing girls' lived knowledge and aspirations with skills, access, and empathetic ecosystems, enabling enterprises that deliver dignity, time savings, and visible role models alongside income.

Building on this powerful reflection, the conversation moved from individual leadership journeys to getting insights from rural women entrepreneurs. The TED-style talk set the stage for deeper discussions on bridging the gender financing gap, - policy pathways for action and making use of the enabling ecosystem.



CHHAVI RAJAWAT SHARING HER JOURNEY

“

*Real leadership is forged in “grit and grime” at the grassroots, where women show that sitting on village floors, solving conflicts, and fixing basic services can be as rigorous a leadership school as any boardroom, and far more transformative for communities.*

”





## PANEL SESSION 2: BRIDGING THE GENDER FINANCING GAP – POLICY PATHWAYS FOR ACTION



**Moderator:** Amit Arora, Senior Development Finance Specialist, World Bank Group

### Panelists:

- Aditi Singh, Chief Strategy Officer, Satin Creditcare Network
- Swati Chowdhary, VP - Network Development & Advocacy, South Asia, Women's World Banking
- Smita Ram, Co-founder & CEO, Rang De
- Priya Naik, Founder and CEO, Samhita Social Ventures Pvt. Ltd.

The panel gathered perspectives from mainstream finance, financial institutions, and ecosystem builders to examine what it will take to move women's financial inclusion from intent to impact. The session surfaced the following key insights and priority actions:

## KEY TAKEAWAYS

- ***Inclusion must be viable and data-driven***

Women are strong and reliable borrowers, but persistent biases, weak rural income assessment, and regulatory gaps constrain financing. Achieving sustainable inclusion requires acknowledging profitability as essential, strengthening data systems and alternative credit assessment, and enabling greater private sector participation.

- **Scale depends on aggregation, technology, and shared data**

High costs of reaching rural women entrepreneurs can be reduced through aggregators, fintech solutions, and digital platforms. Better data-sharing and segment-level insights are critical for designing appropriately priced products and unlocking women's higher lifetime customer value.



SMITA RAM, RANG DE



SWATI CHOUDHARY, WWB

- **Expansion depends not only on credit but on robust, consistent ecosystems**

Lasting impact demands integrated, woman-centered ecosystems that combine pre and post credit support, flexible repayment models, and risk mitigation tools. Collaboration and convergence across stakeholders are key to delivering tailored solutions at scale.

The way forward is targeted credit guarantees and tech-enabled, data-driven delivery models that de-risk lenders, lower interest rates, and systematically expand affordable credit to women entrepreneurs.

This recognition naturally led to the next session, which explored how women-led enterprises—once financed and supported—can access markets, scale operations, and move from local participation to global competitiveness.

**“ I see significant variation in microfinance models across organisations, which underscores the need to move toward individual borrower-focused approaches. Profit should not be treated as problematic; private sector engagement is essential. We also need stronger tools to assess rural incomes to support sound financing decisions. ”**



ADITI SINGH, SATIN CREDIT CARE NETWORK





## PANEL SESSION 3: FROM LOCAL TO GLOBAL – PATHWAYS FOR WOMEN-LED MARKET TRANSFORMATION



**Moderator:** Krishna Thacker, Senior Program Officer, Gates Foundation

### Panelists:

- Ajit B. Chavan, Additional CEO, Government e-Marketplace, Ministry of Commerce and Industry, GoI
- Shilpa Mittal Singh, Joint Managing Director, Women on Wings
- Aparna Suresh, Lead - Community Action Collaborative (CAC), Catalyst Management Services (CMS)
- Aparna Dara, Founder, Apna Green Products

Intending to explore innovative approaches to strengthen market linkages, unified branding, and private sector engagement, this session examined how women-led enterprises can transition from local participation to leadership in regional and global markets. The key deliberations are summarized below:

## KEY TAKEAWAYS

- **Inclusive procurement unlocks women's economic capital on a large scale**

With social and digital foundations in place, procurement is the fastest route to building women's economic capital. Platforms like GeM show how transparent, tech-enabled systems can exceed mandates and bring women into formal markets—but awareness, ease of use, and sustained handholding remain critical to deepen participation.

- **Private sector intent matters more than scale at entry**

As nearly half of corporate spend sits in procurement, even small, intentional sourcing decisions can unlock access for women-led businesses. Collaborative platforms and phased integration—rather than immediate scale demands—help build trust, readiness, and durable supplier relationships.

- **Scaling requires a shift from social trust to business discipline**

Women-led enterprises grow when treated as businesses, not beneficiaries. Strong leadership, quality standards, and customer focus—combined with profit orientation and innovation—are essential to move beyond the craft trap and integrate into mainstream value chains.



KRISHNA THACKER, GATES FOUNDATION



APARNA SURESH, CAC

- **Women-led enterprises scale through partnerships, consistent ecosystem support, and mindset shifts**

Sustained ecosystem support, democratic partnerships, and cross-sector collaboration enable long-term scale. Overcoming cultural biases and moving from extractive procurement to purpose-driven growth are critical to positioning women entrepreneurs as market leaders.

As the dialogue shifted from finance to markets, the focus expanded to how women-led enterprises can sustain growth and compete at scale. Together, these discussions reinforced a central theme of the conference: women's economic empowerment demands coordinated action across finance, policy, and markets—anchored in intentional design and long-term commitment.

*Public and private procurement can be powerful levers for women's economic empowerment when platforms like GeM and corporate social procurement coalitions intentionally onboard and support women-led enterprises at scale.*



AJIT B. CHAVAN, GeM





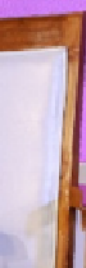
## GLIMPSES OF THE CONFERENCE





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AMIT KUMAR

## PANEL SESSION 4: SCALING NEW HEIGHTS – CAPACITY BUILDING & MENTORSHIP FOR WOMEN ENTREPRENEURS

**Moderator:** Amit Kumar, Head – Sustainable and Inclusive Growth, UNDP India

### Panelists:

- Suhela Khan, Country Programme Manager, Women's Economic Empowerment, UN Women
- Smita Jacob, Director Policy Advocacy, South Asia, Women's World Banking
- Asmita Joshi, Head of Public Policy, India & South Asia, Airbnb
- Pritha Dutt, Founder, Merabiznet

With nearly 80% of women-owned enterprises operating as solopreneurs or micro enterprises, the session examined pathways for enabling women to transition from subsistence businesses to growth-oriented enterprises. The deliberations identified a set of actionable takeaways for scale:

## KEY TAKEAWAYS

- **Bridging Gaps in Capacity Building:** Current training programs largely focus on basic skill development but fail to address structural barriers such as access to finance, absence of market linkages, and limited institutional support for supply chains. The panel underlined the need for ecosystem-level interventions that integrate financial inclusion, mentorship, and recognition of unpaid care work.



- **Finance and Non-financial Support:** Affordable and patient capital remains essential for enabling women's progression from nano to competitive enterprise levels. Non-financial services are equally important as they strengthen risk management, digital capabilities, and business continuity. Designing such services around women's lived experiences was emphasized as a key success factor.



PRITHA DUTT, MERABIZNET



SUHELA KHAN, UN WOMEN

- **Accelerating Growth Journeys:** Support systems must be accessible, timely, and needs-based to help women entrepreneurs shorten the growth curve. The panel thus hinged on the creation of peer learning networks and targeted mentorship as effective tools to support women entrepreneurs.
- **Government's Role:** Policy coherence, particularly through uniform definitions and standardized classifications of enterprises, can streamline support measures and funding opportunities for women-led businesses.

The session concluded with a call to strengthen collaborative platforms such as UN Women's ARISE, identify Women Entrepreneurship Champion Cities in Tier-2 and Tier-3 regions, and transition from Public-Private Partnerships (PPP) to Public-Private-People Partnerships (PPPP).

The next session of the conference explored the craft economy through a fireside chat with craft experts.

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*Airbnb's experience highlights the impact of working in smaller cohorts, fostering peer-to-peer knowledge-sharing, and engaging multi-stakeholder partnerships for sustained capacity building as crucial milestones for enhancing women's entrepreneurship.*

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ASMITA JOSHI, AIRBNB





**Moderator:** Sumita Ghose, Founder, Director, Rangсутra Crafts India

**Panelists:**

- Rashmi Bharti, Co-Founder, Founding Secretary and Director, Avani Society
- Manorath Dhillon, CEO & Trustee, Okhai

The discussion focused on women artisans as central actors in India's craft economy and explored pathways for enabling their leadership.

- **Integrating Artisans into the Ecosystem:** Platforms like Okhai exemplify how artisans are evolving from producers to managers, actively shaping operational and business decisions within their enterprises.
- **Social Transformations of Change:** In the Kumaon region, vocational engagement has driven remarkable social change, through increased average age of marriage for the school dropout women who are increasingly taking up vocational training in the crafts.
- **Barriers to Fair Value Chains:** The artisans often possess a very limited awareness of the true value of their work, mainly due to the predominance of home-based production. Therefore, it is essential to transition towards collective or factory-based models to ensure fair compensation and equitable value distribution.
- **Policy and Ecosystem Gaps:** Access to fair and patient capital remains a major barrier for artisans to enhance their capabilities and scale up their enterprises. Access to capital and strategies to manage it responsibly are essential elements for ensuring the long-term sustainability of the artisan enterprises.
- **Enhancing Artisan Ownership:** The panelists also highlighted the importance of placing artisans at the heart of production, not only to tell a brand's story but to see the artisans as a story in themselves.

The session reinforced that empowering women artisans requires integrating tradition with innovation, positioning artisans as owners and leaders of resilient and equitable craft economies.





**Moderator:** Aarti Mohan, Co-Founder, Sattva Consulting

**Panelists:**

- Dr. Nidhi Pundhir, Sr. Vice President-Global CSR, HCL Foundation
- Megha Jain, Senior Advisor, Private Sector, Gates Foundation
- Ashwini Saxena, CEO, GMR Varalaksmi Foundation
- Sudarshan Suchi, CDO, Reliance Foundation

The panel discussion underscored the growing responsibility of the private sector in shaping inclusive investment ecosystems for women entrepreneurs. The key takeaways from the session are outlined below.

## KEY TAKEAWAYS

- **Building Market Access and Responsible Capital:** Responsible credit was identified as a crucial enabler that fosters both capacity building and sustainable ecosystems. Digital Public Infrastructure (DPI), such as ONDC and account aggregators, in connecting women to markets, capital, and networks.
- **Creating a Holistic Support System and Strengthening Individual Capability:** The OIL framework – Ownership; Identifying Individuals, and Investing in Capacity; Linkages was highlighted for nurturing entrepreneurship. It was also underscored that the current Self-help Group (SHG) mechanisms have not effectively transitioned into enterprise-level outcomes. A deeper focus on individual capability, behavioural transformation, and contextualized models of enterprise development was recommended.

- **Philanthropic Capital for Market Readiness:** Philanthropic funding was seen as a catalyst for building resilience and preparing women entrepreneurs for markets. A step-by-step, long-term developmental approach that integrates commercial sustainability, demonstration-based models, and co-creation was suggested to strengthen women's participation across value chains.



MEGHA JAIN, GATES FOUNDATION



SUDHARSHAN SUCHI, RELIANCE FOUNDATION

- **Role of Digital Connectivity:** Digital enablement helps bring opportunities closer to women, facilitating peer learning, social networks, and gender-neutral access to markets. The panel emphasized the potential of digital tools to bridge structural gaps between women entrepreneurs and markets.
- **Ecosystem and Institutional Alignment:** There is a pressing need to design and implement compassion-driven ecosystems where infrastructure and policy decisions apply a gender lens. Organisations must focus on value-driven systems, policy coherence, and greater agency for women in making informed business choices.

The panel called for a reimagined private-sector approach anchored in empathy, inclusivity, and strategic investment. The session stressed that entrepreneurship should be viewed as more than livelihood; it is about empowerment and participation in economic decision-making. The last panel discussion led the way to the valedictory session.

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*By weaving together responsible capital, digital access, philanthropy, and institutional alignment, we can position women entrepreneurs as equal partners in India's growth story, shaping a more inclusive and sustainable economy.*

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DR. NIDHI PUNDHIR, HCL FOUNDATION



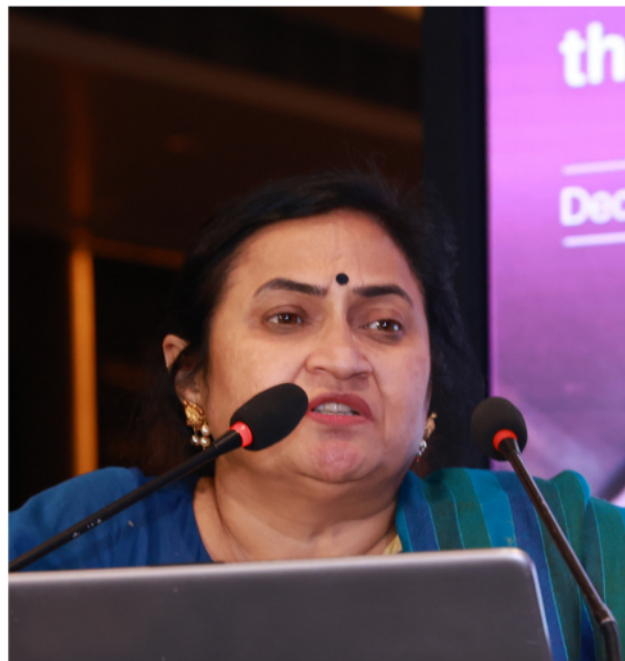


## VALEDICTORY SESSION

The Valedictory Session carried these ideas forward into action, with policymakers reaffirming the importance of convergence and cross-sector collaboration.



**MS. MERCY EPAO, JOINT SECRETARY, MINISTRY OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSME)**



**DR. RASHMI SINGH (IAS), SECRETARY- DEPT OF WOMEN AND CHILD DEVELOPMENT, GNCTD**

Ms. Mercy Epao, Joint Secretary, Ministry of Micro, Small & Medium Enterprises (MSME) highlighted the Ministry's ongoing efforts to strengthen women entrepreneurship through cost efficiency, competitiveness, and margin enhancement initiatives. She noted that platforms like Open Network Digital Commerce (ONDC) are playing a vital role in supporting women entrepreneurs with marketing and packaging solutions, while the Ministry continues to push for greater women's participation in public procurement, with the mandated 3% target yet to be fully realized.

She also emphasized the growing adoption of Online Dispute Resolution (ODR) mechanisms, driven by digitalization and capacity-building initiatives aimed at empowering women entrepreneurs. Concluding her remarks, she commended AWESuM Conference as a valuable platform for fostering collaboration, knowledge exchange, and collective problem-solving among key stakeholders in the ecosystem.

Dr. Rashmi Singh, (Secretary- Department of Women and Child Development, Government of NCT of Delhi) emphasized the importance of building an enabling ecosystem for skilling and ensuring the optimum use of resources and capabilities. She highlighted that aggregating best practices is essential for accelerating the vision of Viksit Bharat through Atmanirbhar Bharat, with a focus on scale, speed, and sustainability. She noted that the Government of India is working towards scaling initiatives rapidly and sustainably by fostering deeper collaborations with academia, CSR partners, NGOs, and the private sector, ensuring a holistic approach to inclusive national growth.

## AWESUM AWARDS

A key highlight of the conference was the AWESuM Awards 2025– instituted to recognise excellence, resilience, and innovation within the women’s entrepreneurship ecosystem across India. Of the 67+ applications received for the awards, the AWESuM conference honoured 10 outstanding entities across three categories—Individual Women Entrepreneurs, Group Women Entrepreneurs, and Promoting Institutions—whose work exemplifies the conference’s central theme of enabling women-owned enterprises to move from survival to scale.

The individual awards recognised women who have demonstrated entrepreneurial leadership, financial resilience, and community impact through their enterprises. The AWESuM Awardees in the individual-enterprise are listed below:

- Shahnaz Shaikh, Ai-Genix International Pvt Ltd
- Babli Koranga, Babli Enterprises
- Aruna Dara, Apna Green Products



AWESUM AWARDS FELICITATIONS FOR INDIVIDUAL ENTERPRISES TO-  
MS. SHAHNAZ SHEIKH, ARUNA DARA, AND MS. BABLY KORANGA (CLOCKWISE)



The group awards celebrated collective enterprise models—such as SHGs, producer groups, and women-led organisations—that have successfully generated sustainable livelihoods at scale while strengthening local economies. The winners for the group-enterprise are listed below:

- Shri Gujarat Mahila Lok Swasthya Sewa Sahakari Mandali Limited
- Saundarya Safai Utkarsh Mahila Sewa Sahakari Mandali Ltd
- Jute Artisans Guild Association
- Mahila Umang Producers Co. Ltd.
- Bahula Foods Pvt Ltd



**AWESUM AWARDS FELICITATIONS FOR GROUP-BASED ENTERPRISES TO-  
SAUNDARYA SAFAI UTKARSH MAHILA SEWA SAHAKARI MANDALI LTD.**

The promoting institution awards acknowledged organisations that have played a catalytic role in building enabling ecosystems through finance, market access, capacity building, and policy engagement. The following promoting institutions were awarded for their continued efforts to support women entrepreneurs:

- Self-Employed Women's Association (SEWA)
- Okhai- Centre for Empowerment



**AWESUM AWARDS FELICITATIONS FOR PROMOTING INSTITUTIONS TO- OKHAI (LEFT) AND SEWA (RIGHT)**

Together, the AWESuM Awards reinforced the importance of recognising women not only as stakeholders, but as leaders, innovators, and drivers of inclusive economic transformation.

The conference served as a national platform to advance dialogue and action on market transformation, gender-responsive finance, skilling and mentorship, and private sector engagement, positioning women as architects of sustainable economic growth. Through a mix of keynote addresses, panel discussions, and interactive sessions, the convening fostered cross-sector learning and collaboration. It concluded with the AWESuM Awards, recognising exemplary women entrepreneurs and community institutions, reinforcing a shared commitment to strengthening women-led enterprises as a cornerstone of inclusive and resilient economic development in India.



# GLIMPSES OF THE CONFERENCE







## AWESuM 2025

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**200+  
PARTICIPANTS**

**40K+  
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