



Advancing Women Entrepreneurship (AWE) India Network Meeting

July 30, 2024
Indian Habitat Centre, New Delhi

Summary of Proceedings & Policy
Reccomendations





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1. Context and Background

The monsoon meeting of the Advancing Women's Entrepreneurship (AWE) India Network took place on July 30 at Juniper Hall, Indian Habitat Centre, New Delhi. The event brought together a diverse group of stakeholders committed to supporting women entrepreneurs across India. The day was structured to lay a solid foundation for the network and to dive deep into the challenges women in business face. This meeting was a follow-up to the launch of the network earlier this year on March 14. The network's goal is to advance women's entrepreneurship across the country, inspired by the Hon'ble Prime Minister's vision for women as equal partners in a self-reliant India. The network aims to create a supportive ecosystem that brings together diverse stakeholders to foster the growth and success of women-led businesses. The ultimate goal is to collectively empower 5 million women entrepreneurs by 2030.

The meeting started with a warm welcome to all the participants. Meenakshi Rathore, Vice President, ACCESS, opened the proceedings introducing ACCESS, outlining its work and vision, and the purpose of the meeting. This set the stage for the day's discussions, grounding them in the context of ongoing efforts to promote women's entrepreneurship in India.



Vipin Sharma, CEO, ACCESS, expressed his appreciation for the strong turnout and diverse representation at the meeting. He stressed that individual and institutional efforts, while valuable, are insufficient to address the scale of the challenge at hand. In his remarks, Mr. Sharma emphasised the critical need for a coalition to effectively influence stakeholders and drive meaningful change. He acknowledged the difficulty of the task ahead, noting that while some initial resolutions had been made, significant work remained in defining the network's structure, governance, and management. It was highlighted that Women's Economic Empowerment (WEE) is currently generating a lot of buzz however the wealth of data illustrates the underrepresentation of women in entrepreneurship.

Attention was drawn to the persistent vulnerability faced by women entrepreneurs, urging the group to think creatively about addressing these issues. As a starting point, it was suggested to focus on six or seven sub-sectors in relevant regions, arguing that this approach would allow for more targeted and effective interventions.



It was shared about the ongoing sub-sector analysis for advancing women's entrepreneurship in India and the development of a Women Entrepreneurship Scorecard, to contribute to policy support and knowledge sharing. These knowledge products, he explained, would be crucial in measuring progress and guiding future efforts. The network's role in supplementing government initiatives, particularly in supporting the women-led development agenda, was stressed.



The address was concluded by emphasising the collective responsibility of all stakeholders in driving meaningful change for women entrepreneurs. He stressed the importance of leveraging the diverse expertise and resources represented in the room to create tangible, lasting impact. He expressed optimism about the potential of the AWE-India Network to become a catalyst for transformative change in the women's entrepreneurship ecosystem across India.



The meeting sessions were moderated by Dr. Yamini Atmavilas, Director at DASRA and a gender expert with extensive experience in building impactful partnerships, scaling foundations, and advancing gender equity. Her expertise in systems approaches to scaling livelihoods, women's collectives, and gender data initiatives added significant value to the discussions. The session led by Dr. Atmavilas commenced with a highly participative and engaging World Cafe' styled activity designed to engage all participants in shaping the network's foundation.

Attendees were divided into the following three groups, each focusing on a critical aspect of the network's development:

1. **Vision and Mission**- To define the North Star, and identify big opportunities, and milestones that the AWE-India Network can achieve by 2030 for women's economic empowerment.
2. **Network Structure**- To discuss the structure of the network to facilitate effective collaboration and explore how to organise the network, whether by geography, theme, broad themes, specific policies, or a hybrid approach and establishing governance and decision-making process.
3. **Membership Criteria & Engagement Model**- To establish a broad membership framework, define membership and engagement criteria. Set the frequency of meetings, identify the secretariat, and decide on effective communication methods. Determine how often and in what ways the network will engage at regional, state, and national levels. Explore funding options, including paid membership, to ensure the network's long-term sustainability.

These breakout sessions fostered lively discussions on how to balance national reach with strong regional engagement, the potential for rotating leadership roles, and strategies to keep the voices of women entrepreneurs at the heart of the network's activities.

Following were the key outcomes of the morning session:





Group 1: Vision and Mission of AWE-India Network –

Group lead: Amit Arora, Rural Development Finance Specialist, World Bank

- Focus on the lower end more than the top end i.e. nano and micro women-owned enterprises
- Enable elements like market linkages and capacity building for women-owned enterprises
- Confidence building should be done with more communication and policy influencing
- Use data and evidence to exemplify and showcase the success of women-owned enterprises and also the gaps in their journey for the government and other players to fill.



Group 2: Structure of the AWE- India Network-

Group lead: Aarti Mohan, Co-founder & Partner, Sattva Consulting

- Formalise the network through a charter, guidelines, or common identity to leverage collective power.
- Dedicate resources for consistent representation, especially in advocacy efforts.
- Ensure strong engagement with women entrepreneurs, rather than deciding on their behalf.
- Organise around thematic outcomes like policy recommendations, knowledge, and public goods.
- Ensure regional representation and engagement of local champions.
- Keep communication central for policy influencing
- Diversify membership to engage with other networks and alliances



- Rotate leadership and working group heads
- Maintain flexibility and informality in terms of contribution
- Establish a robust feedback and monitoring mechanism
- Raise funds for the network's functioning

Group 3: Membership Criteria & Engagement Model

Group lead: Radha Chellappa, Executive Director, IWWAGE

- There should be a definite criterion for membership. It should include the government, private sector, donors, knowledge resource partners, NGOs, Individual experts, academic institutions and women entrepreneurs.
- The network should have a pan-India presence with regional chapters, each represented by thematic leads and a strong community membership.
- There should be a secretariat. ACCESS can hold the secretariat for the first year/initial phase. Then, it could be moved to other partners and core members.
- Since the network needs time to attract donors, there should be a membership fee to run the network smoothly.
- The secretariat should have a steering committee consisting of thematic leads and people representing ACCESS.
- The meetings of the network should be both virtual and in-person. The regional chapters can further decide on the meetings: when, where, and how, while the national body should meet at least once in a year.



The afternoon saw participants reorganise into seven thematic groups, each tackling a specific challenge women entrepreneurs face. These groups covered crucial areas such as access to finance, market linkages, business development support, capacity building and mentorship, addressing gender norms, data collection and analysis, and engaging the private sector and philanthropies. Each group delved deep into their assigned topic, brainstorming practical policy recommendations for relevant government ministries and departments. The thematic group discussions and policy recommendations were as follows:

Working Group 1: Access to Finance Working Group

Group lead and Presenter: Leena Datwani, Financial sector specialist consultant, CGAP

The Access to Finance working group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

Issues and Challenges:

The Access to Finance working group engaged in a thorough discussion, identifying key challenges and proposing targeted solutions to improve financial access for women entrepreneurs (WEs) in India. The group recognised that barriers exist on both the demand and supply sides of the financial ecosystem.

Demand-Side Challenges:

1. **Capacity and Confidence:** Many women entrepreneurs lack the business and financial management skills necessary to effectively engage with financial institutions.
2. **Information Gap:** There's a significant lack of awareness about existing financial programs and opportunities available to women entrepreneurs.
3. **Agency and Decision-Making:** Cultural and social norms often limit women's ability to make independent financial decisions.
4. **Digital Financial Literacy:** Low levels of digital financial literacy hinder women's access to modern financial tools and services.
5. **Access to Tools:** Many women lack access to the necessary tools and technologies to engage with financial services effectively.



Supply-Side Challenges:

1. High Interest Rates: The cost of borrowing often proves prohibitive for many women entrepreneurs, especially those running micro and small enterprises.
2. Lack of Targeted Approach: Financial Service Providers (FSPs) often fail to design products and services specifically tailored to the needs of women entrepreneurs.

Key Stakeholders Identified:

- The group highlighted the importance of engaging with a wide range of stakeholders, including:
- Government bodies: Department of Financial Services (DFS), Ministry of Rural Development (MoRD), National Rural Livelihoods Mission (NRLM), State Rural Livelihoods Missions (SRLMs), NITI Aayog, Ministry of Women and Child Development (WCD), Ministry of Micro, Small and Medium Enterprises (MoMSME)
- Regulatory bodies: Reserve Bank of India (RBI)
- Other institutions: Micro Enterprise Training Institutes (METI)

The group emphasised the need for both opportunistic and strategic engagement with these stakeholders to drive meaningful change.



Policy Recommendations:

- Bundled Support: Integrate access to finance with capacity-building initiatives to provide comprehensive support to women entrepreneurs.
- Holistic Financial Services: Expand the focus beyond credit to include other crucial financial products such as insurance, savings, and budgeting tools to build the financial resilience of women entrepreneurs.
- Financial Literacy Programs: Develop and implement targeted financial literacy programs, with a particular focus on digital financial literacy.
- Assisted Access: Provide handholding support, especially for micro-entrepreneurs, to navigate the complexities of accessing finance.
- Alternative Credit Scoring: Encourage the development and adoption of alternative credit scoring methods that better capture the unique circumstances of women entrepreneurs. This could be incentivised through subsidies or other mechanisms to encourage Financial Service Providers (FSPs) to participate.



- **Credit Guarantees:** Explore the creation of credit guarantee schemes or differently structured First Loss Default Guarantees (FLDGs) backed by government, private sector, or philanthropic organisations to de-risk lending to women entrepreneurs.
- **Gender-Based Targets:** Establish specific gender-based targets within existing priority sector lending guidelines, different categories of MUDRA loans, and other relevant schemes to ensure a focused approach to financing women-owned businesses.

The working group emphasised that these recommendations should be implemented in a coordinated manner, leveraging the strengths of various stakeholders to create a more inclusive financial ecosystem for women entrepreneurs in India. They also stressed the importance of continuous monitoring and evaluation to ensure the effectiveness of these interventions and to make data-driven adjustments as needed.

Working Group 2: Enabling Market Linkages

Group lead: Suwendu Rout, Vice President -Non Farm, ACCESS

Group Presenter- Anisha Sinha, Associate, Samavit

The enabling market linkages working group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

Issues and Challenges:

- Women entrepreneurs often lack essential skills such as quality control, packaging, and compliance with procurement regulations.
- Women entrepreneurs face difficulties meeting public procurement criteria, including quality standards and scaling up production.
- Limited understanding of market dynamics and competition hinders product selection and sales strategies.
- Access to effective marketing channels and support is crucial for reaching customers and building brand recognition.
- Insufficient support for business incubation and scaling hampers growth potential.
- A robust platform is needed to connect women entrepreneurs with experts, markets, and resources.
- Identifying viable market opportunities and matching them with suitable products is essential for long-term sustainability.



Policy Recommendations

- Collaborate with government programs to secure investments for FPOs, as this is a critical gap in current support.
- Government programs, such as NRLM, should allocate dedicated funds for marketing activities to enhance brand visibility.
- The ODOP initiative can be strengthened by collaborating with Geographical Indicators to spotlight local brands.
- Offer tax concessions to businesses meeting specific criteria to encourage growth and innovation.
- Partner with platforms like Haqdarshak to effectively communicate government schemes to women entrepreneurs and gather valuable feedback.
- Create platforms for government, community, and corporate stakeholders to address common challenges and identify opportunities.
- Prioritise women entrepreneurs with digital literacy to leverage technology for market expansion.
- Collaborate with established organisations offering affordable services to enhance market linkages.



Working Group 3 – Supporting business development

Group lead and Presenter: Saumya Omer, Independent Consultant

The supporting business development working group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

Issues and Challenges:

- Lack of access to knowledge and information among women entrepreneurs, especially around compliance, licensing, and legalities required to grow their businesses
- Accelerators and Incubators have been recognised as useful inputs for entrepreneurship support globally, but none yet are designed for the needs of grassroots women-run businesses.
- Lack of coordination and convergence between different government ministries working on women's entrepreneurship

- Input-output driven models of enterprises which are not based on lived experience, lead to the failure of business.
- The complexity of policies and regulations that make it difficult for small women-led enterprises to access government schemes and procurement opportunities

Policy Recommendations:

- Provide continuous support to women entrepreneurs beyond the initial stages of business development. Implement a comprehensive "hand-holding" approach to ensure business sustainability.
- Incentivise successful women entrepreneurs to act as mentors and role models for aspiring entrepreneurs.
- Incorporate gender-intentional scoring systems and alternative credit assessment models into banking policies.
- Develop financial products and services tailored to the specific needs of women-led businesses. Leveraging existing community infrastructure to provide business development support and shared services to women entrepreneurs like the Women's Enterprise Support System (WESS) by SEWA can be emulated as a pilot. Break down large-volume procurement tenders into smaller bids to accommodate women-owned enterprises of varying sizes.
- Reserve a specific quota of public procurement contracts for products manufactured by women-led enterprises. Incentivise PSUs to procure from women-owned enterprises and meet the 3% mandate. Create a centralised platform to aggregate information from various sources and disseminate it effectively to women entrepreneurs at the grassroots level.



Working Group 4 – Capacity building and mentorship

Group lead and Presenter: Smitanjali Palai, Deputy Director- Partnership, BYST

The capacity building and mentorship working group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

Issues and Challenges:

- The current skilling and training programs provided by NSDC are focused on 70% placement and 30% self-employment. More focus is needed on self-employment.
- Women entrepreneurs face difficulty in finding the right trainers or mentors who can provide them with tailored support locally.
- The training programs and schemes are not customised as per the local needs and opportunities for women.
- Need more capacity-building and entrepreneurship-focused training into existing schemes like PMKVY, with a focus on changing mindsets and helping trainees explore entrepreneurship as a viable career option.

Policy recommendations:

- Make the entrepreneurship modules brief and more relevant to the local geography and integrate entrepreneurship and self-employment as a key focus area in existing skilling programs.
- Develop a formal mentor training and recognition framework, where experienced entrepreneurs and industry experts can be incentivised to mentor aspiring entrepreneurs.
- Leverage existing databases of trainers and mentors to create a national-level platform for connecting mentors and mentees.
- Explore ways to incentivise and recognise mentors, such as through formal certification, inclusion in national portals, and potential for additional income through the mentorship program.



Working Group 5 – Addressing gender norms- social and institutional

Group lead and Presenter: Padmakshi Badoni, Programme Analyst, UN Women

Addressing gender norms- social and institutional working group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

Issues and Challenges:

- Even when women are employed, their earnings are frequently controlled by male family members, limiting their economic autonomy.
- Women have limited or no rights to own or inherit land and property, hindering their access to essential resources for economic empowerment.
- Women often lack access to information about government schemes, vocational training, and entrepreneurial opportunities and face barriers in accessing credit, savings, and other financial services, limiting their ability to invest in their businesses or education.
- The burden of unpaid care work, including childcare, eldercare, and household chores, significantly limits women's time available for paid employment.
- Women are often concentrated in low-paid, low-skilled jobs with limited opportunities for advancement.
- Persistent wage disparities between men and women exist across various sectors.



Policy recommendations

- Conduct awareness campaigns through the Ministry of Information and Broadcasting, as well as work with the private sector especially in advertising, to challenge gender stereotypes and promote women as workers and learners.
- Formalise time-use surveys to better capture and recognise women's unpaid work and care responsibilities.
- Promote STEM education and non-traditional livelihoods for women, through skilling and vocational institutes and working with the private sector to create an enabling ecosystem.

- Focus on women in the 18-24 age group, as well as migrants and those impacted by climate change, for skilling and entrepreneurship programs.
- Strengthen the implementation of the Prevention of Sexual Harassment Act, focusing on awareness and safety infrastructure across formal and informal sectors.
- Incentivise financial institutions to increase funding and support for women entrepreneurs, through gender budgeting and other measures.
- Address myths and misconceptions around women's use of digital devices, and provide support structures to address care responsibilities.

Working Group 6 – Gender Disaggregated Data Working Group Outcomes

Group lead and Presenter: Diksha Radhakrishnan, Associate Director, IDinsight

Issues and Challenges:

- The Gender Disaggregated Data working group engaged in a thorough discussion about the importance, prioritisation, and challenges associated with collecting and utilising gender-specific data. The group recognised that reliable, gender-segregated data is crucial for developing evidence-based policies to support women entrepreneurs.
- The group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:

1. Importance and Challenges of Gender Disaggregated Data:

- The need for an appropriate anchoring agency to create reliable, gender-segregated data.
- Challenges in establishing such an agency, including issues of ownership, control, and data reliability.

2. Missing Data Concerning Women:

- Current data systems often lack gender segregation or present a skewed picture favouring men.
- Tech giants often fail to incorporate a gender angle in their information.
- Lack of intersectional data on important issues like care work, mobility, and climate impact on women.
- Discrepancies in data reflection, such as increasing land ownership by women not being accurately captured.
- Systematic obstacles and lack of education contribute to data gaps.



3. Data Ownership and Fragmentation:

- Fragmented nature of data across different stakeholders hinders comprehensive data creation.
- Lack of proper communication and coordination among ministries and key stakeholders.
- The potential of RBI's Antardrishti platform in providing micro-granular financial data.

4. Focus Areas:

Special emphasis on crucial areas with limited data availability from a women's perspective, including climate change & environment, mobility, and care work

5. Behavioural and Systemic Changes:

- Lack of systems considering gender perspectives
- Discrepancy between women's ownership and control of resources
- Need for education about the benefits of data collection and analysis



Policy Recommendations:

1. Data Governance and Administrative Systems:

- Establish a comprehensive policy for data governance
- Develop an appropriate administrative system for data collection and management
- Engage private stakeholders in data collection and analysis efforts

2. Improving Data Collection and Reporting:

- Ensure data reflects the 49% of the population that women constitute in all reports.
- Upgrade existing tools to better capture information on women's leadership.
- Incorporate gender perspectives into tech platforms.
- Identify and prioritise areas requiring additional gender-segregated information (e.g., care work, mobility, climate).
- Include a gender lens in financial reports.

3. Data Ownership and Coordination:

- Consider NITI Aayog and Ministry of Rural Development (MoRD) for data ownership and policy development.
- Develop and embed data policies across ministries.
- Address discrepancies and lack of coordination among different data sources (e.g., SIDBI, NABARD, Mudra).
- Standardise mechanisms for consistent data collection.
- Enhance communication and coordination between government departments.
- Develop robust systems for data sharing and access within ministries and CSOs

4. Private Sector Engagement:

- Encourage private sector practices around gender data collection and analysis.
- Pilot data collection tools and use data from private institutions, academia, and research for triangulation.

5. Addressing Systemic Issues:

- Focus on closing the gap where women work but do not own or control resources.
- Emphasise the need for better enterprise-based survey mechanisms and data traceability.
- Educate stakeholders about the benefits of comprehensive gender-disaggregated data

The working group emphasised that these recommendations should be implemented in a coordinated manner, leveraging the strengths of various stakeholders to create a more comprehensive and accurate picture of women's entrepreneurship in India. They stressed the importance of continuous improvement in data collection and analysis methods to ensure that policies and interventions are based on the most current and accurate information available.

Working Group 7 – Private Sector and Philanthropy Engagement

Group lead and Presenter: Aarti Mohan, Co-founder & Partner, Sattva Consulting

Issues and Challenges:

The Private Sector and Philanthropy working group engaged in a thorough discussion about the role of corporate, private entities, and philanthropic organisations in supporting women entrepreneurs. The group emphasised the importance of creating inclusive supply chains and sustainable partnerships between enterprises and the private sector. The group discussed the following issues and challenges faced by women entrepreneurs in India, and made the following policy recommendations:



1. Gig Economy and Contractual Workers:

- Recognition of gig workers as nano entrepreneurs.
- Lack of social protection and work quality regulation for these workers.
- Need for enabling better working conditions, social security, and care giving support.

2. Integration of Government Schemes:

- Exploring ways to enable corporates to integrate existing government schemes into their value chains.
- Potential for incentivising this integration.

3. Platform Economy:

- Developing a shared model of contribution between private sector players and the government.
- Focus on shared responsibility and certification of products and services.



4. Public Good Database:

- Development of a regularly updated database to enable discovery of women entrepreneurs and provide quality marks.
- Ensuring supply transparency to verify women's ownership and good working conditions

5. Intermediary Business Structures:

- Creating market-facing intermediary structures to support women who struggle with direct market engagement.
- Role of industry and policy in enabling these structures.

6. Incentivising Transition:

- Addressing the challenge of sustaining businesses until profitability, especially for women entrepreneurs.
- Exploring ways to involve the private sector and philanthropies in supporting this transition period.



7. Inclusive Supply Chains:

Emphasising the importance of including women across extended value chains (e.g., agriculture, food processing, BFSI enablers).

Policy Recommendations:

1. Co-payment for Quality Certification:

- Government to subsidise quality certification processes, similar to NABH in healthcare.
- Private sector or expert-led quality certification.

2. Scheme Integration Assistance:

Government support for integrating and incentivising schemes within corporate structures

3. Transition Support:

Develop schemes, guarantees, or First Loss Default Guarantees (FLDGs) to support women entrepreneurs during the initial, challenging period of supplying to larger chains

4. Gender Intentional Measurement:

Introduce gender-intentional measurement guidelines, similar to BRSR guidelines for corporates

5. Contracted Labor Guidelines:

Develop more comprehensive guidelines for contracted labour, building on existing work

6. Recognition of Private Sector Certifications:

Government recognition of quality assurance certificates issued by private sector players, CSOs, or networks like AWE-India



7. Supply-side Regulation:

Develop ESG-linked regulations for responsible MSMEs in larger supply chains

8. Collaborative Warehousing:

Foster public-private partnerships to provide warehousing space for women entrepreneurs' products

9. Logistics Collaboration:

Encourage partnerships between private logistics companies and government services (e.g., Shiprocket and India Post) for last-mile connect.

10. Skilling Partnerships:

Co-creation of curriculum and standards between government and private players for social procurement
Integration with the Ministry of Skill Development and Entrepreneurship programs

11. ODOP Integration:

Expand the One District One Product (ODOP) initiative to include more private sector participation
The working group emphasised that these recommendations should be implemented in a coordinated manner, leveraging the strengths of various stakeholders to create a more supportive ecosystem for women entrepreneurs in India. They stressed the importance of continuous collaboration between the government, private sector, and philanthropic organisations to ensure sustainable and impactful support for women-owned businesses across various sectors and scales.



Measuring and Tracking Women Entrepreneurship: Framework for Women Entrepreneurship Scorecard

Lead Presenter: Ramesh Arunachalam, Development Finance Expert

Following the intensive working group discussions, Ramesh Arunachalam, a renowned financial inclusion expert, presented a preliminary framework for a 'Women Entrepreneurship Scorecard'. This comprehensive tool aims to measure the state of women's entrepreneurship in India, emphasising the need for wider participation and ownership by the network.

The key objectives are to develop a unified gender-intentional framework to assess women's entrepreneurship at different levels like national, regional, state, district, etc. and to provide a reliable and valid data-driven yardstick to compare and identify gaps in the entrepreneurship ecosystem. Current data on women's entrepreneurship in India is limited in reliability and validity, necessitating a more granular understanding of the challenges and enablers. A well-designed scorecard can track progress, guide policymaking, enable comparative analysis, and identify best practices. Developing the scorecard requires engaging a wide range of stakeholders and leveraging data and analytics effectively.



The discussion highlighted potential dimensions for the scorecard: entrepreneurial environment, access to resources, entrepreneurial abilities, business performance, and digital technology adoption. Key next steps include defining the indicators, sub-indicators and scope, consulting stakeholders, and determining data sources and collection processes. Engaging relevant ministries and government bodies is also crucial for ownership and acceptance.

The presentation was followed by an open house, with participants raising pertinent questions, including challenges in accessing government data for women's entrepreneurship initiatives and the issue of outdated data. The group pointed at the critical need for a better availability of year-on-year data in the financial sector but recognised the need to digitise manual records for other sectors. The target audience and purpose of the scorecard were discussed, with an emphasis on informing and influencing policy to support the government's efforts to improve the ecosystem for women entrepreneurs. Starting with a smaller set of indicators and gradually expanding was suggested.



The discussions provided valuable insights into the challenges and opportunities in developing a women's entrepreneurship scorecard. There was a common consensus that measuring and tracking the progress on growth of women enterprises will not just bring out the gaps but will also help design better policies and pave the way for a level playing field for women entrepreneurs. Based on the suggestions from the participants, it was agreed to refine the framework with dimensions, sub-dimensions, indicators, sub-indicators, and data sources spelled out. It was also decided to convene a small group roundtable on WES, sometime in September, 2024.



Concluding Remarks

The inaugural AWE-India Network Meeting successfully laid a strong foundation for future collaborative efforts to support women entrepreneurs in India. By bringing together diverse stakeholders and focusing on concrete, actionable strategies, the network has positioned itself as a potentially powerful force for driving positive change in the women's entrepreneurship ecosystem. To sustain the momentum, the next meeting of the network is scheduled for December at the Livelihoods India Summit, to present concrete plans and recommendations.

It was agreed that advancing women's entrepreneurship, power, and productivity through the growth of enterprises will play a critical role in shaping India's development story, which will have multiplier effects for gender equality, women empowerment, and economic growth.

There was a consensus that the time for action is now, and by leveraging the momentum, the network participants can collectively work towards achieving our "AWE" SOME VISION of reaching out to 5 million women entrepreneurs by 2030.



Annexure 1: Policy Recommendations

Sno	Working Group	Policy Recommendation
1	Access to Finance	<ul style="list-style-type: none"> • Bundled Support: Integrate access to finance with capacity-building initiatives to provide comprehensive support to women entrepreneurs. • Holistic Financial Services: Expand the focus beyond credit to include other crucial financial products such as insurance, savings, and budgeting tools to build the financial resilience of women entrepreneurs. • Financial Literacy Programs: Develop and implement targeted financial literacy programs, with a particular focus on digital financial literacy. • Assisted Access: Provide handholding support, especially for micro-entrepreneurs, to navigate the complexities of accessing finance. • Alternative Credit Scoring: Encourage the development and adoption of alternative credit scoring methods that better capture the unique circumstances of women entrepreneurs. This could be incentivised through subsidies or other mechanisms to encourage Financial Service Providers (FSPs) to participate. • Credit Guarantees: Explore the creation of credit guarantee schemes or differently structured First Loss Default Guarantees (FLDGs) backed by government, private sector, or philanthropic organisations to de-risk lending to women entrepreneurs. • Gender-Based Targets: Establish specific gender-based targets within existing priority sector lending guidelines, different categories of MUDRA loans, and other relevant schemes to ensure a focused approach to financing women-owned businesses.
2	Enabling Market Linkages	<ul style="list-style-type: none"> • Collaborate with government programs to secure investments for FPOs, as this is a critical gap in current support. • Government programs, such as NRLM, should allocate dedicated funds for marketing activities to enhance brand visibility. • The ODOP initiative can be strengthened by collaborating with Geographical Indicators to spotlight local brands.

Sno	Working Group	Policy Recommendation
2	Enabling Market Linkages	<ul style="list-style-type: none"> • Offer tax concessions to businesses meeting specific criteria to encourage growth and innovation. • Partner with platforms like Haqdarshak to effectively communicate government schemes to women entrepreneurs and gather valuable feedback. • Create platforms for government, community, and corporate stakeholders to address common challenges and identify opportunities. • Prioritise women entrepreneurs with digital literacy to leverage technology for market expansion. • Collaborate with established organisations offering affordable services to enhance market linkages.
3	Business Development Support	<ul style="list-style-type: none"> • Provide continuous support to women entrepreneurs beyond the initial stages of business development. Implement a comprehensive "hand-holding" approach to ensure business sustainability. • Incentivise successful women entrepreneurs to act as mentors and role models for aspiring entrepreneurs. • Incorporate gender-intentional scoring systems and alternative credit assessment models into banking policies. • Develop financial products and services tailored to the specific needs of women-led businesses. • Leveraging existing community infrastructure to provide business development support and shared services to women entrepreneurs like the Women's Enterprise Support System (WESS) by SEWA can be emulated as a pilot. • Break down large-volume procurement tenders into smaller bids to accommodate women-owned enterprises of varying sizes. • Reserve a specific quota of public procurement contracts for products manufactured by women-led enterprises. • Incentivise PSUs to procure from women-owned enterprises and meet the 3% mandate. • Create a centralised platform to aggregate information from various sources and disseminate it effectively to women entrepreneurs at the grassroots level.

Sno	Working Group	Policy Recommendation
4	<p align="center">Capacity Building and Mentorship</p>	<ul style="list-style-type: none"> • Make the entrepreneurship modules brief and more relevant to the local geography and integrate entrepreneurship and self-employment as a key focus area in existing skilling programs. • Develop a formal mentor training and recognition framework, where experienced entrepreneurs and industry experts can be incentivised to mentor aspiring entrepreneurs. • Leverage existing databases of trainers and mentors to create a national-level platform for connecting mentors and mentees. • Explore ways to incentivise and recognise mentors, such as through formal certification, inclusion in national portals, and potential for additional income through the mentorship program.
5	<p align="center">Addressing Gender Norms</p>	<ul style="list-style-type: none"> • Conduct awareness campaigns through the Ministry of Information and Broadcasting, as well as work with the private sector especially in advertising, to challenge gender stereotypes and promote women as workers and learners. • Formalise time-use surveys to better capture and recognise women's unpaid work and care responsibilities. • Promote STEM education and non-traditional livelihoods for women, through skilling and vocational institutes and working with the private sector to create an enabling ecosystem. • Focus on women in the 18-24 age group, as well as migrants and those impacted by climate change, for skilling and entrepreneurship programs. • Strengthen the implementation of the Prevention of Sexual Harassment Act, focusing on awareness and safety infrastructure across formal and informal sectors. • Incentivise financial institutions to increase funding and support for women entrepreneurs, through gender budgeting and other measures. • Address myths and misconceptions around women's use of digital devices, and provide support structures to address care responsibilities.

Sno	Working Group	Policy Recommendation
6	Gender Disaggregated Data	<ul style="list-style-type: none"> • Data Governance and Administrative Systems: <ul style="list-style-type: none"> - Establish a comprehensive policy for data governance Develop an appropriate administrative system for data collection and management - Engage private stakeholders in data collection and analysis efforts • Improving Data Collection and Reporting: <ul style="list-style-type: none"> - Ensure data reflects the 49% of the population that women constitute in all reports. - Upgrade existing tools to better capture information on women's leadership. - Incorporate gender perspectives into tech platforms. - Identify and prioritise areas requiring additional gender-segregated information (e.g., care work, mobility, climate). - Include a gender lens in financial reports. • Data Ownership and Coordination: <ul style="list-style-type: none"> - Consider NITI Aayog and Ministry of Rural Development (MoRD) for data ownership and policy development. - Develop and embed data policies across ministries. - Address discrepancies and lack of coordination among different data sources (e.g., SIDBI, NABARD, Mudra). - Standardise mechanisms for consistent data collection. - Enhance communication and coordination between government departments. - Develop robust systems for data sharing and access within ministries and CSOs • Private Sector Engagement: <ul style="list-style-type: none"> - Encourage private sector practices around gender data collection and analysis. - Pilot data collection tools and use data from private institutions, academia, and research for triangulation. • Addressing Systemic Issues: <ul style="list-style-type: none"> - Focus on closing the gap where women work but do not own or control resources. - Emphasise the need for better enterprise-based survey mechanisms and data traceability. - Educate stakeholders about the benefits of comprehensive gender-disaggregated data

Sno	Working Group	Policy Recommendation
7	<p align="center">Private Sector and Philanthropy Engagement</p>	<ul style="list-style-type: none"> • Co-payment for Quality Certification: <ul style="list-style-type: none"> - Government to subsidise quality certification processes, similar to NABH in healthcare. - Private sector or expert-led quality certification. • Scheme Integration Assistance: <ul style="list-style-type: none"> Government support for integrating and incentivising schemes within corporate structures • Transition Support: <ul style="list-style-type: none"> Develop schemes, guarantees, or First Loss Default Guarantees (FLDGs) to support women entrepreneurs during the initial, challenging period of supplying to larger chains • Gender Intentional Measurement: <ul style="list-style-type: none"> Introduce gender-intentional measurement guidelines, similar to BRSR guidelines for corporates • Contracted Labor Guidelines: <ul style="list-style-type: none"> Develop more comprehensive guidelines for contracted labour, building on existing work • Recognition of Private Sector Certifications: <ul style="list-style-type: none"> Government recognition of quality assurance certificates issued by private sector players, CSOs, or networks like AWE-India • Supply-side Regulation: <ul style="list-style-type: none"> Develop ESG-linked regulations for responsible MSMEs in larger supply chains • Collaborative Warehousing: <ul style="list-style-type: none"> Foster public-private partnerships to provide warehousing space for women entrepreneurs' products. • Logistics Collaboration: <ul style="list-style-type: none"> Encourage partnerships between private logistics companies and government services (e.g., Shiprocket and India Post) for last-mile connect. • Skilling Partnerships: <ul style="list-style-type: none"> - Co-creation of curriculum and standards between government and private players for social procurement - Integration with the Ministry of Skill Development and Entrepreneurship programs. • ODOP Integration: <ul style="list-style-type: none"> Expand the One District One Product (ODOP) initiative to include more private sector participation



Annexure 2: Core Group Member Sign ups

Sno	Organisation/Expert
1	ACCESS Development Services
2	Digital Empowerment Foundation
3	Development Alternatives
4	SAATH
5	Udyogini
6	Nasscom Foundation
7	PayNearby
8	MeraBizzNet
9	PRADAN
10	Abhishek Saxena (Independent Consultant)



Annexure 3: Working Group Sign Ups

Working Group 1- Access to Finance and resources

Sno	Name	Organisation
1	Anmol Raina	Arth Impact
2	Ramesh Arunachalam	Independent Consultant
3	Saumya Omer	Independent Consultant
4	Smitanjali Palai	BYST
5	Rahul Mangla	Arth Impact
6	Leena Datwani	CGAP
7	Malika Srivastava	Centre For Microfinance
8	Diksha Radhakrishnan	IDinsight



Working Group 2- Enabling Market Linkages

Sno	Name	Organisation
1	Vipin Sharma	ACCESS
2	Aarti Mohan	Sattva
3	Rashmi Saxena	Udyogini
4	Sarah Jacobson	Com Mutiny
5	Saurabh Shukla	PCI Global
6	Santosh Kandpal	Samavit
7	Anisha Sinha	Samavit
8	Paridhi Yadav	Thompson & Shankar
9	Kalpana Pant	WISE

Working Group 3- Capacity Building and Mentorship

Sno	Name	Organisation
1	Rachna Singh	WomEnabler Foundation
2	Amarendra Nath Chanda	Harsha Trust
3	Poulami Bhattacharya	Nasscom Foundation
4	Smitanjali Palai	BYST
5	Shatarupa Kashyap	Grameen Foundation
6	Rashmi Saxena	Udyogini
7	Arpana Singhal	Digital Empowerment Foundation
8	Shalini Singh	Arth Impact
9	Parthasarathy Thiruvengadam	Skill Green Global
10	Uthara Narayanan	Buzz Women



Working Group 4- Supporting Business Development

Sno	Name	Organisation
1	Rashmi Shrotri	WomEnabler Foundation
2	Rajendra Joshi	SAATH
3	Saumya Omer	Independent Consultant
4	Arpana Singhal	Digital Empowement Foundation
5	Rashmi Saxena	Udyogini
6	Anamika Priyadarshini	Heifer International
7	Malika Srivastava	Centre For Microfinance
8	Arpit Shah	Pay NearBy
9	Shweta Arora	SEWA

Annexure 4: List of Participating Organisations

S. No.	Name of the Organisation	Representative
1	Cohesion Foundation Trust	Hiral Dave
2	Sandhan	Chitranjana
3	Independent Consultant	Abhishek Saxena
4	Com Mutiny	Sarah Jacobson
5	Com Mutiny	Sarah Jacobson
6	Development Alternative	Prema Gera
7	Vrutti	Arun Sivaramakrishnan
8	Independent Consultant	Ramesh Arunachalam
9	Udyogini	Rashmi Saxena
10	IWWAGE	Radha Chellapa
11	CGAP	Leena datwani
12	ARTH foundation	Anmol Raina
13	ARTH foundation	Shalini Singh
14	Digital Empowerment Foundation	Arpana Singhal
15	WISE	Kalpana Pant
16	WISE	Ayushi Khandelwal
17	Heifer	Anamika Priyadarshini
18	BYST	Smitanjali Palai
19	SAATH	Rajendra Joshi
20	Gram Vikas	Liby Johnson
21	Dasra	Yamini Atmavilas
22	Sattva	Aarti Mohan
23	FWWIB	Neha Kansara



List of Participating Organisations

24	Womenenabler Foundation	Rachna Singh
25	Womenenabler Foundation	Rashmi Shrotri
26	Independent Consultant	Saumya Omer
27	PCI India	Saurabh Shukla
28	IPE Global	Sijo John
29	Thompson & Shankar	Paridhi Yadav
30	SEWA Bharat	Shweta Arora
31	Frontier Market	Anurag Gangwar
32	Ford Foundation	Anupriya Ghose
33	Ford Foundation	Ayushi Thapliyal
34	Centre for microfinance	Malika Srivastava
35	World Bank	Amit Arora
36	Prarabdh	Prabhat Labh
37	Merabiz Net	Pritha Dutt
38	Merabiz Net	Vasudha Sharma
39	JustJobs Network	Rajini R.
40	ID Insight	Diksha Radhakrishnan
41	Harsha Trust	Amarendra Nath Chanda
42	PayNearby	Arpit Shah
43	PayNearby	Dhivya Ravi
44	PayNearby	Jayatri Dasgupta.
45	Samavit Vikas	Santosh Kandpal
46	Samavit Vikas	Anisha Sinha
47	Grameen Foundation	Shatarupa Kashyap
48	The Bahyah Foundation	Naveen Mishra
49	Buzz Women	Uthara Narayanan
50	Nasscom Foundation	Poulami Bhattacharyya
51	LEAD at Krea University	Gaurav Sinha



“AWE” SOME VISION 2030

*5 million
Women Entrepreneurs*

