



In Tandem
Global Consulting

THE TURNING TIDE

**A THOUGHT LEADERSHIP PAPER TO DEMONSTRATE
WOMEN'S PARTICIPATION IN THE ECONOMIC
WORKFORCE AS A GAME-CHANGER**

8 March 2024



FOREWORD

A thought leadership paper to demonstrate women's participation in economic work force as a game changer.

Women workers could drive \$1 trillion rise in U.S. GDP, Moody's says. With the great hurrah of 33% reservation in parliament for women policymakers, a bright era of women empowerment has commenced. While this has been a historic achievement, how better it can translate to action on ground shall be keenly watched.

Women are the balance sheet makers of the economy. As much as half of the world's work is unpaid. And most of it is done by women. This also constitutes to an often remarked upon and less understood concept of the Hidden GDP.

This imbalance not only robs women of economic opportunities. It is also costly to society in the form of lower productivity and forgone economic growth. It follows that a fairer allocation of unpaid work would not only benefit women, but would also lead to more efficient work forces and stronger economies. For these reasons, reducing gender imbalances in unpaid work is part of the United Nations Sustainable Development Goals. Examples of unpaid work include cooking, cleaning, fetching food or water, and caring for children and the elderly.

These tasks are not counted as part of economic activity because they are difficult to measure based on values in the marketplace. Yet their economic value is substantial, with estimates ranging from 10 to 60 percent of GDP.

India as the case study.

Politicians and economists often go to great lengths to scrutinize hundreds of pieces of data to identify complicated solutions, to the point of ignoring the obvious facts staring them right in the face! We tend to overlook the role of women, who largely face deep inequalities that are difficult to ignore.

Women are the simplest and most expeditious way for the country to become an emerged economy. Reservation for women in policy making is however not new. Since the mid 1990s, 33% of village council heads have been reserved for women.

Based on a published study by Raghendra Chattopadhyay and Esther Duflo, titled Women as Policy Makers: Evidence from a Randomized Policy Experiment in India, the central theme of women as balance sheet makers can be further validated and explored.

While keeping on the topic, the understanding of the actual gaps on the ground, the aspirational and the inspirational aspects became vital. With that simple vision, our small team of researchers and entrepreneurs, set out to the task on ground, to Deoria in eastern UP, the ground zero of the research.

Deoria, with a population of 3,100,946 and demography of Area: 2,540 Sq. Km, Male: 1,537,436, and Female: 1,563,510 gave us more than we could ask for.

We conducted surveys, Focus group discussions, Direct interviews and spoke to people in leadership roles to delve into the questions of

- Are Women the balance sheet makers of the economy and men make the profit and loss?
- Is the Missing GDP all or mostly about the unpaid work that women do and what is the possible recourse?

We also touched upon

- Are Women the better custodians of culture?
- And Women's participation in protection of the environment and sustainability?

In all we conducted three focus group discussions, did 70 surveys, interviewed beneficiaries, leaders as well as change makers on the ground to bring this thought leadership paper to you!

Collaboration with Jagriti Enterprise centre.

The Jagriti Centre of Excellence offers an unique opportunity for this thought leadership paper to test existing hypothesis and delve into new and better socio economic frontiers for women economic empowerment. The exemplary on ground work done by the foundation became the basis for all direct research and collaboration into this.

The Jagriti team was instrumental in helping us reach out to respondents for the surveys, Focus Group Discussions and the interviews with the beneficiaries on ground.

We hope this paper gives all the readers interesting insights and perspectives. Creation of an inclusive economy depends on the creation of an inclusive society and women as its major stakeholder.



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KEY FINDINGS

Backed by the survey reports of about 70 women, Focus group discussions with about 50 people, and direct interviews with another 20, we arrive at the key findings of the report.

The concepts of Hidden GDP and women's participation as the balance sheet makers of the economy emerged out of books of economics and theoretical papers for us and became the point of conversation at the Hindi heartland of Deoria of eastern UP.

The above being two key parameters of the on ground research, the findings told us a very interesting tale of inclusiveness, awareness and gender parity.

The semi urban and semi rural population of tier 2 and 3 cities are aware of the concept of GDP of the nation. Though not as technically.

The profitability index of a business is not the key determinant of the new women entrepreneur in these small towns. It's the engagement, the determination to build it up slowly, and the pride in ownership that are the key determinants.

The Urban respondents, mostly through interviews, spoke of women doing unpaid/ underpaid work as service, family building, trust and love in general.

The concept of nation building, Taxes, inclusiveness, community engagement are quite prevalent and are often discussed in communities.

Men as well as women, especially in our focus groups, showed good understanding of inclusiveness and sharing of responsibilities.

The notion of women as breadwinners and working, even as entrepreneurs, is catching up

On the question of hidden GDP, unpaid or underpaid labor, the divide between the urban and semi urban/ rural populace was stark.

In contrast, across gender, the respondents of the semi urban and rural setups, spoke of underpaid/ unpaid work being less fulfilling. Respondents even felt that by giving a little payment, for the work generally women do at home, the overall family unit can be more productive, more coordinated and have better trust.

When broached with the topic of how an extra income can be utilized, across gender, the responses varied.

While both men and women spoke of investing the extra money in their business, men also said they shall spend some part of that money on recreational and personal needs. Women on the other hand showed no inclination immediately towards personal needs but stressed more towards saving for the children and contingencies.

Apart from the two major points, we also delved into two other aspects of social importance:

- Are women better custodians of culture?
- Is sustainability and sustainable development ingrained better in women?

The key findings to these questions ended up in the discussion of local cuisines, attires, sweets and music!

Yes, the mention of 'culture' brings out the best in women naturally as it speaks of festivals, beliefs, families and passing on values to the next generation.

Women are the actual custodians of the culture. They pass on the ethos of their culture, value, festivals etc naturally to the next generation.

All participants, univocally agreed to this. The men also acknowledged that their participation in upholding the cultural values is largely driven by the women in the family.

To this question we have a univocal finding as women are indeed better custodians of culture.

To the question of sustainable practices, the participation from women was larger than men but as a concept it was gender agnostic.

Men were as aware of sustainable practices and worked toward them. However one key finding is, women are more generationally sustainable and environment conscious. This comes naturally and not as an objective to them.

Thus the few key findings can be summed up as:

- Hidden GDP is an understood concept, and measures to convert the hidden GDP to actual economic indices is welcome. However the trade-offs have to be studied and mitigated accurately.
- Women are more of the balance sheet makers of the economy starting from the family unit. The women's thrust of spending is

mostly toward long term rewards in terms of health, sanitation and education. However, their own well-being takes a back seat sometimes and that may also not be a good indicator for the economy, as a whole.

- Women are the natural custodians of culture, and they also take the onus of generational inclusion naturally.
- Sustainable practices, development, and inclusion, although seems gender agnostic, were better ingrained generationally in women. If trained better on the same, women will become better harbingers of all sustainable development.



SECTION ONE FOCUS GROUP

Focus Group Discussion (FGD): Hidden GDP, Balance sheet of the economy, festivals and sustainability!

The rural economists collective.

During his first election campaign, prime minister Modi's campaign team gave a unique tagline for the world to savor 'Chai Pe Charcha'.

The literal translation of the phrase is discussion over a cup of tea. Indians love their tea, and we love to discuss current affairs, movies, sports, and the state of the world economy over a cup of tea.

However, the 'Charcha', I was recently involved in, was somewhat unique and an uphill task for both of us. Us being my colleague Shashwat Nagpal and me, who took upon himself to become my observer in the next room as I conducted the FGD.

The uphill task was a focus discussion around Hidden GDPs, women's role in the economic balance sheet and another important topics. We attempted this with focus groups

of 50-odd people in all, at the JECP offices at Deoria- a quaint town of eastern Uttar Pradesh.

Since its adaptation as the central measure for a country's economy in 1944, the Gross Domestic Product (GDP) has been a constant topic of discussion for economists, financial and capital market experts, politicians, boardrooms, and financial reporters. However, discussing GDP and other economic indices with respondents with just primary education was going to be challenging. Or we assumed so.

However, to our utter surprise, our respondents, most of them were women, were not only actively participating but also eager to learn more. The entire focus group discussion was divided into three different sessions.

The first session was a mix of men and women, second was women of different age groups and the last was a group of mostly young, working women and students about to enter the work force. The age group of the respondents was between 18 and 45.

Digital literacy supersedes traditional literacy.

The first observation from our discussion was that our participants were well-versed in mobile phones and used WhatsApp regularly for shopping, communicating, and getting information. While a few participants were using Meta (Formerly Facebook), the overall use of social media is relatively low.

However, everyone understands the digital revolution, has access to payment wallets and regularly uses UPI for payments. We believe that technology is an enabler for anyone who wants to learn it, and this focus group proved our point.

Aspirations are a real thing, and it just needs a direction, a market and some money!

The second observation from the focus group discussion was that our respondents were highly motivated towards entrepreneurship, and if given a chance, they aspire to make a name for themselves.

Furthermore, they also knew about the risks associated with running a small business. Despite the risk, all three sessions had a common and positive consensus towards business and entrepreneurship.

This consensus was also common for both genders as our female participants equally agreed with their male counterparts. A lot of them were engaged in small businesses but were yet to make real money out of it. That was the part where handholding was most required.

The hidden numbers - the role of women in GDP

Although we were prepared that GDP might come across as an alien topic to our focus group, we were not expecting such a welcome response to the overall concept. The knowledge about GDP was quite low among our participants, but they welcomed the concept presented to them with an open mind. Especially, Hidden GDP.

When we explained how the contribution of women in the overall household and their contribution towards the economy, most of our participants agreed to the idea of having some sort of incentives for the contribution they make towards GDP. The male participants were openly welcoming the idea of recognition,

quantification, and incentivization of the efforts taken by their female counterparts, and if need be, they are willing to support it.

One of our male respondent went up to pointing out, that women may use that incentive better and it shall improve the overall atmosphere inside the family with increased love, respect and cooperation amongst the partners.

How do women think differently? The balance sheet builders vs profit and loss makers of the economy.

One observation largely around a difference in thought processes, between our female and male participants was on the line of extra disposable incomes. While both the genders were from the same age and economic background, the thought processes were stark opposite.

In response to the question, what would you do if you had extra disposable income? the common answers from the male participants were "Throwing a party" or "any sort of celebration" On the contrary, our female participants replied "Investments", "Savings", "helping other women to grow".

Along with this, we would say that among our participants, most of the

women were natural-born leaders and had progressive thoughts about the culture and society. They also understand and value the contribution of men to society and the efforts they make.

The final thoughts

At the end of more than three hours, which went by in a flash, we were simply awestruck by the sense and sensibility in the room. We heard various instances of our female participants contributing to creating a balance in the economic ecosystem in their households.

Furthermore, we found them ambitious, energetic, and open to change. Before this FGD, we were not sure if we would be able to speak about economic concepts to group of people we were meeting the first time. Instead, we got schooled.

Our high point arrived with a participant, beaming with confidence said he does pays taxes and participates in nation building. On probing a little further, he eloquently and with examples, explained to the entire group what are indirect taxes and how each one of us pays it.

That was a day well spend. Thanks Shilpi and the team for all the help and support.



SHASHANK MANI

FOUNDER – JAGRITI ENTERPRISE CENTRE

With the recent implementation of 33% reservation for women, how do you think this will impact society, particularly in terms of women's role as "balance sheet makers" for the economy and households?

The 33% reservation for women will unlock a vast array of qualities, particularly what I refer to as "balance sheet building qualities" in my book. Women inherently think about the welfare of society, their families, and their communities. They traditionally manage aspects like clothing, food, and other essentials for their children, making them natural balance sheet builders, considering the future and stability of their families. In contrast, studies show that men tend to allocate a portion of their income to non-essential items like tobacco.

In communities, women have organic relationships with each other, which has been further structured with the rise of Self-Help Groups (SHGs) and Farmers' Producer Organizations

(FPOs). Here, their approach to balance sheet building is more collaborative, as they support and encourage other women to excel. This contrasts with men, who often have more competitive and adversarial relationships, focused on individual gain.

Based on my experience, particularly from our 'Internet Sathi' program, where we trained 17 lakh women, we observed a significant increase in collaborative behaviour among women. In smaller Indian communities, despite seeming hierarchical, there are strong horizontal relationships. Women excel in building these horizontal relationships, which is crucial for community building. Their collaborative nature helps them build balance sheets through relationships, beyond just providing for their families.

Additionally, women in localities play a vital role in maintaining stability,

as they often cannot leave for better opportunities in cities. Their presence prevents disruptions and contributes to the stability of society, making them important contributors to the economy and household balance sheets.

Do you believe that empowering women's collaborative nature could make them key players in sustainable environmental protection efforts? Additionally, how do you think men react to women's role in stabilizing society and the economy?

Regarding sustainability, I believe both men and women must be sustainable. However, women often exhibit more foresight and balance sheet building qualities, prioritizing long-term gains over immediate gratification. This mindset extends to environmental concerns, as they are more likely to consider the future impact of their actions, such as cutting down a tree for firewood. Culturally, women also tend to have a deeper respect for nature.

On stabilizing society and the economy, women holding their ground is more out of necessity than choice, given the limited opportunities and safety concerns they face in urban areas. However, their presence contributes significantly to local economies and environmental sustainability.

Are we as patriarchal as believed, and how can we address this?

Patriarchy certainly exists, and it is often manifested in subtle ways, such as symbolic exclusions and societal norms. To address this, we need to start early by sensitizing boys and men to gender equality. Women also have a role to play by asserting themselves and pushing for change. In regions like Purvanchal, women are likely to be the driving force for progress, as men may lack the incentive to change due to their current dominance.

Many women who participated in the Internet Saathi program were supported by their male family members, such as brothers and fathers, highlighting that progress towards gender equality requires the support of men. Patriarchy, in this context, is not about confining women but about addressing the subtle biases and hurts that women face in everyday life.

Initiatives like the 'Har Ghar Lakshmi Bai' program aim to change this narrative, emphasizing the heroic qualities of women like Rani Lakshmi Bai and challenging the notion of women as helpless. Once women begin to see themselves as empowered and capable, rather than helpless, the narrative around gender roles and patriarchy will start to shift.

What is your understanding of the 'Hidden GDP'? How can we acknowledge and account for the significant contribution of women's unpaid work to the economy?

The concept of "missing GDP" due to unpaid work, primarily done by women, is significant and warrants consideration. While estimating this hidden GDP can be a valuable economic measure, it's essential to understand that not everything can be quantified in economic terms alone. There are familial and societal values at play that go beyond economic indicators.

Bringing out this hidden GDP could potentially boost India's GDP significantly, as a large portion of this unpaid work is currently shouldered by women. However, we must tread carefully to avoid mechanizing family life and reducing it to mere economic transactions. Motherhood, grandmotherhood, and other acts of kindness and care cannot be equated solely to economic value.

They hold intrinsic value beyond what can be measured. Development,

similarly, is not just about monetary investments but about human acts and connections.

Western societies have sometimes dehumanized life by viewing the world as a machine, and we should strive to maintain the human element in our societal structures. India has an opportunity to approach this issue uniquely, celebrating the contributions of women and men in ways that go beyond economic metrics, ensuring that family and community life remain humanized and valued for more than just economic output.

What are your thoughts on the proposal to allocate a portion of the household budget to women for their unpaid work, allowing them financial autonomy and recognition for their contributions?

This proposal raises important considerations. While it acknowledges the value of women's work at home, there are concerns about creating a system of dependency. It may be more beneficial to focus on increasing women's labor force participation rate (LPFR) to provide them with greater independence and personal growth opportunities. Because work also gives meaning to life. It helps build relationships while also allowing personal growth. So I think we should encourage women to participate in labour force like men do. Maybe you participate a little less because of other responsibilities, but participation is important.

Now the concept of "women infrastructure" is crucial for enabling women to participate more actively in entrepreneurship and employment. We need to provide support systems that allow women to balance their work with family responsibilities. By creating this infrastructure, women can enjoy the same opportunities and financial stability as men without feeling pressured to sacrifice their dignity or rights.

This approach acknowledges the challenges women face in balancing work and family life and seeks to address them through supportive measures rather than expecting women to do it all on their own.

Can you elaborate on how your work is focused on empowering women in tier two cities and rural environments?

What I'm doing is, I believe that it's not that I'm empowering women; rather, women will empower my district. My work is centered around providing a foundation that empowers women in tier two cities and rural areas. It's about recognizing that women are not just beneficiaries of empowerment but also agents of change who can drive progress and development.

I view this as a paradigm shift in thinking. It's not simply about helping women or liberating them; it's about recognizing that without empowering women, our districts and ultimately our country will be left behind. Women-led development is not just a choice; it's a necessity for the advancement of society.

What are your future objectives for Jagriti?

Currently, we are focusing on three districts, and over the next ten years, we aim to activate ten districts. In these ten districts, our goal is to establish 3500 enterprises. Among these enterprises, we anticipate that 30% will be women-led. This objective is supported by our past experiences, such as the Jagriti Yatra, which saw 40% female participation among 8000 young people, indicating a strong potential for women's entrepreneurship.

Additionally, a project with HEC, a business school, showed a significant increase in the risk-taking potential of women, highlighting their ability to thrive in entrepreneurial ventures.





SECTION TWO DIRECT BENEFICIARIES INTERVIEWS

Good initiatives are only as good as they are on ground. While Jagriti focuses on Middle India, comprising of 800 million individuals, what actual work was happening on the ground, needed some work on the ground for us.

From the towns of Kushinagar and Deoria, we elected to engage in one-on-one discussions with women who were direct beneficiaries of the initiatives taken by the JECP. For the reference of the report, we shall include a few of them

Methodology:

We used semi-structured one-on-one interviews with women beneficiaries of Jagriti Foundation. The interviews were conducted in a private setting, lasting approximately 20-25 minutes each, and were video recorded with the participants' permission.

Participants were selected based on their direct involvement with Jagriti's programs and their status as beneficiaries of the organization's initiatives. The selection aimed to capture a diverse range of experiences and backgrounds among the participants.

The interviews followed a semi-structured format, allowing for flexibility in the conversation while ensuring key topics were covered. Data collection was conducted by trained researchers who were sensitive to the cultural context and ethical considerations of the study.

The interviews were conducted in the local language to ensure clear communication and understanding. Participants were encouraged to share their experiences and thoughts openly.

INTERVIEWEE PROFILES

Name	Shashi Prabha Vishwakarma
Age	37
Marital Status	Married - living separately with parents
Children (if any)	Nil
Age when married	24
Education	Post graduate and professional course
Employment Status	Working
Nature of Work	Earlier sales job now entrepreneur
Income/month (INR)	4000
Family Income	20000
Earning Member(s) in the family	3
Percentage of contribution to the family income	20%
Role of JECP	Digital literacy, marketing support, work space
Name	Kanti Yadav
Age	35
Marital Status	Married
Children (if any)	2
Age when married	13
Education	Post Graduate and BEd
Employment Status	Working
Nature of Work	Earlier teacher now handicraft entrepreneur
Income/month (INR)	1500
Family Income	40000
Earning Member(s) in the family	2
Percentage of contribution to the family income	35%
Role of JECP	Marketing support, Linkages, helping with orders and content creation



INTERVIEWEE PROFILES

Name	Sunita Jaiswal
Age	34
Marital Status	Married
Children (if any)	2
Age when married	18
Education	9th Standard
Employment Status	Working
Nature of Work	Earlier housewife now Millet entrepreneur
Income/month (INR)	6000
Family Income	12000
Earning Member(s) in the family	2
Percentage of contribution to the family income	50%
Role of JECP	Digital literacy, networking, marketing support and linkages.
Name	Rani Mishra
Age	36
Marital Status	Separated
Children (if any)	1
Age when married	21
Education	Post Graduate
Employment Status	Working
Nature of Work	Continues workworn on different projects and a handicraft entrepreneur.
Income/month (INR)	35000
Family Income	35000
Earning Member(s) in the family	1
Percentage of contribution to the family income	100%
Role of JECP	Training and research support, place to have meetings, digital literacy, market linkages and expert guidance.

INTERVIEWEE PROFILES

Name	Nibha Gond
Age	29
Marital Status	Married
Children (if any)	1, was expecting at the time of interview.
Age when married	18
Education	Graduate
Employment Status	Working
Nature of Work	Earlier housewife now Millet entrepreneur
Income/month (INR)	12000
Family Income	40000
Earning Member(s) in the family	3
Percentage of contribution to the family income	30%
Role of JECP	Digital literacy, expert guidance, marketing support, orders, content creation help.

The video recordings of the interviews were transcribed verbatim. Thematic analysis was then employed to identify patterns, themes, and key insights from the data.

The analysis focused on understanding the impact of Jagriti's programs on women's economic participation, their perceptions of culture, sustainability, and entrepreneurship, as well as their aspirations and challenges.

Ethical considerations were paramount throughout the study. Informed consent was obtained from all participants that their identity shall be revealed in the direct interviews. Participants were free to withdraw from the study at any time without consequence. The interviews with direct beneficiaries turned out to

be actual fact checkers of the work done on ground. We spoke to women from different age groups, education, family backgrounds and other factors. The interviews gave us a great insight to some of our other findings in the survey. The key points discovered are

- More and more women in the smaller towns understand the need to work and have financial independence
- Digital literacy has become the greatest equalizer and women are getting themselves trained.
- Marital status, is becoming less relevant to work and livelihood decisions.
- Entrepreneurship is viewed with respect and pride in small businesses, which was evident.

- Family support is on the rise.
- However, parents are more supportive of working women entrepreneurs as against the in laws who still prefer jobs.

Institutions like JECP install a sense of ownership as well as kinship amongst this section of women.

A lot of women we met were all part of the 'Samoocha' (group/cluster) initiative of the government which enables women to reach out, work, network and achieve financial security together. The mass initiatives like digital literacy helped women to connect and understand better.



THE VOICES

When asked about a sudden extra income coming to their accounts, none of the women we spoke to said they would spend it.

Rather they mostly said they shall invest it in their businesses and keep some for the future contingencies with children etc. However the thrust was mostly on the business and growth, making women the ideal balance sheet makers of the family and by extension, the economy.

One striking observation, however, was the commitment that women had towards uplifting other women and working together. On the question of extra income generation, close to 65% respondents said they will use some part of the money to train other women and expand the business together.

The little time spent speaking to these amazing entrepreneurs opens up the grand possibilities of future. Some more integration, handholding, investments, and this shall become a force to reckon with.



“I am the first in my family to even have interest in fashion and that’s why I studied fashion designing as well. My in laws did not like this and I got separated.

But now it’s my mission to make myself proud and not give up on the profession I have chosen.

We have to make ourselves proud of us. That’s the most important.”

Shashi Prabha



“I was married at 13 under pressure from my grandfather as my mother had passed.

My father did not want this but could not help it. He however compensated it by funding my education, getting me a PG degree as well as a B.Ed.

I understand he could not stop my marriage, but he stood by me in other ways. That’s all a daughter needs”

Kanti Yadav



“No one thought I could be worth anything. But I worked very hard.

Worked with the help government gave. And recently, as I earn and save, I could give my husband money when he needed. It was a great feeling”

Sunita Jaiswal



“My son was born disable (autistic). My husband said he cannot pay for his treatment.

So I said, you can refuse but the mother cant refuse the child. I am a single mother of a 15 year old son. And I thank God for him everyday”

Rani Mishra



“We work with banana fibre. People don’t even know about this craft, this medium.

If we give up, if I give up, people will forget. So I will not. I will keep doing this work.”

Nibha Gond



MS KALPANA SHARMA

FORMER ADDITIONAL SECRETARY, LOK SABHA (PARLIAMENT OF INDIA) & SENIOR ADVISOR TO BRICS CCI

Namaskar. I am Kalpana Sharma, Senior Advisor to BRICS CCI, New Delhi.

With nearly four decades of experience in the Indian Parliament, I've spearheaded significant reforms in the Defence Sector and supervised key committees. I've authored publications, including "Women Parliamentarians in India," and introduced innovative services like PRISM for MPs.

I've represented India at international forums and advised on political and parliamentary matters. Currently, I also advise the women's organization Stri Shakti and mentor UPSC aspirants.

At present, I am a creative thought leader, writer, mentor, political analyst and, political and parliamentary consultant.

Your views on the recent 33% women's reservation bill in legislative assemblies and Lok Sabha and its economic implications.

The reservation of 33% seats in Lok Sabha and Legislative Assemblies has shifted our focus from women's development to women-led development, investing in their empowerment. This move will have a multiplier effect in achieving gender justice, equality, and empowerment.

The 73rd and 74th Amendments to the Constitution have shown that elected women representatives at the grassroots level bring numerous social benefits, including higher levels of girls' education and improved gender ratios.

Policies shaped by women are more likely to be inclusive and

responsive, bridging gaps in sectors like education, healthcare, and employment. This law challenges our patriarchal system but is crucial for involving 50% of our population in accelerating economic growth.

Women are considered the balance sheet makers of the economy, starting with the family unit." What is your view on this?

Certainly! I fondly remember this conversation with my very beloved mentor Late Shrimati Sushma Swaraj in 1993.

After we talked about this subject, we concluded that Indian women are not only the balance sheet makers, but also the best financial managers in the world, known for their prudent saving habits and resourcefulness.

Traditionally responsible for running the household, they have managed finances efficiently, often keeping savings secret for emergencies. Their conservative approach to borrowing and emphasis on saving for rainy days have been ingrained in Indian culture.

During challenging times like the COVID-19 pandemic, their role as financial guardians became even more evident. Beyond the family, professional women in positions like Finance Minister or head of financial institutions are making significant contributions to India's economy, showcasing their financial acumen and leadership skills.

What is your understanding of the hidden GDP?

Hidden GDP refers to the value of unpaid work, primarily done by women, that contributes significantly to the economy but is not accounted for in traditional GDP calculations. This includes activities like caregiving, cooking, cleaning, and other household tasks. Despite its crucial role, unpaid work has often been overlooked in economic assessments. Studies suggest that as much as half of the world's work is unpaid, with women shouldering a significant portion of this burden.

The Food and Agriculture Organization estimates that women produce nearly half of the world's food, yet their contribution is often not quantified or recognized. UN estimates suggest that unpaid care and domestic work could contribute more to the economy than sectors like manufacturing, commerce, or transportation.

In India, women spend about 7.2 hours a day on household work, which amounts to a significant economic contribution. Rural women contribute Rs 14.7 lakh crore and urban women Rs 8 lakh crore, totaling 7.5% of India's GDP. This hidden GDP underscores the need to address the unequal

burden of unpaid care work.

Do you believe that empowering women can play a role in converting this hidden GDP into actual GDP of this nation?

Indeed. Currently, women's engagement in unpaid work limits their time for market-related activities and skill development. For instance, households in India using LPG gas cylinders for cooking under the PMUI program have reduced unpaid work by 49 minutes, allowing for an additional hour of paid work.

To bridge the gap between men and women's time spent on unpaid work, interventions are needed at various levels. At the state level, quantifying hidden GDP should be a priority, along with implementing flexible working hours and shared parental leave. Advocacy, media involvement, and innovative strategies can address unpaid care work at the community level.

In India, initiatives like the National Creche Scheme provide day care facilities for children of working mothers, enabling women to balance work and family responsibilities. Improving access to water, sanitation, electricity, financial loans, transportation, and creches can further reduce unpaid care work, promoting gender diversity and equality in the economy.

Addressing entrenched social norms and gender stereotypes remains a challenge. Initiatives like Zimbabwe's Africare's Male Empowerment Project, focusing on increasing male involvement in home-based care services, can inspire similar efforts elsewhere.

What are your views about women being custodian of sustainable development?

Women play a crucial role in sustainable development, balancing economic growth, environmental protection, and social well-being. They are often primary users and managers of natural resources, such as land, forests, and water. Indigenous practices, like those seen in Sacred Forests near Shillong, where rare species are nurtured by tribal women, highlight women's role as custodians of biodiversity. In rural areas, women are deeply involved in agriculture, biodiversity conservation, and resource management.

Their participation in decision-making and policy formulation is essential for achieving holistic sustainable development. Capacity-building programs can further empower women to contribute their full potential to socio-economic and environmental progress.

While talking about upkeep of cultural heritage of a nation, do you think women are better custodian of nature against men? If yes, why?

Yes, women are often better custodians of nature compared to men.

They have a deep understanding of the interconnectedness of all life and the importance of preserving the environment for future generations. Women's close connection to nature in their daily lives, especially in rural areas, makes them more sensitive to environmental issues. They often practice sustainable living and waste management, reusing and recycling resources creatively.

Women like Tulsi Gowda and Rahibai Soma exemplify this, actively participating in conservation efforts and promoting environmental awareness.



ASHUTOSH KUMAR

CEO – JAGRITI ENTERPRISE CENTRE- PURVANCHAL (JECP)

My name is Ashutosh, and I currently serve as the CEO (Chief Executive Officer) at Jagriti. In this role, I oversee all our initiatives, specifically Jagriti Yatra, our Entrepreneurship Train Journey Program, and Jagriti Enterprise Center Poorvanchal, which we are developing.

I graduated as a mechanical engineer from IIT Kharagpur in 2007. Initially, I worked at a software firm in Chennai for a year. However, I soon realized that this was not my calling, prompting me to explore new opportunities.

That's when I discovered Jagriti and its founding members, including Shashank. At that time, Jagriti was primarily focused on Jagriti Yatra. The concept of a 15-day train journey with 500 young people across the country intrigued me.

I decided to leave my corporate job in October 2008 and joined the founding team of Jagriti Yatra.

What is Jagriti's mission and objectives from your perspective?

When I first joined Jagriti, I was drawn to the adventure and learning aspect of the initiative. The concept of a journey that combines travel with learning and networking opportunities for people from tier two and tier three places was unique. It felt like we were creating a university on wheels, focused on experiential learning. My initial vision was to continue building on this learning agenda, exploring different types of journeys and platforms for young people.

We even tried a ship Yatra and are currently in talks for an Amazon Yatra in Brazil. I envisioned Jagriti evolving into an international Yatra, bringing together journeys, learnings, and young people from different parts of the world.

One aspect that resonated with me, given my roots in Bihar, was the

need to create local employment and livelihood opportunities in areas like UP and Bihar, which have large populations but lack sufficient employment opportunities.

I have seen firsthand how the lack of jobs leads to frustration and even involvement in criminal activities. I lost a cousin who joined a local gang out of desperation for employment and was shot. This experience made me understand the importance of focusing on tier two and tier three regions and creating local employment and livelihood opportunities to prevent such tragedies and help individuals utilize their talents and skills productively.

Any initiative of Jagriti that is close to your heart?

One initiative that is very close to my heart is the Jagriti Yatra. When I first joined Jagriti, I was deeply involved in building the program for the Yatra. The goal was to make it

as experiential as possible, ensuring that participants learn from their own experiences rather than just books or videos. Every year, I make it a point to travel on the train for 15 days, no matter what.

The principles and key pillars we defined for the Yatra have been instrumental in shaping the Jagriti Enterprise Centre Poorvanchal (JECP) as well. We are incorporating the experiential learning approach from the Yatra into JECP, ensuring that entrepreneurs learn through hands-on experiences.

Additionally, the Yatra has created a strong network of mentors and experts, which we are leveraging for JECP. These mentors are now supporting our incubated enterprises, while participants from JECP are joining the Yatra to gain exposure and broaden their perspectives.

How do you think that Jagriti is leveraging technology?

One significant initiative that showcased the potential of technology in furthering our mission was the Digital Yatra we organized during the COVID-19 pandemic.

Unable to conduct the physical Yatra, we collaborated with Facebook, which provided us with a platform called Workplace, enabling us to host the Digital Yatra. This platform was familiar to many participants, making onboarding easy. We had around 800 participants from various backgrounds, including rural, semi-urban, and urban areas, with a notable increase in women's participation compared to the physical Yatra.

Through the Digital Yatra, we replicated the essence of the physical Yatra by organizing speaker sessions and peer-to-peer activities. This initiative demonstrated that digital platforms can make participation easier, especially for women, leading to a higher percentage of female

participants than in the physical Yatra.

Regarding database management, we use Zoho's suite of tools, including CRM, to maintain our database of around 8,000 people. To engage with this community, we have an online forum with 5,000 registered members. This forum allows members to interact, seek suggestions, and receive replies from others. While this has been effective, we are exploring other forums to accommodate our growing community beyond the current limits.

Your insight into the future directions of Jagriti?

One clear future direction for Jagriti is to integrate the Jagriti Yatra and Jagriti Enterprise Centre Poorvanchal (JECP) initiatives more closely. Currently, there's a perception that travel and JECP are separate, which we aim to change.

This vision has led to the creation of a 10-year vision document called the Banyan Revolution, or Bargad Kranti, inspired by the 300-year-old banyan tree next to our centre.

The Banyan Revolution envisions creating a nationwide ecosystem similar to JECP. We plan to establish JECP models in four corners of the country: Maharashtra, likely Nagpur; Kanyakumari; and Ganjam in Odisha. Additionally, we aim to leverage our 8,000 alumni, who are growing every year, to replicate the JECP model in their own districts. This can be done through a franchise model or other means, allowing alumni to create local ecosystems without the heavy capital investment required for a full-fledged JECP centre.

Another aspect of our vision is to establish a research, policy, and knowledge institute in Mumbai. This institute will focus on human-centric entrepreneurship, not just technical aspects like revenue and funding. It will serve as a "do tank" rather

than just a think tank, implementing initiatives on the ground and sharing learnings with others.

Furthermore, we envision creating a digital platform to bring entrepreneurs together, fostering collaboration and innovation within the community.

What would you advise budding engineers or social scientists?

My advice to budding engineers or social scientists is to seek real-world exposure early in their education or career. Engineering education often isolates students from the practical realities of the world. For example, during my time at IIT Kharagpur, I was immersed in a world of machines and technology, disconnected from the surrounding communities like Nimpura, which harbored a sense of resentment towards us students. They felt that we would study, leave for the world, but nothing would change for them.

It's only when you step into the real world that you realize what was missing during those four years of engineering education. You start to understand where you are most needed. Even when I worked at a software firm, I was confined to a cubicle, coding and debugging without understanding the impact of my work. It was only when I joined the Jagriti Yatra and witnessed the immediate impact of our efforts on 500 individuals in front of me that I truly understood the power of real-world knowledge.

So, my advice is to seek opportunities that provide real-world exposure and allow you to see the impact of your work firsthand. This experience will broaden your perspective and guide you towards where your skills are most needed in the world.





SECTION THREE ONLINE SURVEYS

While the focus group and the direct interviews gave a deep dive into the mindset of a few selected women in the community, we wanted to understand more about the consensus of how female entrepreneurs contribute to the GDP.

To understand this better, we did an online survey that had 70 responses. The following section elaborates our findings from the online survey.

Demogrphahics:

Out of the total, 82% of the respondents were women and 18% men. 75% of the female respondents fall into the age category 18-27 Years old.

DEMOGRAPHICS DISTRIBUTION

75% of the respondents fall between the age group of 18-27. This was followed by the age group of 28-37 years which constitutes of 16% of our respondents

57% of the female respondents have a college degree. However, this number is way more in the men as nearly 76% of the male respondent have a degree

48% of the female respondents are housewives. 20% of them do some kind of a job/service and 11% are into agriculture. In contrast, 37% of the men have a job/service and only 12% of the respondent participate in the house chores

Saving Pattern of women:

The data suggests a diverse range of saving patterns among female respondents, with a significant portion relying on traditional banking methods while others opt for alternative methods or face challenges in saving.

A significant portion of female respondents reported having no savings, which could be attributed to various factors such as low income, lack of financial awareness, or difficulty in accessing formal banking services.

Saving pattern of men:

It's interesting to note that while both genders show a preference for traditional banking methods, such as keeping savings in banks or savings accounts, men seem to be more inclined towards fixed deposits,

whereas women are more likely to keep cash at home or use informal committees for saving.

Saving pattern of women in the family:

Female's responses: These responses highlight the diverse saving patterns among women, with a mix of traditional and modern saving methods being employed. A significant percentage of female respondents mentioned that women in their family keep cash at home as a form of saving, indicating a preference for liquidity or possibly a lack of access to banking services.

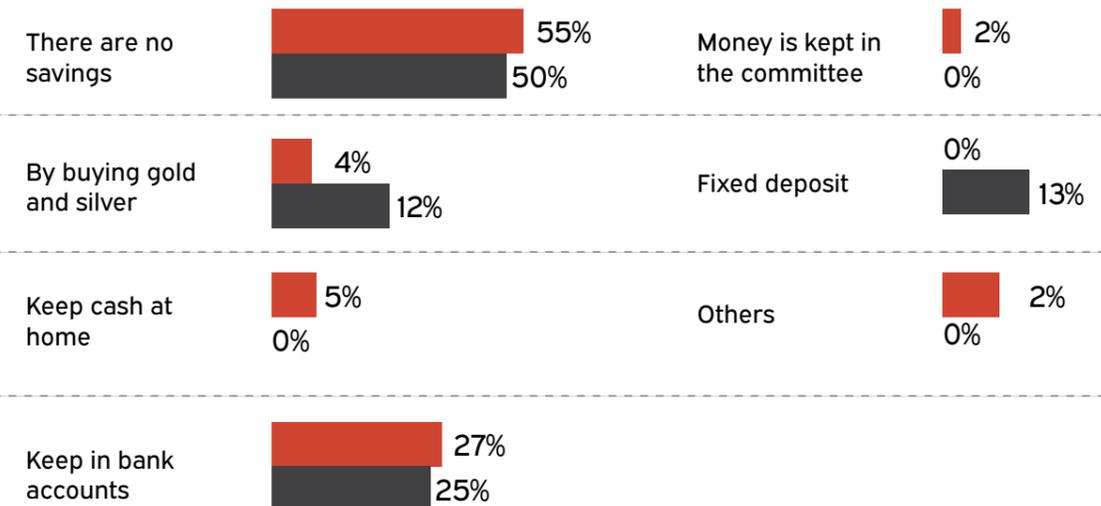
A significant portion of female respondents mentioned that women in their family use other means of saving, although they did not specify what these means are. This suggests a wide range of saving practices or financial strategies among women in their families.

Male's responses: A significant majority of male respondents stated that women in their family keep cash at home as a form of saving, reflecting a preference for liquidity or possibly a lack of access to banking services, similar to the pattern observed among female respondents.

These responses highlight a similar trend among male respondents regarding the saving patterns of women in their family, with a mix of traditional and possibly innovative saving methods being employed.

Like female respondents, male respondents also indicate a need for tailored financial products and services that cater to these diverse saving practices.

SAVING PATTERNS - HOW DO OUR RESPONDENTS SAVE?



Source: Survey conducted by ITGC

Females Male



Spending preferences if extra income given through any government scheme or other means:

Females: The majority of female respondents expressed an interest in using the extra income to start their own business, suggesting a desire for economic empowerment and entrepreneurship.

A notable percentage of female respondents expressed a desire to save the extra income for their children's education and betterment, indicating a strong focus on investing in their children's future.

It's interesting to note that none of the female respondents opted to use the extra income to buy gold and silver,

which could indicate a preference for more practical or impactful uses of the additional funds.

Males: When comparing how male and female respondents would spend extra income, intriguing patterns emerge.

Women's focus on saving for children's education suggests a strong commitment to their family's future. In contrast, men's inclination towards starting businesses indicates a desire for financial independence and entrepreneurial ventures.

The interest in buying land among men could indicate a strategic investment mindset, possibly aiming for long-term financial stability.

Women's openness to alternative uses for the income suggests a more flexible approach to financial planning, perhaps driven by a wider range of immediate needs or aspirations.

While there are some differences in how male and female respondents would spend this extra income, there is also a significant overlap, particularly in their strong inclination towards entrepreneurship.

How would they spend if given money as loan:

Females: The overwhelming desire to start their own businesses, expressed by 68% of female respondents, reflects a strong entrepreneurial spirit and a drive for economic independence.

This finding aligns with the broader narrative of women in India increasingly taking charge of their financial destinies and actively participating in the economy.

The significant percentage (18%) intending to spend on children's education underscores the value placed on education as a means of securing a better future for their families. This reflects a long-term investment mindset,

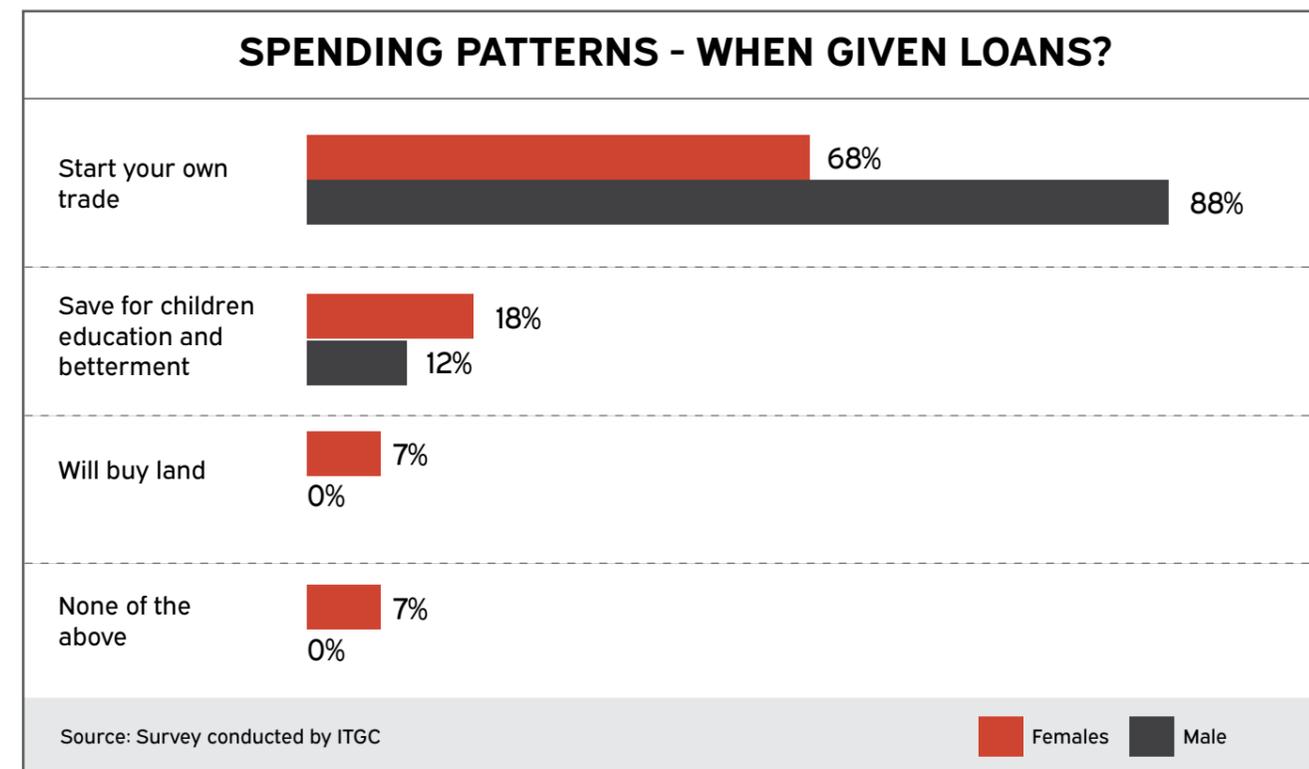
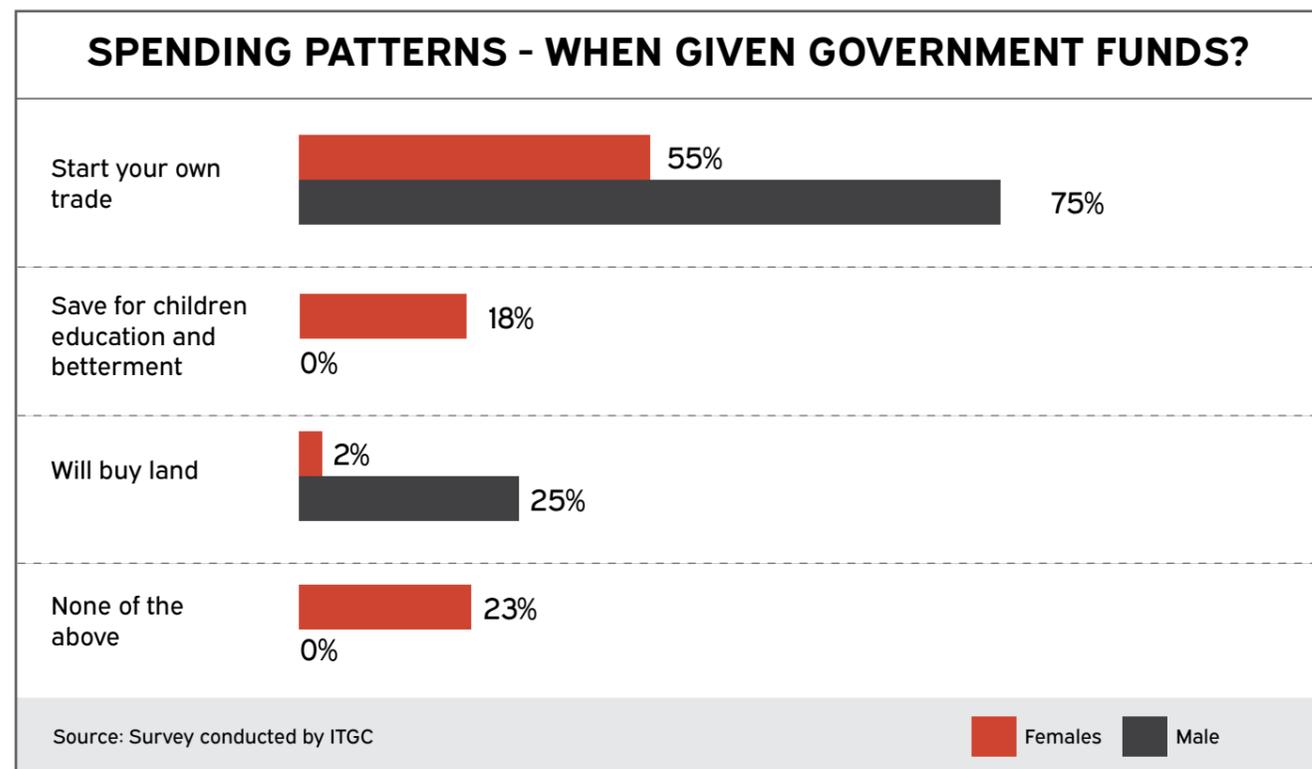
where women see education as a pathway to upliftment and empowerment for their children. Overall, these numbers highlight the dynamic and multifaceted financial goals of women, showcasing their determination to build businesses, secure their children's future through education, and make strategic investments for long-term financial stability.

Males: Among male respondents, the overwhelming majority (88%) expressing a desire to start their own trade or business reflects a strong entrepreneurial culture and a drive for economic self-sufficiency. This may suggest that men see business ownership as a pathway to financial independence and wealth creation.

In contrast, while a significant portion of female respondents also expressed a desire to start their own business (68%), a notable percentage (18%) mentioned investing in their children's education.

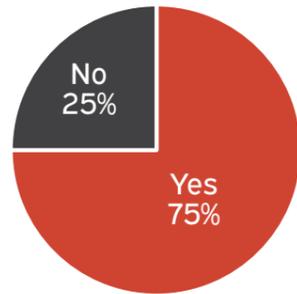
This highlights a dual focus among female respondents: on one hand, a desire for entrepreneurship and economic empowerment, and on the other hand, a strong commitment to securing their children's future through education.

While men are focused on entrepreneurship and business ownership, women prioritize a mix of entrepreneurship, education, and possibly other family-oriented financial goals, showing more diverse priorities.

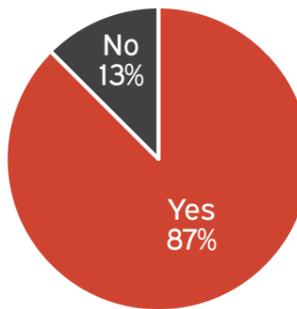


DIGITAL LITERACY

Do you know how to operate a computer



Females



Males

Digital Literacy

75% of women respondents stated that they know how to operate a computer. This indicates a substantial level of digital literacy among women in tier 2 and tier 3 cities.

87% of male respondents said they know how to operate a computer, showing a slightly higher level of digital literacy among men compared to women in the same regions.

Knowledge about financial services:

These responses highlight a varied level of knowledge about financial services among female respondents, with a notable portion having some understanding of financial concepts and products.

Comparing the responses between male and female respondents, male respondents overall showed a higher level of awareness about financial services, with 50% reporting knowledge compared to 25% of female respondents.

The data also reveals a lack of knowledge about financial services among both men and women.

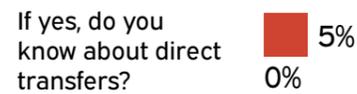
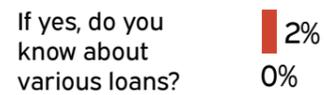
This underscores the importance

of financial inclusion initiatives that provide women with access to banking, credit, and other financial services, empowering them to participate more actively in the economy.

The patterns observed, such as women keeping more cash at home and not using other financial services, could indeed be linked to their lack of awareness about these services, as reflected in the responses to this question.

This highlights the importance of financial education and outreach programs that specifically target women in these regions to improve their financial literacy and access to financial services.

FINANCIAL SERVICES AWARENESS?



Source: Survey conducted by ITGC

Females Male

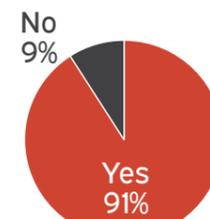
Willingness for training in banking and investing:

These responses highlight a strong desire among both male and female respondents to enhance their financial knowledge and skills.

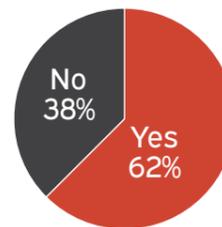
The higher percentage of women expressing interest in training could be attributed to a greater awareness of the importance of financial literacy in improving their financial well-being, as well as a recognition of the potential benefits of gaining knowledge about banking and investing.

This suggests that women are eager to take control of their financial futures and contribute more actively to the economy.

Would you like a training in Investment and Banking



Females



Males

Occupation:

Females: These responses highlight the diverse range of work and employment statuses among female respondents, with a significant portion engaged in household duties, agricultural work, entrepreneurship, labour work, and formal or informal jobs.

This diversity underscores the complex roles and responsibilities that women in tier 2 and tier 3 cities often juggle, balancing household duties with income-generating activities.

48% of female respondents said they stay at home and are not engaged in any other work than household chores.

This indicates a significant portion of women who are primarily responsible for household duties and may not be engaged in income-generating activities outside the home.

The significant percentage of women running businesses (11%) reflects a growing trend of women entrepreneurship. This indicates that women are not only entering the workforce but also taking on leadership roles and driving economic growth through their ventures.

Males: The responses highlight a diverse range of economic activities among male respondents, including employment in jobs, engagement in agricultural work, entrepreneurship, and a small percentage involved in household duties.

The findings also suggest a significant overlap between job-related activities and agricultural work among male respondents, highlighting the multi-dimensional nature of their economic engagements.

Despite the challenges and disparities, the data points to a strong potential for women to drive economic growth and change.

With the right support, including access to education, training, and resources, women can play a transformative role in shaping the economic landscape.

Overall, the data suggests that women's participation in the economic workforce is not just about increasing numbers but about unleashing a powerful force that can drive positive change and create a more inclusive and sustainable economy.



DR ANANTA SINGH RAGHUVANSHI

FOUNDER-PRESIDENT – NAREDCO MAHI

I'm Dr. Ananta Singh Raghuvanshi, a real estate professional with 32 years of experience, including roles as Executive Director at DLF, Chief Executive at EMAAR MGF, India Country Head at DAMAC, and Senior Executive Director at Experion Developers.

I'm a certified Independent Director, TEDx speaker, and hold a PhD in real estate and an MRICS certification. I'm also the founder and president of NAREDCO MAHI, working on gender

integration in real estate.

NAREDCO MAHI is the women's wing of NAREDCO. It focuses on communication, initiatives impacting society and the environment (like water saving and a startup incubator), skilling, and research. NAREDCO, with 11,000 developers nationwide, supports policy, regulators, and conducts RERA coaching and knowledge activities to professionalize the sector.

Tell us your views on the recent policy decision to introduce 33% reservation for women in parliament and its economic implications.

I believe the amendment for 33% reservation for women in decision-making bodies is a positive and impactful change. It will ensure inclusivity in critical decision-making. The reservation, spread over 15 years, will amplify women's voices

and perspectives, potentially leading to significant positive changes. Additionally, reserving 33% within the SC-ST quota and rotating these positions across constituencies will further enhance inclusivity and impact.

With women currently comprising 24-27% of the labour force, increased participation due to such policies could boost GDP growth to over 9%. Women in the workforce are known for their focus, ambition, and determination, which can significantly enhance productivity. Overall, I see this policy change as long-awaited and highly beneficial.

Women are considered the balance sheet makers of the economy starting with the family unit. Your views?

Women are indeed the balance sheet makers of our economy. During demonetization, women deposited significant sums in banks, showing their role in financial stability.

They also contribute to domestic gold reserves and wealth appreciation. Women prioritize capital protection, evident in their preference for instruments like fixed deposits. They are known for their bargaining skills and thriftiness, believing in the adage 'a penny saved is a penny earned.' Additionally, women are active in charitable giving and emphasize reusing and recycling in households and organizations.

What are your views about women being the custodian of sustainable development?

Sustainability is not gender-specific; both men and women are equally conscious. In today's age, everyone is aware of the need for sustainability.

Architects and builders are

incorporating sustainable practices such as using alternate energy sources like solar and wind, EV vehicle charging points, and recycling of garbage. Women can contribute more in areas like water-saving initiatives, which can save up to 30-40% of water utilization per month. Organizations are already adopting sustainable practices like rainwater harvesting, using recycled water, and installing air purifiers and air fresheners. The shift from greed-based to need-based redevelopment or renovation is crucial. At an individual level, developing this mindset is essential.

Many organizations in the real estate sector are already using smart and biodegradable materials, showing a strong commitment to sustainability.

What are your views on women's contribution to the hidden GDP through unpaid household work, and should it be addressed?

Women contribute significantly to the hidden GDP through unpaid household work, which includes tasks like cooking, cleaning, and caregiving. These contributions are often driven by values like love and trust, which are essential for family cohesion. While there is no clear solution to valuing this work, setting aside a certain amount monthly or annually in the name of the primary caretaker could be a positive step.

What does NAREDCO MAHI do to economically empower women in the real estate sector?

MAHI focuses on skilling and mindset development to encourage more women to participate in the sector. We run the NIPUN program, which has skilled around 5,000 women out of 25,000 workers trained last year. The program has 10 levels, allowing individuals to progress to supervisory roles. MAHI also offers programs for

middle managers looking to advance to higher positions. They conduct MAHI Talks and Startup Fridays to support women in real estate startups. MAHI's initiatives include water-saving missions and a startup incubator program to support women entrepreneurs in the sector.

Do you think women are still the custodians of culture, given their changing roles and responsibilities?

Yes, absolutely! Women play a crucial role in preserving our culture. They enroll children in music, dance, and art classes, and ensure festivals are celebrated with enthusiasm. Women, both in rural and urban areas, are deeply involved in cultural activities.

For example, I've seen prominent ministers like Meenakshi Lekhi and Smriti Irani participate in cultural events, showing their support for our traditions. Women can balance multiple responsibilities, including managing their homes, education, work, and cultural activities. Our culture has thrived for thousands of years because women pass it down from generation to generation.

Men also participate in cultural activities because of women's influence. The trigger for cultural preservation is often attributed to women, who pass it on to their children.





ANURAG DIXIT

COO – JAGRITI ENTERPRISE CENTRE- PURVANCHAL (JECP)

I completed my engineering from IIT Kanpur and subsequently gained seven years of corporate experience, starting with PWC, and then transitioning to another boutique consulting firm in Bombay. However, I later found myself drawn towards the social sector. This led me to TechnoServe, a non-profit organization, where I spent five years, followed by a year with another non-profit called Nudge, where I served as Director of fundraising.

Despite my prior engagements in social entrepreneurship, I desired to embark on my journey. Consequently, I returned to Kanpur and initiated a four-year social startup focusing on

eye care. Inspired by Arvind Eye Care, our endeavor involved establishing remote eye care facilities in the rural areas of central UP.

About a year and a half ago, I crossed paths with Shashank, who introduced me to JECP. Intrigued by the concept, I decided to join forces with him to contribute to this initiative. Today, I am the Chief Operating Officer at JECP, operating from Kanpur while working remotely.

What motivated you to become part of Jagriti, considering your already established presence in social entrepreneurship?

My journey has predominantly been in the impact sector, and I have always been inclined towards initiatives that drive meaningful change. When I heard about the Jagrati Yatra, which had been dedicated to social causes for 15 years, I recognized their steadfast commitment to the social space. Upon meeting Shashank and learning more about JECP, I was impressed by their vision and decided to collaborate with them.

As COO for JECP, what are your responsibilities and the specific projects you are currently handling?

In my capacity as COO, my role

encompasses a wide array of responsibilities. I oversee fundraising efforts, incubation activities, and innovation streams. Notably, JECP has transitioned from ad hoc incubation processes to a more structured, cohort-based approach, which has been a focal point of my attention. Additionally, my role involves nurturing centers of excellence (COEs), such as the Digital Center of Excellence, which has received support from Rainmatter. I am actively engaged in building teams to support these COEs and collaborating closely with both incubation and innovation teams.

What kind of technology are you integrating into the Center of Excellence, and how will it contribute to your future endeavors?

Our Digital Center of Excellence aims to leverage technology to empower entrepreneurs, particularly focusing on enhancing digital literacy, especially among women, through initiatives like the BMGF project. We aim to provide entrepreneurs with awareness about technologies that can optimize their business operations, such as digital accounting and data management tools.

Partnering with Zoho, we endeavor to tailor solutions to meet the specific needs of various stakeholders, including MSMEs and nano entrepreneurs, thereby enhancing their efficiency and access to finance. Our goal is to equip entrepreneurs with the necessary tools to scale their businesses effectively, ultimately fostering economic growth.

How do you plan to advance discussions around technology?

Currently, our incubation and innovation efforts are somewhat segregated. Under incubation, we work closely with entrepreneurs

to understand their industry and business needs to provide support in scaling through funding, market access, and technology integration. The COEs serve as platforms accessible to all, offering resources and support in various sectors. For instance, the Digital COE aims to build a digital ecosystem across ten districts, while the Agriculture COE focuses on bringing agricultural innovations to stakeholders. We facilitate knowledge sharing and technology adoption among our incubators, enabling them to leverage technology for business growth.

What are your personal and professional goals in the future and how do you envision your association with Jagriti contributing to them?

Driven by a passion for creating impact, I have continuously sought opportunities to contribute meaningfully. My journey, though challenging at times, has been immensely fulfilling. My association with Jagriti presents a unique opportunity to further this passion within a dynamic ecosystem. With interests spanning various sectors such as health, agriculture, and digital innovation, I anticipate both personal growth and contributions to JECP's overarching goals. As we continue to build JECP and strengthen its impact, I look forward to learning and making a tangible difference in the lives of individuals and communities.

What direction do you foresee for Jagriti Enterprise Centre and the broader ecosystem?

The future of JECP is promising and multifaceted. Our immediate focus lies in deepening our impact within the existing ecosystem. While we have long-term plans to expand to other regions, our primary objective for the next few years is to enhance value creation for entrepreneurs

through robust incubation programs and COEs. By fostering partnerships and nurturing talent, we aim to consolidate our position as a leading catalyst for social and economic change. The journey ahead is filled with exciting possibilities, and we are committed to leveraging them for sustainable growth.

Any advice for individuals aspiring to work in the impact sector?

My advice for those considering a career in the impact sector would be to follow your passion and immerse yourself in hands-on experiences. The journey may not always be straightforward, but by engaging directly with real-world challenges, you gain invaluable insights and clarity about your path. Take the initiative to explore opportunities and contribute meaningfully to initiatives aligned with your interests and values. Remember, the impact sector thrives on dedication, innovation, and perseverance, so stay committed to your journey and embrace the opportunities for growth and learning along the way.





MANDAR SHRIKANT JOSHI

ANGEL INVESTOR, FUND MANAGER, STARTUP ECOSYSTEM CONTRIBUTOR

My name is Mandar Joshi. I'm a Chartered Accountant with an MBA in Mergers Acquisition Strategic Alliances. With 15 years of corporate experience, I started my Management Strategy Consulting company in 2015. I also invest in startups and am a shareholder of a large integrated startup incubator in India. Additionally, I manage three SEBI-regulated funds and have co-produced a TV show called "Horses Stable Jo Jeeta Wohi Sikandar." I sit on boards and committees of various startups and MSME sector companies.

What are your thoughts on the recent announcement of 33% reservation for women in policy-making in parliament and legislative assemblies, and what economic implications do you foresee?

The 33% reservation for women in policy-making is a long-awaited step, albeit overdue. While it may not have a direct impact on India's GDP, it will serve as an inspiration for women in various sectors. It will encourage more women to pursue careers in politics and contribute to social impact. From a systemic perspective, it will enhance acceptability and widen the system's vision, allowing more women to participate. This step is just the beginning, and as more women enter the system, they will influence future resolutions, potentially leading to stronger outcomes. While the immediate impact on GDP may be limited, in the long term, this move will have indirect but significant positive effects.

What are your thoughts on the concept of hidden GDP, particularly the unpaid and semi-paid work mostly done by women, and how should this aspect be addressed in the economic scenario of the country?

While acknowledging the concept of hidden GDP, it's important to note that societies don't function solely on economic success. Women's contributions to household, caregiving, and religious activities are not just about GDP but are also spiritually driven. It's essential to strike a balance and not prioritize immediate GDP upliftment over the well-being of future generations.

But women should not be solely responsible for this. It's a shared responsibility. Feminism is about equal respect for women's choices and skills. Women naturally tend to do certain tasks contributing to hidden GDP, but the issue arises when they are expected to only do these tasks. The key is to respect women's choices, whether they choose to contribute to hidden GDP or pursue other opportunities. Democracy is about giving choices and freedom, and encouraging what comes naturally to individuals.

Women are often seen as the balance sheet makers of the economy. What do you have to say? How do women and men differ in their financial decisions within families and communities?

I agree that women are often better at building a balance sheet, especially at the family level. However, it's essential to note that men have historically played a significant role in building the economy, including India's GDP growth over the years. While women may excel at managing finances at home, it's too early to determine how this would translate to national economic growth. It's a work in progress, and we need to see the impact of women's participation in the economy over time to truly evaluate their contribution to GDP growth.

In your personal or organizational capacity, what efforts have you

made or plan to make to accelerate growth for women?

In my experience, more than 50% of the startups I've invested in are either led by single female founders or have a female co-founder. This happened naturally, not by design. Additionally, when I had a consultancy in Dubai, we had over 40% female workforce, again not a conscious decision but a natural occurrence. In countries like India, UAE, and Saudi Arabia, where female participation is traditionally lower, we were able to achieve this. I believe that this trend demonstrates a shift towards more inclusivity for women in the workforce, both as entrepreneurs and employees.

What inclusion points or benchmarks should organizations consider to support women's employment, such as providing crèches like the PALNA scheme?

While schemes like PALNA are a good step from the government, their effectiveness depends on how well they are implemented. It's crucial to ensure that those running such programs are well-trained and informed. While economic growth is important, it should not come at the cost of breaking the cultural and spiritual bonds that define India.

Do you think women are better custodians of culture and more naturally inclined towards sustainability?

Women are naturally better custodians of culture, as they are traditionally entrusted with this role. However, this is largely untested with men in this role. Similarly, women are inclined towards sustainability due to historical roles in managing limited resources in households. As women enter policy-making, business, and employment more, they are likely to bring this culture of sustainability with them.



VANITA VISWANATH

MEMBER OF THE BOARD OF DIRECTORS – JAGRITI ENTERPRISE CENTRE- PURVANCHAL (JECP)

I have over 30 years of experience in various roles in both the US and India. Most recently, I led Udyogini, an organization focused on economic value chains for women, which I helped found over 15 years ago.

In central and north Indian states, we built women's capacity to move up value chains. Upon leaving Udyogini, I joined Jagriti. Initially, Jagriti lacked a Centre of Excellence (COE) and focused mainly on the Yatra.

My strategic work with Jagriti aimed to introduce gender into the Yatris' understanding, emphasizing women-led development. Through my work, I've learned that facilitating capacity building is key, as women have their own agency and priorities.

Imposing external ideas of empowerment is ineffective, as

women's calculations and contexts vary, particularly in rural areas. It's crucial to respect their choices and not impose external values.

Can outline your specific responsibility and projects or initiatives that you are involved with at Jagriti?

At Jagriti, I leverage my 30-40 years of experience to shape the organization's strategic work. Initially, I focused on developing the strategy based on my external experience as Jagriti was starting its work, particularly with incubation.

Now, my perspective has evolved to focus on building strength at the grassroots level and empowering women to lead. I believe in recognizing and channeling the innate empowerment and agency women already possess.

My current focus is on building incubation programs that value women's contributions economically and in terms of their impact on families and communities. We are just beginning to support women in entrepreneurship, with a focus on mentoring and helping women access markets to generate surpluses.

These women view enterprise as a form of service and employment, not just income generation, reflecting their commitment to helping others in their communities.

How are you leveraging technology at Jagriti? Can you name a few initiatives that you have personally been involved with?

At Jagriti, technology is a key component of our strategy for women's empowerment, as outlined in

the three pillars of the Jagriti strategy for the Women's Centre of Excellence. One of these pillars is 'Digital for Dignity.'

The Internet Sathi Program, launched around 2017, has been instrumental in transforming villages through digital literacy. Over the years, it has gained recognition and has significantly improved, especially in recent years. Through the Bill and Melinda Gates Foundation (BMGF) project, we have been learning valuable lessons. One key area of focus is leveraging digital tools for enhancing efficiency in existing businesses.

This includes imparting knowledge, such as new designs, to clusters like terracotta and textiles. Additionally, we are encouraging the use of accounting software to improve efficiency. Another aspect is accessing markets through e-commerce platforms for selling products.

Jagriti's approach involves training individuals to handle these aspects themselves. While we may provide access to information, the goal is to empower them to independently manage these aspects.

We have established partnerships with several organizations to facilitate these interactions for incubatees. Additionally, there is the option of connecting with the Social Stock Exchange, though Jagriti itself does not have to be listed. Instead, we can connect incubatees with banks and other organizations through these partnerships, enabling them to access the support they need.

Ultimately, our focus is on strengthening incubation through partnerships and market connections,

both personally and professionally. **What are your future plans?**

I am someone who writes a lot. My focus has always been on strategic work. In the future, I plan to continue my strategic work, building on my framework with experiences from the ground.

Jagriti will be one of the avenues through which I will strengthen this framework. My approach of challenging perceived wisdom about women and enterprise is effective, and I will continue to do so. Women themselves are challenging us, which is a positive sign.

Jagriti's work on the ground, along with my own strategies, experiences, and anecdotes, will contribute to this ongoing process of challenging and evolving our understanding of women and enterprise. This will be a continuous process of learning and feedback.

What advice would you offer to individuals aspiring to pursue career in social sciences or entrepreneurship?

I honestly think that social scientists should remain social scientists. Problem with social scientists is that they atomize themselves. They don't look at the entire gamut of the forms of capital. Several forms of capital, human capital, social capital, economic capital, financial capital, natural capital, essentially five or six forms of capital that are there, we talk about intersectionality. These are the five forms of intersectionality in the social sciences.

We are very conveniently putting intersectionality to mean something else. These are the intersections

that are actually happening. Women and rural communities understand these five intersections. They work in circularities. They work in ecology. They work in ways that is sustainable because they use the intersection of these five to frame their own actions on the ground.





RECOMMENDATIONS

FOR POLICY MAKERS, SELF HELP GROUP AND NON PROFITS WORKING ON GENDER PARITY

Inclusion is the key

Policy makers, self-help groups, and non-profits should focus on inclusive practices that ensure equal participation and opportunities for women in all sectors of society. This includes addressing barriers such as gender stereotypes and discrimination. Efforts should also be made to include women from marginalized communities and ensure their voices are heard in decision-making processes.

Creating and facilitating more on-ground enablement

There should be a concerted effort to provide women with the necessary resources, training, and support to enable their participation in economic activities. This includes setting up training programs, skill development initiatives, and access to markets. Organizations should work closely with communities to understand their needs and provide tailored solutions.

Sectoral focus

Tailored interventions should be designed for different sectors to address specific challenges and opportunities. This could involve identifying key industries where women can thrive and providing targeted support. For example, in agriculture, women could be provided with training on modern farming techniques and access to markets for their produce.

Making health and education the cornerstone with every initiative

Ensuring access to quality healthcare and education for women is crucial for their overall development and economic empowerment. Efforts should be made to integrate health and education initiatives into all empowerment programs. This includes providing information on healthcare services and promoting education for girls.

IT literacy and financial inclusion to be the major thrust areas

Given the increasing role of technology in today's economy, it is essential to focus on IT literacy and digital skills for women. Financial inclusion is also key, ensuring women have access to banking services and financial resources. This could involve setting up digital literacy programs and providing access to microfinance options.

Social inclusion irrespective of marital status

Policies and programs should promote social inclusion for all women, regardless of their marital status. This includes addressing issues such as widowhood, single motherhood, and other forms of social stigma. Efforts should be made to empower women to make choices that are best for them, without fear of social repercussions.

Inclusive and sustainable development to be incentivized by policy

Policy frameworks should incentivize inclusive and sustainable development practices that benefit women and their communities in the long term. This could include incentives for eco-friendly businesses or practices that promote social inclusion.

Governments and organizations should work together to create an environment where women can thrive and contribute to sustainable development.

Effective dissipation and good impact evaluation of existing empowerment policies

There should be a focus on evaluating the impact of existing policies and programs to ensure they are achieving their intended goals. This includes gathering feedback from beneficiaries and stakeholders to make informed decisions.

Organizations should also be transparent about their impact and share their learnings with others.

Creation of more knowledge centers
Establishing knowledge centers or resource hubs can provide women with access to information, training, and networking opportunities. These centers can serve as a valuable resource for aspiring entrepreneurs and professionals.

Incentivizing achievements in entrepreneurship

Recognizing and rewarding women entrepreneurs for their achievements can help motivate others to pursue entrepreneurship. This could include awards, grants, or other forms of recognition. Organizations should also provide ongoing support and mentorship to help women entrepreneurs succeed in their ventures.

Creation of a better care economy to enable women venturing out to work

Investing in the care economy, including childcare services and eldercare facilities, can enable more women to participate in the workforce without compromising their caregiving responsibilities. This could involve providing subsidies for childcare or other incentives for companies that provide onsite childcare facilities.

Help reduce all kinds of stigma

Efforts should be made to reduce stigma around women's roles in society, including stereotypes about women's abilities and traditional gender roles. This can be achieved through education, awareness campaigns, and advocacy efforts. Organizations should also work to promote positive role models and stories of women who have overcome gender stereotypes to succeed in their chosen fields.



RECOMMENDATIONS

FOR ASPIRING WOMEN ENTREPRENEURS OF SEMI URBAN AND RURAL GEOGRAPHIES

Education as a Key

Access to education should be promoted, focusing on both formal education and vocational training tailored to local needs. This can enhance their skill sets and enable them to explore entrepreneurial opportunities effectively.

Digital Literacy

Given the increasing digitalization of business operations, efforts should be made to enhance women's digital literacy. This includes training on using digital tools for business management, online marketing, and financial transactions, which can open up new avenues for business growth.

Community Support and Building

Encouraging a culture of collaboration and support among women entrepreneurs can foster a conducive environment for business growth. Initiatives like women's business networks and forums can provide valuable insights, mentorship, and networking opportunities.

Mentorship and Networking

Providing access to mentorship programs and networking platforms can help women entrepreneurs learn from experienced professionals, navigate challenges, and access new markets and opportunities.

Financial Inclusion

Improving access to financial services and credit facilities tailored to women's needs can enable them to invest in their businesses, expand operations, and enhance financial management skills.

Financial Management Skills

Training programs focused on financial management, budgeting, and savings can empower women to make informed financial decisions, optimize resources, and sustain business growth.

Cluster Development

Creating clusters of women-led businesses in similar industries can provide economies of scale, enhance market visibility, and encourage collaboration for mutual benefit.

RECOMMENDATIONS FOR JAGRITI ENTERPRISE CENTRE-PURVANCHAL (JECP)

Awareness and Formal Entrepreneurship

JECP can play a vital role in creating awareness about formal entrepreneurship, highlighting the benefits and procedures involved. This can encourage more women to consider entrepreneurship as a viable career option.

Enhanced Program Delivery

JECP should focus on improving the delivery of existing government or semi-government programs aimed at supporting women entrepreneurs. This includes simplifying application processes, providing timely assistance, and ensuring effective implementation.

Market Linkages

Facilitating market linkages for women entrepreneurs can help them access larger markets, diversify their customer base, and enhance their business reach and profitability.

Financial Support and Management

JECP can work towards providing financial support and guidance to women entrepreneurs, including access to loans, grants, and financial management training. This can help them overcome financial barriers and manage finances effectively.

Feedback and Impact Evaluation

Establishing a robust feedback mechanism and conducting regular impact evaluations can help JECP assess the effectiveness of its programs and make necessary improvements to better serve women entrepreneurs.

CONCLUSION

The creation of a thought leadership paper with such core economic topics generally remains in the domain of experts and policy makers.

So, when we decided to actually go down to the masses with these questions, we did not know what to expect. We mostly believed that it shall be an uphill task to integrate these parameters into the budding entrepreneurs, mostly women, of the smaller towns of eastern UP.

However, the conversations and findings surprised us as already discussed in detail in the report.

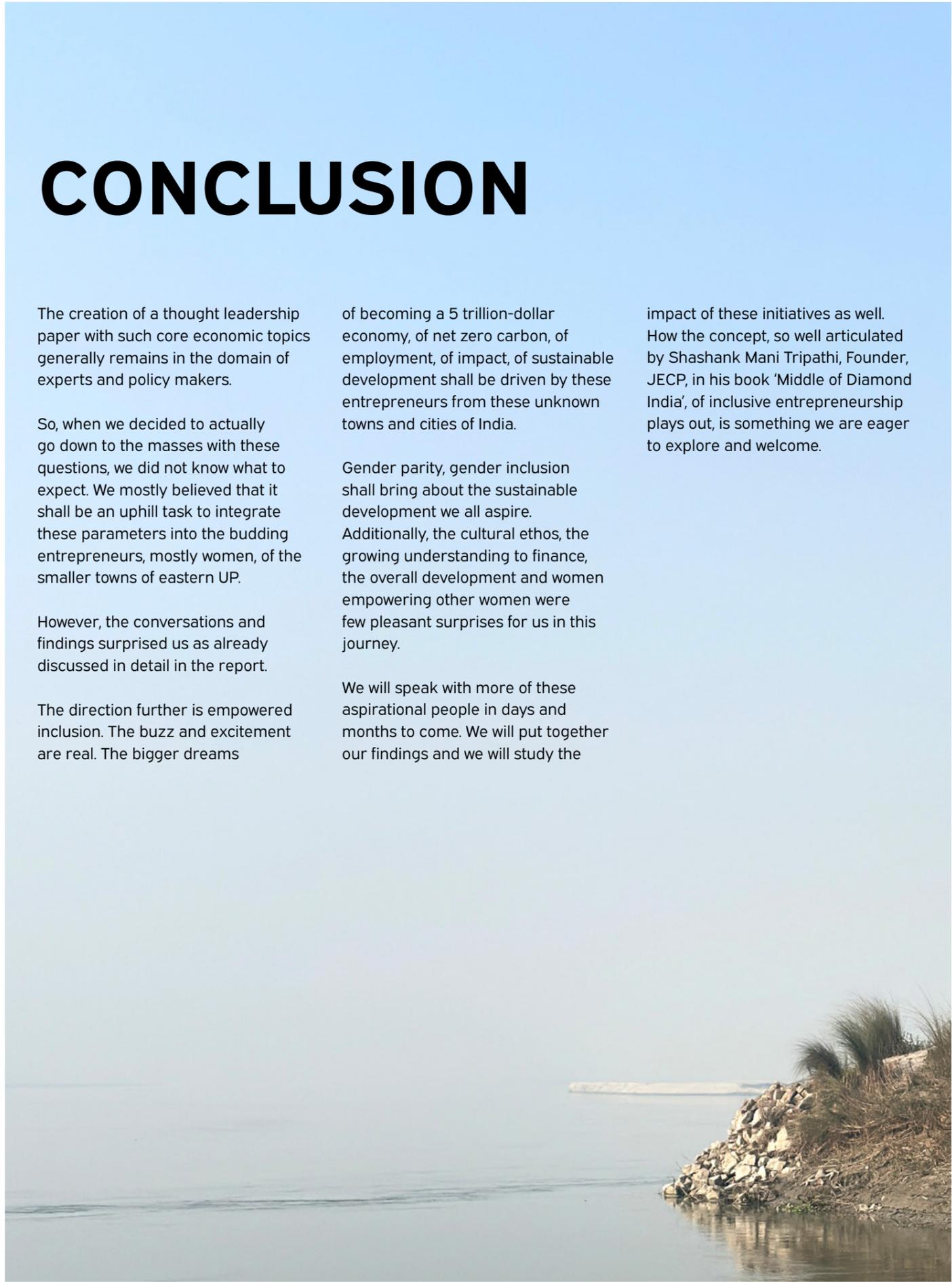
The direction further is empowered inclusion. The buzz and excitement are real. The bigger dreams

of becoming a 5 trillion-dollar economy, of net zero carbon, of employment, of impact, of sustainable development shall be driven by these entrepreneurs from these unknown towns and cities of India.

Gender parity, gender inclusion shall bring about the sustainable development we all aspire. Additionally, the cultural ethos, the growing understanding to finance, the overall development and women empowering other women were few pleasant surprises for us in this journey.

We will speak with more of these aspirational people in days and months to come. We will put together our findings and we will study the

impact of these initiatives as well. How the concept, so well articulated by Shashank Mani Tripathi, Founder, JECF, in his book 'Middle of Diamond India', of inclusive entrepreneurship plays out, is something we are eager to explore and welcome.



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To the women who are at the heart of our study, your resilience, strength, and dedication are a constant source of inspiration. Your stories deserve to be told, and we are grateful for the opportunity to share them.

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Finally, we would like to thank our readers for their interest in this important topic. Your engagement and support are deeply appreciated.





ABOUT IN TANDEM GLOBAL CONSULTING

In Tandem Global Consulting is a young, new-age business consultancy headquartered in Gurugram, India.

We offer 360-degree consultancy services to clients globally, specialising in Fundraising, International Business Development, Government Relations, Structuring PPPs with Government, working with PSU's and Research. Our services include Business and Financial Modelling, Go-to-Market Strategy, Projections, Positioning, and Market Research, as well as fulfilling our clients' financial requirements.

We're your global advisors, dedicated to delivering informed insights and research-driven strategies that empower businesses worldwide. With a focus on relevance and precision, our goal is to provide exceptional advisory services to clients and subscribers alike.

Explore our world of synchronization and collaboration where we're committed to putting our expertise to work for you.

With over 150 years of combined experience and successful disbursement of Rs. 3,500 crores, our team of 25 people is committed to going the extra mile to ensure our clients' success.

At In Tandem Global Consulting, we believe that successful businesses are created through sync, collaboration, and working in tandem.

OUR TEAM



Shormishtha Ghosh, MD-Founder, In Tandem Global Consulting (ITGC)

Shormishtha Ghosh, a development economist from Massachusetts Institute of Technology (MIT), is the Founder-MD of In Tandem Global Consulting. She's a member of the governing body of the BRICS Chamber of Commerce and Industry, also serving as Director for Business Advisory for the chamber.

With World Bank certification in fundraising and entrepreneurship from Harvard, she advises MSMEs and has keen interests in sustainability, economic development, research, consulting, and public relations.

Her background includes advertising roles with Usha International, Hero Honda, and Apex Publications in Muscat. She founded ITGC to provide consulting, advisory, fundraising, M&A, and international outreach services to corporate clients.



Shashwat Nagpal, Co-founder & CMO, In Tandem Global Consulting (ITGC)

With over 20 years of experience, Shashwat Nagpal has been instrumental in sculpting and steering high-growth start-ups to multi-billion revenue companies.

He spent over a decade at Vihaan Networks Ltd., transforming it into a Rs. 2000 crore annual revenue company. He has launched four brands and over 50 high-value products globally, managing projects worth Rs. 4,000 crores.

Formerly, he served as the Head of Marketing & Communications at Vihaan Networks Ltd. and founded No Bullshit Co. Consultancy. Shashwat specializes in strategy and leadership, with expertise in Information Architecture, UI/UX Design, and Project Management.



Aishwarya Lekhwar-Operations Executive, In Tandem Global Consulting (ITGC)

Aishwarya Lekhwar is the driving force behind ITGC's daily workflow. Armed with a Master of Business Administration (MBA) degree in Operations Management, she brings a wealth of knowledge and expertise to the team.

Aishwarya's solid foundation in Business Administration, coupled with her recent MBA, positions her as a skilled orchestrator of seamless operations. Additionally, her proficiency in Power BI Data analytics adds a strategic edge to our maneuvers.

At ITGC, Aishwarya takes charge of Customer Relationship Management (CRM), aids in generating reports and projections, manages data, and ensures timely updates to Management Information Systems (MIS).



OUR TEAM



Jyotika Yadav- Assistant Manager- Client Servicing, In Tandem Global Consulting (ITGC)

Jyotika Yadav is a seasoned professional with a diverse background in project management and client relations. With experience as a journalist and former producer at Zee News, she brings a unique perspective to her role.

Jyotika holds a Master's degree in Journalism and a Bachelor's degree in Mathematics Honours from Delhi University.

At ITGC, Jyotika excels in project planning, coordination, stakeholder communication, research, and managing PR and social media. She establishes detailed project plans, ensures alignment across departments, and maintains comprehensive project documentation.



Apoorv Bansal, Data and Analytics, In Tandem Global Consulting (ITGC)

A graduate from the University of Melbourne. His professional experiences include real estate investment banking sell side advisory at Savills India operating in the unlisted space. He has previously worked with EY Providing Similar services in the financial accounting advisory services.

Key skills include fluency with the mainstream work items across initial financial modelling, private credit placement process, key real estate regulations, buy side and sell side primary nuances

His exposure to transactions ranges from an equity forward sale of a 0.42 mn sq feet GLA build to sell development in prime Mumbai to a private credit for refinancing a portfolio of redevelopment residential projects in Mumbai.



ABOUT JAGRITI ENTERPRISE CENTER

Established in 2001, Jagriti Enterprise Center- Purvanchal has played a pivotal role in fostering local development in Purvanchal (East Uttar Pradesh, India) through the training and mentorship of its youth. The center, known as Jagriti Enterprise Center (JEC), operates a network of enterprise centers located in mid-tier cities, with the first center in Deoria (Uttar Pradesh)—JEC-P.

JEC-P has expanded its support to include Gorakhpur and Kushinagar districts. The center supports various sectors, including food processing, BPO, handicrafts, and programs like Internet Saathi, which offers digital literacy training to women across seven districts of Purvanchal. Through these initiatives, JEC-P is leading an enterprise-led

transformation of Purvanchal.

Jagriti Enterprise Centre—Purvanchal (JEC-P) aims to make the national enterprise ecosystem accessible in Purvanchal through its physical incubation center and network of Udyam Corps at the district level. In addition to incubating enterprises, the center undertakes developmental thinking for Purvanchal, envisioning the region as Udyam Pradesh by 2025, serving as a model for similar regions across the country.

Jagriti's strategic focus is on Middle India, a demographic segment often referred to as the demographic dividend. Middle India comprises approximately 800 million individuals residing in Tier 2 and lower-tier cities and towns, characterized by

moderate education, predominantly young population, ambitious mindset, and limited infrastructure. Recognizing this demographic's potential, Jagriti aims to channel their energy and aspirations into productive endeavors through enterprise-led development.

By empowering youth with guidance, networks, and mentorship, Jagriti unlocks the latent entrepreneurial potential within Middle India, offering a pathway to sustainable development and national progress. The organization has established a global network of entrepreneurs, mentors, and investors through its three-pronged approach: Jagriti Yatra, Jagriti Enterprise Center, and Jagriti Ambassadors for District Entrepreneurs.





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