

# ON TRADE®

2024

Special Edition on

# WOMEN

— ACHIEVERS —

in

Science & Technology  
Services  
Sustainability &  
Livelihood





## **Bharat Ratna Sir M. Visvesvaraya**

(15 September, 1860 - 14 April, 1962)

# FIFTY YEARS AND COUNTING

M. Visvesvaraya Industrial Research and Development Centre (MVIRDC) is a non-profit company registered and licensed under Section 25 of the Companies Act, 1956 (currently Section 8 of the Companies Act, 2013). On 26 June, 2020 MVIRDC completed 50 years of continuous service to the promotion of trade and industry.

MVIRDC became a member of the World Trade Centers Association, New York, in 1971 and established the World Trade Center Mumbai, which is the first World Trade Center (WTC) in India. MVIRDC, having spearheaded the movement of World Trade Centers in India with the establishment of WTCs at Bhubaneswar, Goa and Jaipur, is assisting MSMEs in these regions through various Trade Research, Trade Promotion, Trade Infrastructure including Commercial Offices, Business Center, Trade Facilitation Services and Trade Education Programmes.

## Preface

At the outset, I extend hearty greetings on the occasion of International Women's Day 2024 to all the women business leaders and aspiring entrepreneurs. Entrepreneurs are the nation builders as they promote economic growth, employment and strengthen commercial ties with foreign countries by taking local brands to the global market.

Recent years have witnessed remarkable growth in women entrepreneurship, as their share in total MSME units has risen to 37% by December 2023 from 19% in August 2023. The fresh wave of digitalisation in the post-pandemic era improved ease of doing business for women entrepreneurs who could register their business online, file tax returns online and promote their brands locally and globally on social commerce, e-commerce and instant messaging platforms. The advent of fintech revolution also improved ease of access to credit for women entrepreneurs, who would otherwise struggle to get funds due to lack of collateral.



Despite these technological developments, women are still under-represented in business, especially in manufacturing, infrastructure, hi-tech start-ups, portfolio management and banking, to name a few. Even though there are plethora of government schemes to promote women entrepreneurship, many women are still hesitant to take the risk of setting up their own venture. Aspiring women entrepreneurs face challenges due to lack of professional guidance, poor access to women professional networks, highly demanding family care responsibilities, societal norms, gender stereotypes and so on.

Women need professional mentors who can handhold them in navigating these challenges. Industry and academic institutions can collaborate to establish a network of incubators and accelerators across the country for mentoring women entrepreneurs. Central and state governments may ensure effective implementation of the Public Procurement Policy, under which public sector undertakings are mandated to earmark a minimum share of their overall procurement for eligible women owned enterprises.

MVIRDC World Trade Center Mumbai is committed to promote women entrepreneurs through its capacity development programs, trade promotion, networking events and knowledge-based services. WTC Mumbai is the official verifier of SheTrades, which is a mobile app launched by ITC Geneva to connect women entrepreneurs to the global market.

This dedicated publication on women achievers is part of our initiative to inspire aspiring women entrepreneurs by highlighting the milestones of some of the ordinary women who have taken extraordinary initiatives through courage and challenging gender stereotypes.

I am confident that the motivating stories in this publication will encourage youth to give a fresh thought on pursuing entrepreneurship and guide them in navigating through the common barriers in launching their business.

Once again, I reiterate our commitment to support women entrepreneurs in their business journey and I look forward to your valuable feedback to make our trade services more impactful.

**Dr. Vijay Kalantri**

Chairman  
MVIRDC WTC Mumbai

## From the Editor's Desk

It gives me great pleasure to present the Special Edition of ON TRADE on 'Women Achievers' as we celebrate International Women's Day 2024. This is the second year in a row we are publishing such an edition. Last year, we profiled 26 women professionals, entrepreneurs, scientists, social entrepreneurs, and sportswomen. These women have added meaning and purpose to their lives by pursuing their passion against all odds, challenging status quo, and creating value for other women and society at large.

Extraordinary women are made from people who think beyond just earning a living. They try to make a greater impact on society, treat others with respect, and stand out for turning their adversities into opportunities. By considering the broader societal impact, these women have exhibited the unique qualities of successful people—thinking beyond themselves and deftly balancing their family care responsibilities with the priorities of their professional or entrepreneurial careers.



This year's edition carries inspiring stories of 27 women who took charge of their life, growing up from a humble background, taking up a job in an organisation and finally discovering their true calling in entrepreneurship.

The stories of these trailblazing women amplify the message that it will be a loss if passionate women do not take that extra step to come out of their comfort zone to pursue entrepreneurship and, in the process, create value and livelihood for others.

Most of the women featured in this book had to rely on their years of hard-earned savings, as they did not have the luxury of ancestral wealth or easy access to finance to fund their ventures. In the absence of the right mentors or proven business models, these women had to tread a painful path strewn with impediments, setbacks, and course corrections before they tasted the first sip of success. Indian youth should look up to these self-made, iconic women, many of whom challenged gender stereotypes and discovered their path to entrepreneurial success, as role models.




























India needs more start-ups and young entrepreneurs to fulfill its dream of becoming a USD 5 trillion economy in the next few years and attaining the developed country status by 2047. I am happy to learn that many women in rural and urban areas are becoming entrepreneurs by benefiting from government schemes such as MUDRA Yojna, CGTMSE, PMEGP and various other initiatives of the central and state governments.

I am confident that the remarkable stories of the women profiled in this edition will inspire readers and young women to consider entrepreneurship as a career opportunity rather than taking up a salaried job.

### Rupa Naik

Executive Director  
MVIRDC WTC Mumbai

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## From Small-Town Beginnings to Entrepreneurial Triumphs



### Ms. Asavari Hardikar

Co-Founder & Managing Partner,  
Network Science

**B**orn in a small town in the then Madhya Pradesh, I was blessed with a simple, happy childhood in a middle-class family that adhered to strong values and principles and yet was liberal in its approach. My parents always encouraged me to do what I wanted to, speak my mind and uphold integrity, humility, compassion and mutual respect. Although I grew away from the city it never made me feel less about myself. Growing up, I was part of a very enabling environment which promoted everything good. Gender and age had no place as a marker of abilities.

#### Know what you want to do and do what you want to do

I am a pharmacist by profession having let go of a medical seat in a prestigious Mumbai college because I never aspired to be a doctor. In the era where becoming a doctor or engineer was the best career decision to make, my parents supported me in my decision. My mind was free to take a leap of its choice. Could it get any better?

“When you decide to break out of your comfort zone for the sake of your growth, there is a swarm of butterflies in your stomach and as you cruise ahead it is a tingling feeling which you start to enjoy knowing something exciting lies ahead!”

#### Embrace being uncomfortable

When you decide to break out of your comfort zone for the sake of your growth, there is a swarm of butterflies in your stomach and as you cruise ahead it is a tingling feeling which you start to enjoy knowing something exciting lies ahead!

I worked hard to crack a good MBA institute but never expected to get into the best. I had clearly underestimated myself. It was a big lesson for me to never lower the benchmark again. I was part of a totally new league of individuals when I started my post-graduation in JBIMS in 1999. That challenged me on many fronts and shattered the comfort zone around me. It was a very enriching experience for me that changed me for the better.

My first corporate stint was with the pharmaceutical giant Ranbaxy. Ranbaxy fostered a culture of openness, collaboration, and respect. It was a place where there were no bounds to what impact you could create. Such a culture creates leaders and mavericks. Each Ranbaxian connected to another in the pursuit of a common goal. I had the privilege of working with very dedicated and talented people who had in them the spark of entrepreneurship.

My 16 years in Ranbaxy were spent in varied roles with great leaders and amazing team members. The crowning glory of these 16 years were the opportunities presented and trust bestowed on me, even as I learned at every step and fumbled many times. But rarely I shied away from what was coming.

In the journey till here, I realized the impact and importance of an enabling ecosystem. It was a privilege. As they say, what you seek is seeking you. When we seek strength, we receive opportunities to build strength. I also firmly believe one receives what one radiates. I am not a feminist – blame it on my upbringing, but I do know, and I am immensely proud of so many women who have broken the shackles of their disabling circumstances and created a wonderful future for them and others. I also know many men who have achieved greatness against all odds.

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It’s the toughest and most thrilling being the first at something, as it is your roadmap to make and your boundaries to have or not have.  
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### Keep working on yourself

At a certain juncture in my life, I felt a deep sense of exhaustion. The first realization of the gender specific role I played so far dawned upon me. Being a professional and a mother with an urge to excel at everything is extremely harsh on you. We realize it when we are at the other end of the tunnel.

I took a sabbatical from the company that I so loved working for. It has been my most unconventional decision as seen by the world around me. Someone leaving a wonderful organization and a ‘stable’ high paying job was not comprehensible. Yet these things never crossed my mind.

I had to disengage to reengage. I fixed some practical implications arising due to the move and took the plunge. It was entirely my decision, and I did not expect to get anyone’s concurrence on it. What bliss! I still had enabling people in the form of my husband, his parents, and my parents.

During this time, I worked on my health and fitness making many irreversible changes to myself. The time I could spend with my children made the decision totally worth it. I had a wonderful opportunity to work with an NGO in the field of education for over a year. The students from municipal schools who would come there

to learn had an unbelievable spark inside them. All of us used to get charged by their grit, hunger to learn and gung-ho attitude. A teacher comes in all forms to guide you when needed.

### The Chapter on Entrepreneurship

You are blessed when your life partner (from the day you met) is never going to let you settle for anything less than what you are worth. I met Sandy in JBIMS in 1999 and ever since there has been someone constantly nudging me to fly higher.

My sabbatical started with a promise that we would start our venture when we were ready and become entrepreneurs. Finally, when the time to kick start the venture came, Covid came along uninvited. Times were challenging for us as we struggled to balance setting up the new company and keeping ourselves safe.

Our venture Network Science is a Deep Tech focused company and arguably the only one so far. Our mission is to change the world with Deep Tech Innovation. It’s the toughest and most thrilling being the first at something, as it is your roadmap to make and your boundaries to have or not have. Today, we are a worldwide team of people who are passionate about making an impact and have strong personal value systems.

When I became part of the CII-PWC Power 100 Women in Innovation, I saw the sheer number of women who were breaking the glass ceiling and starting their ventures in many fields in technology. They came from all ages and different parts of the country. I was mighty proud to see how each of them had harnessed technology to take their ventures to new horizons.

In the last 3 years of my new life, I have been working on many aspects for the first time. I am faltering, learning, and leading all at the same time. The role I like to play here is that of an enabler; to the team, the company and the culture at Network Science, which is most important to us. What I received throughout is what I want to give back to the corporate world.

Today India has one of the best ecosystems for entrepreneurs and it places special emphasis on bringing ahead women entrepreneurs. Their stories are inspiring in so many ways. The ripple effect has started and won’t stop for long creating a powerful nation and a world superpower very shortly.



## From Eco-Village to Global Impact: The Powerledger Legacy



### Dr. Jemma Green

Co-founder & Chairman,  
Powerledger

Two decades ago, the global renewable energy market began its remarkable ascent and has grown to a material part of electricity grids around the world. However, when you observe the current energy crisis, or talk to any energy expert, the sense of market failure becomes apparent.

Across the globe we have witnessed the indiscriminate expansion of renewable energy resources through centralized market mechanisms, leading to grid congestion, burden of infrastructure and rise in energy costs.

It has become evident that we need new market mechanisms that respond to the new energy paradigm. Rather than solely centralised energy markets, there is a need for more agile markets responsive to the time and location of energy generation and consumption. These can ensure a leaner grid and address challenges such as curtailment and keep electricity prices lower.

This realization laid the groundwork for what would become Powerledger, a software platform for utilities

“Entrepreneurship demands an immersive understanding, not just of your own perspective, but also of the incumbents'. The depth of knowledge required to truly solve problems cannot be overstated.”

that allows for these local energy markets to be created.

However, the inception of this idea was more of an accident. After spending a decade working in London for investment banking firms like JP Morgan, a desire for change led me back to my hometown of Perth, where I started on a PhD journey exploring electricity market disruption.

The seed for this transition was planted during my travels between leaving London and getting back to Perth, where I hiked the Camino de Santiago in Spain to the rugged trails of Nepal, Israel, and Latin America. Amidst these adventures, the idea of building an eco-village began to take root in my mind.

It was during a stay in the Galapagos Islands, while immersed in the pristine beauty of nature, that I penned an audacious email to Professor Peter Newman at Curtin University in Perth and said, “I’m a returning Western Australian. My background’s in banking and sustainability, and I want to build an eco-village in Perth.”

It was obviously a bit of an audacious email, but he wrote back fairly instantly and copied in the mayor of Fremantle and said, “That’s a great idea. We should build it here.” Professor Newman also suggested I do a PhD as applied research for the ecovillage.

It was during this pursuit, I was trying to find software that would allow for trading of electricity within the ecovillage, from the shared solar and battery system, but I couldn’t find any software that could do that. Then by chance, in



2016, a former JP Morgan colleague of mine from Sydney introduced me to John Bulich. He had developed applications in other sectors using blockchain technology. We looked together and saw many possible use cases within the energy sector.

This became the seed for an idea of Powerledger. A few months later, John and I co-founded Powerledger, a software company that enables tracking, tracing and trading of energy.

Eight years on, our solutions are used in Europe, Asia, India and the US. Powerledger's pilot in Uttar Pradesh and Delhi in India also laid the foundation of regulatory changes in these states. Powerledger became one of the top 50 companies in Crypto Valley.

### **Blockchain for bringing much needed transparency within energy sector:**

John and I could see the need for rock solid tracking of energy, as more renewables were being brought into the grid, with the rise of greenwash. Blockchain was a perfect use case and antidote for that. We could also see the potential for new market models for P2P trading of energy, where people could share their surplus energy with their nearest and dearest.

Again a perfect use case for blockchain. And finally, attribute certificates such as carbon credits and renewable energy certificates, or RECs, suffer from several problems around double counting and inefficiencies in trading them.

We have experimented with a few different blockchains. We started with a Bitcoin fork for our first blockchain, then until early 2022, we had a private consortium blockchain that was based on Ethereum. We saw issues with that for throughput and scale and did some experiments with Quorum before in 2022 landing on Solana technology.

We have done what is called a "code fork" of Solana, that is we have made a clone of it and adapted it further for the energy use case. We chose it as this kind of third-generation blockchain has very high throughput which improves scalability along with it being energy efficient and having low transaction costs.

After operating it as a private consortium chain for testing and refinement, mid 2023 we made it public.

Having the blockchain be public and open source allows for other companies with software solutions in the ESG space, to incorporate blockchain elements in their product offering without the need of investing in complex in-house blockchain infrastructure.

In 2024, we launched our AI algorithm for energy forecasting to enable better energy management for utilities.

### **Blockchain for energy use cases:**

Powerledger solutions use blockchain in a variety of ways. For example, Vision, our software tracing feature, tracks each kilowatt hour in terms of type, time, and place.

An altogether different use case with a similar theme is using blockchain to record the transactions between buyers and sellers of EACS, or environmental attribute

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certificates, and creating settlements between the parties. These can be tokenised and integrated with traditional certificate registries and, over time, blockchain registries as well.

Our environmental commodity trading marketplace, TraceX, is designed to bring much needed transparency in the REC and carbon credit markets and fight the issues of greenwashing. Our peer to peer energy trading platform allows renewable energy trading among energy communities to get better energy savings, better price for selling energy among peers, driving a behavioral shift towards sustainable energy transition.

Local energy markets not only benefit consumers but also offer many benefits to grid network operators by helping them to balance supply and demand and reducing their capital expenditure.

With our Vision platform, corporate sustainability leaders

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can achieve their energy and decarbonisation goals with greater clarity and efficiency.

### Role of empathy in business:

People often misunderstand empathy as a sign of weakness. On the contrary, I believe that it is a fundamental aspect of productive human interaction, and it plays a crucial role in building connections, collaboration and problem solving.

During the early years of Powerledger, we had a light bulb moment for us in seeing the impact of not building a great enough understanding of our clients, their strategy, market and regulation and not testing our assumptions of our understanding.

Along with my business partner, John, I joined a Zoom call with our client who was based in a small prosperous German-speaking state. This client was doing a peer-to-peer energy trading pilot with us. Despite the smiles, something felt off - distant faces, monotone voices, and a lack of connection. It turned out, there was an issue we hadn't fully grasped.

Lesson learned: surface-level understanding won't cut it in business and each interaction is an opportunity, not to be missed, to build on and test your understanding. Empathy and understanding not only address customer's current needs but also extend to anticipating needs that customers may not yet recognize.

After all of our pitches, we like to look at two things: When it didn't go right, what did we learn? And when it did go right, what did we do that we can repeat?

When we eventually realized the importance of empathy in building a client-centered approach, we found greater progress and success. It has led to Powerledger understanding where to focus its efforts, where there is the biggest opportunity for scale.

I have discussed more about how empathy can play a role in business success in my best-selling book 'Empathy and Understanding in Business', co-authored with Chris Voss, a former FBI negotiator, who also wrote "Never Split the Difference".

### Find your own style:

With not many female role models in technology and blockchain, without being conscious, it's easy to wind up modeling male role models. As women we have our own innate unique energy and style and I found tapping into that to be more powerful and effective. That's a daily practice.

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As a woman entrepreneur, I strongly believe in the importance of championing and supporting top talent women in the business world to drive innovation across the industries.  
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I believe it is truly important to deepen your understanding of the industry you operate in, distinct from the specific products you offer. Stay vigilant against the sunk cost bias, to know what to "stop or keep" and recognize that failure can serve as a pivotal moment for breakthroughs, if approached with openness and resilience.

As a woman entrepreneur, I strongly believe in the importance of championing and supporting top talent women in the business world to drive innovation across the industries.

## Every woman needs her tribe!



### Ms. Bharti Athray

Partner: Content Creator & Brand Builder, Source Graphix

**T**he strength of communities is something I have learned in recent years and something that I swear by today. A tribe that you resonate with can help you achieve much more than you ever thought possible. I invite you to find yours today.

#### Tracing my beginnings:

It was about 9:30 pm on a Thursday evening, another pitch day in September of 1994. My boss and master strategist, Rayo F, was giving me an earful for not following his instructions to a T. He was a perfectionist who wrote his entire presentations in purple ink with his exclusive ink pen. He headed the Clea Advertising creative team, pitching for advertising business from companies going public at the time. This was my third job in my 3-year career, and I had lots to learn. We had been working late a few nights in a row, getting home at 12:30 am, and my parents were beginning to get worried. I wanted to leave early that Thursday. And that request to leave had brought Rayo's anger. "If you want to work in advertising, you will have to work just like the boys. No exceptions because you are a girl. We have a presentation tomorrow morning at 10 am, and you will wait here tonight until the presentation slides are fully complete!"

“A tribe that you resonate with can help you achieve much more than you ever thought possible.”

As I look back at my professional career, I have held various positions: copywriter, senior member of the Corporate Communications team at a leading dot com company, heading the editorial team of a city-based monthly magazine, and being a Partner: Creative & Strategy at a 10-member strong communications agency, now for the last 15 years. The journey has been a long one, filled with lessons on defining my boundaries, sitting at a table as the only woman in the room and making sure I am heard, balancing my family and work life, stepping back a little to leap ahead again with greater confidence... yes, I have done all of this.

#### My career is my responsibility:

I would describe myself as a strong-headed, strong-willed, and adventurous woman. Throughout my career of almost three decades, I have enjoyed experimenting with the latest in the industry and markets. In my early years, I jumped several jobs. While it did not appear great on my CV as I would often get asked why I shifted, my reason was usually the same: I got bored.

Over time, I came to realize that it was not my organization's or my boss's responsibility to make my job interesting. That was a big learning for me. Once I understood that, I began to learn the process of settling down and growing with an organization.

Looking back, would I do things differently if I had to do them over again? No, I would not. I enjoyed the years when I moved across companies: I was playing for high stakes then. I would interview for positions that were either way out of my league or in industries that were just opening up. I have always loved being at the outer edge of business growth – that excites me and keeps me motivated to get into the office every single day.

#### Where did I get this mindset from?

I would credit my parents for this. I was born and brought up in a fairly traditional but liberal 'Thathai Bhatia'

household. While my parents held their religious and moral values very tightly, they also encouraged us children to study. Both my parents' families had migrated to India during the partition. Both were born in Undivided India and grew up in hard times.

This conditioned them to live a simple life, work hard and save for difficult times. My mother's father took up the job of a stenographer in a German engineering company, based out of Churchgate, Mumbai back in 1947. This exposed him to international ways of thinking, and he brought home the love for higher education. My mother, his eldest daughter, carried forward this love to her new family – namely, my siblings and me.

This meant, in our home, education was highly valued, and we were constantly pushed to read, acquire knowledge, and perform well in school. There were years when I faltered quite badly, as my parents were not adequately equipped to guide us at higher levels of study. But they kept motivating me, taught me never to give up and encouraged me to always hold myself up to the highest values of integrity and honesty.

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The biggest life lesson for me is  
growth comes through teams  
and communities.  
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A student of Parle College, Vile Parle (E), I topped my college in English Literature at the graduation level. From there on, I went on to study advertising and soon landed a job as a junior copywriter. Starting in a small 10-person agency, during the course of my career, I have worked in companies of different scales and sizes. I have had the privilege of working closely with directors, business heads, strategists, and owners of large business houses.

#### **What I learned from observing my peers and clients:**

Throughout my various experiences, I have closely observed large companies and family businesses as they prospered, reached their peak and slid down to difficult times. I have had several of my peers from advertising who ran immensely successful agencies for a little over a decade only to finally shut them down or sell out to interested investors.

Today, as a business and agency owner, I am proud to

share that my partner and I have been running a 10-member team for a decade and a half. My agency, 'Source Graphix', was started by Anil Jadhav, my partner, back in 1993 and has stood the test of time.

During our 15 years of running this agency together, we have had a rollercoaster of a time, from having fabulous years with great profits to very difficult ones when we feared we would have to let our team members go. But thankfully, we have always come through the tough times with grace and strength. Why am I telling you about my business instead of my story? Because what I am today, I have learned through my experience.

In 2008–09, when I came on board as a Partner at Source Graphix Advertising, I had to make a big mental shift: from being an employee to becoming an employer. This took me at least a couple of years to understand and a few lakhs in business.

#### **How I have evolved:**

From where I stand today, the biggest life lesson for me is growth comes through teams and communities. Whether you have big corporate career goals or are looking to build your own business, the key is to build your team first.

I learned this lesson very late in my life; I always felt I had to fight my battles alone. It was when I teamed up with my partner for business that I realized the power of working in a team. Of course, initially, it was not easy, as I was used to operating alone.

The success of my business partnership taught me several things. Here I share some of my life learnings that I believe every entrepreneur would benefit from:

- When you team up, look for complementary skills and temperament. Two individuals must bring equal investment to the relationship: whether it is financial, skills, strengths, etc. A team is successful when the two are actually greater than the parts. This gives them the reason to be together and stick with each other through the rough times.
- Show up. This is the most fundamental tenet of any business. Have a place that you call your workspace, even if you work from home, and show up at this place every single day at your predefined times and place. If you offer a service, this enables your clients to know when you are available. If you are a social media creator, this would mean putting out content at regular times to let your community know you are

there for them. People like to deal with individuals they can count on. Consistency is the key to success.

- Build relationships: People do business with people, not companies. This makes it very important to define your own values and then identify companies and clients who align with your values. If you are in the game for the long run, see how you can build long-term relationships. This will help bring stability and steady growth to your business.
- In this era of startups and rapid scaling, I am a believer in slow growth that can be sustained. In my career as a communications expert, I have worked closely with several mid-sized and large corporates and seen them go from having their best years to complete losses in a span of 7-8 years. When founder-led companies try to scale too much, too quickly, they lose control of their organization, their expenses, and people. At the end of the day, all business is a money game. Without your cash flow in place, you do not have a business. You cannot build growth based on money that you will earn tomorrow.

### **The power of Community:**

A few years ago, I felt I was stagnating as an advertising professional. Social media was all the rage, and I was not a very social person. My agency's skills were beginning to look outdated, and as an organization, we felt our days were numbered.

It was at this time that a friend introduced me to the 'Lean' In Mumbai Network community. This community is part of the global Lean In.org initiative founded by Sheryl Sandberg, ex-COO of Meta. The community brings together women professionals and entrepreneurs from across industries and gives them a safe, non-judgmental space to discuss their challenges, share their dreams, and inspire each other to grow.

Here, I decided to do something I had never done before. I chose to volunteer as a Community Manager and contribute actively to the community engagements. This decision was a game-changer for me. It helped me find my voice, connect with women across different age groups and industries, and I realized I could actually use my experience to contribute to other people's growth. This brought new energy to my days, and I looked forward to various online and offline engagements.

From here, I made new connections, went on to become the National Vice President of WICCI Financial Literacy & Management Council. The Founder of this Council, Nita

Menezes, and several other key members are part of Lean In Mumbai. As a passionate financial literacy advocate, I have penned an article on financial tips for families in the book brought out by the Council in collaboration with the Research Foundation of India. I am also the co-editor of this prestigious publication, which carries a total of 15 essays on financial literacy from women authors across India.

### **What the communities taught me:**

By being an active part of these various communities, I have realized that there is no limit to how much an individual can grow. My circle will define my thought processes and ideas. So it is important for me to surround myself with positive, growth-oriented people. My interactions today are showcased on my various social media platforms that my clients are seeing. This tells them that as the leader of my organization, I am putting myself out there, and we are a dynamic, evolving team with our finger on the pulse of the youth and modern audiences.

### **Taking charge of my personal growth:**

When I feel like nothing is moving, for me that has become a sign that I need outside intervention. That is when I take on a coach/mentor to work with. Often times, we are unable to identify where we are getting stuck in our lives, which are the thought processes that are hindering our growth. Having a coach to talk to helps us see our blind spots and work on them. I would advise everyone to regularly work with coaches and healers. That is the most effective way to put your life and career on the fast track.

### **Introspect. You are your biggest project:**

Last but not least: Journal. Write, draw, create. These are different modes of expression. There is so much that we are exposed to every single day. We get angry, hurt, feel insulted, feel happy, believe in ourselves – all of these emotions are impacting our inner being. Make the time in your day to listen to positive thoughts, read self-development books. Introspect, meditate to know why you feel/ behave the way you do. Journal about your life's observations: this will help you learn from your life every single day. Choose joy and happiness. And be kind.

The more I see the struggle and angst people go through, the more I believe: No matter what the question, love is the answer. ■

## Carasid: A Culinary Journey from Homemade Delights to Goa's Beloved Bakery Chain



**Ms. Christabel Shrivastava**

Partner, Carasid

In the heart of the Pilerne Industrial Estate in Goa is Carasid - a factory that has been churning out freshly baked goods every day for the last 15 years. As the driving force behind Carasid, the story of my journey is one of passion, resilience and ultimately, success.

Carasid's beginnings go back to my life in Mumbai. Growing up, I was always passionate about baking - a hobby my mother encouraged every weekend! I'd bake for my family every weekend, trying (and sometimes failing) new recipes, but it showed me that I loved to see the joy my food gave people.

I pursued a degree in Nutrition & Dietetics with the hope of becoming a dietician but after witnessing first-hand how unappetizing nutrition plans for patients were, I decided against it.

A major turning point in my career was when I first tasted a brownie. My husband brought some back with him from a business trip to Belgium, and I immediately knew I had to learn how to make this. Back then, the internet

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As the driving force behind Carasid, the story of my journey is one of passion, resilience and ultimately, success.  
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wasn't a thing, so there was no way for me to look up what a brownie was or the ingredients for it. So, without YouTube to back me up, all I could rely on was my gut to replicate this dessert.

Plenty of trials later, we had a delicious brownie to work with. A family friend loved it so much that he asked if I would be open to supplying brownies to their restaurant chain (Kobe Sizzlers). That kickstarted something in me - being able to turn my passion into a career. Over time, I was baking and supplying brownies to renowned establishments like Kobe Sizzlers, Delhi Darbar, and Copper Chimney.

Working from our little home kitchen didn't faze me, especially when we once had to handle an order for 250kgs of brownies in 3 days. It was all hands on deck for that one i.e. my children and husband too! That was a real learning curve, but it also showed us that we could take on more than we thought we could, with a little help.

I continued to do more courses to finesse my skills - wedding cakes, chocolates, patisseries, etc. I also subscribed to magazines to keep up to date with industry trends as well as boost my creativity. My children enjoyed my 'trials' the most and have continued to be some of my biggest critics (but of course, also my biggest fans).

When our family had to relocate to Goa in 2003, I continued to provide brownies weekly to restaurants in Mumbai but I assumed that life would be a lot more relaxed. Little did I know that in 2 years (2005), we'd start our biggest venture yet - Carasid.

Named after our children (Cara and Sidhant), Carasid started as a supply chain rather than a bakery. It started with a conversation, much like our initial adventure in Mumbai. We frequented Cafe Coffee Day when they

started in Goa, but their supply chain always had issues. After several conversations with the manager about supply issues, he asked us if we'd be open to supplying the food instead. My husband jumped at the opportunity, and thus, we started our journey with Carasid.

We learned on the go, adapting quickly to what was needed until we got to a point where I realised I'd like to experiment with my own recipes and baked goods. I took a leap of faith in our ability to evolve and we opened our first store in Miramar, offering (as the tagline says) desserts, cakes, chocolates and more.

With every start-up comes challenges, and for us, there were plenty. From streamlining production and standardising products to infrastructure limitations and power challenges in the industrial estate, we were consistently sent down a path of strategic problem-solving.

Establishing a balance between quality and efficiency was crucial, and it took time to perfect our recipes, ensuring that each product met the high standards we set for ourselves. Suppliers for raw materials who would deliver on time were also consistent pebbles in our shoes. When you start your own business, you have to go in knowing that you've got to sacrifice a good few years to fully set it up.

As a mother, learning to navigate your business without ignoring important family moments was also always a constant battle. I remember my daughter arguing with me about how we weren't around for big holidays anymore (Christmas would be our busiest week of the year) during our first few years. While I was exhausted on one hand, I did understand what Christmas meant to my children — so we communicated and compromised — agreeing on a Christmas dinner, even if we scheduled it for 11pm!

While focusing on our business goals was important, at the end of the day, it was important for my husband and I to show up for our family too. Finding that balance between family and business was probably one of the hardest things we had to do as, both, my husband and I were business partners in Carasid.

Today, Carasid has blossomed into a recognisable brand, with 20 franchisees scattered across Goa. What sets Carasid apart is its unwavering focus on the local clientele, with approximately 95 per cent of our customers being locals. This strategic decision shields us from

seasonal fluctuations and our commitment to minimising wastage ensures efficiency in our operations too. We've had some fun adventures too — from having a case study on Carasid featured in the International Journal of Business and Management Studies Harvard 2014 to being official participants in the Guinness Book of Records for the World's largest Mud Pie.

I took on more courses over the years as well, some focusing on my culinary skills and others focusing on my business skills (proud alumni of Goldman Sachs with a Women's Leadership and Management Diploma).

Looking ahead, we envision further expansion. We're steadily increasing the number of outlets in Goa and are considering expanding into neighbouring states. The introduction of mini-meals is on the horizon, catering to the dynamic needs of people on the move. Our success can be attributed to continuous learning, efficient buying practices, and a commitment to offering quality at affordable prices.

Finding that balance between family and business was probably one of the hardest things my husband and I had to do.

My passion for new recipes and trials continues, and it's always interesting to see how locals receive these additions to the menu. It's how we've learned what works and what doesn't, purely from observing our market and actively listening to feedback. We know what our specialities are and understand our market position. At the end of the day, we stick to what we started with — the love for serving every individual quality food, at affordable prices.

As a woman in the start-up industry, it's always going to be an interesting battle between your responsibilities but at the end of the day, we've got an extraordinary amount of strength within. I hope Carasid's story is a reminder of that strength and to keep pushing on with your passion!

## Conquering the Unspoken: A Journey of transforming Adversity into Opportunity for Growth



### Ms. Debalina Banerjee

Head - North East Cell & Anti Human Trafficking Cell, National Commission for Women

#### Overcoming my BIGGEST fear | Winning is the Refusal to be Defeated

In third or fourth grade of school, I started stuttering in a few words which later aggravated into a fear of public speaking. My palms would become sweaty and legs would tremble out of anxiety and nervousness if I was asked to speak in front of more than ten people. There are numerous factors responsible for stuttering—genetics, language development, environment etc. In my case, as per the speech therapist I consulted, it was mostly language development.

My father had a transferable job meaning we had to travel to different parts of the country. Due to this, I tried speaking multiple languages at once which would cause a stutter in certain alphabets and I had to take pauses to complete my sentences. This caused me a lot of embarrassment and bullying at school which further led to under-confidence, fear, self-doubt and frequent panic attacks.

“Whenever there is an internal boxing match between despair and hope, I always choose hope.”

When teachers used to ask us to introduce ourselves or read out a chapter from the book, I used to make excuses like “I have a sore throat or I forgot the book at home” to avoid speaking in front of my classmates. This fear of bullying got so deeply ingrained in my mind that it stopped me from taking part in extracurricular activities like debates, extempores etc. I would only take part in competitions related to music and dance as no speaking was involved in that.

Subsequently, when I entered college and the opportunities before me expanded, even then I refused to explore them due to fear of being judged and laughed at. I did my graduation from Kirori Mal College, University of Delhi which is very well known for its Dramatics Society “Players”.

Since childhood, I had an inclination towards acting and thought to seriously pursue it post graduation. When I went to the orientation of the dramatics society and saw all confident people around me, it made me more nervous and I rushed out of the orientation midway. I did not even become a member of any other society of my college nor took part in the inter-college competitions during DU Fest.

The worst feeling was not able to do what I wanted to do the most. All this while, I had the desire of speaking in front of people, being applauded and praised like others and I could not translate this desire into reality. After graduation, I pursued three year LLB from Campus Law Centre, Delhi University.

Even there, we had moot courts which was an amazing opportunity to hone your personality and communication skills. There too, I tried to avoid public speaking as much as I can. My friends thought that maybe I single-mindedly wanted to focus on only studies and exams. This is why maybe I refrained myself from participating in



other activities. Little did they know that I had been fighting a constant battle with myself over a long period of time.

### Transformation from 'Fearful to Fearless'

How did this transition happen? So this is not something which happened overnight. I graduated from law school in 2018.

In 2019, I started working with the National Commission for Women. I realised that my work required me to become confident, bold and strong so that I can empower others to do so too. I realised that my purpose is higher, deeper and broader. The only roadblock coming in way of my purpose was my FEAR.

To empower others, I needed a voice which was full of courage, conviction and compassion. On the other hand, If I was afraid of speaking in front of ten people, my larger purpose was automatically defeated. I had the fear of challenging myself and the fear of failing.

So, here, I took half a step forward of challenging myself first, irrespective of worrying about victory or defeat. I used to read one page of a book everyday after work and started practising in front of the mirror, sometimes in front of my mother too. My parents have been my biggest support system.

My mother always encourages me by saying "Beta aisa kuch bhi nahiin jo tu nahiin kar sakti" and that boosted my confidence every time I thought of giving up. Reading out loud in front of the mirror made me aware of the words and specific alphabets where I stutter the most.

Accordingly, I used to take deep breaths or slow down my pace in those areas. I began to improve gradually which increased my confidence and bolstered my resolve to win. Subsequently, I could confidently win over my own weaknesses.

The biggest milestone in this journey was where I got the opportunity to speak in front of 500 police officials. That was literally my first time speaking on a stage that too in

front of a big audience. After that there was no looking back. I've been anchoring, moderating and speaking on a lot of important subjects/issues throughout the country since then and the strength of the audience has just kept on increasing.

### Putting Faith into Action

Earlier, I allowed my fear to dominate, overpowering all other aspects of my life. I confronted my FEAR through FAITH.

Whenever there is an internal boxing match between despair and hope, I always choose hope. When I changed my perspective towards my capabilities, my inherent potential and challenged my self-imposed limitations, the magic started happening. Even when nothing works in our favor but we have an unwavering determination to win, along with the beacon of faith and the urge to keep going, then the direction we ought to take naturally reveals itself.

### **Believing in my innate unlimited potential and creating a volley of victories in my life**

In this journey of my inner transformation and self-improvement, I've realised that our talent is never in question; it is how we feel about ourselves that decides the ultimate outcome.

I've decided not to wait for anybody to validate my capabilities. Instead, I strive everyday to become a person of unlimited self-esteem, awoken to my own greatness and to appreciate my life, with all its flaws, accomplishments, defeats, losses and victories, and truly value all that makes me unique.

Plug into your own life to become an unstoppable power source!

In this journey of my inner transformation and self-improvement, I've realised that our talent is never in question; it is how we feel about ourselves that decides the ultimate outcome.

## Harmonizing Ancient Wisdom with Modern Innovation: The Hrushived Journey in Ayurveda



**Dr. Jaanavi Sandeep  
Prabhudesai**

Founder Partner, Hrushived

I embarked on my journey in Ayurveda after completing my Bachelor's degree in Ayurveda Medicine and Surgery. It was my father's fervent desire for me to pursue a medical career that fuelled my determination to study the subject diligently.

Throughout my extensive two-decade journey in Ayurveda, I encountered patients with a wide spectrum of health conditions. This varied experience granted me a nuanced understanding of how to apply Ayurvedic principles effectively to address the unique needs of each individual. Today, I wholeheartedly advocate for Ayurveda and encourage everyone to embrace a healthy lifestyle.

My husband, Sandeep, an IT professional, hails from a family deeply rooted in traditional farming practices in Rivon, South Goa. When I visited our family farmland, nestled along the tranquil banks of the River Kushavati, I was mesmerized by the land adorned with lush greenery, scenic beauty, and peace. During one of these visits, I noticed that the abundant Ayurvedic medicinal plants

I wholeheartedly advocate for Ayurveda and encourage everyone to embrace a healthy lifestyle.

growing on the farms were often considered as weeds and discarded.

Unable to bear witness to the waste of these precious herbs, I resolved to find a way to utilize them for health care, recognizing their immense potential for healing and well-being. This is where I began formulating and making various oils, using these organic herbs, customized to address specific patient needs, both for external and internal use. Witnessing the remarkable results of these medications compared to those purchased from the pharmacy bolstered my confidence.

Consequently, I recognized the need for pure, authentic base oils. Thus, I initiated the extraction of oil from dried copra sourced from our farm coconuts. Utilizing this as a base further enhanced the efficacy of the oil, prompting the decision to produce our base oils as well.

In today's world, many individuals experience ill health, often stemming from factors such as improper food timings, inadequate sleep, and excessive consumption of junk foods. These habits can wreak havoc on our digestive system, leading to damage, particularly to our gut health. Moreover, the oils commonly consumed are often refined, exacerbating health issues.

Having experienced firsthand the challenges of food allergies, I recognized that healing the gut was paramount. This realization led me to develop oil from fresh coconut milk, which is rich in lauric acid and other medium-chain triglycerides (MCTs). Personally, benefiting from the health advantages of this MCT-rich oil, I resolved to manufacture it for others as well.

During my visits to various manufacturing units, I observed a concerning lack of basic hygiene and safety standards. Determined to prioritize safety and adhere to

strict hygienic conditions, I made a vow that if we were to venture into manufacturing, I would uphold the highest standards of cleanliness and safety.

Thus, Sandeep and I founded "Hrushived", a name formed from "Hrushishi," meaning sage, and "Veda", representing ancient scriptures. It symbolizes our profound reverence for the timeless wisdom passed down by ancient sages, particularly in the realm of Ayurveda, the ancient Indian system of medicine. At Hrushived, the central goal is to harmonize this ancient wisdom with modern technology to develop natural products that foster health and well-being.

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Hrushived symbolizes our profound reverence for the timeless wisdom passed down by ancient sages, particularly in Ayurveda.  
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While I honour ancient wisdom, I also acknowledge the importance of technological progress. I leverage cutting-edge technologies and scientific advancements to ensure that our products meet stringent standards of quality, safety, and efficacy. This fusion of tradition and innovation enables us to deliver products that are both time-honored and scientifically validated.

Our products are crafted exclusively from natural ingredients. I prioritize sourcing these ingredients from our plantations itself, where we meticulously cultivate and harvest them following Ayurvedic principles. This unwavering commitment to naturalness guarantees that our products are free from harmful chemicals and additives, thus promoting holistic well-being.

Through the management of plantations, I exercise direct oversight over the entire production process—from seed to packaging. This enables us to uphold the quality, purity, and sustainability of our ingredients, reinforcing the authenticity of our products. Our hands-on approach to sourcing underscores our dedication to transparency, integrity, and environmental responsibility.

In essence, Hrushived epitomizes a harmonious synthe-

sis of ancient wisdom and modern science. Our mission is to harness the inherent power of nature and technology to create products that nurture the body, mind, and spirit, in alignment with the guiding principles of Ayurveda.

With the vision to process farm coconuts into products that not only promote good health but also restore it, I dived into extensive research, focusing on developing an oil that would not only promote immunity but also heal the gut. Recognizing that many health issues stem from digestive tract damage, I formulated our gut health oil to address this critical aspect of well-being.

Soon after, I established our own Research and Development department, which has since enabled us to develop a diverse array of thoroughly researched food and cosmetic products poised for the market. Our diverse range includes gut health oil, desiccated coconut powders, and gluten-free flours. Additionally, I am also excited to announce the upcoming launch of our cosmetic range, featuring herbal soaps, shampoos, hair serums, and baby products. By sourcing 90% of the raw materials from our farms, I ensure the purity and natural essence of our offerings.

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Our mission is to harness the inherent power of nature and technology to create products that nurture the body, mind, and spirit aligning with Ayurvedic principles.  
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I will share a small incident that changed my life. During the initial phase of the COVID-19 pandemic in 2020, I accompanied my husband daily to our farms, utilizing our vehicle's agricultural permit to procure fresh vegetables and fruits for our family and friends. These trips not only strengthened our bond with the land but also opened my eyes to the dire medical conditions in remote villages nearby. Moved by their plight, I began visiting these villages, leaving essential COVID medicines just outside their gates and providing continuous monitoring via phone, as they had limited access to even basic healthcare services.



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In an era where many aspire to move to cities, I made the unconventional choice to relocate to our village.  
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Over the past year, I have personally conducted over 100 free medical camps for eye testing, health and nutrition, women's health care, cancer screening, dental check-up camps, and also entrepreneurship awareness camps in rural sectors in South Goa.

Recognizing the abundant skills among village women, I ventured into assisting them by bringing various government schemes to promote entrepreneurship and provide motivation.

Today, through HrushiVed, I am proud to have empowered village women to

achieve financial independence. We initiated an additional special unit, in our Rivon village, to integrate local women into our team, providing them with opportunities to contribute and thrive.

In less than a year, my team has grown to include 45 dedicated individuals at our manufacturing units and farms. Together, we process over 5000 coconuts per day, which are then transformed into a variety of other products.

It was the dream of my father-in-law, Mr. Subhash Prabhudesai, to add value to our farms by manufacturing various products. With his blessings, we are now able to realize this vision, and I hope to continue scaling up and taking HrushiVed to even greater heights in the future.

During this time, I connected with numerous individuals whom I may never have crossed paths with otherwise. What I witnessed, profoundly impacted me. It opened my eyes to the stark reality that many necessities we often take for granted in cities were completely inaccessible to many rural areas.

Following the COVID-19 pandemic, I took it upon myself to organize medical camps in these remote villages and advocate for preventive healthcare through Ayurveda.

In an era where many aspire to move to cities, I made the unconventional choice to relocate to our village. Thankfully, my husband fully supported this decision, and together, our family set forth on this journey, united in our decision to embrace the simplicity of rural living.

## The Unconventional Journey of Valuepitch and Its Mission to Transform Lives



**Ms. Kiran Mrudula**

Director, ValuePitch Group

As the Director of ValuePitch, my journey has been anything but ordinary. Born and raised in Bellampalli, a small town in Telangana, my husband, Mr. Venkata Ramana, and I ventured into the world of technology with a dream to make a significant societal impact. Our aspirations led us to establish 'ValuePitch' in the bustling metropolis, aiming to harness the power of technology for the greater good to make society crime-free.

However, life had other plans too, and the unforeseen challenges of the pandemic brought us back to our roots in Bellampalli, a place that held memories of our childhood and dreams of our future.

Returning to my hometown during COVID was a turning point. We were confronted with the harsh realities of unemployment and despair, particularly among the locals, who seemed to have resigned themselves to a hopeless existence. This was a call to action we couldn't ignore. However, we recognized that training individuals was only a part of the solution; the real challenge lay in securing employment for them.

ValuePitch is more than a company; it's a catalyst for change, embodying the essence of service, empowerment, and sustainable development.

It was then that we made a pledge not just to train but to provide jobs, transforming our modest one-room setup into a bustling two-story office where over 300 individuals now find purpose and dignity every day.

Our mission is simple yet profound: to create 1,000 jobs in Tier 3-4 cities. This goal isn't just about numbers; it's about revitalizing the hopes and dreams of overlooked communities and individuals.

Our office has become a sanctuary where dreams are nurtured, and lives are transformed. From single mothers to individuals supporting their families while battling health issues, each person who walks through our doors brings a unique story of resilience and hope.

Empowerment, to me, transcends employment. It's about instilling confidence, nurturing talent, and cultivating an environment where dreams can flourish. This philosophy is the cornerstone of everything we do at ValuePitch, influencing our policies and daily interactions.

One of our proudest achievements is the empowerment of individuals who never envisioned themselves working





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Let your vision guide you, let  
your passion drive you, and  
never underestimate the impact  
you can have on the world.  
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in the IT sector. Providing them with the opportunity to contribute to meaningful projects has not only instilled a newfound sense of confidence but has also imbued them with a sense of purpose.

However, our journey hasn't been devoid of challenges. Introducing an IT company in remote areas was met with skepticism. The biggest hurdle came not from stakeholders but from the community we aimed to uplift. The novel concept of our business led many to mistake our genuine intentions for scams, a misconception that posed significant barriers, especially during our expansion to Ratnagiri. Despite these obstacles, our commitment to our vision never wavered, and with patience and perseverance, we gradually built trust within the community.

Inspired by our transformative impact in my hometown Bellampalli, we launched an all-women office in Pune, targeting housewives and offering them not just employment but a chance to redefine their identities. This initiative is a testament to our belief in the power of

permanent employment and its transformative potential.

Our efforts were recognized during a visit from the esteemed Minister for IT, Industries & Commerce, and Municipal Administration & Urban Development. His acknowledgment of our initiative on social media was a moment of validation that bolstered our spirits and reinforced our commitment to our cause.

Reflecting on our journey, my husband, Mr. Venkata Ramana, and I feel immensely blessed to have impacted our community positively. ValuePitch is more than a company; it's a catalyst for change, embodying the essence of service, empowerment, and sustainable development. As we continue to expand and reach more communities, our mission remains steadfast: to empower individuals, foster inclusive growth, and build a future where everyone, irrespective of their background, has the opportunity to succeed and thrive.

To aspiring women achievers, my message is one of resilience and hope. The path to success is fraught with challenges, but it's through overcoming these obstacles that we discover our true potential. Let your vision guide you, let your passion drive you, and never underestimate the impact you can have on the world.

## Seeds of Success: Revolutionizing Indian Agriculture with eKrishiKendra



### Dr. Naima Shaikh

Founder & Director,  
AgriDigi Tech (OPC) Private Limited

In fact, as an entrepreneur, I smile a lot more nowadays than I ever did working for someone else!

I was born and brought up in Navsari in Gujarat, where I completed my doctorate. Today, I am the founder of 'eKrishiKendra', India's largest digital agriculture portal for all stakeholders involved in agriculture.

#### From the turning point in my career to being an entrepreneur:

The entrepreneurial journey can be challenging, but for me it has been a rewarding experience full of passion, dedication and hard work. As an Agribusiness Management postgraduate, I started my career in the year 2017 as a Project Manager in an agricultural company, where I learned the nuances of the agri-input sector, crop management and extension education. I was also exposed to the challenges faced by farmers with regard to agricultural marketing, prices, access to credit and information and incorrect diagnosis. This led to several discussions with my then managing director and

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Being an entrepreneur gives you the chance to stand up for what you believe in and spread the word.  
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we decided to offer new initiatives to farmers in the form of a digital agriculture portal, eKrishikendra. The portal works for every stakeholder of agriculture including farmers, agriculture input industry, agriculture market sector, agriculture experts and agriculture students. My co-founder with the requisite technology background has been instrumental in developing the technology solutions at eKrishiKendra.

#### Some of the most delightful and difficult aspects of my job:

For me the most delightful aspects are working on my own schedule, in places I like and with people I like. It allows me to create my own opportunities and destiny. Being the boss is good, but being an entrepreneur gives you the chance to stand up for what you believe in and spread the word.

The opportunity to do something constructive is the force that drives me to work every day and what makes my day. It brings me satisfaction and inner tranquility knowing that I have done my best to improve something or create something great. I enjoy work that has a meaningful impact, like creating a new service that makes agriculture sustainable, where personal satisfaction and commitment are found leading to self-improvement and better performance and where social interactions help in improving professional life.

However, maintaining a work-life balance is extremely difficult for entrepreneurs, especially in the beginning. You may be risking your reputation with innovative products or services that no one has used before. Taking financial risks to invest in your business idea is one of the hardest things about being an entrepreneur. Sometimes friends and family simply don't understand the entrepreneur in their midst. They often can't relate to what you do

or what drives you. Rejection is part and parcel of the entrepreneurial journey and it can happen at any point and is a constant threat. Entrepreneurs face dozens of decisions every day, some minor, but many major, business-impacting decisions that are really difficult to make.

### **The challenges faced as a women innovator and entrepreneur in India and actions taken to resolve it:**

As a women innovator and entrepreneur some of the commonly faced challenges include the difficulties of obtaining funds, lack of guidance and resources to grow, complex regulatory environment to operate, feeling respected as business owners, and building a support system. Women entrepreneurs also have to face societal challenges such as defying social expectations, struggling to be taken seriously, owning accomplishments, balancing business and family life and coping with fear of failure.

To women entrepreneurs, I'd say,  
take the plunge and venture out,  
don't be afraid of failure.

To overcome these challenges, I created my own support systems, overcame my insecurities, and reached out to other women entrepreneurs. I looked to other women who have succeeded in the workplace and I looked to change my mindset.

To women entrepreneurs, I'd say, take the plunge and venture out, don't be afraid of failure. Although growing any business takes time and energy, I suggest some important aspects which should be consider by women entrepreneur starting their own business. First of all, do market research, analyze your competitors, and understand the risks and rewards. Stay focused on achieving your short-term goals. Be flexible and have good planning and organizational skill. Participate in Networking Events. Make sure that not only is the business ready for launch, but you are as well.

### **~ Achievements ~**

- It was a very proud moment for me when I won the Thinkers of Tomorrow award presented by Symphony in partnership with News18 network. This award was given to celebrate the accomplishments of India's best MSMEs who are making positive strides in sustainability, inclusivity and employee care.
- My startup eKrishiKendra was awarded with the 'Best Agriculture Portal 2023 – India'. It was also among the winners of this year's Small Business Awards by Corporate Vision magazine (launched by UK-based AI Global Media Limited).
- My startup story is featured as one of the Top 100 women-led startups in India. This recognition comes as part of Power 100: Women in Innovation, Compendium Launch by CII in partnership with PwC
- I was selected in the Top 50 Changemakers for the Durgaprenuer 2023 at City Square Newtown Kolkata.
- I was selected by CII to exhibit as a woman entrepreneur at the G20 Ministerial Summit on Women Empowerment (#MCWE) held in Gandhinagar, Gujarat.
- I secured the place in Top 500 start-ups recognized by Innopreneurs Start-up contest Season 09, Fostering Global Entrepreneurship Tribe.
- My Startup Story was featured in Agriculture Today - A National Agriculture Magazine and published in Agricultural Engineering Today, Volume 47 (2), 2023: 76 -77.
- My Start up story was featured by Viral Indian Diary and Vygr Media.
- Verified Market Research has mentioned ekrishikendra.com in list of Top key players of Agricultural Input Market in its World Market Research Report.
- Agriculture & Food E-Newsletter has awarded the Innovative Article Award for my article titled "EKrishi Kendra: A Innovative Frontier for Making Digital Indian Agriculture"



## Navigating the Zigzag Path: Neera's Journey from Conventional Constraints to Corporate Challenges



### Ms. Neera Saggi

Retired IAS, ex-President Bombay Chamber of Commerce and Industry

Contradictions are the essence of life, and we try to reconcile them all our lives. Growing in the sixties, early in my childhood I recognised that to be a girl is to be always controlled, not only in your behaviour, but also in your thoughts, your ideas. The domination is physical by a few, but culturally by all.

The question I repeatedly asked myself was whether I would be an actor or mere spectator in this unflinchingly unaccommodating journey of life. The overwhelming forces around women are often extremely pervasive and need to be handled strategically to ensure that these do not scuttle your aspirations but give wings to your dreams.

Some of my earliest recollections are of the India Pakistan war of 1965. With my mother and sister, I was nestled in a small idyllic hamlet of Yol, while my father, an Indian army infantry officer was at the border, in the thick of shelling and bombing with armoured tanks moving all around. I was surrounded by young wives, each dreading the daily messenger who brought only information of death and

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The domination is physical by a few, but culturally by all.  
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casualties. The burden of children was ominous, and these young mothers lived daily between fear and hope, news of death and no news at all. Almost all of them were housewives with no independent income of their own, their insecurities were palpably evident. Seeing their dilemma, I was determined to become self reliant and carve a future of self-sufficiency.

Gradually I cultivated focus, determination and persistence, similar to what my mother started displaying. Constantly conscious that her husband was in a profession where uncertainty of war, and untimely death always loomed, she started preparing herself for eventualities. Sparsely educated, much of her efforts were now towards educating herself. She finally opened her own school, earning much more than her husband ever did. I often refer to a quote “Freedom is never really won, you win it in every generation”.

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While ambitions loomed large in me, it was also obvious that horizon was limited, options few, and not many opportunities available in a nascent economy. Only a handful of professions were considered suitable for girls from middle class families, and these were hard to attain. The choices further narrowed down for an arts student, adding one more layer of complexity to uncertainty. Besides a “suitable match” and marriage were an omnipotent threat, and time available to achieve something was limited before one was married off. Parents under societal pressure were unrelenting on this aspect.

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The pressure to prove in a man's world and to raise a family places you with unending regularity, into unexpected situations.  
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With such duality of circumstances there could be no certainty of what and how much one would be able to achieve. With enhancing ambitions, associated insecurities and pressures also multiplied as any misstep could close all doors except that of marriage. I wish I had understood then what Richard Feynman said: “You have no responsibility to live up to what other people think you ought to accomplish.

In such circumstances, the person who stood out for me, was my father. An erudite man, he provided guidance, and valiantly grappled conventional pressures to provide me various opportunities. He encouraged me to dream and meticulously prepared me for the competitive services.

Now I realise his expectations from his daughter became for me, both an encouragement and a challenge. Even after I was married, he pursued me continuously to appear for the exams and pressed me to do so even when I was pregnant. Most around me considered it a pipe dream and often it was difficult not to be deterred as I heard various snide remarks.

Entering the UPSC examination hall, in a full-blown state of pregnancy is one of the most piquant situations I still recollect. My daughter was born twenty days after my last written exam and at that time all that I prayed for was to be able to take all the exams and complete them!

Getting through the IAS changed a lot for me and around me, and I learnt that the beginning is with a dream, supported by persistence, focus and hard work. As Belinda Gates states so aptly:

“A woman with a voice is by definition a strong woman, but the search to find that voice can be remarkably difficult”.

Nothing succeeds like success. Once you are in a position of authority, and established many things fall in place. Sometimes I try to understand if this is so because people perceive you differently, or because you evolve into a more settled and secure person. Perhaps it is a combination of both.

Next steps were more certain, easier to navigate, under less challenging and in fact more facilitative circumstances. This is only a comparative statement- the pressure to prove in a man's world and to raise a family places you with unending regularity, into unexpected situations. It takes years not to be a “man in a man's world” or to go above the expected norms of perfect mother and wife. Regrettably we have maligned the feminine and venerated masculinity, and I learnt that one sign of success is to accept your feminine sensibilities and vulnerabilities and use them as strengths.

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Fortunately, my earlier postings were in rural areas and in districts of West Bengal where the mother Goddess is revered, factors which ensured a smoother acceptance.

Till today I am grateful for the path earlier generation of women had paved for us, leaving a more facilitative scenario from what they faced and aptly navigated. One can never underestimate the support of this cohort; it is invaluable psychologically and emotionally, and also a powerhouse for solid advice and professional support. Recently while receiving the Lifetime Achievement award from in the shipping industry, I dedicated it to the various women I had the privilege to share my professional journey with.

Risk taking became inherent. I mistakenly thought not being a breadwinner, I could take more chances than others could. Today, this is not an attitude I would most recommend. Yet it taught me two important lessons in life- one that some amount of risk is essential to grow and

second the ability to bounce back needs to be cultivated continuously and arduously. One is not always successful and rarely can map the road forward. Setbacks and pitfalls are inevitable. It is essential to be able to identify alternatives, demonstrate an emotional resilience, and move on even you have to change your direction, or sing a different tune.

To continue, support of those in your immediate cohort is essential. While progressing in your career bonds that you build within your family is often what sustains you. It can be as simple as a reliable domestic help, a family member that recognises your ambitions and supports it, a husband that accommodates. To women looking for a marriage partner my advice is to choose one who understands your aspirations and ambitions and is ready to go that extra inch.

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Moving out of the service was not easy as it connotes the invaluable diversity of experience, independence, responsibility, and relationships that are constant source of strength. Regret did surface, especially as one often met with remarks like “how could you leave the IAS”. However, regret was gradually replaced by nostalgia as I tried to establish myself in the corporate world.

One cannot undermine the world beyond the government even though it is more unstructured and uncertain, opportunities often dependant on people rather than systems.

Navigating this diffused world can be difficult, and I can empathise with the young women professionals in today’s corporate world. Such a scenario can also create an inertia and moving across different assignments, directions, fields or location can be daunting; the ability to assert, demand and aspire gets subdued. However, in

professions today without change growth is often not feasible.

It is amazing to see many women today handle effectively, both domesticity and challenging professional assignments. They also try to have ‘me time’ and grow on a personal level. It is not an easy situation and finding a right mix is a constant endeavour.

I can confess that I achieved much more once my two daughters had left home for higher studies. Till then it was often an effort to juggle things, a tiring balancing circus. Though personally for me it was nirvana once my daughters grew up. Less of multi tasking and more concentrated effort in my work became an easier possibility. Personally, I believe multi tasking is an unnecessary burden expected of women.

My experiences belong to a different generation, and each of us has an individual path to carve and learn something along our journey. I will venture to share what worked for me. I have never called myself a feminist but always lived like one. As a woman I have given myself respect and ability to dream and pursue my personal goals and ambitions.

You might have to take a zig zag path but never leave the path; your pace may slow down at times but continue plodding is essential. Establish a strong support system within your family and outside as it is more arduous to travel any path alone.

Take your chances, as stagnation is a killer. If you grow personally and build your resilience much of outside will be easier to handle. Don’t wait for it all; just add joy with small things, as without joy and personal happiness life can be onerous. And most of all have confidence.

I love these lines from an Instagram post:

*“And just like the moon*

*You shall go through phases of light And dark*

*And though you may not always appear with the same brightness*

*You are always always whole.”*



## Innovation and Grit: Charting the Uncharted Territories of Entrepreneurship



**Ms. Neha Malviya Kulkarni**

Chief Growth Officer, IGZ Solutions Pvt. Ltd.

### Introduction:

Neha Malviya Kulkarni is the Founding Member and Chief Growth Officer at IGZ Solutions Pvt. Ltd. and boasts of an incredible experience and achievements in the financial services industry where to her credit she is behind the setting up of numerous investment funds across diverse jurisdictions not restricted only to India but also Mauritius, Cayman Islands, Singapore VCC, Bermuda, GIFT City AIF, Domestic AIFs etc. hence playing an important role in the growing investments fund industry globally.

Her expertise and knowledge in structuring investment vehicles has garnered attention where she has been recognized in leading national financial newspapers such as The Economic Times, Business Standard, Financial Express, HT Mint, and Forbes India Magazine. These Publications have featured her insights and contributions to the financial services Industry on numerous occasions.

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I firmly believe hard work beats talent when talent stops working hard.  
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### Early days:

Hailing from Bhopal, Madhya Pradesh, in a middle-class family, my journey toward success commenced with an emphasis on education. Schooled in Hindi Medium, I later pursued higher studies in Pune, culminating in an MBA degree. Raised in a supportive family, my parents played a pivotal role in instilling confidence, teaching that hard work and sincerity paved the path to success.

I owe my success and growth entirely to my parents. The unwavering support of my loving family, particularly my parents, propelled me forward, fostering a belief that with relentless effort and sincerity, any goal could be achieved.

In the pursuit of knowledge, I excelled in academics, securing top ranks throughout my educational journey. The love for studies continued even after my son was born as I recently completed my LLB, with aspirations to pursue a Ph.D.

I firmly believe hard work beats talent when talent stops working hard. There is simply no substitute for hardwork. In today's fast-paced and ever-evolving world, consistency and adaptability are paramount, emphasizing the necessity of continuous self-improvement through unlearning and relearning.

We also need to constantly keep upskilling ourselves to keep pace with the ever-evolving world around us. I believe we are all a product of what we do over and over again.

### The First Professional Milestone:

My professional odyssey commenced with an incredible opportunity at BSE Ltd. (formerly Bombay Stock Exchange Ltd.), secured through campus recruitment.

where I fell in love with the capital market.

I was working in the Inspection department wherein I conducted audits at BSE broker offices, ensuring adherence to SEBI regulations. BSE proved to be a cornerstone of my career which spans over 16 years. In BSE I learned all the nuances of the secondary market. I remember vividly attending office at BSE the very next day of 26/11 shoot out incident in Mumbai. The connections forged and friendships made at BSE underscored the importance of genuine relationships in our superficial world.

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I recognize the increased resilience and fortitude demanded of women as they navigate various responsibilities, juggling both professional and domestic duties.  
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Transitioning to a leadership role as the Head of Compliance and Legal at a prominent Retail Broking house at the age of 26 was a testament to my early professional ascent. Guided by mentors and supported by colleagues, I managed seven departments within an organization of over 1000 employees. Subsequently, my journey continued at Edelweiss Financial Services, where I contributed to the Group Compliance Team, gaining invaluable experience in the sprawling operations of the company.

### Shattering Glass Ceilings:

As a woman in the corporate realm, I never encountered a glass ceiling. It is important that we put our thoughts across without the fear of being judged. I have always ensured that I speak my mind fearlessly.

Nevertheless, I recognize the increased resilience and fortitude demanded of women as they navigate various responsibilities, juggling both professional and domestic duties. Gratefully, a robust support system consisting of mentors, parents, in-laws, and my husband facilitated the seamless juggling of diverse roles.

A source of immense pride is my nine-year-old son, a budding science enthusiast who recently clinched a gold medal in an International Science Olympiad.

### Entrepreneurial Ventures and Global Engagements:

Post-Edelweiss, my trajectory led me to serve as the Advisory Practice lead for an international company, where I assumed the role of Executive Director on the Board at the age of 33. This position broadened my exposure to international compliances and adept handling of legal negotiations with foreign law firms.

The entrepreneurial bug bit me during this period, leading me to become a founding member of an IT company, IGZ Solutions, where I now serve as the Chief Growth Officer. The Company offers multiple software products which are developed in-house. Spearheading new areas of growth, fortifying alliances, and enhancing marketing efforts, I successfully cultivated strategic partnerships, expanding the company's market presence.

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The entrepreneurial journey demands creativity, strategic thinking, and a relentless commitment to turning dreams into reality.  
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While this fresh role has presented challenges distinct from my previous career experiences, it is equally invigorating to witness the success of the products under my purview. The entrepreneurial journey demands creativity, strategic thinking, and a relentless commitment to turning dreams into reality.

A line that always motivates me is, 'The only way to do great work is to love what you do,' by Steve Jobs.

### National Recognition and Philanthropy:

In 2024, I was honored with the National Award of 40 under 40 Alternative Investment Professionals in India,



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Without purpose, the journey becomes mundane and uninteresting. Progressing towards your goal each day, regardless of the step's magnitude, ensures success.  
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A line that always motivates me is, 'The only way to do great work is to love what you do,' by Steve Jobs.  
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alongside some really big names from the industry a testament to my dedication and accomplishments.

Beyond the boardroom, my commitment to social causes manifested through a decade-long association with Kalar Samaj Initiatives ranging from facilitating marriages for economically disadvantaged individuals to supporting children's education and organizing blood donation camps.

### **Beyond the Boardroom: Pursuits and Achievements:**

Beyond the rigors of a demanding career, I find solace in sports, excelling in badminton and swimming. However, my true passion lies in the world of literature, where I immerse myself in both fiction and non-fiction genres. Accomplishing success in organizational-level badminton competitions adds another layer to my multifaceted journey.

### **Aspiration for the Future:**

My ultimate career goal extends beyond personal success. I aspire to contribute actively to democratizing knowledge-sharing within the intricacies of the capital market. Navigating the regulated landscape, my aim is to make knowledge inclusive and accessible, fostering collective growth and advancement.

### **Inspiration from Within:**

A significant influence in my life has been my mother, a true role model whose resilience and positive attitude shaped my character. Her teachings on courage and unwavering dedication resonate in my professional endeavors. Trusting my instincts has proven instrumental in making sound career decisions; the heart often perceives truths that the eyes may overlook.

### **Career Advice:**

I would offer a piece of advice to aspiring individuals to discover a meaningful purpose in their life. Without purpose, the journey becomes mundane and uninteresting. Progressing towards your goal each day, regardless of the step's magnitude, ensures success.

"For I dipped into the future, far as human eye could see, saw the vision of the world, and all the wonder that would be." - Alfred Lord Tennyson.



## Sevarat's tech-enabled elderly healthcare is just the beginning of Rohini's journey



### Ms. Rohini Gonsalves

Founder & Managing Director,  
Sevarat Healthcare and Nursing Pvt. Ltd

Growing up in a quaint village in Belagavi (Belgaum), Karnataka, I was this starry-eyed girl brimming with dreams of one day making a life in a big city, being rich, travelling the world, returning home with goodies and making my clan proud of me. Raised as a tom boy with two older brothers, my dad who was a veterinarian and my mum who was a schoolteacher ensured that we believed in our dreams and pursued them passionately. I grew up dreaming of making a career in the field of advertising and marketing. I was fortunate to pursue a specialization in advertising as a part of my BCom and eventually completed post-graduation in advertising, sales management and sales promotion. Little did I know that life would direct me in a rather different direction when I found success in the telecom industry.

As an early incumbent in the then rising telecom industry, I had the opportunity to indulge in various facets of business development, product development, lifecycle management, sales, operations and relationship management. Rising through sheer hard work and

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"Age considers; youth ventures."  
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that sorted life for completely  
unchartered pursuits.

dedication I scaled through corporate hierarchy to head national operations. Starting with Orange (now Vodafone) to Indiagames to Reuters Market Light to Symbiotic and a few others in between, the organizations I worked for gave me the exposure and moulded me to be who I am today.

Like Rabindranath Tagore said, "Age considers; youth ventures." One fine day, I ventured out of that comfort of a sorted life, a well-paying job, associates and friends... a settled way of life for completely unchartered pursuits. In fact, I am not sure if I even knew what I wanted to do when I took a sabbatical from my work in 2013. And the dreamer in me brought me to my dreamland Goa. I came here to start a venture of my own back when start-ups were not the order of the day. Though I was rather certain that it'd be in the areas of my expertise like marketing, consulting, event management or corporate training, I was just not sure. I needed to live in Goa and get the sense of the opportunities there. And while I was seeking opportunities in the crevices of my daily life in Goa, destiny threw open a wide door in the form of adversity.

During 2013-14, my mother who was then residing in Bengaluru (Bangalore), Karnataka took ill, and her illness went misdiagnosed for several months. This led to countless hospital visits, hospitalizations and endless medication. It was a difficult time for my brother's family to manage and since I was the only one who was flexible to be with her, I made the most of it. After several such bouts of hospital stays, I was left wondering how we would have managed had I continued to be in my corporate assignment given that all of us had very demanding careers. My inquisitiveness got the better of me and I began my quest for a solution.

Finding none adequate, I took matters in my own hands and started working on creating the solution. After several months, I had the blueprint of how an app would be a one stop shop for everything the elderly needed. But the more I looked at the problem, the more I realized that the solution was not an app, the problem was deeper. I observed and delved into it completely and snap!!! I knew it...

The problem had the solution embedded in itself and it was not encrypted, it was plain and simple. The problem of providing reliable and professional healthcare for the elderly needed me to do exactly that. Then, my focus shifted from developing the app to building a team of individuals with the right attitude, training them and delivering services that would solve the problems faced by the elderly. This gave birth to Sevarat Healthcare and Nursing Pvt Ltd which goes by the brand name Sevarat. It was established as a proprietorship on 15th October 2015 and incorporated as a Pvt Ltd Company on 7th September 2017.

Sevarat means 'being in service' and symbolizes both our intention and the nature of our business. Sevarat functions as a platform to identify, train and groom budding healthcare professionals who do not have access to promising career avenues; and place them as home healthcare workers at the residences of ailing and bedridden elderly who need assistance; observation and care – both medical and general.

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Sevarat means 'being  
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nature of our business.  
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To the customer, it is a one stop shop to meet every single need an elderly person may experience. Our services include Diagnostics, Outdoor Assistance, Home Care, Home Nursing, Palliative Care, Physiotherapy, Counseling, Medical equipment & supplies and Emergency Assistance.

To our employees and associates, Sevarat provides access to inculcate, develop and hone their skills and knowledge in a remunerative, safe and friendly environment. They make a living while making a difference to the people we serve.

Traditionally, personal care services are either provided by the individual professionals or an agency which functions as an aggregator of such professionals. Their degree of efficiency and ethical orientation is dubious

and unreliable. Sevarat employs the human resources it deploys. Every single person deployed by Sevarat, has been carefully identified for this role and his/her conduct is regulated by the Sevarat Code of Conduct. Our vigorous training program inculcates the values of the organization in their minds from the first day. Thus, our services are reliable and the behavior of our resources well controlled.

The Sevarat style of management with well tested Standard Operating Procedures (SOPs) and thorough training to follow the SOPs has given us an edge over our competition. Using technology as an enabler has improved the quality and consistency of our Service Delivery Levels.

The platform we have created in-house has compiled the (human) experiences we have had into algorithms to allocate resources and manage the customer experience. It manages everything right from seeking resumes to recruitment, on-boarding, training, performance management and exits on the human resources side to acquisition/registration of new customers, life cycle management, allocation of appropriate resources/staff, billing, collections, and refunds to completions on the customer side. Besides this, the system is a source of data for management decision making.

At Sevarat, although technology remains core to our business, given the nature of our business, our customer interaction is managed by humans. Thus, retaining human empathy is very necessary to comfort our customers. This perfect blend of technology with a human touch makes our business exciting and innovative.

Since its inception, Sevarat has had a two-pronged approach in contributing to society. Firstly, as a matter of serving the most vulnerable section of our society- the senior citizens. And secondly, as an enabler of financial independence and growth to the youth who have limited career options due to lack of education and access to safe jobs.

Through these years, we have established Sevarat as a highly desired place of employment and continue to hire candidates from the remote and tribal regions in various states. Our job does not end with recruitment. We have





At Sevarat, we have earned a reputation built on consistently delivering timely, reliable, and professional services to meet every single need of the elderly at home.

ongoing programs to train and up-skill the staff to enable them to grow in their roles at work and help them in financial management and even entrepreneurship. There is an immeasurable ripple effect of our sustained efforts to educate our employees to save and invest their money apart from caring for their other family members. On one hand, their younger siblings are thus enabled to complete their education and procure jobs, while on the other hand, their own savings help them go back and set up small businesses to contribute to their own villages. We have touched countless lives through the opportunities we continue to provide our employees who come from rural and tribal areas of various states.

During the month of May 2022, we initiated a statewide project in Goa called 'Wah! Zindagi'. This project's sole objective was to create fun opportunities for senior citizens, who were confined to their homes since the onslaught of Covid 19. 10 different locations were identified, and elders were invited to participate in day long activities, games, and entertainment. The experience left the seniors feeling that someone truly cares for them. They felt free, independent, and confident. They had childlike joy in just one day of engagement.

After the success of 'Wah! Zindagi', we embarked on our next ambitious project to create a World Record with senior citizens. 'Time Of Your Life' was a project wherein we activated senior citizens cells across the state and prepared them to perform a Goan Folk Dance. On the occasion of World Senior Citizens Day – 21st August 2022 we created a WORLD RECORD – for the largest gathering of senior citizens performing a Goan Folk Dance.

These activities were undoubtedly remarkable and left us with a great sense of fulfillment, but given our limited resources, we were unable to sustain these financially. Several organizations and individuals agreed to lend a helping hand. However, the fact that we were functioning as an enterprise and not an NGO with any tax benefits became an impediment.

Little has been done and much is left to do. The only way forward was to create an NGO. So, we registered as the trust- Sevarat Foundation to help us gather the resources we need to support our activities for the upliftment of the elderly. Since then, we have conducted several activities aimed at purely celebrating the elderly and creating opportunities for them to have a fun filled life.

At Sevarat, we have earned a reputation built on consistently delivering timely, reliable, and professional services to meet every single need of the elderly at home. We do ordinary tasks with extraordinary love. Goa is a retirees' paradise having one of the largest populations of senior citizens in India today. And now, we are poised to take our start-up sprouted and raised in Goa out to the world. After almost a decade, it feels like my journey as an entrepreneur and with Sevarat has only just begun. The cause is calling, and my spirit won't let me rest because "... I have promises to keep, And miles to go before I sleep; And miles to go before I sleep." - Robert Frost

## Through the Lens and Field: A Tale of Filmmaking, Polo, and Empowerment



### Ms. Roopa Barua

Producer & Director,  
Kahini Media

As a 13-year-old Assamese girl, if I were to encounter my current self, I wouldn't believe what I saw. I grew up in the quaint tea town of Jorhat, Assam. Life then was one big jolly and laidback merry-go-round. But amidst all the fun, play and family, there was a sense of responsibility for our homeland that was instilled in us. And boy, those feelings have indeed stayed on.

Today, I wear many hats — that of a filmmaker, writer, polo promoter, mother, daughter, but most importantly, a self-empowered woman. If you look around, the world is full of beautiful stories. You can aspire and inspire and live a meaningful life (by which I mean, be happy).

Very early in my life, I discovered my love for the cinematic medium. I seek to create nuanced cinema that goes beyond geography or human boundaries. Three of my films, "Daughters of the Polo God," "Sisters of the Trees," and "Riders of the Mist," have all gone on to win rare reviews and multiple awards internationally in New York, London, Houston, Vancouver and in India. My films have

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If you look around, the world is full of beautiful stories. You can aspire and inspire and live a meaningful life.  
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been shown in over 20 international film festivals and TV broadcasts. Themes of roots, belonging, alienation and the human spirit find constant space in my works. My newer works and endeavors are at the crossroads of rural futures and a racing human civilization. When not ideating on films or the visual medium, I am working with women polo players to strengthen their sisterhood and carry the game forward.

My film "Daughters of the Polo God" (2019) takes one to the emerald state of Manipur — the birthplace of modern polo. The men have played for hundreds of years. Now it's the turn for the young maidens to charge forward. A young polo sisterhood is developing in Manipur that plows on in spite of adversity and political turmoil. They are intensely connected to their sacred Manipuri pony and play an international tournament every year. This film is a tribute to these polo players and the modern Manipuri women.

"Sisters of the Trees" (2018) is a documentary, co-produced by me along with the Argentinian trio producers — Victoria Chales, Directors Camila Menéndez and Lucas Peñafort about a village called Piplantri in Rajasthan, where the people celebrate the birth of a girl child in the family by planting 111 trees on the village's grazing commons. This initiative began in 2005 and has already turned Piplantri into an oasis. Where there was only mining waste, lack of water and violence against women — today there is greenery, drinking water, literacy and ample employment opportunities for the locals.

"Riders of the Mist" is an independently funded documentary about my personal journey as I revisit a century-old bareback pony racing tradition in the state of Assam. The ponies are free-grazing and live in the riverine islands

of the Brahmaputra Valley. They come and participate in the annual racing event of a colonial era planters club in Jorhat, Assam. This documentary is a portrayal of the races as they unfold, the jockeys and their lives and these ponies that become part of the tradition every year. The heavy mist that hovers over Jorhat during this time of the year is a fitting backdrop to this quirky phenomenon that has a fleeting presence for a few days every year and is gone almost as soon as it arrives.

In a world that is increasingly made smaller by globalisation, time and space have moved to a new level of intimacy and homogeneity. In the midst of this, are the people that were actually from the same land, with a deeply shared sense of space and time, that have now been thrust into strange lands and strange customs. This is the beginning of a diaspora. The diaspora is probably an important, if not the most important element of 21st-century demographics. Within it are feelings and yearnings for homeland, alienation, suffering, nostalgia, and of course the happy situation of an immigrant's dream. Project Desh is a platform for dialogue of the Assamese diaspora, a cross-geographical exchange of ideas. We start this journey with five 'slice of life' films in contemporary Assam, with five budding directors. The five short films that kick off Project Desh are Bheku Bhaona by Sagar Saurav, Rong by Ajit Giri, Chaatak By Srishti Shreyam, Modaar by Amrita Goswami, Red +Yellow = by Snehankar. A slice of life presentation, these films question the Assamese conscience.

Apart from filmmaking, my interest lies in promoting women's polo in India.

I became a stakeholder at Huntre Equine in 2016 — an outfit at the crossroads of sports and culture coming together to help develop segments of society. Based out of Manipur, I along with the other stakeholders helped initiate international women's polo in Manipur and Polo Yatra — the women's Polo initiative in Jaipur and Imphal, along with the Manipur Statehood Day Women's Polo Tournament. This carried through from 2016 up until the last tournament before Covid in 2020. As part of the team, I was responsible for bringing in women's teams from the USA (USPA), UK (Hurlingham), Canada, Argentina, Egypt, Australia, Kenya, and India (IPA). Polo Yatra grew to be played in Jaipur, Hyderabad, and Mumbai, and the main tournament would be played in Imphal, Manipur. The Bombay Stock Exchange Cup was introduced as the winner's trophy, and an international women's polo coaching camp focused on rural and women's empowerment was conducted. Incredible India

came on board. Those were heady times. Unfortunately, the pandemic stopped the game for two years. Now the ongoing turmoil in the state of Manipur has delayed activity there.

At present, I liaise with the Jaipur Riding and Polo Club under the leadership of the legendary Arjuna Award-winning polo player Colonel Garcha to help set up their women's tournaments. We completed one full tournament successfully last year with three international teams and one national team. We are looking forward to a solid calendar for 2024. Women's polo is still in its infancy in India. I am glad I have been able to be part of it at this stage where it needs the most nurture and care.

Presently, I am taking my new film LADAKH 470 across the festival circuit. This film is about a 5-time Guinness World record runner Sufiya Sufi Khan who undertakes a high-altitude run from the Siachen War Memorial to the Kargil

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My journey makes me believe  
that passion and perseverance  
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change.  
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War Memorial, spanning 470 kilometers in seven days. This challenging trek across perilous terrain pays tribute to the Indian Army during Kargil Vijay Diwas 2022. The film is already garnering good attention, and we hope it will leave a mark on people's minds.

As I continue to pursue my passion for filmmaking and promoting polo, I am reminded every day of the power of storytelling and the resilience of the human spirit. Whether capturing the unheard stories of Manipuri polo players or empowering women, my journey makes me believe that passion and perseverance can break barriers and inspire change. So, every time I initiate a step further, I do so with a heart full of gratitude and a spirit fueled by the boundless possibilities that lie ahead.

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## From Legal Legacy to Empowering Women: A Journey of Purpose and Impact



**Ms. Rupali Gujrathi  
Sharma**

Founder & Editor, Women Icons Of India

I was born in the sacred city of Nashik, raised in a culturally rich environment, and come from a lineage of distinguished legal practitioners, where the legacy of success and proficiency in the legal realm runs deep within my family. My upbringing in a family of accomplished legal professionals provided me with a unique perspective on the Indian legal system. From an early age, I absorbed the principles of justice, integrity, and the importance of distinguishing right from wrong.

Surrounded by discussions on legal matters and witnessing firsthand the impact of legal decisions on people's lives, I learned to appreciate the trustworthiness of the legal system and the significance of upholding moral values. This early exposure not only shaped my understanding of law but also instilled in me a deep sense of responsibility and a commitment to fairness and equity in all aspects of life.

My upbringing was infused with the values of compassion, integrity, and the importance of community. From my earliest days, I was surrounded by a constellation of

“From my earliest days, I was surrounded by a constellation of formidable women whose achievements and strength served as a guiding light in my upbringing. Growing up amidst their wisdom and tenacity, I absorbed the essence of empowerment and understood the transformative power of female leadership.”

formidable women whose achievements and strength served as a guiding light in my upbringing. Growing up amidst their wisdom and tenacity, I absorbed the essence of empowerment and understood the transformative power of female leadership.

Blessed with the freedom of self-expression nurtured within my family, during my childhood, I embarked on a journey to pursue my passion for dancing, embracing the vibrant tapestry of Indian classical dance, Bharatanatyam. Fuelled by the boundless support of my loved ones, I pursued professional training, immersing myself in its rich tradition and timeless grace. With each rhythmic step and emotive gesture, I found liberation and fulfillment, embodying the essence of self-expression through the mesmerizing language of dance. In the embrace of Bharatanatyam, I discovered a profound connection to my cultural heritage and a means to express the depths of emotion and storytelling.

### Education and Background:

In my upbringing, education stood as the cornerstone of our family values, revered above all else. From the earliest days of my schooling, the significance of learning was ingrained within me, echoed by the unwavering belief of my family that education is paramount. With each passing year, the pursuit of knowledge was not

merely encouraged but celebrated, shaping my worldview and instilling a profound respect for the transformative power of education. Rooted in this ethos, I journeyed through my academic endeavors with a sense of purpose, propelled by the understanding that learning is not just a privilege but a fundamental right and the key to unlocking boundless opportunities.

I pursued my Bachelor of Social Laws and Bachelor of Legal Legislation (BSL LLB) degree from Pune University, where I honed my legal acumen and developed a keen understanding of social justice issues.

Currently, as the founder & editor of a digital magazine platform based on the concept of women empowerment, I hold a deep interest in Mass Media & Journalism. Eager to deepen my expertise in women's legal rights, I am currently pursuing advanced studies in this field, driven by a passion to champion the legal rights of women in India. I am dedicated to consistently upgrading my knowledge and skills through continuous education and personal development initiatives.

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### **Journey:**

Upon completing my legal studies, I ventured into the corporate and banking sector, where I swiftly ascended to leadership roles, distinguished by my performance and dedication. While my tenure in these industries was marked by professional success, I harbored a profound belief that I possessed the capacity to effect meaningful change and contribute significantly to the betterment of society. It was this innate sense of purpose that fueled my relentless pursuit of excellence and inspired me to continually strive for more. Despite my achievements in the corporate realm, I felt a deep-seated responsibility to leverage my skills and expertise in the service of the greater good.

Through my experiences in the corporate and banking sectors, I gained invaluable insights into the complexities of organizations. These experiences served to deepen

my understanding of the systemic challenges faced by society and reinforced my conviction that I could make a tangible difference through purposeful action. Guided by my legal background and fueled by my passion for social justice, I embarked on a quest to harness my talents and resources towards effecting positive change on a larger scale.

### **Beauty Brand:**

Owning the beauty nail brand "Nails International," which transcends conventional standards to embody a philosophy of self-expression and liberation, my journey is marked by encounters with women from different cities of India. It has unveiled a poignant truth: women, regardless of their backgrounds, upbringing, or education, often find themselves relegated to the sidelines, their dreams deferred by societal expectations, self-doubt, and apprehension.

Through my brand, I aspire to ignite a revolution of confidence and authenticity, empowering women to reclaim their narratives and pursue their aspirations unapologetically. For me, beauty is a conduit for empowerment, a tool for self-affirmation that transcends the superficial to unlock the inner strength of every woman.

My vision extends far beyond the confines of my beauty brand; it encompasses a fervent commitment to elevating the status of women in society and catalyzing their participation in the development and progress of our nation. Through my beauty brand and advocacy work, I believe I am igniting a movement that has the power to reshape the fabric of society and usher in a new era of empowerment, equality, and opportunity for all.

### **Mentor/Judge at Mrs India 2022:**

My role as a mentor on the panel for Mrs India Inc. is characterized by unwavering dedication to nurturing the personal and professional growth of contestants. With my extensive experience in various fields, including law, media, and entrepreneurship, I like to bring a wealth of knowledge and insight into any project that I work on. My approach is holistic, focusing not only on preparing contestants for the competition but also on empowering them to embrace their individuality and shine brightly on stage. It takes time to understand each contestant's strengths, challenges, and aspirations, providing personalized guidance and support tailored to their needs.

My mentorship style is marked by compassion, encouragement, and authenticity, creating a supportive environment where contestants feel valued, heard, and empowered to overcome obstacles and reach their full potential. My role as a mentor extends beyond the confines of the competition, as I continue to inspire and uplift contestants long after the final curtain falls.

### Founding Women Icons of India:

Fuelled by my vision to create a more equitable and inclusive society, I founded "Women Icons of India" a platform dedicated to celebrating the achievements and resilience of women across the nation. It is a platform where women from diverse backgrounds come together to share their journey, stories, challenges, achievements and to collaborate and uplift one another.

Beyond its role as a platform, Women Icons of India has also spearheaded notable initiatives like advocating "Vocal for Local" to boost indigenous products. Through our prestigious awards program, we aim to honour women achievers who have made significant contributions to their respective fields and inspire others with their exemplary leadership, innovation, and resilience.

We also organize various initiatives to support and empower women achievers, including mentorship programs, networking events, and skill-building workshops. These aim to provide women with the resources, guidance, and opportunities they need to thrive professionally and personally, fostering a supportive ecosystem for women's empowerment and advancement.

My vision for uplifting and promoting women-led 'Made in India' brands extends beyond national borders, as I plan to expand the reach of women-owned businesses through international trade and provide them with opportunities to showcase their ventures on an international stage.

Ultimately, Women Icons of India seeks to inspire a new generation of women leaders who will continue to push boundaries, break barriers, and shape a brighter future for all.

### Empowering Women Entrepreneurs:

Women entrepreneurs play a crucial role in driving innovation, economic growth, and social change. However, they often face unique challenges and barriers

I firmly hold the belief that our journey is a perpetual quest for knowledge and growth.

on their entrepreneurial journey which include but are not limited to access to funds, markets and opportunities, legal and regulatory support and access to training. Providing comprehensive support across these aspects can empower women entrepreneurs to overcome barriers, unleash their potential, and achieve success in business. By investing in women entrepreneurs and creating an enabling environment that addresses their unique needs and challenges, we can unlock their entrepreneurial talent and drive economic growth, innovation, and social change.

I firmly hold the belief that our journey is a perpetual quest for knowledge and growth. Change, like the ebb and flow of the tide, is an immutable force that shapes our existence. It is through our ability to adapt and evolve in the face of this constant flux that we truly thrive.

Every twist and turn, every triumph and setback, serves as a lesson waiting to be learned, a chance to broaden our horizons and deepen our understanding of the world. With an unwavering commitment to embracing change, I approach each day with an open heart and a receptive mind, ready to glean wisdom from every experience. For it is in this continuous cycle of learning and adaptation that we unlock the full potential of our journey through life.

Embrace your uniqueness, cherish your dreams, and let your voice resonate with the melody of change. Remember, your journey is not just your own; it is a beacon of hope for generations yet to come.

Together, let us rewrite the narrative of womanhood, breaking free from stereotypes and embracing our true essence. Let us walk hand in hand, supporting, uplifting, and empowering one another. For in our unity lies our strength, and in our diversity lies our beauty. So, rise, shine, and illuminate the world with your brilliance, for you are the heartbeat of our nation, the guardians of our future.

## Entrepreneurial odyssey with heartfelt navigation: Saloni's story of developing chavanprash for livestock animals



### Ms. Saloni Godbole Tewari

Founder, CEO, Director,  
Occamy Bioscience Private Limited

#### Childhood | Upbringing

I was born in the second-largest industrial township called Kirloskarwadi, developed around the Kirloskar Ltd factory premises in Sangli, Maharashtra. My parents were working professionals in Mumbai, and therefore, I was brought up in Navi Mumbai - the extension of Mumbai, which was an upcoming residential settlement with planning, wider roads, and lots of garden spaces that middle-class families could afford in those times.

Due to the nature of work, we couldn't go for holidays anywhere. For the sake of utilizing the summer vacations, we were sent to Kirloskarwadi where grandparents stayed, and cousins would accompany us. To ensure we had grounding, our summer holidays were full of village-linked activities - helping grandma clean the premises with handwoven brooms made from coconut leaves, painting old furniture, learning basic life hacks, and being in tune with nature, trees, and a wholesome environment.

“My brother and I had exposure to a mix of rural life as well as the most advanced countries in the world, preparing us for all opportunities that may come in life.”

Afternoons were spent making handicrafts, paintings, or engaging in best-of-waste activities using materials lying around. Evenings were rushing to the platform with grandpa to watch the train pass by and hear the industrial alarms. We did some international tourism, exposing us to international standards. I used to wonder why we don't get quality products in India at affordable costs like in the UK. I stored dried leaves and flowers from my village in a notebook and made cards out of them. In London, I saw similar items being sold for 5-10 pounds as pressed flowers.

Thanks to my parents, my brother and I had exposure to rural life as well as the most advanced countries in the world, giving us a mix of both and preparing us for all opportunities that may come in life. Until the 10th grade, I wanted to make a career in handicrafts, painting/fine arts, knowing the potential just pressed flowers had. I had learned almost every form of painting, origami, and also did exhibitions, thanks to my parents who gave me exposure to the best artists and tools, realizing how passionate I was.

#### Turning point | Decisions | Clarity

Until the 10th grade, I was hell-bent on being an artist, but one fine day as I was to choose my subjects for higher school, I realized I can't paint for others or paint on demand. It was quite a mood-centric activity, and my mother rightly guided me to take it up as a hobby and do something else as a career. She insisted that hobbies often help in stress relief as you grow up, and everyone should have one.

The only subject I liked after drawing was Biology, and I

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As we got deeper knowledge of the dairy industry, the fluctuating market that it is, we became ready in the real sense to run the enterprise.  
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decided to take it up for majors in high school. I finished my school, and now it was time for graduation. Biotechnology-led careers were making a wave, and I was excited about it too.

While finalizing a course, my father said, "I had a friend in my college days, and she is a professor of biology somewhere. Why don't you talk to her once, and she might give you direction?" I agreed, and he took me to the college where his friend taught. This friend of my papa asked a few questions and suggested I take up microbiology rather than biotechnology as the core subject based on my inclination. Microbiology was a BSc degree while Biotechnology was an engineering course - both had their own merits and demerits, but as a youth, it was about flexing too! This friend of my dad's told me that her college is good - may not have the vibe of an engineering one, but the department is really good, and you'll get the best teachers.

I was somehow convinced and spent 5 years in college, completing a master's in microbiology too. These were definitely the best times where I wasn't an average student like in school but a topper because I had got the subjects of interest and something I really liked studying. Dad's school friend was my mentor throughout and one of the inspiring people in my life.

Post-masters, I planned to go overseas as research in Microbiology didn't seem to have much scope in India. To be eligible to get admitted, I needed some hardcore research experience and fortunately got into Advanced Centre for Treatment, Research, and Education in Cancer ACTREC (Tata Memorial) as a research trainee and got almost 2 years of research hands-on and parallelly applied for all entrance exams for PhD applications in the US and Germany. The training assured me a scholarship in one of the esteemed universities in Germany, and I started working on documentations and writing the

Statement of Purpose.

Asked Papa to just check my letters, and he pointed out that my statement of purpose resonated more with an entrepreneurial mindset than an academic researcher. This was just a passing comment he made, but it kept bothering me for some days.

During the same time, on many occasions, I felt like quitting research and rather starting something of my own. I thought I'll finish my PhD and then come back to India and start a venture. A well-wisher who happened to be from a venture capital background suggested that I should right away get into the market and learn the game while PhDs can be hired later, even if I wasn't one. The market know-how was more important than just the subject matter expertise for an entrepreneur. He also triggered me by asking what was the purpose of going for a PhD - was it the title, the passion to earn a doctorate, or something else. I introspected and thought of starting something on my own but I knew I lacked the knowledge or expertise and needed someone.

While I was hustling to make a decision, I got the opportunity to become a Heartfulness meditation trainer - introduced to me in college - all thanks to my dad's friend and my mentor! Heartfulness is an institute that offers meditation and tools for wellness based on the heart and promotes a heartfelt lifestyle absolutely free of cost to seekers around the world.

So in this turning point in life where I had an important decision to make - of switching career gears, of letting go off a PhD Scholarship and gathering courage to do something of which I had no clarity - no direction or no experience of - there's only one thing that helped apart from the support from parents - Heartfulness!



## Entrepreneurial Adventure | Pandemic

From the ACTREC Alumni, came across a senior scientist whose ideas aligned with my vision of starting a microbiology-based product manufacturing enterprise and who had the expertise and experience I lacked. So, we joined hands and registered our company - Occamy Bioscience Private Limited in August 2018 without any information on what a Pvt Limited is/ its perks or liabilities, etc. We just did it under the influence of the venture capital guy I mentioned before and on a personal front - totally being naive about everything around - just going with the flow.

As we did not have any technology or product of our own, to begin with, we decided to buy licenses from government institutes for products they might have developed and manufacture them at affordable costs in large scale for the benefit of society. We began our search and visited top bioscience institutes in India and shortlisted some kit-based products/ technologies that could be bought. The venture capital-linked guy was to fund us as an investor, and finance wasn't much of an issue according to my limited knowledge.

While we were almost finalizing one of the technologies shortlisted and began its technology transfer from the institute, a BIG fish in the market just bought it from the institute for double the price, and we were hopeless. Other products were still in the concept stage, and as a whole, it would have taken 2-3 years for the technology transfers. The Big fish just didn't want to let the affordable technology be out in the market, or else their high-paying products that offer the same benefit would have not been sold! The venture capital guy backed out as there was nothing we had in our hands, and his priorities were different.

My co-founder and I were stranded and clueless about raising funds or arranging for finance for any of our endeavours. The co-founder suggested we enter into the animal husbandry industry because he had some experience in it, informed us that this sector has minimal regulations in our country, and more importantly, has huge microbiology applications, especially the animal nutrition sector. I thought I am a novice and I should just listen to him and agree because we needed to start something as the company was already registered, and compliances had begun. Pets' nutrition was input cost-intensive, and therefore we thought of livestock/cattle.

Mumbai has a huge dairy sector in the heart of the city with 50,000 plus animals and several dairy farmers

I realized why it's important to cherish, nourish, and empower women and especially women entrepreneurs for such struggles they go through without complaining.

located within a few kilometers. We thought this is an ideal market and catering to their needs would help us earn enough to use the profits for future research or buying licenses that we always had in mind.

During 2019, we designed some feed formulations based on our microbiology expertise that would enhance milk productivity of cattle in Mumbai while reducing input costs to make the dairy business sustainable in an urban setup. We used some third-party mixers and pelleting machines to make feed formulations at a small scale and try their impact on animal milk productivity. We got some positive remarks from farmers and trials and decided to go for a bank funding to set up a manufacturing unit and make feed products at scale as raw in the manufacturing segment, the higher the quantity, the lower the making cost. By January 2020, we were fortunate that SBI sanctioned us a loan for Rs.41 Lakhs, and we were ready to launch ourselves in March. Machinery was installed, and raw material stock was ready, people were trained, and the pandemic hit the world on 22nd March 2020.

Residing in Mumbai came with the worst restrictions, and for 3 months, we couldn't access the factory. The raw material stock had expired, and there was a direct loss of around Rs.20 Lakh. We gathered courage and managed to get passes for travel and decided to rise above.

To our shock, the dairy market in Mumbai, on which we completely relied, was terribly hit. Offices, train pantries, restaurants were all clients of the dairy farmers, and as these businesses shut, there was no buyer for milk. One can't stop the animal from milking, and dairy farmers faced losses every day - so much so that no other expense was feasible for them, and that meant our doors were closed. While we tried our best to overcome the situation, the second wave of the pandemic hit harder.

But this time we introspected and decided to pivot. I realized that our customer may not be interested in just affordable nutrition. There has to be something unique that we offer for him to buy us. My team and I could think of making a feed that reduces input cost but also provides all limiting nutrition to the cattle, ensuring increased per animal productivity and improved quality.

The typical cattle feed design would have not been the ideal product, and hence we decided to enter the feed concentrates/ feed additive category. This had two reasons: the Supplement category is high value low volume, and also, it's irrespective of what feed brand a farmer relies on; the supplement is independently considered. So, we utilized the second wave pause to rework on product range, and fortunately, we got a dairy nutrition consultant with expertise in the Mumbai region.

Our team happened to design an innovative product, and there were no competitors. The consumers asked for free trials to trust the new company and product, and every dairy farmer believed in his own testing. Considering it's the normal lend, we kept on offering trials. While this was taking time, we thought of exploring the nearby markets, Raigad and outlining districts from our manufacturing and failed. Purely because these areas do not have dairy animals on a scale, and the product was of no use.

The Mumbai dairy farmers also never really paid us, but all appreciated the results. They were impacted hugely in the pandemic financially, and their animals were losing health due to nutritional dearth- so the product impact was amazing, but none of them paid. Another difficulty that we faced was my co-founder used to manufacture the product, and I was looking into customer interaction. So, the dairy farmers in Mumbai belonging to a certain sect did not prefer speaking to women and avoided talking to me. They considered me naïve and too young to guide them about new products or what would work for their animals.

I tried making use of social media platforms to advertise about the product targeted to farmers, and we started getting orders online. We used these use cases to understand product response from dairy farmers pan India and realized that our market is bigger than just Mumbai. We were purely a product-making company, so never thought of marketing and distribution in the right manner. We rather started looking for distribution partners and fortunately got one company from Hyderabad interested around October 2021.

They tried our products, gave some preliminary paid orders, requested some branding changes, and we readily agreed as it was our first bulk client. As the two companies started building trust, the Hyderabad company envisaged a huge plan for us through their VLE Model of distribution. Around February 2022, they had cheated us, cleared our bills partly, and we parted ways on a bad note.

While I continued looking forward to opportunities, our financial health was going down the drain. The founders now had to put in personal funds for the company to survive. The startup ecosystem was being appreciated and talked about due to the rising number of unicorns, and the government was offering a lot of support.

In dire need of support around mid-2022, I applied to various Startup India workshops, seminars and kept on randomly clicking on every

opportunity. This fortunately landed us at a Startup Incubator program where we had to pitch and our idea/work got appreciated by the incubator authorities and we became a part of Atal Incubation Centre- Rambhau Mhalghi Prabodhini. We got mentorship, access to other startups and founders and the entire scope of what does a "startup" mean was understood. Till this juncture, we were just going with the flow- directionless and the incubator gave us a new beginning all together.

Life so far has been a rollercoaster with adrenaline gushing up, faith being challenged, but ultimately, if you are joyful and believe in yourself and the support systems, you'll enjoy the ride. I have been blessed to get the right people at the right time, and that is what keeps me going.



### New Beginnings | Womanhood

Post the incubator, we had an understanding of the business world and realised that we were not merely product developers. A clarity of what a startup is and how it's different from traditional business, what's a business model canvas, value proposition, branding, finance management - such topics completely transformed our approach, strategies, and gave us a direction and clarity to where we intend to be.

As we got deeper knowledge of the dairy industry, the fluctuating market that it is, we became ready in the real sense to run the enterprise. The product validation from farmers gave us the confidence to pursue working in this male-dominant sector. Dairy and animal husbandry is a domain with very few women.

While I had to transform myself with all the learning and unlearning to scale up my venture, I was entering my late 20s and the family decided to start discussions around marriage like typical Indian setups. I had agreed to it partially to avoid arguments and let my parents start the groom search.

Another reality check as a woman. 9/10 men didn't prefer me as I was an entrepreneur, and their families thought I wouldn't look after the household responsibilities or may not be able to manage work-life balance, and some also rejected because they feared paying off my loans if my business doesn't work. Oh yes, these were the educated, well-off families in Mumbai and around.

On the other hand, certain sects of our clients - dairy farmers belonging to another religion would avoid talking to me while I marketed the products to them. One, they didn't appreciate a younger woman giving them

knowledge and two, the mere fact that a woman should not be the front face. All these were really hampering my morale, and my self-doubt had poisoned.

My friends had already finished their PhDs by now and were planning for a post-doc while I was still figuring out things and sorting issues that cropped up at all levels. As I traveled across rural areas to run pilot trials with farmers on their dairy farms, there were no washrooms. I felt sorry for myself, especially when I had to travel during menstrual cycles, and petrol pump washrooms were the only rescue if at all!

I realized why it's important to cherish, nourish, and empower women and especially women entrepreneurs for such struggles they go through without complaining. All through the years, it's only my meditation practice that gave me the perseverance, patience, courage, and confidence to keep myself motivated and run the show.

Fortunately, I married a guy from the meditation group who not only accepted me and my passions, the startup endeavour but also enabled me to grow and outshine as a person, restoring my faith in men and letting me appreciate my womanhood. Life so far has been a rollercoaster with adrenaline gushing up, faith being challenged, but ultimately, if you are joyful and believe in yourself and the support systems, you'll enjoy the ride. I have been blessed to get the right people at the right time, and that is what keeps me going.

### ABOUT OCCAMY

Occamy Bioscience is a registered startup founded by scientists turned Entrepreneurs with an envisage to offer microbiology-based products that make lives easier and more efficient. The first range of products offered are innovative, first of a kind nutraceuticals for livestock animals (Cattle/goats) that improve the per animal productivity by 40%, reduce methane emissions, increase farmer income with 120% ROI and improve animal health and immunity thus promising a 4-dimensional approach.

Occamy has benefited 10,000+ dairy farmers and 20,000+ dairy animals in the last one year and is powered by Pusa ICAR IARI, AIC RMP, IRMA ISEED, IIT BHU and Social Alpha incubators and funded by Social Alpha, SBI and AIC RMP for scaleup. Occamy adheres to 9 of the 17 global sustainable goals and has been recognized by the Department of Dairy and Animal Husbandry for its contributions towards animal health and welfare.



## Shattering Limits: Sharda's Remarkable Journey to Success at Siddhantha Wealth Managers.



### Ms. Sharda Deepakraj Lala

Founder/Owner,  
Siddhantha Wealth Managers

#### My Childhood

At 12.10pm on Wednesday, 10th December, 1980 in the abode of Pasari Family in Akola, a girl was born almost 30 years after my two Buajis. The entire family was happy. My Bade Papa joyfully distributed sweets in the entire region stating in excitement that "Hamare Ghar main Laxmi Ayi Hai". I was named "Sharda" an acronym to my grandmother's name "Saraswati".

My initial schooling was in Vidyamandir till 4th Standard and from 5th Standard onwards in Swawlambi Vidyalaya in Akola. I did my Bachelors in Commerce (B.com) from Smt. Laxmibai Radhakisan Toshniwal (LRT) College of Commerce in Akola. After completing my graduation, I had inclination to study further and stand on my own. With this objective in mind, I convinced my family to go to Nagpur. I was the first girl in my family to achieve the feat of moving out of Akola to do something on her own.

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My vision is to become one of  
the Best Wealth Managers  
across the globe.  
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#### My Marriage

I am a Krishna Bhakt. I used to communicate with him from childhood addressing him as "Lala". One day, a phone call came from Mumbai for my marriage proposal. This call was from one Chartered Accountant named Deepakraj Lala. It was for first time in our family that a prospective husband had called up for a marriage proposal himself. He also came alone to see me at Akola in presence of more than 25 members of our joint family. It was very amusing indeed. Our Marriage was fixed very soon in two months.

On 10th May, 2006 my journey as a wife began. I became SHARDA DEEPAKRAJ LALA from SHARDA GOPAL PASARI post marriage. Incidentally, the name of building where I stayed with my Husband along with his parents was "Gokul" (birthplace of Krishna). My father-in-law's name was "Murari", similar to my father's name "Gopal".

#### My Married Life

I found my parents in my in-laws. My husband was the sole son to his parents. Stepping into a nuclear family from a joint family was a transformative experience. Further, I had to match with the fast-paced life in Mumbai compared to a bit laid back life in Akola. Since Deepak was born late to his parents, my Father-in-law's age was similar to that of my grandfather's. He used to call me as "Gudiya" and was very humorous and jovial by nature. My mother-in-law was a disciplinarian and at the same time very loving. I learnt lot of things from both of them.

#### Entrepreneurial Journey

My entrepreneurial journey commenced after my marriage. My husband, Deepakraj Lala, a practicing Chartered Accountant encouraged and guided me to

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it and bounce back.

become an IRDA and AMFI Certified Financial Advisor. I studied and gave my examinations first for IRDA (Insurance Regulatory and Development Authority of India) for doing Life Insurance, Health Insurance and General Insurance Business. Thereafter, I studied and gave examination for becoming Association of Mutual Funds in India (AMFI) certified Mutual Funds Distributor (MFD). I established my business by the name of "SIDDHANTHA WEALTH MANAGERS" on 10th October 2006.

### **My Association with Rotary Club of Mulund & Inner Wheel Club of Mulund**

Soon after my marriage, my husband joined Rotary Club of Mulund, and I joined Inner Wheel Club of Mulund. We made good friends, and they became a part of our family. I went on to become International Service Organizer (ISO) of our Inner Wheel Club of Mulund and won the Best ISO Silver Award for the District from our club. During my husband's Presidential Year in the Rotary Club of Mulund, we did several national and international projects which was a learning and enriching experience. We continue to serve the community through our association with both these service organisations.

### **Tragedies struck**

I lost my Father-in-law in 2010 and my Mother-in-law in 2014. The death of my in-laws created a vacuum in my life. It seemed that my husband and I were left alone in this world. Also, since we didn't have any child of our own till then, the sadness coupled with loneliness started creeping in. We started feeling helpless as all our efforts for conceiving child was not bearing any results.

### **Breakthrough**

During this period, we enrolled ourselves in Landmark Education. We did its Forum (Basic), Advanced & Self

Expression and Leadership (SELP) course and also attended some of its seminars. Doing this course transformed me as I moved on from the past and started looking towards future with a renewed vision. It helped both of us in our personal, professional and social life. Even the relationship between me and my husband improved a lot. With medical assistance, I was able to conceive.

### **Another tragedy, but averted**

But before the good news could sink in, I suddenly started bleeding and it seemed that we were again far off from the results. I prayed to Krishna with weeping heart and carried on with the routine work for next few days. Then, there was a call from the Doctor (under whose medical supervision, I was subject to) advising me to do the blood test for re-confirming the pregnancy. I did it and behold!! I was confirmed pregnant. Very soon I heard the first heartbeat of my child.

### **Becoming a mother**

The day a woman gives birth to child, a "Mother" is born!! The arrival of my son in 2017 was the most memorable and remarkable event of my life. His twinkling eyes and little feet made me feel at the top of this world. We named him "SIDDHANTHA".

Incidentally, it seemed like he had created the name of my business before his birth!! Post his birth, I focused completely on my motherhood and enjoyed looking after all his needs. My child and I were inseparable now. My entrepreneurship had thus taken a backseat. My husband was very supportive, and he looked after my venture during this period providing me with regular updates.

### **Stepping Up and making a Come Back**

Once, my child's formal schooling began, I started getting free time from morning to afternoon during the time he was in school. Then, my husband reminded and encouraged me to take back the reins of my venture. Despite the initial difficulty, I gradually started afresh with a new perspective. A lot of things had changed over the past 7 years. Social media and online presence had taken predominance with networking being the new mantra for growth. Keeping this in mind, I started posting on social media regularly. I created my website and mobile app for online transactions. Post this, I started getting featured in

News Media like Times of India, Hindustan Times, Business Standard, Mid-day etc which was followed by an interview with ABP live.

In 2023, I was awarded the 'Maharashtra Business Icon Award 2023'. I joined Business Networking Groups which boosted my confidence. I am enjoying the present phase of my life by putting in best of my efforts and taking a leap of faith to succeed. My vision is to become one of the Best Wealth Managers across the globe.

### Failures and Setback

Though intimidating initially, failure and setbacks are good teachers once you deep dive into it and bounce back. One needs to keep a positive mindset, full of hope, faith, and trust in this adversity. One should double up the efforts and actions to come out of it.

The lockdown during Covid in March 2020 was one such recent setback. We were having a difficult time in convincing our clients to continue with their investments. There were covid related illnesses amongst our clients with many of them succumbing to death.

But this challenging time also created awareness about health and life insurance and the necessity of proper investment amongst families which in turn increased their interest in financial planning.

Also, since physical movements were restricted during lockdown and social distancing was implemented, people were becoming keen to do the transactions online digitally. This again became a blessing in disguise.

### Challenges of Business

The biggest challenge for our business (or for that matter any business) is getting customers. Everyone complains of being short on money with everyone having loans to be repaid on EMIs. They say - "we are living on day-to-day basis. How can we afford to be insured or make

investments?". This is an ongoing problem which we try to deal with by educating the people about the necessity of financial planning and creating solutions for their financial prosperity.

We help them achieve their financial goals, aspirations, and desires. This moots them to do business with us. The foundation of our business is maintaining long term relationships. So, building trust is of utmost importance. Once this trust develops, our customers become part of our family.

### Being a Woman Entrepreneur

Being a Woman Entrepreneur, I also have some other dilemmas. As a woman, my first priority is my family, and nothing can come between us. With their unwavering support, I am able to manage my time effectively.

Nowadays due to online meetings and work-from-home culture, things have eased out to some extent. Though it is difficult to manage time, categorizing the tasks on the basis of priority helps me effectively manage my time.

### Passion for Reiki

In addition to planning of financial abundance for my clients, I am also passionate about creating spiritual abundance by practising and teaching Narayan Reiki and Karuna Reiki. I am very happy with the positive feedback I am getting for this noble work. The divine blessings I receive for this is beyond the material wealth.

### Life Mantras

I have three Guiding Mantras for Life: "Whatever happens, happens for good"; "Focus on the Process and not on the Outcome to get the better results"; and last but not the least - "Enjoy the Journey rather than worrying about the Destination".

I have three Guiding Mantras for Life: "Whatever happens, happens for good"; "Focus on the Process and not on the Outcome to get the better results"; and last but not the least - "Enjoy the Journey rather than worrying about the Destination".

## ‘Vygr’: Transforming Narratives to empower India's Future



### Ms. Sonam Bhagat

Founder-CEO, Vygr News & Media

**W**hat makes a Private Banker quit her game at the top and dive head-first into the uncharted Informational Media waters? Perhaps the sole dream of Building a Developed Nation

Life does not listen to your logic, I had heard somewhere. Pursuing an almost-dreamlike career with the opportunities and monetary gains both coming my way – increasingly, year-on-year, I tended to believe – this was it. Who quits this? Who leaves a life of comfort, respect, hard-earned honour, consistency, growth? And that too when the mid-life is about to strike.

I was 35 when I quit Anand Rathi Wealth at a position most would give an arm and a leg for. Why? One simple thought. Leaving behind a legacy that the world would remember. And what would that legacy be? That was a complicated thought.

India has been a developing country for too long. If the youth continue to leave the land for greener pastures, we will always remain a developing nation. No matter what our government would plan for them. No matter what

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And the word has truly become the representative of what Vygr stands for – The English word ‘Vigour’ which means Enthusiasm and Zest for life.  
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education and industry we bring to them. No matter what the traditional media is screaming to them. Because they aren't listening.

Don't they care? They do. But we are not communicating to them in the language they understand.

Vygr was conceptualized with the aim to be the start of the era of Informational New Media in India – A need to make the right noise in the overcrowded media space by keeping purpose, speed and credibility at the core of our content. **A need to provide a platform for India's Informational Creators to be validated and reached to audiences.** And the word has truly become the representative of what it stands for – The English word ‘Vigour’ which means Enthusiasm and Zest for life.

Infact, when the Government grant came through for me from the CMEGP scheme of the Maharashtra Government, it was a pleasant surprise. Surprise because, the government is known to be the toughest investor and pleasant because I felt validated. They proved that they were willing to back those who came with a formidable idea, a focused business plan and the correct credentials to carry it through. Gender, region, religion - Nothing matters.

And we did just that over the last 1.4 years. From a startup, Vygr is now a scaleup. A revenue generating News Media Platform that has made Informational content look as appealing and entertaining as fun content. And with every news piece, answer the question – ‘Whats in it for me’, for its audiences.

Knowledge is suddenly a fun routine with Vygr. The unit is live across 9 platforms - Owned Website, App, Social platforms including LinkedIn, Facebook, Twitter, Instagram, YouTube Channel, Podcast channel as well as a Quora handle. Today, Vygr publishes news across 6

different languages, 23 categories, 4 Branded segments, 4 content formats - Both generated in-house, on-ground as well as produced and uploaded by the hyperlocal informational content creators across India.

Nothing will work unless you do. There are days I am surprised at my own courage.

From a private banker for 13 years to the media over the last 4 years – it has been a journey, few can wrap their heads around. But entrepreneurship especially in an overcrowded space like this is not for the faint-hearted and I couldn't have done it without the staunch support of my team, Abhishake Das, Prashant Pandey, Shreya Suryawanshi, Gouri Joshi, Swati Badhan, Supreet Kaur – All seemingly normal people with a supernatural dream. Giving India the information it needs to become a superpower by 2035.

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I knew I could only understand  
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What started out as a mission to do something to change the informational landscape around me, has over the past 1 year turned into a purpose for so many others. And I firmly believe Vygr has been blessed in its journey of the last 1.4 years - The right people, the right attitude, the right exposures, the right opportunities, the right paths chosen versus many that came our way and most importantly, the right ethos that we framed as a team and that came in handy to solve 99% of the troubles that came our way. We rarely had trouble picking the path for us when we were faced with many crossroads.

Imagine a professional who could only speak in mutual funds and derivatives is now speaking content formats and reel lengths. Who would have thought?

I remember joining Anand Rathi as a Business Development executive in 2008 and then growing to the position of Associate Director, managing portfolios for HNI and UHNI clients. In 2020, at the peak of my Private

Banking career, I was managing almost Rs. 800 crores of investable assets in the firm.

Why you ask? Impact! Why not politics or social work – not for me. I knew I could only understand revenue. And hence an entrepreneurial stint, no matter how uphill the task – was the only way out.

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And what drives me, you ask?  
The progress of three key social  
tenets – Women, Youth,  
Entrepreneurs.  
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And what drives me, you ask? The progress of three key social tenets – Women, Youth, Entrepreneurs.

It has been my motto to see these key segments succeed – in the professional environment and even otherwise. I believe Indian women now have the access to education and employment opportunities which they must utilize to their fullest capacity, succeeding themselves as well as doing everything in their power to make their female counterparts succeed.

Similarly, I believe India's youth has everything at its disposal and are some of the sharpest minds on earth. It is time we stop the brain drain and we start using these minds for us, our own nation. And I believe India is an entrepreneurial nation – *dhandā* is all we understand. And for us to make it happen, we will do all kinds of *jugaad* and move mountains if we may.

Building the right ecosystem for this spirit of our nation is our duty as media. And I am looking to do it well, over the next couple of years, maybe decades hopefully. I would want to see the 10 Trillion dollar crown on our economy and it won't happen till we believe in it.

As India stands on the cusp of choosing its next government, the hope is the hyper-growth of the last few years continues and we as media, give out the support to the nation like it deserves. Here's to us becoming an inclusively developed nation we have always been meant to be.



# Gender-Smart Entrepreneurship: The Story of Unlock Impact



## Ms. Aditi Seshadri

Partner and Co-founder, Unlock Impact

I often call myself an ‘accidental entrepreneur’. When I began working 20+ years ago, entrepreneurship was not a catchphrase, let alone social entrepreneurship and the possibility of combining business and the power of doing good. Instead, I was always guided by ideals and a desire to address problems I wanted to help solve.

I realised early in my career that working purely for a paycheck or separating work from my values, was not how I would operate. And so, from a career in journalism to working as a marketing and communications professional to starting Unlock Impact, I was always driven by a purpose to address the larger problems in our world today.

### About Unlock Impact

I am the co-founder and partner of Unlock Impact, a social venture that helps catalyse sustainable solutions that deliver transformative change. We are a completely women-owned, women-led, gender-smart firm that works across South and Southeast Asia through business advisory, impact investing, and communications & marketing.

Unlock Impact operates through three verticals - Comms Ninja, Nūshu Network, and Villgro Philippines. Comms

“Women-led enterprises are known to create greater impact, be more community focused and work towards long-term sustainability and profitability with healthy outcomes.”

Ninja, Unlock Impact's flagship vertical, is a communication and marketing firm that helps growing organisations tell their impact story. Comms Ninja has been designed to keep women in the workforce by offering flexible, virtual work with purpose to people who seek it. Since 2018, it has delivered 13,000+ hours of communications and marketing support.

In 2020, we launched the Nūshu Network, a community that helps to unlock capital for women. By offering community, coaching, and capital, we empower every woman entrepreneur in Asia to succeed on her own terms. Our community comprises 500+ entrepreneurs who have benefited from over 2000 hours of online training, 1000+ hours of mentoring, 50+ community events, and more.

Our Villgro Philippines nurtures startups with innovative solutions addressing urgent social and climate issues. Through a hands-on, customised model of support, we have worked with 100+ startups who are creating scalable solutions in health, education, agriculture, affordable housing and gender, across Southeast Asia. Villgro Philippines' programs have won awards from UN Women Empowerment Principles in 2020 (Youth Gender Champion), and 2021 (SME Champion for Gender Responsive Marketplace).

### Why women matter?

People often ask me **why** I choose to do the work I do, and my response is **why not?**

It will take an estimated 135.6 years to close the gender gap at the current pace of progress. It is not just a goal but represents a deeply rooted value that recognises that all individuals, regardless of gender, should have equal rights, opportunities and access to resources. Our

company is not only owned by two women but we have also made the choice to build a team that is a majority of women.

**Comms Ninja** exclusively employs women in flexible virtual roles in order to bridge the gap for women in the workforce - since 2018, over 30 women have worked with us, 30% from small towns in India. And they all see a 40% growth in their fees over 2-3 years after they join us.

Despite the huge buzz around entrepreneurship and startups in India (and around the world), the access available to women has only changed marginally. There exists a USD 1.7 trillion financing gap worldwide, with 80% of women-owned businesses in need of credit being underserved.

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Globally, only 2% of venture capital funding goes to women-led enterprises. Men make up 91% of the venture capitalist industry's executive ranks. A combination of risk aversion among women entrepreneurs, gender bias in the larger ecosystem, and the lack of female representation among investors and financiers creates a vicious cycle that has been difficult to break.

We believe women-led businesses build for long-term change and are an integral part of the building equitable economies. At the Nūshu Network and Villgro Philippines we are committed to using finance as a tool to promote gender equality.

We apply a gender lens across all our activities, especially our investment process, bringing together gender-smart investors and partners who recognise that market systems benefit men and women differently, especially those at the margins.

We prioritize gender equity not just as a charitable endeavor but also because it makes great business sense. Women-led enterprises are known to create greater impact, be more community focused and work

towards long-term sustainability and profitability with healthy outcomes. The amazing team of women I work with is one of the smartest, most efficient, and empathetic groups I have had the pleasure of working with, and I love going to work with them every day.

### The founder's journey

I grew up in a family of white-collar professionals, so the world of business was completely new to me. And I didn't do an MBA or its equivalent, so I never really trained for this; I learned everything about entrepreneurship on the job and by reading, observing and learning from others. I've had the advantages of a good education, important opportunities and a supportive personal environment, which has allowed me the freedom to make my own choices, even if they are foolish and risky.

Many days I go to sleep at night not knowing what tomorrow will bring but I am now used to it and part of me even enjoys not having all the answers. If you are someone who needs to have everything neatly in place or need to know exactly how things will pan out, then entrepreneurship is probably not for you.

Starting and running a business means being able to handle failure because despite what you see in the news about unicorns and IPOs, most startups don't make it past year 5. We are in year 6, and one of the main reasons this journey has been possible is because of my cofounder and friend, Ms. Priya Thachadi.

We don't live in the same country and, sometimes, we don't meet for many months but knowing that there is someone who is going through the same thing makes the hard days more bearable and having someone to share everything with makes the good days more fun.

As our company has grown, we have been able to share not just our passion but also our challenges with other like-minded people on our team. And while I am supposedly the boss to them, I end up learning so much from them.

When someone asks me if I would recommend entrepreneurship to others, I will say: No way! Are you crazy? Do anything but this!

But ask me if I can imagine doing anything else, the answer is probably: No way! I can't do anything else.



## Catalyst of Change- Amruta's inspiring journey in Sustainable Development



### Ms. Amruta Kshemkalyani

Founder and Managing Director,  
AK Sustainability Advisory and  
Sustainability Tribe

For the past 18 years, I have been based in Dubai, my "karma-bhumi," though I'm deeply rooted in the soils of Nashik in Maharashtra, where I was born and raised. I was blessed with a simple and close-to-nature upbringing. Some of my profound childhood memories include outdoor exploration with my parents, gardening, hiking, story time with my grandmother, and being inspired by real heroes I found in books. Thanks to my parents, I learned early on that valuing people, culture, and nature and helping others can be a way of life.

When I decided to pursue Mechanical engineering, it was a very unusual choice of professional education for girls back then. My mother gave me a condition that she would support me entirely if I made a career in the field instead of trying to escape mid-way. And I accepted the challenge. My journey as a female mechanical engineer wasn't easy, from the classroom to the industry. Especially back then, if you wanted to stand up for yourself, get heard by others, and achieve something in a male-dominated world, you were in for many struggles. Sometimes, your professors, classmates, and later peers, managers would doubt your physical and mental

At times, it used to be so lonely with no mentor or even friends and family not able to understand your struggle, and all you can count on is the strength and the fire inside you to keep going and keep faith in the good side of the people around you.

capabilities, fail to look at your dedication and sincerity in the job at hand, or consider you an unnecessary hassle just because of their prejudice about your gender. Your real battle is against the limited mindsets, not against the people.

This was one of my greatest lessons in my early engineering years. I worked in purely engineering companies in India and UAE, where I was the first woman in the company's history. There were no female toilets, and I had to find ways to meet my basic needs. At times, it used to be so lonely with no mentor or even friends and family not able to understand your struggle, and all you can count on is the strength and the fire inside you to keep going and keep faith in the good side of the people around you.

So, when I entered the sustainable development and green buildings sector 16 years back as one of the first certified professionals- LEED AP, partnering and collaborating, having agency, and exerting influence became my usual working process. These essential skill sets helped me become a sustainability change-maker in my sphere of influence.

Drake and Scull, the Middle East's largest MEP contractor at the time, hired me as a sustainability consultant in 2009 only because it was a project requirement. The management and HR department knew nothing about sustainability and were not entirely convinced. I didn't just write my own job profile and give training to management and project teams instead, I successfully

engaged every department, completed the necessary work, and delivered the organization's first green building project, the Rosewood Hotel in Abu Dhabi. Additionally, I initiated corporate sustainability procedures for future projects and started a new department. I knew that I had a golden opportunity to do pioneering work. So, I took responsibility and went beyond my job profile to ensure sustainability practices were correctly embedded so that this organization kept contributing to sustainable development. Throughout my career, I delivered around 25 green building and sustainable masterplan projects, including universities, residential complexes, high-rise

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Very early in my career, I realized the resistance to change I faced on the job was deeply rooted in a lack of awareness.  
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office towers, large communities, mosques, and the recently opened Hindu Temple in Abu Dhabi. Each project and each organization I worked with was an avenue to build system thinking, change mindsets, and create more significant impacts.

Very early in my career, I realized that the resistance to change I faced on the job was deeply rooted in a lack of awareness. So, I founded a social enterprise, Sustainability Tribe, which has been educating civil societies about climate change and what they can do about it. In the last 15 years, I was able to inspire climate action at many different levels in society as the Sustainability Tribe opened doors for me to directly connect with communities around the world digitally.

The Sustainability Tribe has mobilized 600,000+ individuals to create a demand for a new green economy through our influence in industry and civil society. We have been greening the community through our strategic climate education initiatives and programs. We have built a sustainability culture and brought societal behavioral change by making our community climate literate, bridging green skills gaps, and empowering human capital by mentoring professionals, youth, and entrepreneurs who contribute to the green economy. Our eco-aware community in turn creates demand for a green economy through a climate-aware workforce,

ecopreneurs, and conscious consumers. Sustainability Tribe works as a think tank within the industry, advocating sustainability practices.

Our Sustainability Tribe was invited to host special sessions at the UN COP28 in the UAE just a few months back. Out of all the accolades, this one stands out the most. Our volunteers, partners, and experts played a crucial role in achieving remarkable success during our participation on this global platform. It provided us with the opportunity to showcase how communities can be activated to address the climate crisis.

On the professional front, four years ago, after working in the construction sector, I moved to the corporate sustainability sector and founded my management consulting firm, AK Sustainability Advisory. ESG is still an upcoming field where we need bold and systematic actions to change the usual business across industry sectors. This gave me another frontier to push for and utilize my unique skillsets and market position to accelerate the necessary change in the market. I now provide corporate sustainability expertise across industry sectors covering manufacturing, logistics, consumer goods, education, food and agriculture, tourism, and hospitality. Some of my major clients have been Reckitt, Stena Bulk, HSBC, Emirates Global Aluminum, Caterpillar, Transworld, Accor Hotels, Six Senses, etc.

With every new client, I learn something new. Assessing and auditing businesses for ESG, creating and executing sustainability strategies, building a sustainability culture within the organization, and managing stakeholders and their expectations are challenging for any business on the way to becoming more sustainable. And that's where I come into the picture.

I have addressed many international conferences, including EXPO 2020, India Global Forum, and World Future Energy Summit. Over the years, I have trained over 10,000 individuals through corporate capacity-building sessions or academic lectures at universities or schools. The groundwork I have done for years helps me bring a unique perspective to my audience, whether it is public awareness or an industry think tank session.

My success mantra is to keep learning, stay rooted in your authentic self, and don't stop until you have tried everything. Also, in this era of misinformation and disinformation, make yourself capable enough to find and recognize correct information, think for yourself, and act accordingly.

Most importantly, for fellow women, don't get affected by what others say. When I started, if I had considered the comments of friends and relatives who did not understand my vision for the Sustainability Tribe and felt that it was a useless pursuit, I couldn't have brought the change I was supposed to.

If I had been intimidated by a senior manager early in my career who said, "I have been working in the construction business before you were born, so don't tell me that I need to learn something new." I wouldn't have learned or delivered the work I was hired for.

We, women, are raised to draw energy from external validation, so it's necessary to know your self-worth, give yourself a pat on your shoulder, break barriers when needed, and be vocal about it. You never know your journey may inspire another woman. I had an Indian colleague on one of my projects, where he used to see my challenges closely and used to get angry from a fatherly instinct. He once said I will never let my daughter choose engineering as a profession if she has to go through all

The Sustainability Tribe has mobilized 600,000+ individuals to create a demand for a new green economy through our influence in industry and civil society.

that you are going through. And I used to tell him, I'm not going through this because I'm helpless; I chose this and am very proud of my work here. After years, I met him and heard him telling me proudly that his daughter had been admitted to civil engineering. I can not express the joy I felt after hearing it. One more woman breaking a barrier, going after her dreams.

These real-life examples of how my work empowers someone to choose the right path are most rewarding for me. Like bumping into someone from my tribe in public places; when they approach me, share with great pride what sustainability efforts they have made in their lives or careers. Because there is much work left to be done in decades to come, and we can tackle it only if we all work together. However, industry recognition is equally

important. Because I believe real activism is through actions within the system, not protesting outside.

My work has been featured in many regional and global media outlets, including BBC, Vietnam TV, Le Parisien, Dubai Eye, Virgin Radio, Vogue, Arab News, etc. I received recognition as UAE's top environmental thought leader.

My success mantra is to keep learning, stay rooted in your authentic self, and don't stop until you have tried everything.

HSBC included my profile in the "75 Faces of the UAE: Helping Nation's Growth and Rise" list, and early this year, Boston Consulting Group recognized me as one of the "60 visionary women in climate in the Middle East."

The partnerships and associations I have built with the public sector and international and intergovernmental organizations are some of my achievements, too. To name a few, IRENA (International Renewable Energy Agency), Energy Institute-UK, WWF, IUCN, and Ministry of Climate Change- UAE. I'm also engaged with organizations in advisory roles to propagate green growth in the market, including Advancing Net Zero Volunteering Industry Team, SME Climate Hub, CIBSE- UAE (Chartered Institute of Building Services Engineers), etc., and academic institutions like Cambridge Institute of Sustainability Leadership. I'm an official partner of the UNESCO Greening Education Partnership, where we are developing global standards for greening education.

As a sustainability pioneer in the market, I leverage my position to connect entities and people when I see the potential for collaborations. I have come to a realization that my ikigai, my purpose in life, is not just igniting mindset change and inspiring climate action but also bringing together the like-minded. Because when we are already reaching climate change tipping points and living with this social instability around the world, we cannot find solutions in silos; we need to join hands and work together to find solutions for a brighter tomorrow.

## From pursuing entrepreneurship excellence to creating livelihood for Goan women, Asha's illustrious journey continues



**Ms. Asha Arondekar**

Founder, Global To Local

**B**orn in the port town of Vasco Da Gama Goa, I am a true Goan in every way. Since my father was a doctor in Indian Navy, I schooled in Kendriya Vidyalaya and grew up in a disciplined environment with equal focus on education and extracurricular activities in which I excelled year after year.

During my childhood my father insisted on me being a doctor but as I grew, I was attracted by different professions. After my higher secondary I moved to Pune, the Oxford of East for graduation and masters in Pune University. During my college tenure 3 decades ago, by chance I attended a guest lecture by none other than Kiran Mujumdar Shaw who had just started Biocon Ltd. and was invited to talk on the challenges faced by a woman in business during those days. Sitting in the front row and listening to her in awe, something clicked within me and as a nineteen-year-old I decided to be an entrepreneur and choose the untrodden path. Nobody in generations in my family had ever been in business and hence when I called my father and told him, his only response was, pack your bags and come back to Goa, we shall get you married.

“We should never stop dreaming and pursuing our dreams because as they say the future belongs to those who believe in the beauty of their dreams.”

A rebel child, I decided to go ahead and pursue my dream. I was doing my masters in research by then in Biochemistry in Pune University. In our research project we used an instrument HPLC (High Pressure liquid Chromatography) to analyze our drug samples which had a consumable the HPLC column. These columns were imported from USA, UK, Sweden and Germany and came at a high price and absolutely no service. So if there was any error in the column we had to wait for a new replacement and several grant permits. These HPLC columns were imported by a few dealers across India and sold to the research institutes and pharmaceutical companies. During a canteen discussion one such time, I proposed a business idea to two of my best friends on campus, who were pursuing their MBA, to sell the HPLC columns to clients with a service back up.

A little market research and a few calls later, the 3 of us approached an HPLC column dealer in Mumbai on one Sunday expressing our interest to sell the column with a service back up. Seeing our young and enthusiastic faces, he very smartly offered to sell the columns in the rest of Maharashtra keeping Mumbai and Pune to himself. This did not deter us, and we jumped at the offer and that was the onset of my entrepreneurial journey. Once again when I announced this back home in Goa, my father refused to speak to me and in fact disowned me, which of course, was a temporary phase. We, however, went ahead and our first venture, Flexit Laboratories, was started in 1993 with a capital of 50k loaned by a partner's father and a 10x10 feet rented office space. Since I was the technical brain behind the venture I started travelling in the interiors of Maharashtra to Pharmaceutical and Chemical companies in places like Nasik, Aurangabad,

even Patalganga. We offered technical know-how and service with the product and the clients reciprocated and we started developing dedicated clients. In two years when we had set the business with a considerably decent client base, our dealer in Mumbai decided to withdraw our sub dealership and we were back to the ground level totally devastated.

A client, Wockhardt suggested we visit an upcoming analytical exhibition in Munich Germany to source similar products from the international market. Since I was the only one with a passport then I had no choice but to embark on my first ever international flight at the age of 21 alone. Three days in Munich meeting several manufacturers of HPLC columns from across the world, I came back successful with 3 exclusive distributorships for India from a Swedish, UK and a German company in my kitty. Coming back to Pune we hired a small team, and we were all out selling in the Indian market. After trading successfully for 2 years, I travelled to one of the parent companies in Sweden and proposed to set up a HPLC column manufacturing facility in Pune. Luck favored and they agreed, and we had our first manufacturing unit on the outskirts of Pune with our brand of Flexit HPLC columns in the Indian market, the first ever Indian brand. After 2 years we moved on to set up another manufacturing unit in the SEZ in Surat and this was a complete EOU and we were also now exporting. This just proves that we should never stop dreaming and pursuing our dreams because as they say the future belongs to those who believe in the beauty of their dreams.

Though the journey from scratch to a medium scale industry was a memorable one but my roots in Goa were calling. It was a super tough decision to sell my equity in Flexit Pune and return to Goa and enjoy marital bliss and my little daughter. But the hustler in me kept me restless and along with my husband I set up a Pharma Research laboratory in Verna Industrial Estate, Goa, hiring a team of scientists and taking up outsourced research projects from pharma companies across India.

Faith again had something else in waiting. With sheer luck, I moved from pharma to the Wellness field, bringing the leading beauty brand VLCC to Goa and setting up 2 franchisee centers in North and South Goa. My experience was both interesting and enriching, encouraging me to build my own wellness brand and Satva Salon & Spa. In over 10 years we had a dozen outlets and franchisees in Goa, Ahmedabad and Kolkata. During this period, I also joined the BNI networking group and was the first lady President of BNI Aparant Goa. Thus began my leadership journey as I then moved to social platforms. In my early years of growing my father taught me "The Art of Giving"

and working on women empowerment in Goa was my way to give back to the society. I encouraged rural women to make and sell products they were skilled at, but they expressed frustration about the absence of a marketplace in Panjim to sell their products.

When the pandemic struck in 2020 and my business outlets were shut down, I started receiving calls from numerous village women whose income sources had dwindled due to covid and needed money. I sprang into action, creating a platform through a physical Goan Supermarket, in the heart of Panjim city, thus creating the brand Global to Local. I strongly feel "our thoughts should be Global, but we must promote Local". This social entrepreneurship venture is now a renowned and well recognized Goan brand amongst tourists and locals for all authentic Goan food products and handicrafts. In just 3 years, this venture now supports over 100 women in Goa, individual and self-help groups to get financially independent thus "Supporting Livelihoods". We now also have an online selling platform and tie ups with delivery partners catering to the Indian market.

In my journey I continuously received felicitations, honor and awards however my achievement and contentment lie in founding and starting the "Orchid Awards for Women Achievers of Goa" in 2011 which completed 11 successful editions. Women of Goa from different backgrounds and categories eagerly await these awards year after year. Being on the board of various women forums has provided me the platform to work toward women empowerment along with like-minded empowered women.

A business visit with a BNI delegation to Zambia resulted in a serious collaboration and I am now the Consulting Director in a wellness company, Hodi Seeds Ltd. I am also a Director with the Aparant Food Ltd, a government entity in collaboration with the Rural Development Authority in Goa. Since mid-2023 I have taken up the role of the Chairperson of Women's Wing at Goa Chamber of Commerce & Industries(GCCI) wherein we are constantly conducting programs like skilling, mentoring, financial literacy, technology awareness to empower the youth and women of Goa.

Spirituality is my way of living and I truly believe in the Givers Gain philosophy. My journey of decades has not been easy, full of ups and downs yet fulfilling and exciting. Standing up for women has always been inbuilt in me and I strongly feel that 'Empowered Women Empower Women'.

■

## A young innovator - Making an impact on environment



### Ms. Kshemaahna Nagi

High School Senior, Researcher, Vidyashilp Academy

**“To see a World in a Grain of Sand  
And a Heaven in a Wild Flower”  
-William Blake, “Auguries of Innocence”**

Science instils the same wonder in me as William Blake experienced when writing his famous poem “Auguries of Innocence”.

From an early age my parents, especially my mother, emphasized the importance of individuality. She taught me to embrace the fact that I was a girl but cast away the stereotypes associated with my gender. When I started showing early signs of my passion for science and discovery as I took apart musical birthday candles and toys to see what was inside, she vehemently encouraged my curiosity.

She taught me about acids and bases by making a rainbow of solutions: from lemon juice to baking soda and showing me the colour changing pH indicator strips. She would spend days reading books herself to teach me and answer all my questions. My father would perform calculations very fast and encouraged me to do the same.

“ I realized that many children back home did not have the same facilities and I started a STEMInists Club to empower others around me with the same passion I witnessed abroad.

These early experiences helped inculcate a love for science and learning in me.

Pride in my heritage, scriptures and culture came from Bhakti Vriksha Classes from ISKCON, as my faith in Krishna and the Gita strengthened me.

As a child, I was excited about inventing to make a change and even came up with “Soul Changer Formula 816” that won the National Brightsparks Award. Tinkering with microphones, cooking maggi with parabolic reflector solar cookers and raising caterpillars on different (safe) concoctions to optimize their growth at Science City science camps as I grew enkindled my passion for learning outside textbooks and from real-life and people.

Being selected from millions of students across India to attend a Gifted Program at Yale University and a German language scholarship program in Goslar, Germany helped me collaborate with other bright minds across cultures. I learnt topics 4 years ahead of school be it calculus or genetics, being an eighth grader.

This was the time when I realized that many children back home did not have the same facilities and I started a STEMInists Club to empower others around me with the same passion I witnessed abroad. I used my research essay published by the American Society of Human Genetics as a tool to advocate the inclusion of diversity in genetic and genomic studies to make genetic screening more accurate. I used integration to understand the probability that objects entering our solar system would be artificial or extraterrestrial.

I learned to find my voice through art. I have lived and travelled to many different cities as a child. Observing different cultures, people and places refined my art. This keen observation and assimilation of cultures helped me



exhibit my work at 5 different exhibitions including the prestigious Academy of Fine Arts, Kolkata and the India Habitat Center, New Delhi. I also began to express myself through writing, and even became a published author with Scholastic at age 13.

Working as a planetary defense scientist in the International Asteroid Discovery Program (IADP) under NASA and IASC was an extremely significant experience that sparked my love for earth and planetary sciences.

I stayed up till 4 am scanning data sets I received from the PanStarrs Observatory along with my teammate, learning advanced research techniques such as astrometry and imbibing the resilience and patience to persevere despite red-herrings and dead-ends. Making a preliminary discovery of 2 asteroids was the culmination of a scientific and emotional rollercoaster.

I used the skills I gained to solve interesting research-based problems and win a gold medal in the International Astronomy and Astrophysics Competition. From calculating the time it would take a photon generated at a star's core to escape to its surface to analyzing the functions of payload instruments aboard Mars

Challenges around me turned me into an inventor.

rovers, every moment brought about new thrilling adventures and epiphanies.

My love for geology helped me represent India in the 16th International Earth Science Olympiad. This experience opened my eyes to a whole new spectrum of interdisciplinary research as I studied and modelled the complex earth system interactions of the PETM as an analogue for modern climate change.

Using Fourier's theorem, isotope geochemistry, power spectral analysis and understanding the complex ecosystem response to climate changes helped me gain confidence as a budding earth and planetary scientist. Winning 2 golds, 2 silvers and an outstanding mention for our country was encouragement to pursue my journey with my head held high.

Contemplating ideas with different minds helped me

understand how changing one's reference frame can make problems easier to solve. I have pursued science beyond the school curriculum being a part of the Indian Institute of Science Edge Advanced Study Circle where we discuss undergraduate topics: from the Taylor Series to Thevenin's theorem.

Seeing a scanning electron microscope at the Indian Institute of Science Education Research (IISER) Bhopal's selective research program led me to use SEM images and Energy Dispersive Spectroscopy for my research projects later that year. Being All-India Merit Rank 4 in the ICSE Board Examination, receiving a prize from the Chief Minister and having my name featured in the "Gems of Bengal" gave me the impetus to continue working hard and reaching for my dreams.

Challenges around me turned me into an inventor. To combat sound pollution that was preventing my beloved sparrows from laying eggs, I invented a low-cost sound

Pained by the deaths of unsuspecting individuals drinking water contaminated with lead, copper and cadmium, I invented a unique low cost adsorbent device.

analogue to an electrical fuse, that would trip if a certain decibel barrier was breached. I was elated when my device won the National ATL Tinkerpreneur Championship out of lakhs of projects.

Pained by the deaths of unsuspecting individuals drinking water contaminated with lead, copper and cadmium, I invented a unique low cost adsorbent device to be installed in stormwater drains to remove the heavy metals, a device that could bring relief to 9 million people across the world. I also invented an app to predict the lead, copper and cadmium levels in lakes without the cumbersome and expensive process of water sampling, all based on a mathematical algorithm I developed.

I was encouraged by the Union Minister of Earth Sciences, Shri Kiren Rijiju ji for my work. Currently, pilot testing of my device is underway near the Gantiganahalli lake, and I



hope it will make a significant financial saving for India. I am really passionate about making an impact on the environment and I was elated when I became the youngest to have my work published in the Consilience Journal.

Working with like-minded peers as a part of the Official Children and Youth Major Group (CYMG) to the United

Science does not care about anyone's gender. The only thing that matters is curiosity, passion, the scientific bent of mind and a spark to make use of knowledge for good and change the world for the better.

Nations to draft the resolution on the pollution, chemicals and waste cluster for the 6th United Nations Environment Assembly (UNEA 6) is a deeply rewarding experience. I am excited about representing India the second time this year and showcasing my innovations at the Regeneration International Science and Engineering Fair, Los Angeles, USA having won a Grand Award at the Initiative for Research and Innovation in STEM (IRIS) National Fair (1st nationally in the category of Earth and Environmental Sciences).

I hope to continue innovating to make a change in the world around me, especially the environment as I grow,

I hope to continue innovating to make a change in the world around me, especially the environment as I grow, learn and evolve, making my mark in the field of earth science.

learn and evolve, making my mark in the field of earth science. At almost every international or national science competition I have had a privilege to be a part of, I realized that young girls were very few. The gender ratio became even more skewed when one glimpsed the winners over the years. I have tried to change this by



Kshemaahna, encouraging more girls in STEM of Laxmi Bai Govt Girls School, Mohili Village MPS, Claylab and STEMInists Society

being involved in teaching underprivileged children in Claylab (a Teach for India initiative).

Science does not care about anyone's gender. The only thing that matters is curiosity, passion, the scientific bent of mind and a spark to make use of knowledge for good and change the world for the better.

I have been inspired and supported by many strong and successful stalwart women, be it my mother, my principal, my grandmother, my great-grandmother, my grand aunt or the Dean of NIAS, IISc. I hope that my story can inspire more young girls to break stereotypes, silos and the glass ceiling and foray into the magical world of STEM.

## Enterprise learnings: Through my daughter

### “Welcome to this beautiful world you are going to change it”



#### Ms. Rajashri Sai

Founder, Impactree Data technologies Private Limited

A few days ago, when Impactree was being felicitated on one of the National TV channels in New Delhi a reporter asked me- What was your dare to change moment, when your world pivoted?

After reflecting for a few minutes, I realised for me, my dare to change moment was the birth of my daughter. In October 2018 when my daughter was born, the first words I told her are “Welcome to this beautiful world, you are going to change it”.

In that moment, I decided I would dedicate my life to ensuring that this world would be a better place for her to thrive than what she was born into. Everything we do at Impactree since then, is to add value to organizations through their sustainability interventions with a mission to make the world a better place for her.

While this moment was a **key driver** in my life, my learnings have been a culmination of over 15 years of my journey in social impact and the development sector which consolidated in that one moment.

Till that one moment Impactree to me was a means to my

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My learnings have been a culmination of over 15 years of my journey in social impact and the development sector which consolidated in that one moment.  
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self-employment. Post that moment Impactree was also a child to me, a company in its own right which aims to soar and fly through a listing one day. An entity set to not only transform today but also many more years and futures to come.

But this vision came after years of trial & error and wrong turns. In the age of quick fix business, and learnings from some of the best entrepreneurs and mentors, I have realised that there is no short cut to building sustainable enterprises. They do take years and sometimes decades to scale.

Women are natural entrepreneurs, as we are predisposed to nurture and scale and have patience for the same. Through our work we have also realized that across India over 70% of women entrepreneurs have a social mission to their work. To women the 5 P's of sustainability People, Planet, Prosperity, Peace and partnerships comes naturally by design.

Tomorrow's enterprises will be built on these principles, and female entrepreneurs of the future must embrace their roots to grow stronger. Reflecting on the four key aspects, I would advise women entrepreneurs building for tomorrow to consider keeping social, cultural, and economic gains in mind. Achieving this balance is crucial. Therefore, based on my experience, here are the four things I believe my daughter and women entrepreneurs should keep in mind while building:

**Lesson 1 - Family and communities as an enabler - People will always tell you this is your biggest hurdle. Don't trust them they don't know otherwise.**

Entrepreneurs often hear warnings about the negative

impact of family, with many believing it leads to failure. However, my journey with Impactree proves otherwise. My family has been the very foundation of our success, not a hindrance. When I started off in my career, my thought was also the same. I thought my ability to deliver in my work should be the only standard to rate me and nothing else.

The first hint of skepticism came with wedding congratulations tinged with "You'll lose your professionalism." The same script played out during my pregnancy, with clients terminating contracts fearing I wouldn't meet expectations. Then the activist in me wanted to expose all of them on Social media, but one of my advisors Deepa Soman told me "Don't burn bridges you can't build later, there is no value to creating a child- If anything prove them wrong." And that's what I did. Early on, I realized family are not hurdles they can be powerful strengths you can rely on.

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I realized family weren't hurdles, but powerful allies. This meant relocating from Mumbai to Chennai to leverage my daughter's support network. Grandparents, nannies, aunts, uncles, and even household staff – all played a crucial role. Recognizing and cherishing their contributions is key. It's impossible to be where I am without them. True economic gains, I believe, stem from social strength. Family also taught me the power of trust and delegation. Whether raising a child or building a company, trusting and delegating is essential. Different perspectives enrich the journey. Setting the vision while empowering others to build can lead to extraordinary outcomes. My co-founders – my husband, brother, and friends – exemplify this. It is this ecosystem that helped us expand our offering from a services business to a product business. Today, products account for 20% of our revenue and we see it increasing to 45% by 2026. All this possible because my family stepped in at the right time to provide a support ecosystem.

## Lesson 2 - You can only connect the dots backwards – Take a leap of faith- Even if you crash let it be glorious

As cliched as it sounds, the only constant in life is change. In my story, my trajectory has changed every 5 years. Taking a leap of faith is what will differentiate you from others.

When I quit my legal career at a listed company in less than 11 months to embrace entrepreneurship, I had a vague plan of action. 12 years hence, I can't have ever imagined I would be running a technology company in sustainability. If you asked me then I would have said I would possibly have started and scaled a law practice. That is the best part of life, you don't know what is in store next. I believe that every peak will have a fall and every fall will lead to a better tomorrow. In my experience only when I fell hard every time, did I innovate something new.

In COVID -19 when the world was shut, was when our first data platform was born. Till then were merely service providers sending people to track data in the field. The idea of a platform came when we started our COVID relief operation, called the Hunger collective. A real time relief delivery platform which went on to service over 20 Lakh people across 10 states with food, medicines and basic needs. We supported the central and state governments organize thousands of migrants and moved 2 trains and providing relief in medical supplies across multiple states, all with less than a 4-member team and hundreds of volunteers.

This platform that we built was the basis for Prabhaav, our social impact platform today. The lessons learned from understanding communities and the social and cultural ties that bind them have guided us in incorporating features to assist last mile field implementers and block coordinators understand data beyond language, jargons and statistical terminology. Today, Prabhaav is the basis of Athri our sustainability and ESG improvement platform, while Hunger Collective is today Impactree Livelihoods Foundation an entity dedicated to the growth and expansion of rural women entrepreneurs across the country.

We have realized that keeping social at the heart of building products and services and not a by product has helped scale our solutions in an inclusive manner. When we designed Netri, our technology platform that has supported 100+ women entrepreneurs in rural India build and scale enterprises and realize over 4x returns in a single year. We came to realize that technology is

merely an enabler. All platforms function as enablers or accelerators when we construct products with the people they serve, their context, and values in mind. By doing so, we create products that strengthen human ties.

### Lesson 3 - Your self-respect reflects on your company

While our stories can inspire others, we fail to appreciate how much we need to inspire and focus on ourselves. We are as important as our families, our clients and the ecosystem we nurture and support. When we are unsure of ourselves then that reflects on your company as a promoter.

In the initial phase of scaling, people may attribute your success to luck. As entrepreneurs continue to scale, there's often a fear that luck played a significant role and may eventually run out. I experienced this apprehension in the initial years. This affected the way we would bid for contracts and negotiating terms with larger corporations. We found ourselves doing whatever it took to secure contracts. Companies knew that all they had to do was show the proverbial carrot of future business and I would unhesitatingly drop my prices. When those future gains don't come home, then we start to question our standing as an entrepreneur. Remember it's a cycle.

As much as you respect yourself others will respect you too. Today, at Impactree we work with our clients to understand the value we bring to the table. There is a cost to your time as promoter and there has to be a specific economic value assigned to it in the system. Everyone across the board and stakeholders must realise this value and buy into it. But first you need to believe in it.

Over the last 5 years, we have delivered over 40X return to our clients in terms of revenue growth or new fundraise. This is the critical metric that we use to push the ecosystem ahead. Continuous focus on self-respect will be the critical cog that will help us work with larger corporations on an equal footing.

### Lesson 4 - Numbers matter

Shashank Mani and Vanita Vishwanath two of my mentors always said "Men are more profit and loss people - women are the real balance sheet builders" And it's true. From the smallest grocery shop to the largest cosmetic company, women entrepreneurs in this country are natural asset creators. But it also requires you to develop and understanding of numbers. While the enterprise world has a space for unicorns, there is also space for paced growth. You need to choose which works

for you and build on it. In today's world it is easy to get overawed by lofty valuations. However, you need to understand that valuations do not run a company, cash flow does. If you want to be a successful entrepreneur, you need to be absolutely cutthroat on cash flows. I have learnt the hard way to look at cash flows and optimize my growth path.

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It is this single-minded obsession with cashflow that ensured that we were able to scale our business with a smaller fundraise and endure the funding winter. This optimization of cash flow will also ensure that you do not have to dilute significant equity in this growth journey. To everyone who has always asked me how many months of runway you have, I have survived over 2 years on a 1-month runway. Its tough but not impossible. For me, capital can increase or accelerate the growth but fundamentals on running a business will always be the business' own independent standing and its financials and their health which is my focus.

These 4 lessons are experiences that I have had that are beyond any lesson in a self-help book. These principles have helped me navigate from starting Impactree to scaling it where it was recognized as top 8 enterprises to go the world economic forum and was awarded in the presence of President of India.

If we are not building enterprises which can last beyond us for the next 100 years we are doing disservice to the multiple stakeholders and people who work for and believe in us.

I will need to nurture Impactree for her growth. I am merely the first person or a tool who sowed the seed. Over her lifetime, she will evolve into her own entity, with her own tribe, scripting a journey of lasting and resilient change. ■

## From humble beginnings to multifaceted success: A journey of resilience



### Ms. Romee Das

Founder & MD, We Handloom

In the humblest of beginnings, born into a struggling family with three siblings, I faced scarcity and adversity. Determined to make a difference, I started working early on as an Aganbadi didi, later venturing into door-to-door sales to support my family. Through sheer determination, I entered the world of acting, becoming a leading actress for five impactful years. In 2015, I embraced a new chapter, marrying Souradipti Das, a sweet and supportive partner who encouraged me to explore fashion design. In 2017, I added yet another identity to my journey – that of a fashion designer and a mother. Inspired by the Dongria tribe of Odisha, my first show showcased the rich culture of our region through a collection of shawls. Intrigued by the beauty of handloom, I delved deeper into the craft.

In 2020, I founded R Fashion House, a private limited with a mission that goes beyond fashion. It is a commitment to preserving our rich cultural heritage and empowering communities involved in handloom production, especially the women. As both a Bollywood actress and a social worker, I've been exposed to the stories of hardship faced by the wonderful people of Odisha. My journey has led me to work closely with social organizations, orphanages, and NGOs dedicated to the betterment of

socially backward communities in the region.

When I stepped into the world of fashion design, I discovered the mesmerizing handloom tradition of Odisha. The craftsmanship of Odia artisans captured my heart, and it became a source of inspiration for something truly special. I envisioned creating a space that not only showcased the beauty of traditional handloom but also became a catalyst for women's empowerment. Thus, "We Handloom" was born, a flagship brand of R Fashion House Pvt Ltd., with a focus on manufacturing modern and ethnic garments using Ikat fabric with a touch of Kantha Stitch.

Recognizing the limited availability of ready-to-wear handloom in the fashion industry, our mission is to make this traditional craft accessible to the middle-class family and to promote handloom in a way that resonates with the masses. By replacing polyester with cotton, we are not only embracing sustainable practices but also catering to the needs of a broader audience. Our handloom ready-to-wear collection is a testament to the fusion of tradition and modernity, offering pocket-friendly options without compromising on quality.

I am deeply committed to promoting the handloom industry of Odisha and empowering the women in our society. Through various skill-building initiatives and collaborations with local women's groups in the villages around Bhubaneswar, we are not just creating fashion; we are fostering a sense of independence and self-worth. Today, as a multifaceted individual, I continue to embrace the roles of an actress, fashion designer, and mother. My journey was not without its challenges, especially as a mother striving to balance personal and professional life. Yet, through resilience and determination, I have managed to overcome the hurdles and carve a unique path. My story is a testament to the strength found in facing challenges head-on and turning them into stepping stones toward success.

As we pave the way for a more sustainable and inclusive fashion future, we encourage everyone to join us in celebrating the beauty of handloom and making conscious choices that support both tradition and affordability. Every stitch in our garments tells a story of resilience, heritage, and empowerment. I invite you to be part of this journey, contributing to a positive impact one thread at a time.

■

## Empowering Women Entrepreneurs: The Vision of Sarrika Deshmukh



### Ms. Sarrika Deshmukh

Founder, Advita Global

In the world of entrepreneurship, women often face unique challenges arising from deep-rooted societal norms and gender biases. Overcoming these obstacles requires not just individual resilience but also the creation of supportive ecosystems that encourage and nurture the entrepreneurial spirit among women.

I, Sarika Deshmukh, a woman entrepreneur, have taken significant strides in this direction. Through my ventures, Jiza and Advita, I aim to carve out spaces where women can stand their ground, be independent, and live their dreams. Through my work I aim to exemplify the essence of women's empowerment and serve as a beacon of encouragement for women across the globe.

Jiza is a sanctuary for women entrepreneurs understanding the hurdles women face in the business world. I founded Jiza, a co-working space dedicated exclusively to budding women entrepreneurs. Jiza is not just a physical space, but a nurturing environment where women can thrive in their business ventures.

The co-working space addresses several barriers that women entrepreneurs often encounter, including the lack of access to resources, mentorship, and a supportive community. Jiza provides all the facilities required for the

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In the world of entrepreneurship, women often face unique challenges arising from deep-rooted societal norms and gender biases.  
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establishment and growth of a business. From licensing and accounting to business counseling, and mentorship, every aspect is designed to ease the entrepreneurial journey.

What sets Jiza apart is its commitment to fostering a positive and supportive environment. It's a place where collaboration is encouraged, and competition is healthy, ensuring that women can learn from each other and grow together. The importance of such a space in today's entrepreneurial landscape cannot be overstated.

By focusing solely on women entrepreneurs, Jiza helps to break down the societal norms that often discourage women from entering or succeeding in the business world. It empowers women to be independent and pursue their dreams with confidence, offering them the tools and support they need to succeed.

Advita on the other hand, in my vision, extends beyond providing a supportive co-working space. With Advita, I have embarked on a journey to empower women in the fabric industry. This venture is not just about dealing in fabric; it's about reviving, promoting, and sustaining traditional crafts while ensuring economic independence for women artisans and entrepreneurs.

Advita represents a blend of tradition and empowerment. By focusing on the fabric industry, my aim is to provide a platform for women to showcase their talents, creativity, and entrepreneurial skills. This initiative not only helps in preserving traditional crafts but also plays a significant role in empowering women economically. Through Advita, women artisans and entrepreneurs get the opportunity to reach wider markets, thus ensuring their financial independence and contributing to their empowerment.



One of the key elements in the success of women entrepreneurs is the presence of a supportive community.

When I witness women chase their dreams and take a stand for their financial growth, I understand the impact of empowerment and how targeted efforts can lead to significant success for women. By addressing specific barriers and providing the necessary resources and support, I aim to help women entrepreneurs to not just survive but thrive in their respective domains.

Empowerment through such initiatives is multifaceted. It's not just about economic independence; it's also about instilling confidence, fostering community support, and challenging societal norms that restrict women's roles in business and society.

I work towards encouraging women to be bold, to take risks, and to pursue their passions without fear of judgment or failure. One of the key elements in the success of women entrepreneurs is the presence of a supportive community.

Both my ventures, Jiza and Advita, are built on the premise of community support and mentorship. They offer a space where women can find not just resources but also guidance, inspiration, and camaraderie. This sense of belonging and mutual support is crucial for overcoming the isolation that many women entrepreneurs face.

Moreover, mentorship plays a vital role in guiding women through the complexities of starting and running a business. By providing access to experienced mentors,

My vision and goal is to work towards a world where every woman has the opportunity to become an entrepreneur, an innovator, and a leader in her own right.



my goal is to help in bridging the knowledge gap and offering practical advice that can steer women towards success.

I would consider my journey a testament to what can be achieved when passion meets purpose. My efforts in creating Jiza and Advita are not just about business; they're about building a movement that championed women's independence, creativity, and entrepreneurial spirit.

My work serves as a call to action for others to support and invest in women entrepreneurs. It highlights the need for more spaces and initiatives that empower women to break free from societal norms and pursue their dreams. By fostering an environment of support, mentorship, and community, we can ensure that women not only participate in the economy but also lead and innovate.

My vision and goal is to work towards a world where every woman has the opportunity to become an entrepreneur, an innovator, and a leader in her own right.



## Unwanted Girl to Millet Woman!



### Ms. Sharmila Jain Oswal

Millet Woman of India IN, Founder & MD, Gudmom

**W**ith immense pride, I, Sharmila Jain Oswal, call myself a born Warrior because I was born as an Unwanted Girl Child and was deprived of any warmth or love that is usually showered upon a newborn baby by the family.

Rather, my very adorable mother was cursed, humiliated, tortured, and kept isolated. There was no warm welcome nor any affection or love by my grandparents; on the contrary, there was only bitterness & hatred for me and my mother. In fact, my grandparents didn't even touch me, not even to mention that they didn't even lift me with any overwhelming love or care which normally is extended to a just-born baby. And why would they do so? Because for them, I was an unwanted girl child who was a curse to the family. The problem was not in me being born but in their conservative thinking that stormed their ghastly minds.

I was born in a very small village where the education facilities were very limited or even scarce, with only one Marathi Medium School – N.G.Patil Highschool. Under such circumstances, the chances of children being encouraged to take up education or get admitted to schools were a remote thought or possibility. Moreover, if

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My daily affirmation and mission statement became the quote, “Education is my Birth right & I shall have it at any given cost!”  
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it was about a girl child, then that consideration was never on the minds of the villagers or even parents for that matter. The girl child was definitely never a priority, and her welfare was never on the minds of the village people.

So, I grew up in a very discouraging environment as far as education was concerned. However, my loving parents played an instrumental role in my education as they were the only ones who wished that their daughter shouldn't end up as an illiterate village belle pushed into early matrimony and being in the family home kitchen from dawn to dusk, cooking food, washing utensils, tending to the sick and elderly, nurturing the kids etc. which was the case with many girls from our village.

These girls could never break the shackles of their life, enforced upon them by being born in such times and in such a small village. Most of them ended up leading a life of bondage and misery. They could never even nurture a dream of their own, let alone see the world outside their well-plotted life after being born. They grew up amidst taboos and various socially hindering norms, getting married and becoming absorbed in looking after their in-laws and husbands, rearing children, and stifling all their personal desires and aspirations—just bidding farewell to their lives until death. Only then, in a way, did they become free from the drudgeries of their lives. Such a grand pity and mockery of precious human life!

Our family was a conservative one, and as per our tradition, the household females – my mother, my grandmother, my aunts, et al., had to follow the grisly tradition of being under a face-veil (Goonghat) – to keep our face always hidden under the veil whenever we were at home, in front of the elderly men or men in general, or even while we stepped out of our homes, which used to be only on rare occasions. As an unwritten rule, the women in our household were supposed to be within the confines of the home, conducting their daily duties towards their families like being in the kitchen – cooking

all meals, cleaning of the house, attending to the elders and children etc.

It would not be incorrect to call it as - Home-Quarantined for Life, until Death; such was the pathos of a woman in those days. A woman used to enter her in-laws' home after marriage, carried in a Doli - traditional palanquin in which the bride ceremoniously reaches her husband's home after marriage. And then the days of her bondage begin, she is within the confines of her home with occasional outings until her final journey after death when she is carried on a Tirdi - a bamboo raft on which the dead body is kept and carried to the crematorium for final rites.

Back then the women had no voice at all, even if it was about their basic needs or expressions of her thoughts, opinions, and viewpoint. "Freedom of Speech was considered as the precious right of only the men folk." Having a girl child was considered as a burden, a matter of shame and embarrassment, leaving aside the bitter fact that the voice of a girl child always used to be suppressed and her freedom of expression was a far-fetched idea, maybe even a luxury at that time for the female gender, ask me, I have led that life!

But my parents are quite liberal in their thoughts and were very loving, caring and supportive even then, as

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During covid times, I realised  
that food and nutritional security  
is the biggest need of the world  
and started focussing on  
Regenerative Sustainable  
Agriculture by growing millets.  
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much as they are today. That came as a saving grace for me as I was brought up with immense love and care. They were the ones who instilled within me, along with the valuable sanskaras, a new hope and an instinct to survive against all odds in life.

As I grew up, I drew inspiration from many life-situations and many people that I came across in my life. But the two most inspiring people, who actually paved the course of my life journey, and its foundation are none other than

the two great leaders, our country had, during and post freedom - freedom fighter Lokmanya Balgangadhar Tilak and Barrister Dr. Babasaheb Ambedkar. A newly found realisation had dawned upon me! By then I had realised, that freedom is not easily obtained, given or offered on a platter, but it has to be earned or even snatched. And that to gain freedom one needs to think like a revolutionary, like a rebel and get equipped to spearhead a movement, and embark on the journey of achieving freedom as a birth right - my birth-right!

I forever am indebted to both of them and as I mention their names I humbly bow in front of them with so much awe and much more reverence - My Naman (Salute - in Hindi) to these two pillars of my life!!!!

A new chapter had already commenced in my life - my school, which laid a solid foundation for my life's journey as it was at school, that I got exposed to the rich and cultural diversity of our country. It was here that I learned about the sacrifices made by our Freedom Fighters and how with faith, valour and a do-or-die outlook towards their mission for freedom, they finally achieved freedom for our country, for all of us. I not only drew inspiration but also a solid dose of courage to fight for my freedom, as a girl child, as a girl student and as a Woman. I decided to create the life of my choice and go for everything that I wished, for myself and achieve my dreams. A deep patriotic sense also was instilled within me during those growing up days and it's forever been my endeavour to give back to my country by serving in a way that would rid India of the various dilemmas that plagued it as a nation.

But as they say Goals need to be specific, which I read much later in my life after reaching England. I went to England for my higher studies on full scholarship of Rs. 28 lakhs (after rigorous efforts, hard work, extreme situations & oppositions) after completing my law studies - a 5 year course in law studies, from ILS College, Pune. I was deeply touched by the famous freedom slogan of Lokmanya Tilak which was - "Swarajya is my Birth Right and I shall have it for sure!" I was mightily impressed and inspired, by this quote and then I penned my own quote, which turned into my mission statement for life, which was - "Education is my Birth right & I shall have it at any given cost!" This became the slogan of my life mission, and I even wrote it down on a paper and pasted the paper above the door frame within my constant visibility. This becomes my Daily Affirmation which I looked up every morning and at regular intervals as I went about spending my day at home.

Post my marriage, my loving husband, soulmate, best friend became my solid support and strong foundation. With his continuous support during all odds, I could win the battles of war.

At the age of 45, I proved age is just a number, pursued, and successfully accomplished being an Agro Water Diplomat from MIT Harvard University with full funding from the USA government.

My extreme hard life, millions of rejections, and failures couldn't limit my determination and desire to achieve my goals. After returning from Canada, I started my NGO 'Green Energy Foundation', and started working with farmers. Water, Agriculture, food security attracted me to Maharashtra and Rajasthan as I witnessed greatest discrimination and injustice done to vulnerable farmers.

I started working with farmers, hand holding them for their water issues, through watershed management practices, and was fortunate to get funding from NABARD for my water management project of Junnar Taluka. During covid times, I realised that food and nutritional security is the biggest need of the world and started focussing on Regenerative Sustainable Agriculture by growing millets.

I initiated and conceptualized various capacity-building programs for farmers, traveling across India to small and isolated villages, to meet farmers from different parts of the country. I also travelled to Khansi and Jantia hills in Meghalaya to meet north-eastern farmers and learn about their unique ways of organic farming and met farmers in other states like Odisha, Rajasthan, Gujarat, Maharashtra (Vidarbha) and Kerala (Palakkad). I also met international farmers in USA and Georgia (Tbilisi) to learn about their strengths and weaknesses and conducted capacity building program for them.

In 2018, I was invited to Delhi by Prime Minister Narendra Modi to meet him at Parliament. He appreciated and applauded my empowering women farmers and vulnerable women, training them digitally, making them Digital Women Warriors! The meeting which lasted 22 minutes, was one of the very special moments of my life.

Hon'ble Prime Minister gave me a special warm welcome, blessing me with the words "Ben Tame Jeevta Rejo, tame bahu saras kamkari Rajya cho!" (You are doing very noble work Sister, god bless you).

The year 2023 became the milestone year of my life as I was declared as Millet Woman of India! Hon'ble Prime Minister mentioned my millet farming story and my work of empowering farmers growing millets in his show 'Maan ki Baat'. He became my mentor and inspiration as I was again privileged to be invited at PUSA for personal interaction with Prime Minister. Post this, I had the opportunity to attend the Global Millet Conference, where I was been given special proxy pass to interact with him!

Isn't this a miracle? My repeated meetings with Hon'ble Prime minister in this lifetime gave me an indication, a special message that my responsibilities have increased and I am accountable to my country. Nothing matters more than my country! Pahale Bharat Pahale India! And to share the coincidence, I also became the director of Pahale India Foundation!

There is a long way to go for me as I want to make a larger social impact and create historical legacies.

I founded a startup Gudmom (Basillia Organics) with my son Shubham Oswal, which has grown in abundance with our global Brand Ambassador Hon'ble Prime Minister himself promoting millets globally. With Gudmom's vision to

empower women and farmers, creating employment, livelihoods, contributing to climate healing through Regenerative Agriculture and Growing climate resilient millets, today Gudmom is more than just a business entity.

From being an unwanted girl child to becoming the Millet Woman of India, my journey has just begun. I have been recognised and awarded in Top 100 most powerful women of the world by United Nations and titled as Water Woman for reviving dead wells, watershed, rain water harvesting etc.

There is a long way to go for me as I want to make a larger social impact and create historical legacies. I am super excited today to be Climate Healer, Plant based Smart Food Revolutionist, and most importantly Millet woman of India IN.

## From Corporate Executive to Organic Farmer - A Chronicle of Adaptation, Challenges, and Personal Reinvention



### Ms. Sonali Dutta

Sustainability Consultant & Organic Farmer,  
National President, Corporate Sustainability  
Council, WICCI

When you are in communication, the goal is to briefly get your message across. The attention of a reader is about 8 seconds I am told. So, when you are asked to write a thousand word about yourself, it is almost like writing an autobiography and you tend to ramble.

#### An exciting Present and Future

I am a Corporate Executive turned Organic Farmer, co-founder of 2 about to start starts-ups, Advisor/Consultant, Sustainability advocate and the National President, Corporate Sustainability Council, WICCI.

My last corporate role before I opted out of corporate life was Vice-President, Corporate Affairs at Bry-Air and Pahwa Group. I spent over 33 years there in a career spanning more than 36 years.

Wanting to take things a little easy after giving up my job, I semi relocated to Goa from Gurgaon to be nearer to my agricultural land in Sangeli, Sawantwadi, Maharashtra. This was near North Goa.

“When you are in communication, the goal is to briefly get your message across. The attention of a reader is about 8 seconds I am told. So, when you are asked to write a thousand word about yourself, it is almost like writing an autobiography and you tend to ramble.”

So, I set out to look for a house in Goa and settle in a new city after having worked and lived in Delhi and Gurgaon for 36+ years. Left behind a cushy job, comforts of a city life and set up, secure and stable life in search of something different. I wondered if I would be able to achieve anything in a totally new environment and field. It was not easy, but it was fun.

Settling in Goa had its challenges and then trying to figure natural farming in a village was even more of an uphill task. Fortunately, I had the moral support of my brother, and on ground support from a friend who was settled there, developing and managing both our lands. I experimented living at the farm for short periods before deciding if I would like to continue. The farm is truly sustainable, solar-powered, with water from the well and an almost forest-like atmosphere.

I guess one thing which made me stick around was that I adapted quickly and turned challenges into opportunities. Today, the farm is growing, and we have started selling our naturally grown organic produce in small quantities. I have started planning a house at the farm.

While my main reason for shifting to Goa was to make the farm financially stable and lead a relaxed life, I somehow got involved in various other projects in absolutely new fields, each bringing its own excitement of building something from the scratch. I also learnt a little pottery and plan to follow through with the hobby. So, at 60+ I reinvented myself.

### Rewinding a bit ...The Career Span

I started working in 1985. My first assignment was with IMRB, Delhi. Though I tried preparing for the UPSC and other exams my heart was not in it and I was determined to take up a job in the private sector. Kudos to my parents that they let me take that unbeaten and unconventional path.

At IMRB I trained as a field executive, which meant going from house to house to get the questionnaires filled. One day I was at the poorest of poor areas or small LIG flats and the next I was at these fancy huge houses of the rich and well to do. Our Team leader thought that a convent educated, fluent in English youngster would probably be able to get a better response from the well off but I soon found out that they were more likely to set their dogs at you. So, I had to reset my strategy.

Strangely I was more accepted at the LIGs and other groups. That was probably because I was a novelty. They couldn't figure out how a girl like me would come knocking at their doors. I was invited warmly inside their houses and while they answered the questionnaires.

As I was respectful, they loved chatting with me and I got insights to a totally different side of life, which not only helped me to access the rich gentry but also helped in career later. I learnt that being respectful and polite often opened more doors than being aggressive. I also learnt what made the consumer 'tick'.

After the field study, I was put in the research section, to analyse the data which came in. I began to understand the research which went on behind a launch of a product, the tracking of market share, and many more. A socio-economic research meant creating a sample size, which meant I was poring through census data and plan information. I was beginning to apply my economics background as well as understanding of my father's job who was a senior officer at the Ministry of Planning.

After a year or so I went on to take up a direct sales job for selling small EPABX systems. Office automation was an

upcoming field, so initially one had to sell the concept and then the product. I was the only woman on the team.

Sales was not viewed as a respectable job, especially for women. If women had to do something challenging then it would have to be in male dominated fields like the defence, or police or administrative services or research, engineering, etc. and order, or engineering or science. That was breaking the barriers and sales was certainly not the field women would dream of making a headway.

I sunk my teeth and tried to do a good job. Though it was a tough and thankless job, it had some bright bits and lots and lots of learnings. Fortunately, my direct boss was intuitive and unbiased and taught me to handle the ropes and biased people. He also taught me the importance of understanding the systems beyond the job description. So, my journey of going the extra mile started there.

Looking back, I think I was blessed with a solid and secure foundation with my parents giving me the liberty to carve my own path while they remained very supporting.

Soon I hopped to another company which was also into selling EPABXs. By the end of a year, I was beginning to realize I could be hitting the wall as I did not really enjoy sales though I was doing well.

By then, I had started doing a PGDM course. I realized, I had a stint in Sales and Market research and the next logical step was other aspects of marketing. And that was beginning of an

amazing job with its share of tears, frustration, and sheer exhaustion. I stayed with my next job for more than 33 years.

It was a roller coaster and absolutely energizing even when you were ready to drop dead with exhaustion. I had joined as a Manager -Advertising and Publicity and grew to be the VP – Corporate Affairs & HR. This was a privately held niche engineering company and being a non-engineer, I wasn't sure if I was going to grow but that became my greatest plus point.

The fact that I was willing to take up responsibilities beyond my job description, and that I was willing to learn seemingly disparate streams but somehow turned complementary to each. I must take this opportunity to thank my boss who is the owner of the company. I was

sometimes pushed beyond what I thought was my capabilities but each time I expanded like the stretched band that did not break.

Looking back, I think I was blessed with a solid and secure foundation with my parents giving me the liberty to carve my own path while they remained very supporting.

I got a hands-on exposure to marketing and human resource development across various geographies, particularly in Southeast Asia, China, the USA, and India. It expanded my horizons and of course, when I started travelling solo, it was also one of the firsts.

Each additional responsibility I took up opened new vistas for me. I was also a member of the Management Committee. Apart from general management, my primary responsibility was overseeing Marketing, Corporate HR, Branding Strategy, and IP Portfolio management and spearheading internal and external initiatives, including CSR. I also wore multiple additional hats during that time, apart from my primary role, some 'hats' being:

#### At Bry-Air and Pahwa Group

- Chairperson, ICC under POSH Committee, Pahwa Group,
- Head, Bry-Air Awards for Excellence in HVAC&R,
- Board Member, Bry-Air Learning Institute Others
- National Chair Advocacy, ISHRAE (Indian Society of Heating, Refrigeration, Air-Conditioning Engineers, Associate, Newsletter Editor of ISHRAE and ASHRAE Newsletters, Students Chapter Committee member, etc
- Member, Board of Advisors, Literacy India (NGO)
- Member Interview Board, Go Sports for selection of Para Athletes for the Para Olympian program
- Member of the women's security committee of Mash Virtual & Zammit India Pvt. Ltd
- External Member, ICC under POSH/PSEA, Literacy India.

- Each one of these was a separate job by itself.

#### The Solid foundation ..Cosmopolitan

Looking back, I think I was blessed with a solid and secure foundation with my parents giving me the liberty to carve my own path while they remained very supporting. They reposed their faith in me and let me do many things which was not exactly acceptable in the social fabric . Along with my parents, my younger brother was also great support and continues to be so.

Born in Patna, my schooling spanned over 5 cities, Calcutta, Bombay, Agra, Dehradun and Jullunder (as the cities were known then). Each city had a very distinct character, and I was always the new girl in the class. My father was a government officer with the Ministry of Planning with a transferable job, and we would move from one city to another every few years.

Very early in life we understood the value of money and its management without getting burdened.

In those days, the salaries of the Central govt officers would move to the state exchequers from the Central Government. So, transfers meant salary getting stuck for months as papers moved from one state to another. So very early in life we understood the value of money and its management without getting burdened. My parents never stinted where our education was concerned.

Both my brother and I went to convent schools where fees were pretty high compared to the Kendriya Vidyalayas and Central schools. We were introduced very early to the world of books. My mother was an avid reader, and we became the same. I think we were only about six or 7 when we were introduced to The Ramayana, Mahabharata as well to Shakespeare along with rich selection from Children's literature by Satyajit Ray and Tagore and then of course the classics from English Literature in their abridged forms.

We understood that we had to do well in schools to be

able to get admissions into a new school every few years. I started my education in Calcutta at St Mary's Convent, Tollygunge and did my Nursery, KG, 1st and 2nd there before moving to Bombay. So even though the main medium of education was in English, the second language was Bengali, which was not hard to grasp as it is my mother tongue. However, when we moved to Bombay, at the height of the Naxal movement in West Bengal, the second language was Marathi.

Just when we had begun to pick up Marathi, we were transferred to Agra and the second language was Hindi. I was in Standard 5 and I barely knew the alphabets while the class was reading "Kabir Dohes". I had to catch up quickly. It was 1971 and the India-Pak war began just after we had begun to settle down. I saw the solidarity amongst people, how people became super careful and that feeling of patriotism and pride.

From Agra to Dehradun was another culture change and by that time I think we had learnt very well adapt. Finally finished my schooling in Jullunder and stayed on to do my graduation from Jullunder as well. We were the first batch of ICSE. + 2 still had not been implemented. The only reason we stay in the city for 6 years was because post emergency, transfers of all Govt officers were stopped for a few years. So we were in Jullunder from 1976 to 1982.

From a Convent-ed, I went straight to a strict Arya Samaji college after having almost "gone" to fancy Delhi college. But that is another story. Having done quite well in ICSE, I followed the expected route to take up Pre University - Medical stream. It was Pre-University plus 3 years of graduation in those times. However, for the first time in my life I could not adapt. It was not the strictness or the uniforms but the unacceptability of another viewpoint.

All through my life I had been taught at home and school to express my views and, all of a sudden there was a rigid unacceptability and labelling.

So, for the first time in my academic life, I did badly and

continued to do so in the next year too. I did not make it to the medical college also. That is when I had an epiphany and decided to switch to Arts, taking up Economics, History and English (Hons) and my parents supported me all through. Both my parents were very liberal but strict. My mother had taken up teaching once we had started going to college. That also gave me a lot of strength that it was never too late to start anew.

My parents were there for me when I did badly, and fully behind me when I changed my course. A burden was lifted and I did very well in English and Economics and won a scholarship for further studies. I opted for a post-graduation Economics from Punjab University. My father by that time had been transferred to Jaipur and for the first time I went to the hostel. Those were very happy times and also strange tough times.

Punjab was in throes of Terrorism and there was a lot of stress, especially in from mid-1983 to 1984. From Jaipur, my father moved to Ludhiana while I continued in Chandigarh and my brother in Amritsar and the family for some time remained under the threat of terrorists. Another story for another time.

If I look back today, those foundation years probably gave me the strength,

resilience and discipline, freedom of thought process, and though I did not understand then, financial prudence and most important to get on with everyone yet holding on to my individuality.

So, one can say I grew up untethered by regionalism, absorbing the culture and food habits of different cities and states yet retaining some innate traits of being a Bengali. I never had urge to settle abroad though I have travelled a lot.

I also learnt to take ownership for my decisions and live by them, correcting course whenever necessary and always looked how a job could be accomplished instead of why it couldn't be done.

“  
If I look back today, those foundation years probably gave me the strength, resilience and discipline, freedom of thought process, and financial prudence. It taught me to get on with everyone yet hold on to my individuality .  
”

# Empowering India's Disabled Communities through Innovative Entrepreneurship and Social Inclusion



## Dr. Sonam Kapse

Founder, Terrasinne Food Corp LLP & India Millets Co (IMC)

Around 3 crore Indians live with disabilities, in a nation where unemployment is the fourth highest in the world. Historically, efforts for disability inclusion were primarily led by Persons with Disabilities (PwDs), their families, NGOs, or trusts. However, individuals stepping out of their comfort zones and do something for others remain a minority in a country with a population of 1.4 billion.

I am a Molecular Diagnostics specialist from Tata Hospital with an unconventional career path in Healthcare Innovation and Research. As the first doctor at Godrej and Boyce's Innovation and Design Centre (IDC), I contributed to impactful projects centered around human-centric ideas. Subsequently, I became the CEO-Healthcare at Indo-African & Indo-Arab Chambers of Commerce & Industries.

Being from a humble middle-class family with strong values I decided to work toward economic independence for disabled sections of the society. Today, I am the Founder of two socially conscious companies - Terrasinne Food Corp LLP & India Millets Co (IMC). It is indeed a matter of pride to go this far alone without any support.

I aim to lead India to the forefront of Social Innovation & Sustainable Livelihoods

The Terrasinne Restaurant is India's first restaurant managed by multiple disabled communities. On the other hand, IMC stands as a remarkable farmer-to-table initiative, employing tribal farmers & disabled communities while preserving ancestral grains like Millet & transforming them into global food products.

Terrasinne, India's very first for-profit business, challenges societal norms by operating in expensive real estate and being managed by Persons with Disabilities (PwDs). It has tried to change the orthodox practice of conventional disability rehabilitation. Initially focused on training the deaf community, within a year, we've expanded to successfully train individuals from over 12 diverse abled communities, including Down Syndrome, Chronic Neurological Conditions, Mental Illness, Blindness, Autism, Locomotor Disability, Learning Disability, Mental Disability, Multiple Disabilities, and Cerebral Palsy. Our ambitious goal is to encompass all 21 types of disabilities, including major invisible ones, by 2025.

Our training programs are scientifically designed and grounded in psychology, behavioural aspects, physical characteristics and emotional well-being. They cater uniquely to each disabled community and have been globally validated and appreciated. Being an expert in Human Behaviour, I have worked on some prestigious projects around the world based on human-centric research and innovation receiving multiple national and international awards for the scientific method showcasing unique concepts. My innovative training programs, designed to integrate vulnerable communities into the mainstream have been applauded globally. My initiatives operate independently, without relying on donations, fundraisers, or NGO activities. I aim to lead India to the forefront of Social Innovation & Sustainable Livelihoods advocating for inclusive employment practices without sympathy and transforming diverse manpower hiring into a tangible reality for businesses worldwide.



## Empowering Women Waste Pickers: The Inspiring Journey of Sushila Sable



### Ms. Sushila Sable

President, Parisar Bhagini Vikas Sangha

The Mission of Stree Mukti Sanghatana (SMS) since its inception in 1975, has been to champion the cause of women, addressing their diverse needs through initiatives ranging from formation of Self-help groups (SHGs), family counselling, day care and school-based adolescent sensitization programs. In the late nineties, we came across the stark reality of waste picker women in Mumbai.

Hailing from the drought prone areas of Maharashtra, Karnataka, and Tamil Nadu, these women migrated to the city in search of sustenance, only to find themselves trapped in poverty. Illiterate and often the sole breadwinners of their families, they epitomized the struggle against systemic inequality and casteism.

Recognizing the urgency of their plight, SMS embarked on a journey to uplift these marginalized women, establishing self-help groups (SHGs) to provide them with a sense of empowerment. Yet, the complexities of their circumstances soon became apparent—we couldn't fully support them without understanding the waste management sector. The male-dominated hierarchy within the private waste sector compounded their challenges, relegating women waste pickers to the bottom of the

“One day, I watched a play ‘Mulagi zali Ho’ (A Girl is born) performed by activists from this organization called Stree Mukti Sangathana (SMS) in our community. That was a life changing event for many of us.”

pyramid. On the other hand, though they were saving the considerable amount spent by Urban Local Bodies (ULBs) on waste collection and transport, they always ignored them.

SMS delved into the intricacies of waste management, offering comprehensive training to SHG women in composting, bio-methanation, fine sorting of dry waste, and gardening. Concurrently, we nurtured leadership skills among group leaders on 15 topics including life skills, parenting, hygiene, and food distribution systems, and the importance of girls' education.

Through these trainings, emerged a new leadership of waste pickers. Amongst them was Ms. Sushila Sable, a tireless advocate for the rights of waste picker women. Her smile, bright eyes, and unwavering commitment speaks volumes, inspiring countless others to rise above adversity. Her dreams echoed the aspirations of millions—eradication of poverty and inequality, access to quality education, health facilities, integration etc.

But who is Sushila Sable and what is her story - an interview by Ms. Jyoti Mhapsekar, President, Stree Mukti Sanghatna

#### “Can you tell us about your early life?”

I was born in Shirner village in Jalna district, lived with my parents and seven siblings. However, the devastating drought of 1972 shattered the lives of many families, including ours. Forced to sell our belongings, including utensils, our mother then made the difficult decision to migrate to Mumbai along with other villagers in search of

a better life. Initially, she ventured alone, but soon realized that by collecting waste, she could earn enough to support the family. Thus, she relocated us children to Jagrutinagar in Ghatkopar, Mumbai. Like countless others, our mother constructed a hut made of mats and bamboo, though lacking basic amenities like water and electricity. Everyone in the slum faced difficult circumstances. When I was around 10 years old, I joined my mother in scavenging, carrying a sack on my head and a small stick in hand for collecting dry waste on the crowded streets of Ghatkopar and nearby areas.

**It is commendable that you began working when you were so young. What about your education?**

While picking waste in the Ghatkopar area, I used to hear the noise of children going to school, I used to peek inside their classrooms and used to wonder, 'Who will send me to school? When will I be able to read and write?' These thoughts used to cross my mind at that moment but I ignored them and resumed my work. Eventually, when I was 30 years old, I traced my first letter. Today, I can read and write proficiently. Now, at the age of 58, I am finally fulfilling my long-held desire to learn English.

I was elected as the only representative of India at the Global alliance of waste pickers.

**That is really wonderful, what changed to enable you to fulfill your desires?**

As per our Marathwada tradition at the age of 15, my parents got me married. My husband had a job and I became a homemaker. But within a year, he quit his job and started drinking alcohol. Sometimes he started raising his hands on me. By that time, I gave birth to a boy. Soon I decided to leave my alcoholic husband and returned to my mother; I was only 20 years old then. I once again started collecting waste with my mother every day.

One day, I watched a play 'Mulagi zali Ho' (A Girl is born) performed by activists from this organization called Stree Mukti Sangathana (SMS) in our community. That was a life changing event for many of us. SMS staff encouraged and supported us to form self-help groups. But who will

open an account in the bank for us waste picker women who cannot read and write and do not know their daily earnings? Then through our collective efforts of going to the bank every day, our accounts were opened.

**Can you tell us more about your self-help group and work with SMS?**

In 1999, I formed a SHG of 10 fellow waste pickers. I started attending SMS organized trainings. I liked to take initiative at the end of these training sessions to summarise the topic discussed that day to my peer group.

With increased wealth comes increased waste, the message I would like to give is that of shared responsibility of waste management upon those who generate it.

Gradually, I was able to discover and nurture my personality and leadership qualities. By 2004, we had formed 150 SHGs of waste pickers across Mumbai and registered them with BMC (BrihanMumbai Municipal Corporation). BMC advised us to form a federation of these groups. Thus, we registered a separate organisation Parisar Bhagini Vikas Sangha (PBVS). I was elected as the president of PBVS.

**That is very inspiring. Can you tell us about PBVS and your role as president?**

My journey took on new dimensions after I was elected as PBVS president. We managed a membership of around 2500 waste-pickers in Mumbai and 400 in Thane and the operations of 7 Dry Waste Collection Centres (provided by BMC) and 3 in Thane. PBVS became a powerful force for change for waste pickers.

In Navi Mumbai, there is a separate organisation Parisar Sakhi Vikas Sanstha (PSVS) with 500 members. SMS also helped us to register our own cooperatives to sign different contracts with Office complexes and housing societies in 2004. All the federations and cooperatives are affiliated to SMS and take the guidance from SMS.

I also got the opportunity to take on additional training on various topics. I learned composting and started working on 'Zero Waste' Projects of SMS. I also delivered training to other women. Meanwhile, I also used to go to various waste dumps across Mumbai to encourage other women to form their own SHGs. We also expanded the scope of our work, finding new avenues for our members like housekeeping, gardening etc.

Recognizing the prevalence of widows and deserters within the waste collection community, we worked on addressing family issues and combat addiction among young children in our area. Through PBVS and SMS, I found a platform to amplify the voices of waste picker women, advocating for our rights and dignity.

**That is fantastic work, can you tell us more about your advocacy efforts?**

Everything is not as rosy as it looks. There is a growing privatisation of dry waste. Though we talk about Circular Economy, waste pickers are just thrown out of the waste sector. Though the Swachh Bharat rules talk about our registration and integration in Solid Waste management (SWM) all urban local bodies (ULBs) ignore it.

But we continue to fight for our rights. We demand that our names should be registered and integrated by ULBs. A separate board should be formed for waste pickers.

“My dream is that no one should put their hand in someone else's dirty waste.”

Our members should be given proper training. As we are the backbone of the waste collection system, we should be given the benefits under Extended producers responsibility (EPR).

Under the guidance of Ms. Jyoti Mhapsekar, president of Stree Mukti Sanghatana, I started meeting national and global waste collection organizations and environmental advocacy groups.

In 2009, I attended the United Nations Climate Change Conference in Copenhagen, marking my participation in

international forums. Since then, I have articulated my perspectives on environmental issues in UNFCCC and other international meetings in China, South Africa, Brazil, Thailand, Kenya. I was elected as the only representative of India at the Global alliance of waste pickers. I advocated for the recognition of waste pickers in environmental sustainability, addressing their health concerns, securing educational scholarships for their children, and ensuring pension benefits for them.

**What message will you give to people for waste management?**

With increased wealth comes increased waste, the message I would like to give is that of shared responsibility of waste management upon those who generate it. I persistently advocate for reducing the usage of single-

“Her story is a testament to resilience and determination of all the women whose lives have been a part of SMS's story.”

use plastics. I advocate for the segregation of indoor and outdoor waste. Drawing from my own experiences and scientific studies, local composting of wet waste and department-level biogas production to mitigate methane emissions can help combat rising temperatures that affect all of us as a society.

However, it is frustrating to see the challenge of conveying these concepts to those who have the privilege of being well- educated. My dream is that no one should put their hand in someone else's dirty waste.”

Sushila's vision transcends the confines of her own experience, encompassing the collective struggle for dignity and respect. Her story is a testament to resilience and determination of all the women whose lives have been a part of SMS's story. Their unwavering spirit inspires us to continue our quest for justice and equality, one empowered woman at a time.

**Notes**

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