

WOMEN #EMPOWER

A Robust mark of Growing India

NOVEMBER 2019

More info at www.assochem.org

“ Woman is an incarnation of ‘Shakti’ - the Goddess of Power. If she is bestowed with education, India’s strength will double. Let the campaign of ‘Kanya Kelavni’ be spread in every home; let the lamp of educating daughters be lit up in every heart. ”

- Hon’ble Prime Minister of India : Shree Narendra Modi

Message



A well defined transition is vital to address the chaos, perils and opportunities of the 21st century. Newer thinking is needed to define the economic role of women in a rapidly changing era. Bridging a skill-wisdom gap between the potential and actual status of women is increasingly being recognized as the most critical lever for growth in our society. An economically enriched, politically equipped, socially developed and culturally distinguished India can emerge only by an absolute crusading determination to overcome the real barriers that women face today in every sphere of activity.

In an increasingly gender neutral world, miniscule representation of women in positions of authority and decision making demands redressal. Overcoming existing overt and covert discrimination will ensure equitable work opportunities and access to services, physical safety, legal and political representation for women in our society. Gender wage gap is a sad reality in this country wherein every fourth working person is a woman. The 21 million “unwanted women” in the country today as per the latest economic survey, merit acknowledgement. Reversing ‘male child’ preference, protecting ‘girl child’ and ensuring gender parity will markedly improve a current lowly 18% contribution of women to the country’s GDP, one of the lowest in the world. With the increasing gig economy in the new century, flexible work hours, use of capital assets to earn extra and entrepreneurship are inescapable realities of the times to come. Having ample empowered women leaders at all levels demands competence acknowledgement, workplace flexibility, work-family balance and overcoming biases and at times well-intended but restrictive policy frameworks. The slew of schemes focusing on women in the government sector as well as private initiatives are welcome developments.

Historically evolution has been in nature’s hands and nature chose to make women the ‘resilient survivor’. Now it is largely in our human hands to make wise choices and facilitate women as equal stakeholders and leaders in every walk of life.

We believe every woman has the ability to lead and create positive change. ASSOCHAM with Resurgent India has prepared a knowledge report, **WOMEN #EmPower: A Robust Mark of Growing India** on the occasion of “**Women Leadership & Empowerment Summit & Awards**” in **New Delhi on November 13, 2019**. We hope that it will provide a foundation for a bright future with comprehensive insights for all stakeholders in this sector.

Best wishes,

Deepak Sood
Secretary General
ASSOCHAM






Message



The 21st century poses many challenges that require new ways of thinking, but none is more important than the economic role of women in a rapidly changing world. Female labour force participation rates demonstrate the potential for a country to grow more rapidly and the rates vary across developing countries and emerging economies. This rate is influenced by social factors and economic factors such as economic growth, education levels, fertility rates, gender roles, stereotypes and social norms.

India's female Labour Force Participation Rate (LFPR)—the share of working-age women who report either being employed, or being available for work—has fallen to a historic low of 23.3% in 2017-18, meaning that over 3 out of 4 women over the age of 15 in India are neither working nor seeking work. However the average global share of women in the workforce is placed at 40 %. India thus lags far behind in female workforce participation, being ranked 120th amongst 131 countries.

ASSOCHAM Women's Council is working towards empowering women and adding more women to India's workforce. The council is focusing on 5 key areas:

-  MISSION 1 – Addressing Sustainability and Climate Change
-  MISSION 2 – Improving the Health Nutrition of women and children
-  MISSION 3 – Promoting Women led businesses
-  MISSION 4 – Promoting women in STEM
-  MISSION 5 – Women Inclusion for Economic Empowerment

It is not possible for India to grow at high rates if half of the population is not in workforce. We at ASSOCHAM Women's Council understand that the country's empowerment is entwined with Women empowerment. So we have made it our mission to push through the barriers and add more women to India's workforce by 2020

Dipali Goenka

Chairperson, ASSOCHAM Women's Council
CEO & Jt.MD, Welspun India Limited

Message



For an Indian woman and citizen, freedom does not just mean those guaranteed under the Constitution. It also means more jobs, opportunities for entrepreneurship, increased safety, ease in day-to-day living, and protection of the girl child. In short, the road to women's empowerment has several factors dotting its path.

To ensure women are empowered, the government and the public sector need to play important roles to enable their welfare in various sectors. Whether it's providing free cooking gas and education schemes or enabling women to leverage technology, a slew of schemes has been launched in recent years to empower women to be independent in their lives. As women's contribution to the country's GDP is currently just 18%, one of the world's lowest, with only 25% of India's labor force being female, India's economy also has the second-largest potential in the Asia-Pacific (APAC) region from improving gender parity.

Indian women don't enjoy the same rights and privileges as men. Strong preference for the male child has anyway blighted the country's gender ratio and squeezed resources available for the girl child.

This is manifested in the country's performance on four key parameters: equal work opportunities, access to services, physical safety, and legal and political representation. India ranks amongst the lowest in a list of 18 from the APAC region on these four criteria.

I convey my very good wishes to the ASSOCHAM Team for the success of this meaningful and timely Conference for Development of Women of Today.

Jyoti Prakash Gadia
Managing Director
Resurgent India Limited

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NEED FOR WOMEN EMPOWERMENT IN INDIA





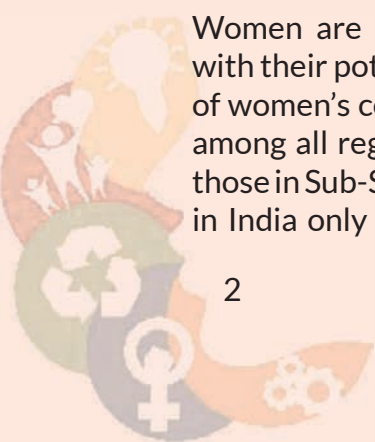
Role of Women in Society

India's struggle for freedom is one such instance in history where women had stepped out of their regular roles as home-makers, mothers and wives to shoulder the responsibility of sculpting the concept of a new nation amidst the conflict between the people and the colonial state. While they were at it, they had stood shoulder to shoulder with their men-folk to rally the masses to the cause, face bullets, picket shops, and participate in propaganda making. They embodied self-sufficiency as Gandhi had first visualized through the skill of spinning using a "charkha" (spinning machine for household spinning of cloth).

India, the world's fastest-growing major economy, could do a lot better if only it treated its women better. The country could add up to \$770 billion—more than 18%—to its GDP by 2025, simply by giving equal opportunities to women. As women's contribution to the country's GDP is currently just 18%, one of the world's lowest, with only 25% of India's labor force being female, India's economy also has the second-largest potential in the Asia-Pacific (APAC) region from improving gender parity. Women play an important role in the development of a family and society. From last few decades, they have been actively participating in various economic & social activities, but their efforts remain unrecognized. In this male-dominating society, they are still subjected to discrimination in the social, economic and educational field. Women are not only managing their families but are also playing an important role in the development of entire society. Making women aware of their rights and developing confidence in them – is a central issue.

WOMEN EMPOWERMENT IN INDIA

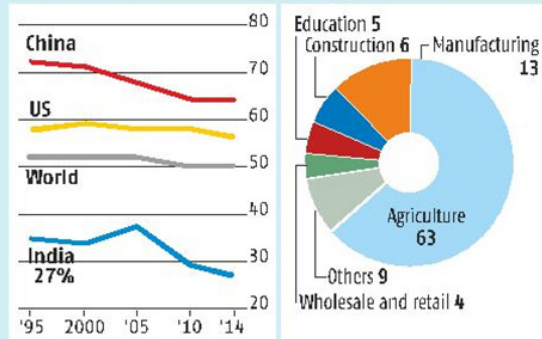
Women are currently particularly under-represented in India's economy compared with their potential. Study estimates suggest that, at 17 percent, India has a lower share of women's contribution to GDP than the global average of 37 percent, and the lowest among all regions in the world. In comparison, China's women contribute 41 percent, those in Sub-Saharan Africa 39 percent, and women in Latin America 33 percent. Women in India only represent 24 percent of the labour force that is engaged in any form of



EMPOWERMENT

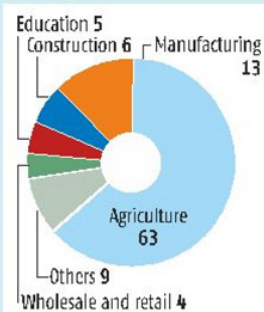
India's women are among the least likely to be part of the labour force; of the Indian women that are employed, most work in agriculture

Female participation rate in the labor force



(Figure in %) Sources: The World Bank (participation rate); India's Ministry of Statistics and Programme Implementation

Share of India's female labor force, by sector



work in the market economy, compared with an average of 40 percent globally. India's position on share of women in workforce is on a par with countries in the Middle East and North Africa (MENA), where, unlike India, legal provisions can restrict many forms of female employment in many countries. India's economy would have the highest relative boost among all regions of the world if its women participated in paid work in the market economy on a similar basis to men, erasing the current gaps in labour-force participation rates, hours worked, and representation within each sector (which affects their productivity).

Women empowerment in simple words can be understood as giving power to women to decide for their own lives or inculcating such abilities in them so that they could be able to find their rightful place in the society.

According to the United Nations, women's empowerment mainly has five components:

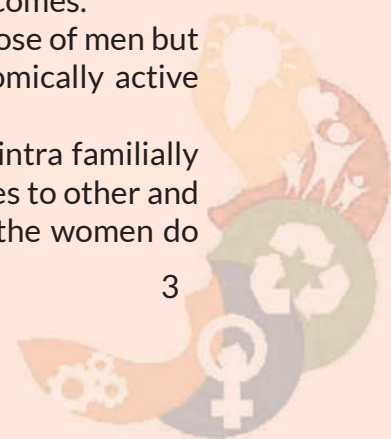
- Generating women's sense of self-worth;
- Women's right to have and to determine their choices;
- Women's right to have access to equal opportunities and all kinds of resources;
- Women's right to have the power to regulate and control their own lives, within and outside the home; and
- Women's ability to contribute in creating a more just social and economic order.

Thus, women empowerment is nothing but recognition of women's basic human rights and creating an environment where they are treated as equals to men.

NEED FOR WOMEN EMPOWERMENT

In term of every indices of development and socio-economic, women have faced worse than men, in all regions and in all strata of the population. Hence the need and importance of women empowerment can be looked up on in the following direction:-

- As women:** Women constitute 70 percent of the world's poor population or almost 900 million of the 1.3 billion people who live in absolute poverty. Two-thirds of the world's illiterate population of 876 million people are women. They produce 50 percent of the food worldwide but receive only 10 percent of the incomes.
- Earnings:** Women's average earnings are consistently lower than those of men but in the unorganized sector, which account for 94 percent of economically active women, earning are even lower.
- Health:** In terms of food intake, women suffer greater deprivation intra familiarly (women eat last as part of the culture of self-effacement and services to other and if there is insufficient food the men and children get fed first and the women do



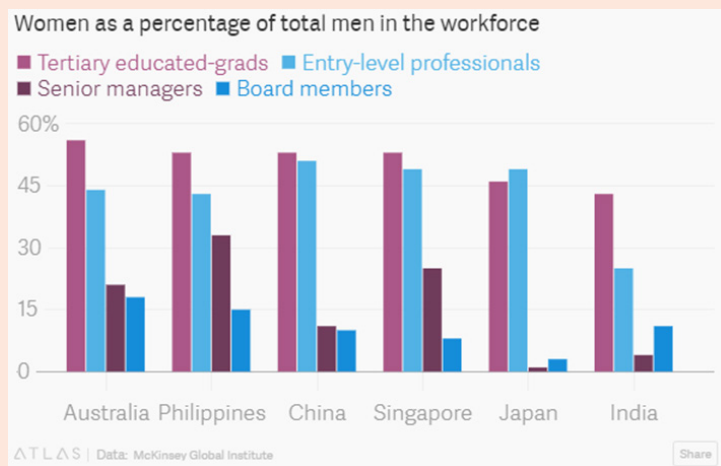
without). A very systematic sex bias is also reflected in higher nutritional or caloric deficiency among girls via-boys.

- (d) **Education:** Of the 960 million illiterate persons in the world, 640 million or 2/3rd are women. In 2001, the literacy rate of women has increased to 54.16 still it is lower than male literacy rate.

School enrolment figures for

girls have been - and continue to be lower than for boys at all stages and ages, and the dropout rates also higher for girls at every stages from primary to high school.

- (e) **Politics:** Political space has always been monopolized by men. Representation of women among Member of Parliament and state legislations has never exceeded 7 percent and has remained around 5 percent over the years despite the increasing visibility of women. Women's representation at the higher rungs of the decision-making position has also been consistently low. (f) **Socio-cultural Factors :-** The cultural construct of son preference adds to the psychological diffidence of the female child, dowry deaths, violence against women has its roots in the subordination of women at the social level and their vulnerability has not decreased but increased in developing economics as a consequence of social disruptions backlash and a general degeneration values etc.



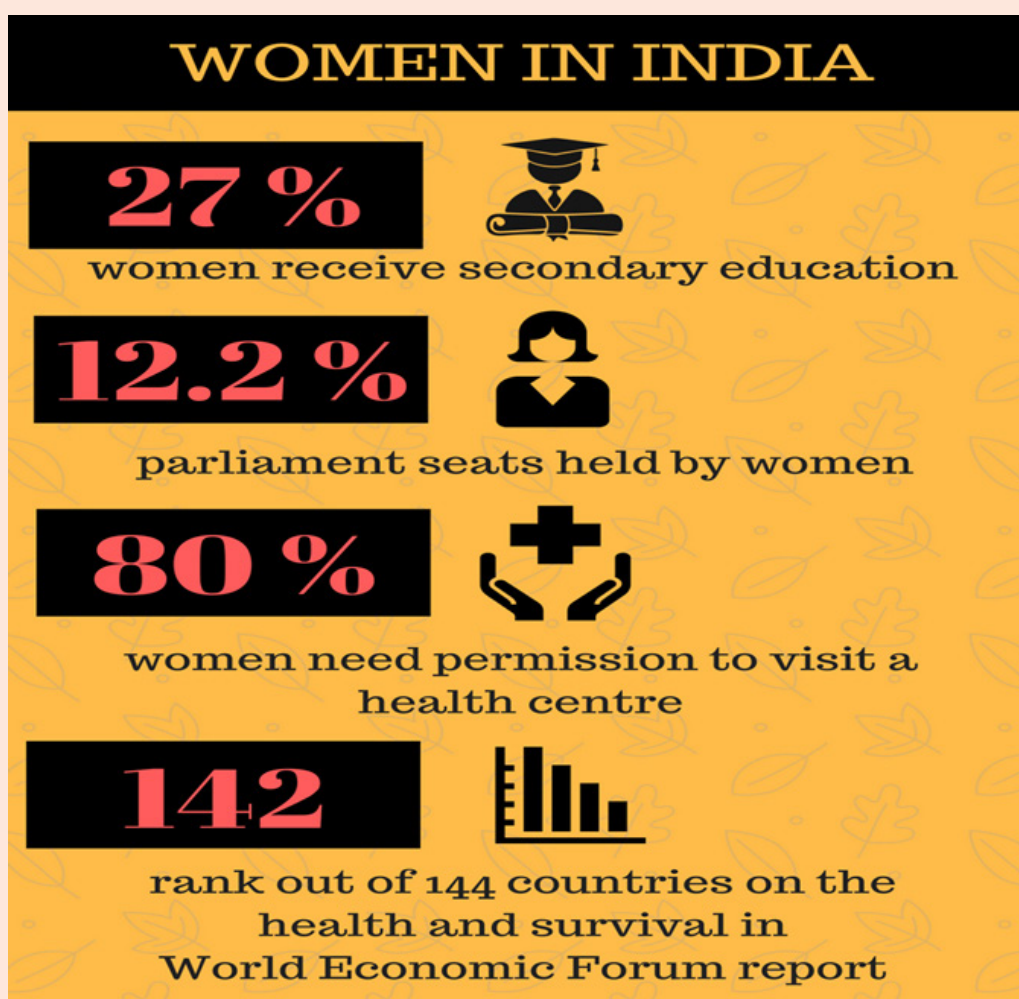
CHALLENGES FACED BY WOMEN IN INDIA





Today, only 25% of Indian women are employed. According to the World Bank's 2017 India Development Report, India ranked 120 among 131 countries on female workforce participation. So, why are women not a part of our country's economic progress?

There are many challenges that are currently plaguing the issues of women's rights in India. A lot of issues are redundant and quite basic which has been faced across the country; they are contributory causes to the overarching status of women in India. Targeting these issues will directly benefit the empowerment of women in India.



EDUCATION



While the country has grown from leaps and bounds since its independence the gap between women and men education is severe. In comparison to 82.14% of adult educated men, only 65.46% of adult literate women are there in India. Additionally, the norm of culture that states that the man of the family is the be-all and end-all of family's decisions is gradually deteriorating the Indian society. Eradicating this gap and educating women about their real place in the world is

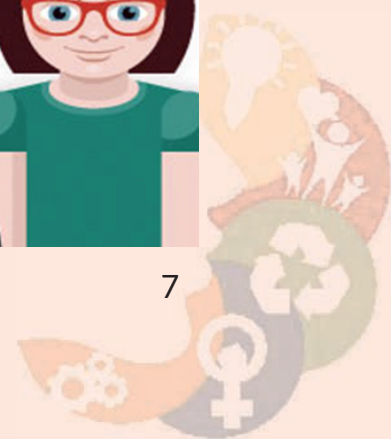
a step that will largely set this entire movement rolling down the hill to crash and break the wall of intolerance, negligence and exploitation.

POVERTY IN THE COUNTRY

Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to abject poverty, women are exploited as domestic helps and wives whose incomes are usurped by the man of the house. If poverty were not a concern, then the girl child will be able to follow her dreams without concerns of sexual exploitation, domestic abuse and no education or work.

HEALTH AND SAFETY

The health and safety concerns of women are paramount for the wellbeing of a country, and are important factors in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned. While there are several programs that have been set into motion by the Government and several NGOs in the country, there is still a wide gap that exists between those under protection and those not.

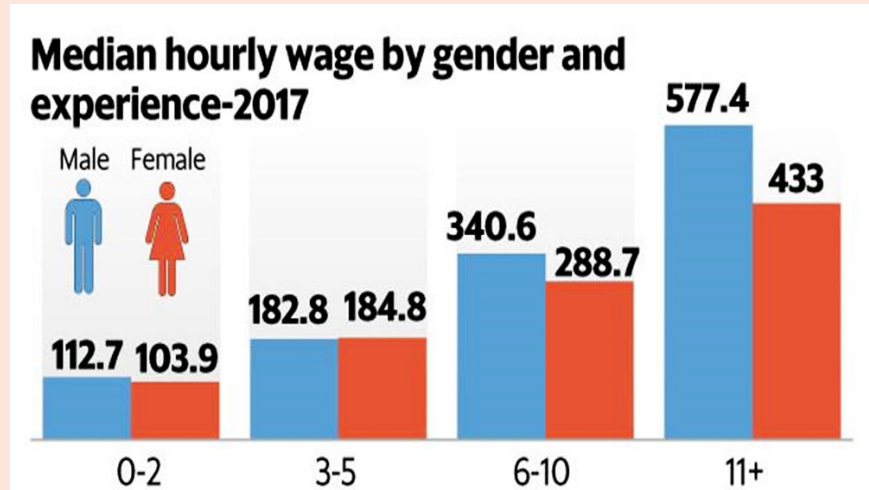


Poverty and illiteracy add to these complications with local quacks giving ineffective and downright harmful remedies to problems that women have. The empowerment of women begins with a guarantee of their health and safety.

Acceptance as Working Professionals

Most Indian men are yet to come to terms with the fact that women are also capable of working with them, shoulder to shoulder, in any field or professional sphere. They still visualize women as individuals who should be in charge of the kitchen and other domestic affairs. Work is either seen as a temporary

evil for women whose husbands do not earn enough, or the domain of women who do not “know their place.” As a result, Indian working women do not get the respect they require from their male colleagues in the workplace.



Balancing Work-Family Life

No matter how high their position or designation is in the office, women in India are still viewed as the family manager back home. They are expected to return home at a certain time, cook, clean and take care of family affairs. In fact, men who help out around their house are often the butt of jokes by their male friends. This makes life extremely stressful for women who have little help around the house and have to do it all.

Crimes against women

Police records show high incidence of crimes against women in India. The National Crime Records Bureau reported in 1998 that the growth rate of crimes against women would be higher than the population growth rate by 2010. Earlier; many cases were not registered with the police due to the social stigma attached to rape and molestation cases. Official statistics show that there has been a dramatic increase in the number of reported crimes against women.

The wage gap

One of the raging topics of debate in the context of problems faced by working women (not only in India but also in many other nations) is that of equal pay. Legally, a woman is entitled to get the same salary as her male colleagues for the same kind of work done by them. However, gender discrimination is rampant as many companies still do not adhere to these guidelines and pay women less than their male colleagues. Studies show that in any professional field, there is a significant gap between the paycheck a woman receives at the end of the month and the much higher revenue a man makes even if he performs

the same job. Women represent around 51% of the global workforce. However, in 2014, they were active within full-time jobs, yet they earned on average only 79% of men's annual income.

The uncaring employer

In Indian society, a married woman is expected to bear children at some point in time. Most women get maternity leave in their workplace and also rejoin work after their baby's birth. India has one of the most progressive laws for maternity benefits since the Maternity Benefit (Amendment) Act, 2017, increased the duration of paid maternity leave for women employees from 12 weeks to 26 weeks. It also introduced an enabling provision relating to "work from home" for women, which may be exercised after the 26-weeks' leave period, depending upon the nature of work and agreement with their employer. It also gave maternity leave to adoptive and commissioning mothers (those opting for surrogacy) and made a crèche facility mandatory for every establishment employing 50 or more employees. However, research has revealed that less than half of working women feel that they are treated the same way as their male colleagues in similar roles.





WOMEN RIGHTS AND SECURITY IN INDIA





The Prohibition of Child Marriage Act, 2006

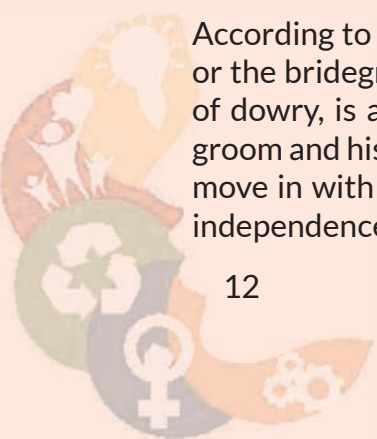
According to the International Research Centre for Women, almost 47 percent of girls are married before the age of 18. Currently, India ranks 13 in the world when it comes to child marriages. Since child marriage has been steeped into the Indian culture and tradition since centuries, it has been tough eliminating it. The Prohibition of Child Marriage Act was made effective in 2007. This act defines child marriage as a marriage where the groom or the bride are underage, that is, the bride is under 18 years of age or the boy is younger than 21 years. Parents trying to marry underage girls are subject to action under this law. Since the law makes these marriages illegal, it acts as a major deterrent.

Special Marriage Act, 1954

The objectives of this act is to provide – a special form of marriage in certain cases, provide for registration of certain marriages and, to provide for divorce. In a country like India and with the diverse religions and cast, when people from different faiths and caste chose to get married they do it under the Special Marriage Act. It is not applicable to the state of Jammu and Kashmir and also extends to intending spouses who are Indian nationals and living abroad.

Dowry Prohibition Act, 1961

According to this act, taking or giving of dowry at the time of the marriage to the bride or the bridegroom and their family is to be penalized. Dowry system, giving and taking of dowry, is a norm in India. Dowry is often asked of the bride and her family by the groom and his family. The system has taken strong roots because women after marriage move in with their spouse and in-laws. Also, over the centuries, the lack for economic independence of women and the taboo towards divorce has resulted in bride burning.



When demands for dowry even after marriage are not met by the girl's families, many women are tortured, beaten and even burnt.

Indian Divorce Act, 1969

The Indian Divorce Act allows the dissolution of marriage, mutual consent, and nullity of marriage, judicial separation and restitution of conjugal rights.

Family Courts are established to file, hear, and dispose of such cases.

Maternity Benefit Act, 1861

This act regulates the employment of women and maternity benefits mandated by law. It states that a woman employee who has worked in an organisation for a period of at least 80 days during the 12 months preceding the date of her expected delivery is entitled to receive maternity benefits, which includes maternity leave, nursing breaks, medical allowance, etc.

Medical Termination of Pregnancy Act, 1971

The Act came into effect into 1972, was amended in 1975 and 2002. The aim of the Act is to reduce the occurrence of illegal abortion and consequent maternal mortality and morbidity. It clearly states the conditions under which a pregnancy can be ended or aborted and specifies the persons qualified to conduct the same.



Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

To ensure women's safety at workplace, this Act seeks to protect them from sexual harassment at their place of work. Thirty-six percent of Indian companies and 25 percent among MNC's are not complaint with the Sexual Harassment Act. Sexual harassment at workplace also includes – the use of language with sexual overtones, invasion of private space with a male colleague hovering too close for comfort, subtle touches and innuendoes.

Indecent Representation of Women (Prevention) Act, 1986

This Act prohibits indecent representation of women through advertisement or in publications, writings, paintings, figures or in any other manner.



National Commission for Women Act, 1990

The National Commission for Women (NCW) is a statutory body of the Government of India, established in January 1992. Lalitha Kumaramangalam was appointed its Chairperson in 2014.

Equal Remuneration Act, 1976

This Act prevents discrimination in terms of remuneration. It provides for payment of equal recompense to men and women workers. It is necessary to know these and other laws in place to protect the interests of women. Only if you are aware of your rights can you fight against any injustice meted out to you at home, at the workplace, or in the society.



SKILL DEVELOPMENT INITIATIVES FOR WOMEN





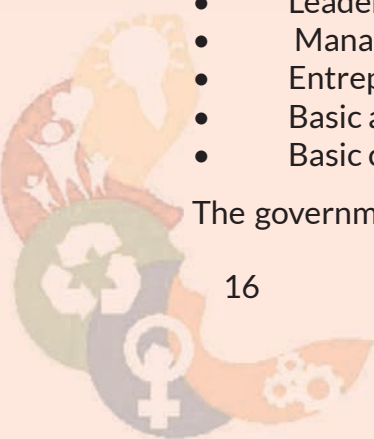
Skill Development for Women

Women have shown their ability in community development. Hence, it is important that women be a part of skill development. In India, women are now participating in various areas like – education, art and culture, service sector, sports, politics, media, and science and technology. They form a substantial part of the workforce - but the working percentage rate of women in the

total labor force is declining. A large number of them are working in the informal sectors. This represents lack of employment opportunities and skills for women workforce. Currently, a majority of the female workforce in India is unskilled. They can be motivated to develop their life skills – that will give them high paying jobs with better livelihood & confidence to earn for their family. It will develop their ability & quality to move ahead and be self-dependent. It is observed, that the concept of training and skill development needs to move beyond imparting technical and managerial skills, with more focus on literacy, numeracy, political & life skills. Some skills that training institutes must impart to women empowerment are:

- Communication skills
- Business etiquettes
- Language development
- Personality development
- Leadership skill
- Management skills
- Entrepreneurship skills
- Basic accounting skills
- Basic computer skills

The government of India has passed the national policy for 'women empowerment' –



which aims to ensure overall development of women within the country. They seek to impart skills to women so that they can stand & support for themselves and gain status within society. On the other side, Maharashtra government has launched 'Skill Sakhi' for women empowerment. Their main aim is not only to create employment opportunities for women but also to empower them. They are giving skill training which involves tailoring, embroidery, knitting, and the making of home decoration items. The missions – 'Skill India' & 'make in India' shall succeed only when the women work hand-in-hand.

Problems Still Faced by Women after Getting Proper Skills Even after proper training, it is not easy for them to get a job – due to following reasons:

- Too much competition for gender bias, family issues & long working hours. Early marriages
- Traditional protocols, do not allow them to stand independently in their career path. Even after getting a job, many women are paid less as compared to males
- Along with this, women safety is again continuous issue which pulls women back.
- Indian women are no longer "passive recipients" of the state's welfare schemes, but active agents of change. Real development is only possible with their economic empowerment.



GOVERNMENT INITIATIVES FOR THE WELFARE OF WOMEN





- **Beti Bachao Beti Padhao Yojna:** It was launched on January 22 in the year 2015 from Panipat, Haryana on the occasion of International Day of the Girl Child to generate awareness and also improve the efficiency of welfare services meant for girl child. This scheme is to prevent gender-biased sex-selective elimination and ensure the education, survival, and protection of the girl child. It also aims to celebrate the girl child.
- The Beti Bachao, Beti Padhao (BBBP) Scheme was originally introduced to address the issue of declining Child Sex Ratio (CSR). The scheme is being implemented by the joint initiative of the Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development through a national campaign. The campaign focused on multi-sectoral action in 100 selected districts which have low CSR. It covers all the States and Union Territories.
- **Rajiv Gandhi National Creche Scheme:** Launched in 2012, this scheme was revamped in 2016 in which assistance is provided to NGO's for running creches. This scheme supports those women who go outside of their homes to work. A nursery is provided to the babies and young children of working women where they are taken care off during the daytime. So, the women who don't have relatives to rely on can procure benefits under this scheme.
- **Mahila E-Haat:** To support women and also 'Make in India' through online marketing platform this bilingual online portal is a blessing. Launched on March 7, 2016, by the Ministry of Women and Child Development, the Mahila E-Haat is an initiative for meeting needs of women entrepreneurs. It provides a unique and direct marketing platform and also leverages technology for supporting women entrepreneurs, SHGs, and NGOs.
- It provides continuous sustenance and support to their creativity and strengthens financial inclusion of Women Entrepreneurs in the economy. The main objective



of this platform is to act as a catalyst by providing a web-based marketing platform to the women entrepreneurs to directly sell their products.

- **Working Women Hostel:** This scheme envisages provision of safe and affordable hostel accommodation to women who are working, single, and living away from homes. It carries salient features and possesses the objective of providing safe and convenient accommodation for working women with daycare facility for their



children wherever possible in urban, semi-urban or even rural areas at a locality where employment opportunity for women exist. Since the inception of this scheme, around 890 hostels have been sanctioned and over 66,000 women have benefited.

- **One Stop Centre Scheme:** The aim of launching this scheme is to provide support and assistance to women who are affected by violence in public and private spaces. Through this scheme, the women who are facing physical, sexual, emotional, psychological and economic abuse, irrespective of age, class, caste, education status, marital status, race, and culture will be supported. One Stop Centre provides specialized services to women who face any kind of violence due to attempted sexual harassment, sexual assault, domestic violence, trafficking, honour-related crimes, acid attacks or witch-hunting. The OSCs are set up in each state to provide integrated medical, legal, and psychological support to women across the country.
- The modern woman of today has a lot of potentials. From managing the household to serving in the armed forces, or managing businesswomen are excelling in every field. Thus, the Government of India is also taking various steps such as launching the above-mentioned schemes which would further empower them.
- The Ministry of Women and Child Development is administering following schemes for gender equality/socio-economic development/empowerment of women.



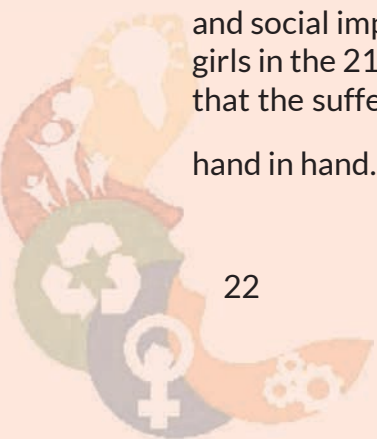
WOMEN: AGENTS OF CHANGE





The world today sees women excelling in a variety of fields, from exploring the universe as astronauts to even leading nations; there are few areas that are left uncharted. Women are believed to be the largest untapped reservoir of talent in the world. With perseverance and determination, women around the world strive to prove themselves in order to reach the pinnacle of success. In the SDG era of today, women's empowerment has progressed from viewing women as recipients of welfare benefits to partners and active agents of change for sustainable development and peace building. We are moving from a women-centric to women-led development paradigm. A little noticed fact has been that while the global North tries to position itself as leader of gender equality, there have been only three women who have served as the President of the General Assembly. All three have been from the global South. The first one to be elected was an Indian — Ms Vijaya Lakshmi Pandit, as early as 1953. The other two have been Ms Angie Elizabeth Brooks from Liberia in 1969 and Ms Haya Rashed Al-Khalifa from Bahrain in 2006. However, as women scale new heights and expand their horizons, they must constantly struggle to overcome the shackles of inequality and discrimination. As Secretary of State Hillary Clinton rightly said, “the status of the world's women is not only a matter of morality and justice. It is also a political, economic, and social imperative. Put simply, the world cannot make lasting progress if women and girls in the 21st century are denied their rights and left behind.” It is commonly believed that the suffering and denial of the rights of women and the instability of countries go hand in hand.

**In rural India,
83 per cent
of women
are actively
engaged in
agriculture
compared to
only 67 per
cent of men.**



Agriculture: Women contributed the most

Agriculture can be a lonely endeavor but in the drought-hit belt of Marathwada, deep in the western Indian state of Maharashtra, women have been the driving force behind a new wave of sustainable farming. That seems to have led to fundamental changes. In a reversal of tradition, women are injecting new ideas into family farms. And critically for this impoverished region, specks of green are visible, the women farmers have established supply chains at the market, and introduced vegetables to their humble dinner plates. All of this was just a glimmer in the distant horizon few years ago, but sometimes effective empowerment is all a woman farmer needs to change her health, land and the environment.

In years following the droughts in Marathwada the region faced 22 droughts in the last 140 years and the most recent one in 2014-15 and increasing food insecurity thereof, women were affected by chronic anemia due to lack of basic nutrition.

Bio-farming

In a region where farmers grow water-intensive crops such as sugarcane, wheat, cotton and soya, SSP's proposal of starting with just one acre farmland and grow more than 25 food crops throughout the year struck a chord. It started with just a hundred women farmers, and now tens of thousands have adopted it, and it's not hard to see why. Switching over from expensive method of chemical farming to low cost bio-farming has not just increased their income — about Dh1,833 annual savings per household due to food from farm — and productivity by 25 per cent per acre, but a regular supply of green vegetables grown in their own farm has increased the immunity of their family.



OPPORTUNITIES FOR WOMEN IN BUSINESS



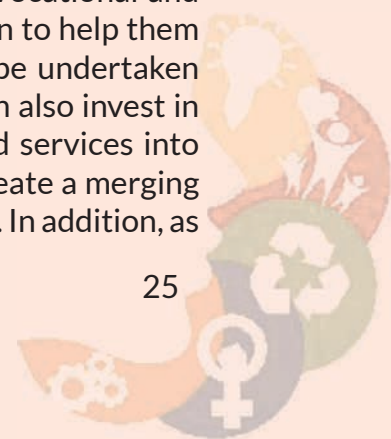


The economic impact of achieving gender equality in India is estimated to be US\$700 billion of added GDP by 2025. The IMF estimates that equal participation of women in the workforce will increase India's GDP by 27 percent. More than half of India's women don't have cellphones, and 80 percent don't use them to connect them to the internet. If as many women as men had phones, it could create US\$17 billion in revenue for phone companies in the next 5 years. Globally, women make or influence 80 percent of buying decisions and control US\$20 trillion in spending. There are also social benefits to empowering women. Women spend 90 percent of their income on their families, and economically empowered women boost demand, have healthier and better-educated children, and raise human development levels. One in three private sector leaders reported that profits increased as a result of efforts to empower women in emerging markets.

The Government of India's MUDRA scheme to support micro and small enterprises and direct benefit transfers under the Jan Dhan Yojana seeks to empower women. Women entrepreneurs account for about 78 percent of the total number of borrowers under MUDRA.

Potential Areas of Focus

The private sector and business community will be crucial in helping bridge the gap between skills and jobs and enable access to decent work for women. Vocational and technical training, life skills and financial literacy programmes for women to help them develop marketable skills and better decision-making abilities cannot be undertaken in a meaningful way without the involvement of industry. Companies can also invest in women entrepreneurs through microfinance, and bring their goods and services into supply chains. Enhancing women's access to the internet and ICT can create a merging market of connected women who can be linked to business opportunities. In addition, as



employers, the private sector can invest in women's security against violence at home and in public spaces, and take steps to ensure their mobility through inclusive transport.

Emerging trends of entrepreneurship in women empowerment

India is the best country which support and gives more opportunities to the upcoming women Entrepreneurship to get the success in all direction. Entrepreneurship is the process of identifying opportunities in the Market place, arranging the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains. Entrepreneurship is a discipline with a knowledge base theory. It is an outcome of complex socio- economic, psychological, technological, legal and other factors. It is a dynamic and risky process.

ROLE OF WOMEN ENTREPRENEURSHIP Indian Government defines woman owned business as an entity where a woman or a group of women owns at least "51% of the capital" and give 51% of generated employment to women. Women are 48% of Indian population but their participation is still below par as only 34% of Indian women are engaged in financial and economic activities, many of which are unpaid or underpaid workers. With gender-bias problems in some regions of India, women have also become victims of unemployment.

Companies are valuing what working women are bringing to the workplace

The business case for why there should be more women in the workforce is a settled issue. Economists at S&P Global have found that if women stayed in the workforce at the same rate that women in Norway do, the US economy would be \$1.6 trillion larger – an increase of 5-10 percent on their nominal GDP growth rate. For India, sources estimate that an equal number of men and women in the workplace would lead to an incredible Rs 47,00,000 crore increase in the country's GDP.

The trends surrounding women at the workplace

Women political leaders of the past – Margaret Thatcher, Indira Gandhi, Golda Meir – have often been celebrated for their 'masculine' traits. Research has shown that women leaders in business have felt the same impulse that likely drove these trailblazing women leaders – the need to behave like men to get ahead of their competition. This shouldn't be too surprising, especially since research conducted just last year showed that outspoken women are ignored at work, while their outspoken male counterparts are often recognised and promoted.



ENTREPRENEURSHIP – EMERGING ROLE OF WOMEN

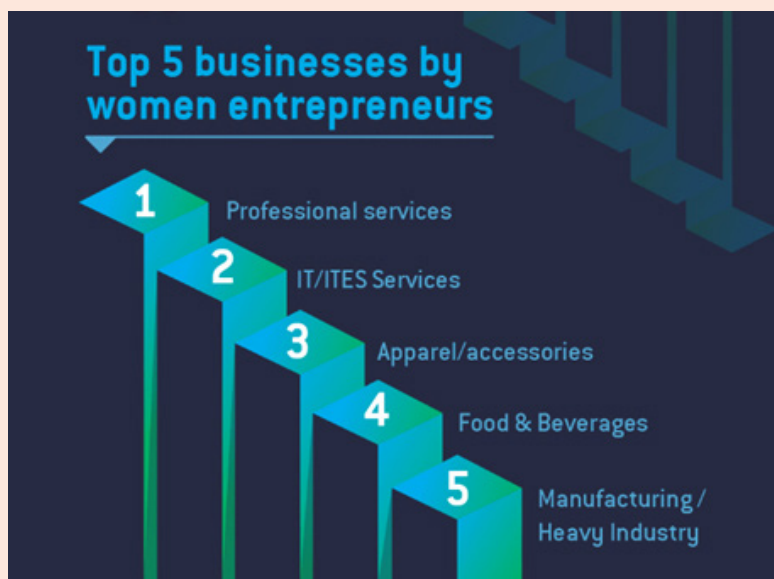




Over the past few years, India has record growth in women entrepreneurship and more women are pursuing their career in this direction.

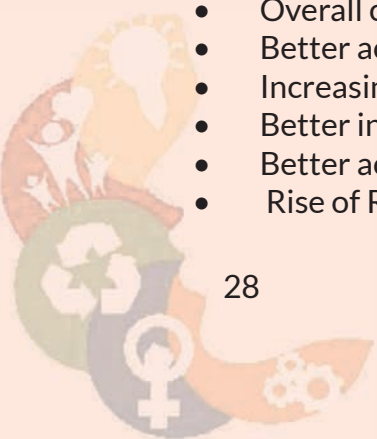
At a global level, about 126 million women have started or are running their businesses and whereas in India, there are about 8 million women have started or are running their businesses.

Apart from that, women have 24% share in corporate senior management positions and in India it's 30% for the same. Not only that, round about 37% of formal enterprises owned by women around the globe whereas 10% of formal enterprises in India are being operated by women.



Reasons for the rise of women entrepreneurs

- Overall changing perception of entrepreneurship
- Better access of education
- Increasing social acceptance of women entrepreneurship
- Better infrastructure, especially in technology
- Better access to finance
- Rise of Role Models

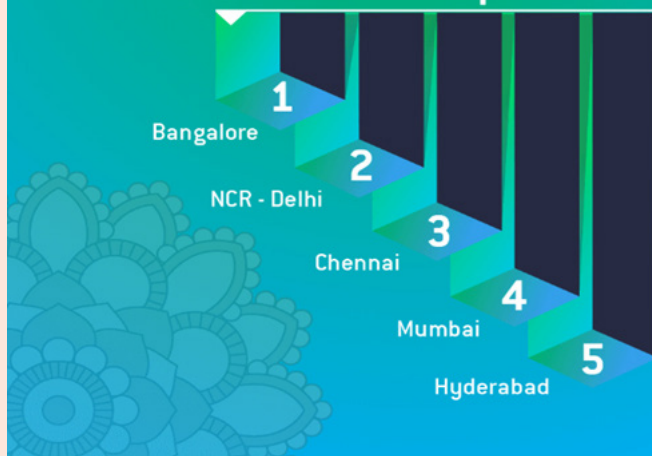


Key Challenges

- Access to **technical** and **financial** assistance
- Lack of **pro-gender policies** at a macro level
- Family ties and **homemaking responsibilities**
- **Red-tape** in government services and lack of **e-service options**
- **Competition** from male dominated organized sector

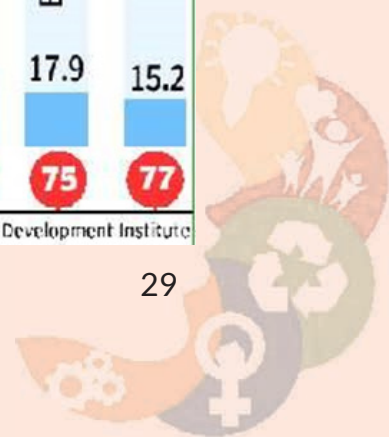
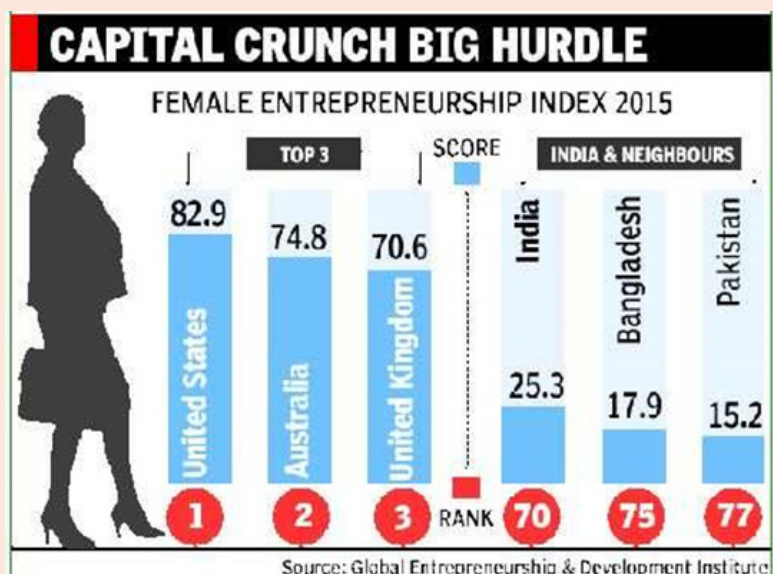


Top 5 Indian cities with women entrepreneurs



The Indian woman's multi-tasking skills are truly incredible. Indian women have to juggle work-related stresses, targets, deadlines, competition and what not with the responsibilities of home, children and social obligations. A healthy work-life balance is one of the biggest challenges for women entrepreneurs; a challenge that they must overcome for the sake of their own happiness and peace of mind.

Thankfully, modern men are beginning to contribute towards domestic duties in order to support their women as they chase their dreams.





INSPIRATIONAL SUCCESS STORIES



Sudha Murthy, Author: Very few are aware of Sudha Murthy's achievements. She is single-handedly evangelizing the move towards corporate social responsibility. She has worked for almost a decade to change the lives of children in the heart of rural Karnataka by giving them access to food and education. She is an author with 92 books in almost every Indian language to her credit.

Hima Das, Athlete: The daughter of a rice farmer, Hima Das became a national sensation at the age of 18, thanks to her phenomenal performance at the IAAF World U20 Championships. She comes from a very humble background, but neither her performance nor her attitude towards opponents reflects this fact. When she won the 400m race at the Federation Cup, qualifying the Assam girl to represent India at the Commonwealth Games.



Kiran Mazumdar-Shaw, (born March 23, 1953, Pune, Maharashtra state, India), Indian businesswoman who, as chairman and managing director (1978) of Biocon India Group, led a pioneering enterprise that utilized India's homegrown scientific talent to make breakthroughs in clinical research. Within a year Biocon had become the first Indian company to export enzymes to the United States and Europe.



Aruna Roy (born 26 May 1946) is an Indian political and social activist who founded the Mazdoor Kisan Shakti Sangathan (MKSS) ("Workers and Peasants Strength Union") along with Shankar Singh, Nikhil Dey and many others. Known for her work for the vulnerable sections of society, she was also a member of the NAC, national advisory committee which was set up by the then UPA-1 government which was headed by Sonia Gandhi through most of its tenure.

Meera Sanyal (née Hiranandani; 15 October 1961 – 11 January 2019) was an Indian banker and politician. She served as CEO and chairperson of the Royal Bank of Scotland in India. She served on the board of Pradan, an Indian NGO that works to empower women through entrepreneurship and on the international board of Right to Play, a global organisation that has helped over 1 million children through the transformative power of play.



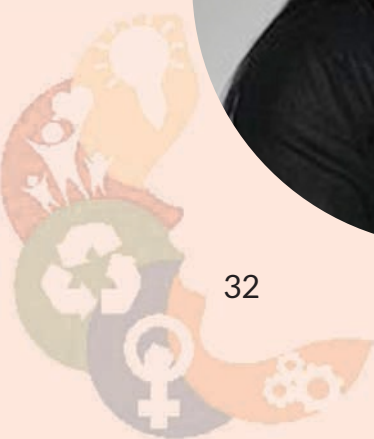


Dr. Indira Hinduja M.D., Ph.D. is an Indian gynecologist, obstetrician and infertility specialist based in Mumbai.[1] She pioneered the Gamete intrafallopian transfer (GIFT) technique resulting in the birth of India's first GIFT baby on 4 January 1988. Previously she delivered India's second test tube baby at KEM Hospital on 6 August 1986. She is also credited for developing an oocyte donation technique for menopausal and premature ovarian failure patients, giving the country's first baby out of this technique on 24 January 1991.

Dr. Kshama Metre, popularly known as Doctor Didi, is an Indian rural development leader, and a pediatrician, who has led the Chinmaya Organization for Rural Development (CORD) since the founding of its predecessor organization in 1985, and she leads the organization as its National Director. The organization serves the rural areas of India with its unique approach for sustainable and comprehensive community driven integrated development program, under the aegis of the Chinmaya Mission.



Mangte Chungneijang Mary Kom (born 1 March 1983[1]) is an Indian Olympic boxer and incumbent Member of Parliament, Rajya Sabha. She is the only woman to become World Amateur Boxing champion for a record six times, the only woman boxer to have won a medal in each one of the first seven World Championships, and the only boxer (male or female) to win eight World Championship medals (6G, 1S, 1B). Nicknamed Magnificent Mary, she is the only Indian woman boxer to have qualified for the 2012 Summer Olympics, competing in the flyweight (51 kg) category and winning the bronze medal.



Rita Sarin, Country Director of The Hunger Project in India, leads a nationwide alliance of more than 60 organizations implementing strategies to empower women in local democracy. She has committed her life to igniting and sustaining the leadership spirit of elected women at the grassroots level in India. Under her leadership, our programs are empowering and building the capacity of elected women representatives in village councils called panchayats so that they effectively exercise their socio-economic, political and cultural rights.



Manasi Joshi is an Indian Para-Badminton athlete who is currently World No. 2 in SL3 Singles. She was six when she started playing badminton with her father, a retired scientist from Bhabha Atomic Research Centre. In 2011, she met with a road accident and lost her left leg. Despite the handicap, she continued her passion. Para-athlete Manasi Joshi is renowned for bouncing back from hardships of her past and bringing glory to India. In September 2015, she won a Silver Medal in mixed doubles at the Para-Badminton World Championship held in Stoke Mandeville, England. In October 2018, Manasi won a Bronze medal for India at the Asian Para Games 2018, held in Jakarta, Indonesia. She won a Gold medal for India at the Para-badminton World Championship 2019 held in Basel, Switzerland. Manasi is employed with BPCL and also supported by Malcolm and Welspun Group.





INITIATIVES BY VARIOUS CORPOARTES TO PROMOTE WOMEN

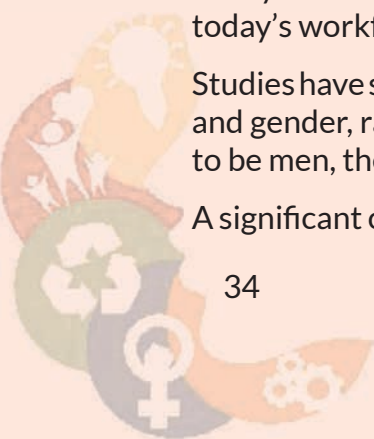
The words 'Diversity' and 'Inclusion' (D&I) are making the rounds in Silicon Valley these days, especially after several tech giants released their diversity data last year. A lot of companies, small and big, have instituted positions like Chief Diversity Officer, Diversity Recruiter, D&I Consultant, and so on. It's encouraging to see companies accept that they need diversity of thought, and therefore cultural diversity, to drive innovation and business. Companies are allocating funds towards diversity initiatives and publishing reports detailing their methodology to improve diversity. While this article focuses on the inclusion of more women in the tech industry, most of these arguments apply to other under-represented groups like racial and ethnic minorities, people with disabilities, etc.

What's holding D&I back

Coming to the question of the hour: Why do we need a systematic D&I effort? Now that companies are more or less aware of the business case for diversity, why not let the system drive itself? Well, the answer is simple: it will not happen on its own, not in today's workforce and business environment. The inertia is too high, and here's why:

Studies have shown that people tend to refer and hire employees who are like themselves, and gender, race, etc., often factor into that decision. As the majority of tech staff tends to be men, they go on to refer and hire other men.

A significant chunk of tech companies' hires is by employee referral. This strategy makes



sense because employees are very likely to refer someone they think will fit the work ethic and drive of the company. However, due to the inherently low number of women in the company, referrals by them for other women will be much lower than the majority referrals and will get lost in this system.

Bias, unconscious or otherwise, demonstrated by hiring managers, interviewers, and recruiters weed out the resumes that have women's names. A concentrated D&I effort will help call attention to these events and ensure hiring of qualified applicants of diverse backgrounds.

Executing D&I strategy

In order to execute this well, D&I efforts have to do two things: make a diligent effort to look for qualified candidates with the required skill sets and experiences with diverse backgrounds, and make sure these under-represented candidates are seriously considered for the role without being weeded out due to bias. This concentrated effort is required for various reasons. First, there are fewer women studying STEM in the first place, and are therefore more difficult to find than male candidates. Second, studies show that often women candidates with the same qualifications are considered less competent than their male counterparts, or if they're considered competent they're deemed unlikeable. These inherent biases result in women's resumes being disregarded despite them being qualified candidates. Third, even when women are hired, they're usually offered lesser compensation than men with the same qualifications. Companies are already implementing various strategies around these aspects.





DIVERSITY AND INCLUSION:

HOW WORKPLACES ACROSS INDIA EMBRACED CHANGE

Diversity and inclusion continue to be a major part of workplace conversations around the world.

Over 69 percent of executives rate diversity and inclusion as an important workplace issue, up from 59 percent in 2014. There has been progress made, with more and more organisations and their managers taking steps to resolve the issue (the same report said that 38 percent of employees reported that the primary push for their company's diversity and inclusion efforts came from their CEO). However, it would be premature to believe that the battle has been won. As the recent controversy over the Google anti-diversity memo showed, intolerance and narrow-mindedness continue to be a problem in many organizations, large corporates and new startups alike. Therefore, it is heartening to read about companies that have taken the lead in the fight for gender diversity and inclusion in their offices.

From leading corporate setups to nascent startups, several Indian companies implemented projects and policies in 2017 to develop more diverse and inclusive work environments. We take a look at some of the key initiatives:

Corporate India leads the way

In the corporate setting, multiple organisations showed the way this year by taking up the mantle of gender diversity. From creating new policies to improve growth and



development opportunities for women employees to increasing female presence in boardrooms, corporate India appears to finally be taking the stand for more gender diverse workplaces.

Vodafone

Around Women's Day 2017, Vodafone launched two significant initiatives to increase women's participation in the workforce. The first was the Vodafone ReConnect programme to bring women back into the workforce after a career break. The policy enables these women to work either full-time or on flexi-time. Second, going beyond workforce engagement, Vodafone is also looking at digital inclusion for underprivileged women (low income, remote communities) from emerging markets, specifically India and Africa.

Genpact India

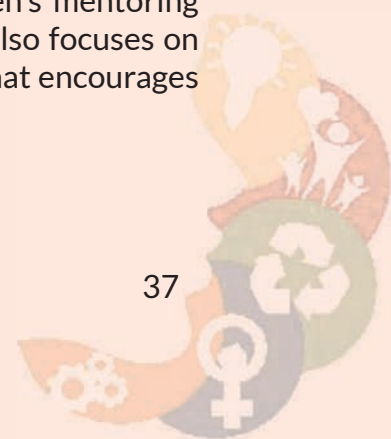
Genpact's long- and short-term hiring and promotion goals form part of its diversity and inclusion policies, which in turn ensure a robust pool of women within the organization. Genpact's signature Career 2.0 programme is a unique initiative to bring women back to the workforce after they take a career break. This talent pool is a crucial one. The lack of childcare and support during maternity in India often forces women to take a long break from their careers. By the time they are ready to return to the workforce, the high levels of competition get in the way and those who took no breaks often get preference over them. Career 2.0 is an effort to change this by prioritizing and sensitizing employees towards recruiting women who are on a career break.

Nestle India

Nestle India has tried to resolve the challenges of women in the workforce with culturally nuanced policies that include 24 weeks of paid maternity leave instead of the previous 18 weeks, six weeks of adoption leave, and allowing women in field roles (sales and nutrition) the option to work within the organization for one day before accepting the employment offer. This ensures that women see more than just the policies on paper and are able to make an informed decision. Nestle took a second look at its hiring policies in order to ensure better representation of women in the workforce, both in campus recruitment as well as lateral hiring. The company also runs 'Project Harmony' to increase diversity in business operations, factories, R&D Centres, as well as offices.

SAP Labs

SAP Labs has a sound diversity and inclusion initiative in place focusing largely on gender diversity. Their generous maternity leave is followed by an additional 16 weeks of extended leave. They also have flexi-working in place as well as a childcare centre. In addition to this, SAP Labs has also introduced an end-to-end women's mentoring programme that extends from entry to executive levels. The company also focuses on the subtle nuances of gender inclusion through its programme Ascent that encourages women to speak up, say no, and seize opportunities at the workplace.



TATA Group

TATA Group has been known to lead several social impact issues from the front. In 2017, TATA Steel announced that it was working on a roadmap to ensure 25 percent representation from diverse groups by 2020. While 20 percent of this number will be dedicated to women, the rest will come from the LGBT community. The company has adopted a 5-pillar approach to diversity and inclusion – commitment, sensitisation, development, infrastructure, and celebration.

Welspun Group

Welspun Group is one of India's fastest growing global conglomerates with businesses in Line Pipes, Home Textiles, Infrastructure, Steel, Advanced Textiles and Flooring solutions. A responsibility to the environment and a commitment to sustainable social progress has long been enshrined in Welspun's way of working. Welspun is firmly committed to the empowerment of women, creating opportunity, providing training and fostering an environment that enables them to earn a livelihood and be self-reliant. Currently 23% of its workforce are women which it is targeting to increase to 30%. With an aim to encourage sanitation practices in women and empowering them to earn a better livelihood, Welspun Foundation has initiated projects on promoting menstrual hygiene management in the villages. With a clear vision to support promising sportswomen, especially those from challenging backgrounds, Welspun offers crucial support to young women fighting to break through into the highest levels of their sport. The company has also launched a textile recycling initiative in which waste fabric is converted into a range of handcrafted products by the skilled craftswomen and sold under brand SPUN. In the male dominant manufacturing industry, to break the stereotype, it has also started a factory in Anjar which is run solely by nearly 750 empowered women.

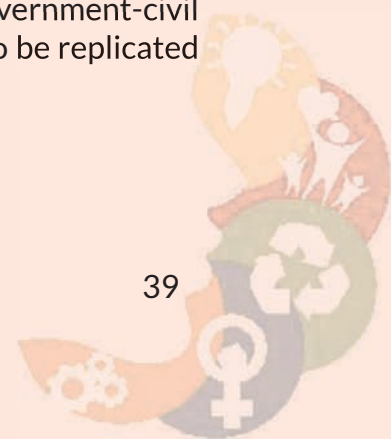
It's a long road ahead

The names listed here are a handful from a vast industry of organisations and startups. It is important to keep the conversations around gender diversity and inclusion going until we can truly claim that people of all genders, backgrounds, and abilities are represented fairly and equally. As they say, measure it if you treasure it. Businesses in India, both startups and corporates, need to come through on their diversity and inclusion commitment and prove the ways in which they are moving the needle. The efforts must continue. Beyond the rhetoric, Indian businesses must be willing to get measured. The time for diverse and inclusive workplaces is now.



Recommendations

- The programmatic framework of Digital India must be reviewed from a gender perspective, and a concrete strategy for furthering women's empowerment and gender equality in and through each of the 3 critical pillars of Digital India – service delivery, connectivity and citizen empowerment – must be formulated. The Ministry of Women and Child Development must be central to this exercise. Coordination mechanisms for integration of the strategic directions thus identified into existing components of the programme and collaboration with the Monitoring Committee on Digital India, the inter-ministerial committee that has already been set up, are important.
- PPPs in e-government should be based on partnership agreements that clearly specify accountability mechanisms for ensuring service quality and data protection. Penalty / recourse in the event of corporate non-compliance with the terms of such agreements are vital to the foundations of a citizen-responsive and women-friendly e-government.
- 51% Women were participated in political activities. Now there is a growing participation of women in the political activities in rural areas. In such situation, there is a growing need to develop leadership qualities in the women. Also, they should be educated on how their participation could be useful to achieve some concrete results.
- For Development of Local business of Rural Women Marketing centers may be provided within the village to ensure better selling of products. Quality control and more budgetary allocation of product also is needed.
- There is need to accept that women's needs are not only for self-employment. Various Government programmes should be designed on the basis of needs of women at the micro level. Planning for self-employment for women needs a multi-pronged strategy.
- Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. Multiple platforms for Educating Women should executed included Digital Classes & Distance learning for maximum reach and involvement.
- In digital literacy programmes, curriculum design, module development and teaching-learning processes must be informed by the understanding that digital literacy for women (and men) is not merely an exercise in skills-training, but a strategic pathway for digital citizenship. The involvement of women's organizations in linking digital literacy to social, economic and political empowerment of women can transform the current focus on technical skills. Successful government-civil society partnerships in this area such as Kerala's e-jaalakam need to be replicated on a larger scale.



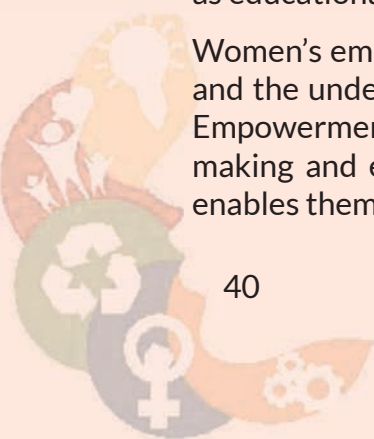


Women Empowerment: The Road Ahead

Empowerment of women would mean equipping women to be economically independent, self-reliant, and having positive esteem to enable them to face any difficult situation. The empowered women should be able to participate in the process of decision-making. Women in India make up 7.5% of the world's total population. While certain development indicators show their quality of life is improving – maternal mortality rates declining; literacy rates increasing; more women gaining access to healthcare and education – the pace of change is heartbreakingly slow. India ranks 113 out of 135 on the World Economic Forum's Gender Gap Index. According to India's 2011 census, the sex ratio for children under six was 914 females to 1,000 males, a disturbing decline from 927 in 2001. The ranking of Indian women in economic empowerment is 0.3, where 1.0 means equality.

Empowerment which means “becoming powerful” is a process by which individuals, groups and communities are able to take control of their circumstances and achieve their goals. It enables them to work towards helping themselves towards empowerment such as educational, economic, psychological, social and political which are all interlinked.

Women's empowerment begins with the awareness about their rights and capabilities and the understanding as to how the socio-economic and political forces affect them. Empowerment as a concept encompasses their social upliftment, political decision-making and economic independence. Thus, the process of empowerment of women enables them to realize their full potential and empowers them in all spheres of life.



The conservatives define empowerment as women's capacity to make the best of their own lives. From this point of view, a woman is empowered when she is literate, educated and has productive skills, access to capital, and also has confidence in herself. From the radical point of view, this view of empowerment especially, economic empowerment or self-reliance is woefully limited. According to this view, empowerment of women is not only concerned with the present society but beyond this. Women's participation in the developmental process (which is concerned with the process of social change) provides the opportunities for increased empowerment. This entails women increasing their level of control over the allocation of resources by identifying and avoiding the discriminatory practices, which stand in their way.

Today we have noticed different Acts and Schemes of the central government as well as state government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. On the other hand, it has been observed that women are found to be less literate than men. According to 2001 Census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of the women are too weak to work. They consume less food but work more.

Another problem is that of workplace harassment of women. There are so many cases of rape, kidnapping of girls, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.





THE KNOWLEDGE ARCHITECT OF CORPORATE INDIA

EVOLUTION OF VALUE CREATOR

ASSOCHAM initiated its endeavor of value creation for Indian industry in 1920. Having in its fold more than 400 Chambers and Trade Associations, and serving more than 4,50,000 members from all over India. It has witnessed upswings as well as upheavals of Indian Economy, and contributed significantly by playing a catalytic role in shaping up the Trade, Commerce and Industrial environment of the country.

Today, ASSOCHAM has emerged as the fountainhead of Knowledge for Indian industry, which is all set to redefine the dynamics of growth and development in the technology driven cyber age of 'Knowledge Based Economy'.

ASSOCHAM is seen as a forceful, proactive, forward looking institution equipping itself to meet the aspirations of corporate India in the new world of business. ASSOCHAM is working towards creating a conducive environment of India business to compete globally.

ASSOCHAM derives its strength from its Promoter Chambers and other Industry/Regional Chambers/Associations spread all over the country.

VISION

Empower Indian enterprise by inculcating knowledge that will be the catalyst of growth in the barrier less technology driven global market and help them upscale, align and emerge as formidable player in respective business segments.

MISSION

As a representative organ of Corporate India, ASSOCHAM articulates the genuine, legitimate needs and interests of its members. Its mission is to impact the policy and legislative environment so as to foster balanced economic, industrial and social development. We believe education, IT, BT, Health, Corporate Social responsibility and environment to be the critical success factors.

MEMBERS – OUR STRENGTH

ASSOCHAM represents the interests of more than 4,50,000 direct and indirect members across the country. Through its heterogeneous membership, ASSOCHAM combines the entrepreneurial spirit and business acumen of owners with management skills and expertise of professionals to set itself apart as a Chamber with a difference.

Currently, ASSOCHAM has more than 100 National Councils covering the entire gamut of economic activities in India. It has been especially acknowledged as a significant voice



of Indian industry in the field of Corporate Social Responsibility, Environment & Safety, HR & Labour Affairs, Corporate Governance, Information Technology, Biotechnology, Telecom, Banking & Finance, Company Law, Corporate Finance, Economic and International Affairs, Mergers & Acquisitions, Tourism, Civil Aviation, Infrastructure, Energy & Power, Education, Legal Reforms, Real Estate and Rural Development, Competency Building & Skill Development to mention a few.

INSIGHT INTO 'NEW BUSINESS MODELS'

ASSOCHAM has been a significant contributory factor in the emergence of new-age Indian Corporates, characterized by a new mindset and global ambition for dominating the international business. The Chamber has addressed itself to the key areas like India as Investment Destination, Achieving International Competitiveness, Promoting International Trade, Corporate Strategies for Enhancing Stakeholders Value, Government Policies in sustaining India's Development, Infrastructure Development for enhancing India's Competitiveness, Building Indian MNCs, Role of Financial Sector the Catalyst for India's Transformation.

ASSOCHAM derives its strengths from the following Promoter Chambers: Bombay Chamber of Commerce & Industry, Mumbai; Cochin Chambers of Commerce & Industry, Cochin; Indian Merchant's Chamber, Mumbai; The Madras Chamber of Commerce and Industry, Chennai; PHD Chamber of Commerce and Industry, New Delhi.

Together, we can make a significant difference to the burden that our nation carries and bring in a bright, new tomorrow for our nation.

ASSOCHAM Contacts

Saurabh Sanyal

Deputy Secretary General
saurabh.sanyal@assocham.com

Purnima Dhingra

Head – Women Empowerment & Child Welfare
011 4655 0514, 98734 83757
purnima.dhingra@assocham.com

The Associated Chambers of Commerce and Industry of India (ASSOCHAM)

Corporate Office:

5, Sardar Patel Marg, Chanakyapuri, New Delhi - 110 021
Tel: 011 4655 0555 (Hunting Line) • Fax: 011 2301 7008, 2301 7009
Website: www.assocham.org



ASSOCHAM's REGIONAL & OVERSEAS OFFICES

ASSOCHAM REGIONAL OFFICES

ASSOCHAM Western Regional Office

608, 6th Floor, SAKAR-III
Opposite Old High Court, Income Tax
Ahmedabad-380 014 (Gujarat)
Phone: +91-79-2754 1728/ 29, 2754 1867
Fax: +91-79-30006352
E-mail: assocham.ahd1@assochem.com
assochem.ahd2@assochem.com

ASSOCHAM Eastern Regional Office

18, Ballygunge Circular Road
Kolkata-700019
Contact Person: Ms. Perminder Kaur
Phone: 91-33-4005 3845/41
Mobile : 0967431223
Fax: 91-33-4000 1149
E-mail: perminder.kaur@assochem.com

ASSOCHAM North Eastern Regional Office

Global Express Group
House No. 7, Bye No. 2
Chandan Nagar, Survey, Beltola
Guwahati-781028
Contact Person: Mr. Munindra Kumar
Phone: 09957999367
E-mail: ner@assochem.com

ASSOCHAM Southern Regional Office

Ashirwad Towers, 1st Floor, 75/11,
2nd Main Road, Vyalikaval,
Bengaluru-560003
Contact Person: Mr. Chetan Shiva Kumar
Tel: 080-40943252
Fax: 080-41256629
Mobile: 9108563359
E-mail: chetan.s@assochem.com

ASSOCHAM Regional Tamil Nadu Office

International Law Centre, 61-63
Dr. Radhakrishnan Salai
Mylapore, Chennai-600004
Contact Person: Mr. Vinod Solomon
Phone: 044-28120000 • Fax: 044-28120001
Mobile: +91 9486204970
E-mail: chennairo@assochem.com
vinod.solomon@assochem.com

ASSOCHAM Regional Ranchi Office

503/D, Mandir Marg-C, Ashok Nagar
Ranchi-834 002
Contact Person: Mr. S. K. Singh
Phone: 06516555601, 06516555001
Mobile: 09534769548
E-mail: ranchioffice@assochem.com

ASSOCHAM Regional Hyderabad Office

Plot No. 1335, Road No. 45
Jubilee Hills, Hyderabad-500 033
Contact Person: Mr. Srikant Badiga
Phone: 040-23557777

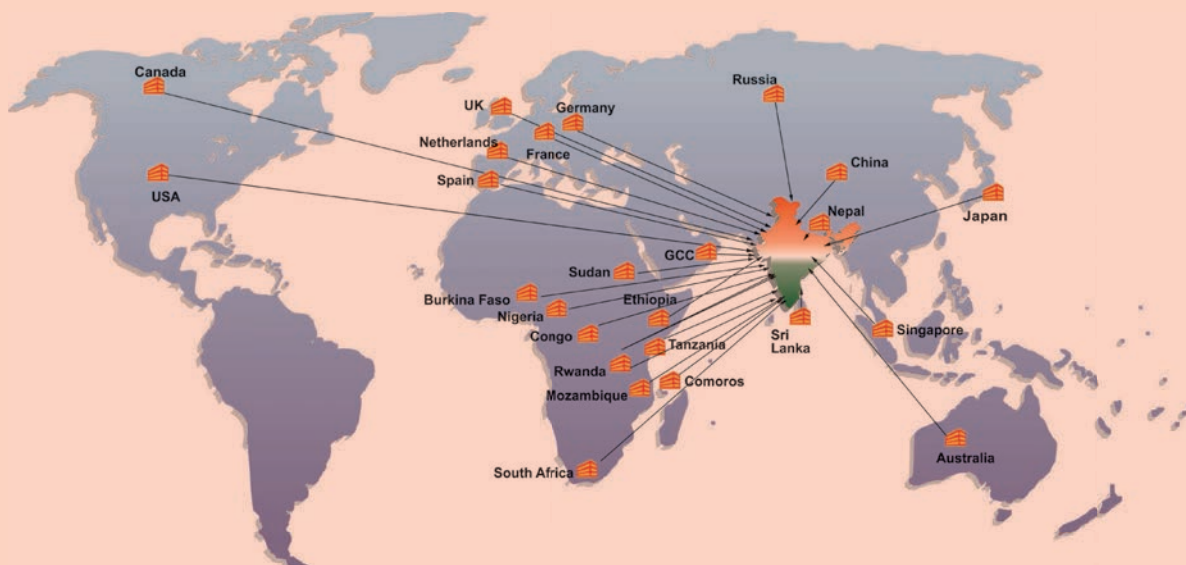
ASSOCHAM Regional UP Office

B-1, Kasmanda Regent Apartments
Park Road, Hazratganj, Lucknow-226001
Contact Person: Mr. C. P. Singh
Mobile: 9415026052
E-mail: rd.up@assochem.com

ASSOCHAM Regional Chandigarh Office

SCO: 55, 56, 57, II Floor, Sector-8
Madhya Marg, Chandigarh-160008
Contact Person: Mr. Dalip Sharma
Phone: 0172 4800855
E-mail: director.chd@assochem.com

ASSOCHAM OVERSEAS 28 OFFICES



The pictorial presentation of the world map does not purport to be the political and geographical maps of the world and India and is not drawn to scale. This is only indicative.

ASSOCHAM International Department

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Notes



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Contact Details

Delhi NCR Office:

903 904, Tower C,
Unitech Business Zone, Nirvana Country,
Sector 50, Gurgaon – 122018
Tel No. : 0124-4754550
Fax No. 0124-4754584

Kolkata:

CFB F.1, 1st Floor, Paridhan Garment Park,
19 Canal South Road, Kolkata . 700015
Tel. No. : 033.64525594
Fax No. : 033.22902469

Mumbai

303, Central Plaza, 166 CST Road, Kalina,
Mumbai, Maharashtra 400098
Tel No. : 022-67080400/1/2/3

Bengaluru

Datta Mansion ,2nd Floor , No.1163, 26th 'A'
Main, 41st Cross , Jayanagar 9th Block,
Bangalore, Karnataka 560069

www.resurgentindia.com

info@resurgentindia.com

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ASSOCHAM Corporate office

The Associated Chambers of Commerce and Industry of India
5, Sardar Patel Marg, Chanakyapuri, New Delhi 110 021. India

Tel: 011 4655 0555 (Hunting line), 011 4655 0514 (Direct)

Fax: 011 2301 7008, 2301 7009

www.assocham.net

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