

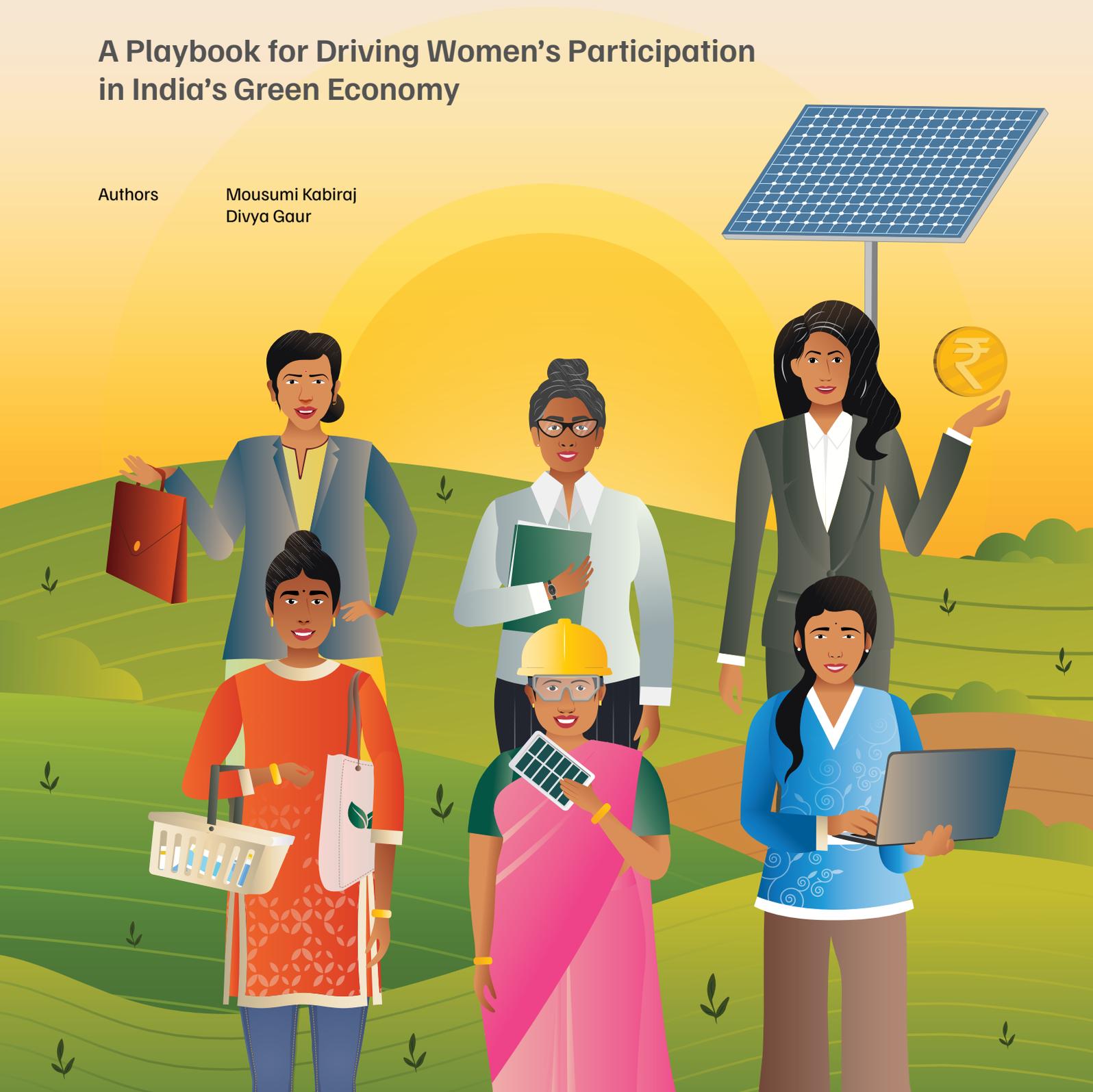
June 2025

Women Mean Business

A Playbook for Driving Women's Participation
in India's Green Economy

Authors

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Divya Gaur



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The **Council on Energy, Environment and Water (CEEW)**—a homegrown institution with headquarters in New Delhi—is among the **world's leading climate think tanks**. The Council is also often ranked among the **world's best-managed and independent think tanks**. It uses data, integrated analysis, and strategic outreach to explain—and change—the use, reuse, and misuse of resources. It prides itself on the independence of its high-quality research and strives to **impact sustainable development at scale** in India and the Global South. In over fourteen years of operation, CEEW has impacted over 400 million lives and engaged with over 20 state governments. Follow us on LinkedIn and X (formerly Twitter) for the latest updates.

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Established in 2001, Villgro's mission is to make innovative, impactful businesses succeed in Health, Agribusiness, and Climate Action. We believe that innovation and for-profit business models are the sustainable route to solving critical social and environmental problems in India. Since 2001, we have worked with over 350 enterprises which have impacted over 20 million lives. Villgro was awarded the Top Incubator Award by the Department of Promotion of Industry and Internal Trade (GoI) in 2020 and the DivHERsity awards in 2023.

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Mousumi Kabiraj and Divya Gaur

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ceew.in





Solar-powered dryers have helped rural women farmers in Andhra Pradesh reduce post-harvest losses and sustainably enhance their incomes.

About CEEW

The **Council on Energy, Environment and Water (CEEW)**—a homegrown institution with headquarters in New Delhi—is among the **world’s leading climate think tanks**. The Council is also often ranked among the **world’s best-managed and independent think tanks**. It uses data, integrated analysis, and strategic outreach to explain—and change—the use, reuse, and misuse of resources. It prides itself on the independence of its high-quality research and strives to **impact sustainable development at scale** in India and the Global South. In over fourteen years of operation, CEEW has impacted over 400 million lives and engaged with over 20 state governments. Follow us on LinkedIn and X (formerly Twitter) for the latest updates.

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About Powering Livelihoods

CEEW and Villgro have embarked on a joint initiative, ‘Powering Livelihoods (PL)’, with a vision to power India’s rural economy through decentralised renewable energy (DRE) (hereby referred as DRE) livelihood solutions. The programme envisages a four-fold approach with gender-inclusive strategies at its core. The programme provides enterprise support to enable women-friendly product enhancements and commercial deployments, generate evidence at scale, disseminate knowledge to key stakeholders, and unlock sectoral support and growth.

Solar refrigerators, energy-efficient food processors, solar reeling machines, cold storage, solar dryers, etc., are some of the technologies we support under the programme. By leveraging these enterprises growth, the programme generates rigorous evidence about these solutions’ impact, viability, and scalability to garner the support of investors, financiers, and policymakers to realise a potential USD 50 billion market opportunity.

To further gender-inclusion in the clean-energy-for-livelihood sector, the programme has strategised, piloted, and catalysed several gender-inclusive business strategies that enable greater adoption by and impact on women. These strategies were designed keeping three key stakeholders in mind: enterprises, end-users, and value chain partners, spanning three major activity streams: awareness and capacity-building of all the stakeholders, building organisational resilience, and sectoral growth support.

Supporters

We thank Development Alternatives (DA) and SEWA Bharat, to bring diversity to success stories, share learnings on a few tools and expand the realm of the playbook.



Foreword



Shri Sanjiv, IRS
Joint Secretary



Ministry of Commerce & Industry
Udyog/Vanijya Bhawan
New Delhi 110011

Foreword

The active involvement of women in the labour force and their access to economic opportunities are crucial for the nation's inclusive development. Recognising the need, several government initiatives aim to mainstream women in economic activities, providing them with livelihood opportunities. For instance, with the creation of 8.3 million Self-Help Groups, 89 million women are covered under the Deendayal Antyodaya Yojana - National Rural Livelihood Mission, able to connect with multiple livelihood activities. Additionally, around 68 per cent of the loans have been sanctioned to women entrepreneurs under Pradhan Mantri Mudra Yojana. Furthermore, the Economic Survey observes that the female Labour Force Participation Rate rose to 37 per cent in 2022-2023 from 23.3 per cent in 2017-2018.

While the nation observes significant positive impacts of the initiatives; however, multiple challenges create barriers for women to enter the workforce. These include a lack of opportunities, cultural barriers, the prevalence of informal labour, limited access to higher education, skill-building opportunities, access to financing and credit, access to modern technologies, and support systems as suggested by the International Labour Organisation, World Bank and others.

Recognising these challenges, the Government of India, especially the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, has taken several initiatives, such as 'Women for Startups' and the Women Entrepreneurship Programme (WING), among others, to strengthen women entrepreneurship in India. This is accomplished by creating enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem.

As awareness of the climate crisis grows and sustainability becomes integral to economic activities, the rising demand for green businesses makes it increasingly essential to prioritise the inclusion of women in these sectors. These sectors drive innovation to address environmental challenges, and women's participation can significantly enhance the effectiveness of sustainable solutions. By prioritising women's leadership and inclusion in green businesses, we not only build a more diverse and resilient workforce but also help build socially and environmentally sustainable solutions. To achieve this, a transformational shift in the strategies of startups and businesses as well as the ecosystem, is crucial to ensure they become more gender-inclusive. By prioritising women's inclusion, businesses can unlock new employment opportunities, improve operational efficiency, and drive social innovation.

Powering Livelihoods (PL), a collaborative initiative between the Council on Energy, Environment and Water (CEEW) and Villgro Innovations Foundation (Villgro), has undertaken remarkable efforts to integrate women into cleantech business operations. Drawing from their extensive experience with these startups, they have developed a comprehensive playbook that provides a clear roadmap for integrating women into business operations. This approach enhances organisational profitability and creativity and amplifies social impact. This playbook not only provides

actionable insights but also shares inspiring stories of women from the programme and others supported by SEWA Bharat and Development Alternatives. These organisations have championed women’s livelihoods in sustainable enterprises for decades.

In this spirit, I am pleased to mention that this playbook serves as a tool to equip social startups and entrepreneurs with actionable tools to integrate women into their business operations as employees, customers, and value chain partners, especially valuable in the context of green businesses.

I extend my compliments to the Powering Livelihoods Programme for their crucial role in drafting this valuable playbook. I encourage all stakeholders—entrepreneurs, investors, accelerators, and policymakers—to leverage this valuable resource. I would also like to express my gratitude to all the contributors and partners who have generously shared their valuable insights and experiences.

Let us work together to ensure that women remain at the forefront of our nation’s journey toward a thriving, sustainable, inclusive, green economy.



Shri Sanjiv

Joint Secretary - Department for Promotion of Industry and Internal Trade (DPIIT)
Ministry of Commerce and Industry, Government of India

Acknowledgments

We extend our heartfelt gratitude to all the individuals and organisations whose invaluable contributions made this innovative playbook possible. We are especially thankful to our funders—Shell Foundation, Good Energies Foundation, DOEN Foundation, and IKEA Foundation—for their catalytic support in this study and our mission at Powering Livelihoods.

We are also grateful to our peer reviewers for taking the time to thoroughly review the playbook. Their critical remarks and feedback greatly improved this playbook, contributing to the green business ecosystem. The authors would like to thank all the beta testing respondents, who shared their thoughts during the beta testing of the playbook and played an active role in shaping it. Special thanks to SEWA Bharat and Development Alternatives (DA) for their collaboration in this playbook. The authors would also like to thank Abhishek Jain, Fellow and Director - Green Economy and Impact Innovations, CEEW; Prachi Singhal, Former Consultant, CEEW; Anubha Sharma, Former Manager, Villgro Innovations Foundation; and Kalyani Krishna, Former Manager, Villgro Innovations Foundation for their contributions to ideating the design of this playbook.

Lastly, we extend our gratitude to the resilient women micro-entrepreneurs and clean energy enterprises who inspired us to create this playbook and remained our guiding force throughout. This playbook would not have been possible without the excellent publication processes, team, and tacit knowledge at CEEW. Together, we hope this playbook will inspire transformative changes in the journey towards women-inclusive green businesses.

Thank you all for your generosity and support in this endeavour.

The authors

Contents

Executive summary	1
1. Introduction	4
2. What is this playbook?	5
3. What inspired this playbook?	5
4. Who is this playbook for and how can it help you?	6
5. How can you use this playbook?	7
6. Overcoming barriers to women's participation	8
7. Case stories	13
8. Conclusion	16
Acronyms	18
List of beta testers for the playbook	18
Powering Livelihoods: Publications at a glance	19
References	20



Women from Gayatri Mahila farmer producer organisation (FPO) engaged in drying horticulture produce using solar dryers in Andhra Pradesh.

Executive summary

Why women-inclusive businesses must become a norm?

Women leaders have shown promise in improving business performance. A survey by the International Labour Organisation (ILO) in 2019 – covering shopkeeping, sales or trade activities, manufacturing, construction, education, financial/insurance activities, and other economic services – observed that when enterprises have a gender-inclusive business culture and policies, they experienced 63 per cent increase in business productivity and profitability. Additionally, 60 per cent enhancement in the ability to attract and retain talent and a 59 per cent improvement in creativity, innovation and openness (ILO 2019).

Furthermore, globally, funders and investors are increasingly attracted to ethical and gender-inclusive funding, recognising its dual benefits to business and society. With a gender-smart approach, you can seize the opportunity to access the pool of funding by showcasing its tangible impact on gender-related outcomes, effectively aligning its initiatives with the evolving priorities of the investment landscape. Thus, by breaking down gender barriers, you can access diverse skills and expertise, strengthening your workforce and overall competitiveness.

Figure ES1 Impact of gender inclusion in business strategies



Source: The ILO. 2019. *Beyond the Glass Ceiling: Why Businesses Need Women at the Top*. InfoStories.

What barriers limit women's participation in business value chains?

Businesses face challenges in driving women's participation. Within the Powering Livelihoods (PL) programme, a joint initiative by the Council on Energy, Environment and Water (CEEW) and Villgro Innovations Foundation (Villgro), we have identified key challenges businesses face for women's inclusion in their business activities which are: (i) inadequate gender parity among the employees with men

outnumbering women in almost all the departments; (ii) key stakeholders not being aware of women-centric initiatives of your business; (iii) lack of focus on women as a customer segment; (iv) low-level adoption of tech products by women customers; and (v) not paying attention to women micro- or nano-entrepreneurs as partners to your business growth.

Figure ES2 Existing challenges faced by women to enter workforce



Source: Authors' compilation

Why this playbook?

We conceived this playbook to address the challenges to women's participation in green businesses.

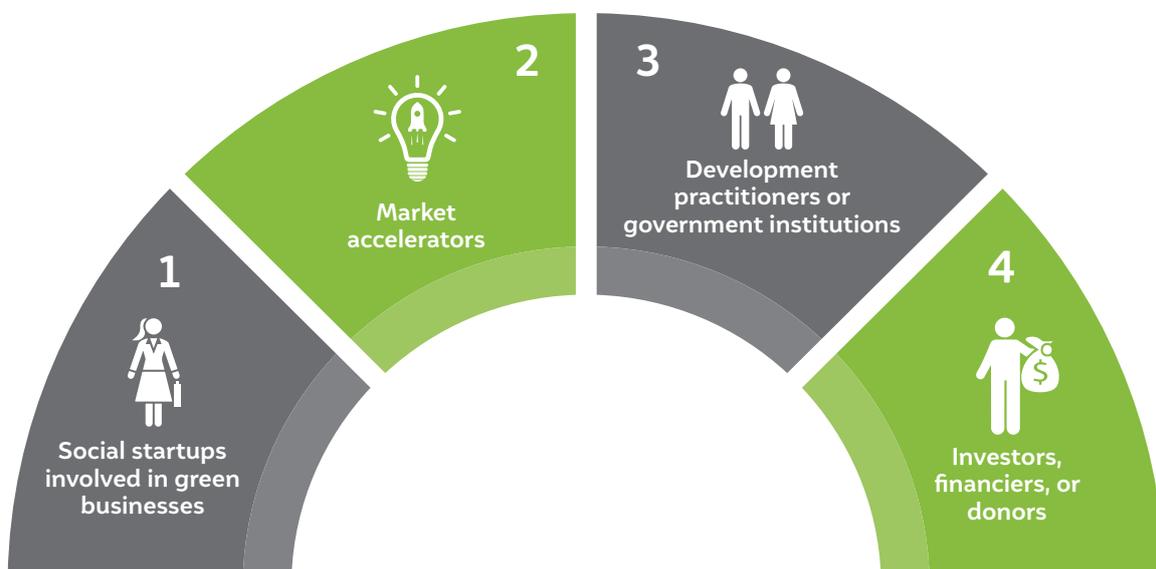
What is this playbook about?

We are presenting this playbook to drive enhanced women's participation in your business operations and value chain by focusing on a few actionable strategies.

(I) What does this playbook have?

It gives actionable strategies for driving women's participation in your business value chain or operations and provides a step-by-step guidance on how to do implement these strategies. It comprises actionable tools, monitoring indicators, and impactful stories, which make it a holistic resource to enhance women's participation in your business. You can also download the tools and respective checklists for easy reference.

(II) Who is this playbook for?

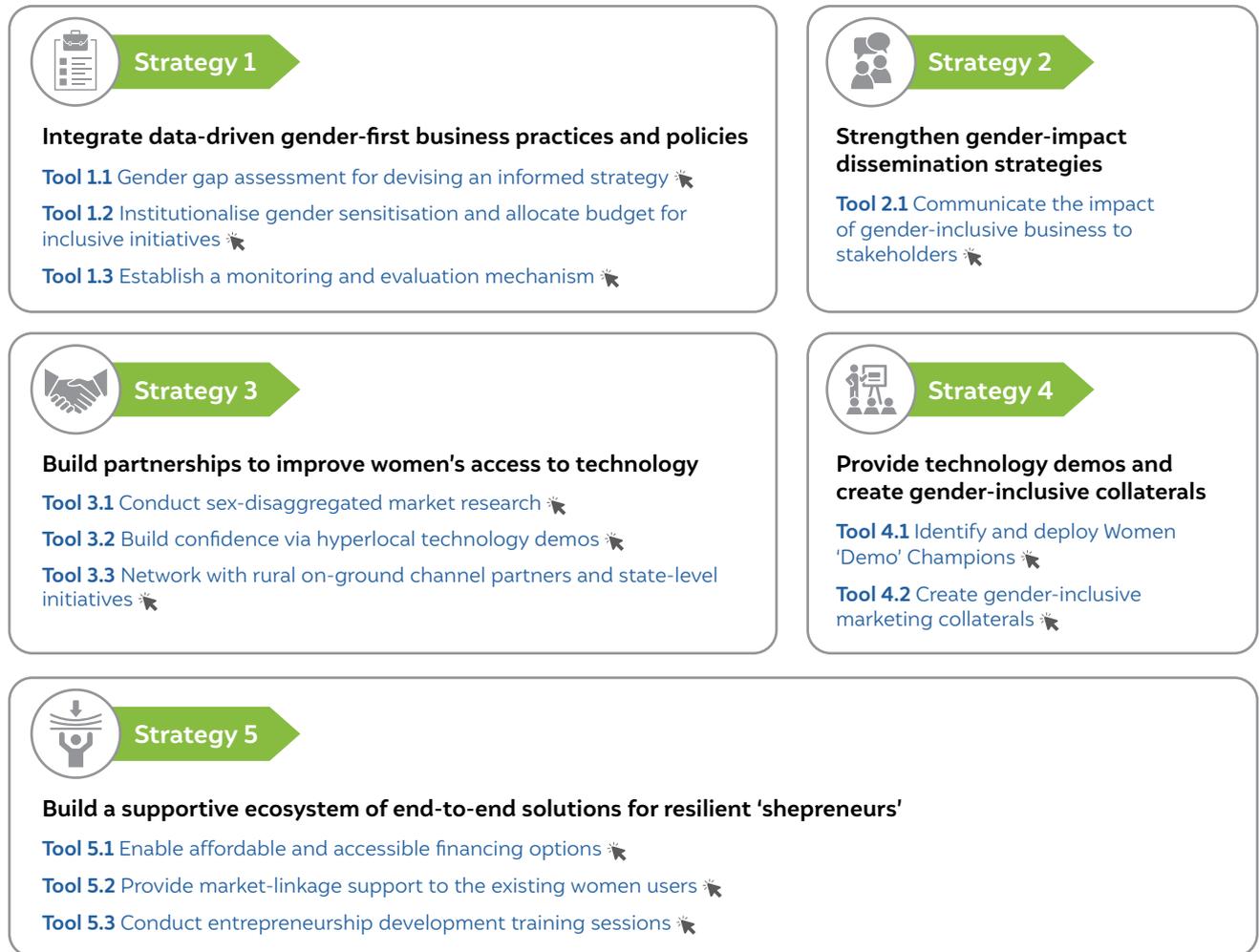


(III) How is this playbook organised?

It is organised in the form of five key focus areas to mainstream women in your business value chain. Each focus area is mapped to a strategy, which is executed and tracked through multiple tools (Figure ES3). The tools comprise an action plan, a list of required resources and indicators to assess your progress to help you accomplish the following

- i. Enhance the integration of women employees within your business to make it gender-inclusive
- ii. Generate investors' and funders' interest in investing in your gender-inclusive initiatives
- iii. Tap into the women customer segment, especially in the rural regions
- iv. Boost confidence and build trust among potential women customers to enable tech adoption
- v. Support rural nano-/micro-women entrepreneurs in running sustainable businesses

Figure ES3 Strategies and tools for mainstreaming women in your business value chains (Each tool is hyperlinked to the detailed resource)



Source: Authors' analysis

(IV) How can you use this playbook?

First, you first identify the focus areas to enhancing the participation of women in the operations or value chain and map your focus areas to the suggested strategies. You then apply the tools associated with a strategy to accomplish your objectives.

Take the first step today: download the detailed tools, implement the strategies, and drive meaningful change in your business operations. Together, let's create a more inclusive and sustainable future for women in business!

If you have come this far reading this playbook, you have already taken your first step towards the integration of women within your business operations. Congratulations!

“We are proud to support work that positions women at the heart of sustainable enterprises. By creating equitable opportunities and investing in their leadership, we're championing business innovation and empowering inclusive communities. This playbook by CEEW is a helpful resource for anyone who wants to center women's important role in business enterprises that are powered by renewable energy, which helps shaping a more inclusive, resilient future for all.”

1. Introduction

Women are constrained by limited access to economic opportunities, poor working conditions on sites, gaps in wage parity, balance between work and household responsibilities and others, posing significant barriers to their participation in economic activities (Patnaik, Jha, and Jain 2021) (Rani 2021). To break these barriers and bring women to the forefront in business activities, a transformational shift in the strategies of businesses, startups, and ecosystem partners like funders and investors is needed.

apply for making your business truly gender-inclusive. The tools are derived from on-the-ground experiences and to bolster women's participation and its benefits, included in this playbook are real-life success stories from [Powering Livelihoods](#) (PL) programme, a joint initiative by the [Council on Energy, Environment and Water](#) (CEEW) and [Villgro Innovations Foundation](#) (Villgro), which promotes clean-energy-powered livelihood technologies in rural areas. Adding strength to this playbook is the inclusion of women's success in business over the long term, capturing diverse experiences from

Figure 1: Socio-cultural barriers restricting women's economic opportunities

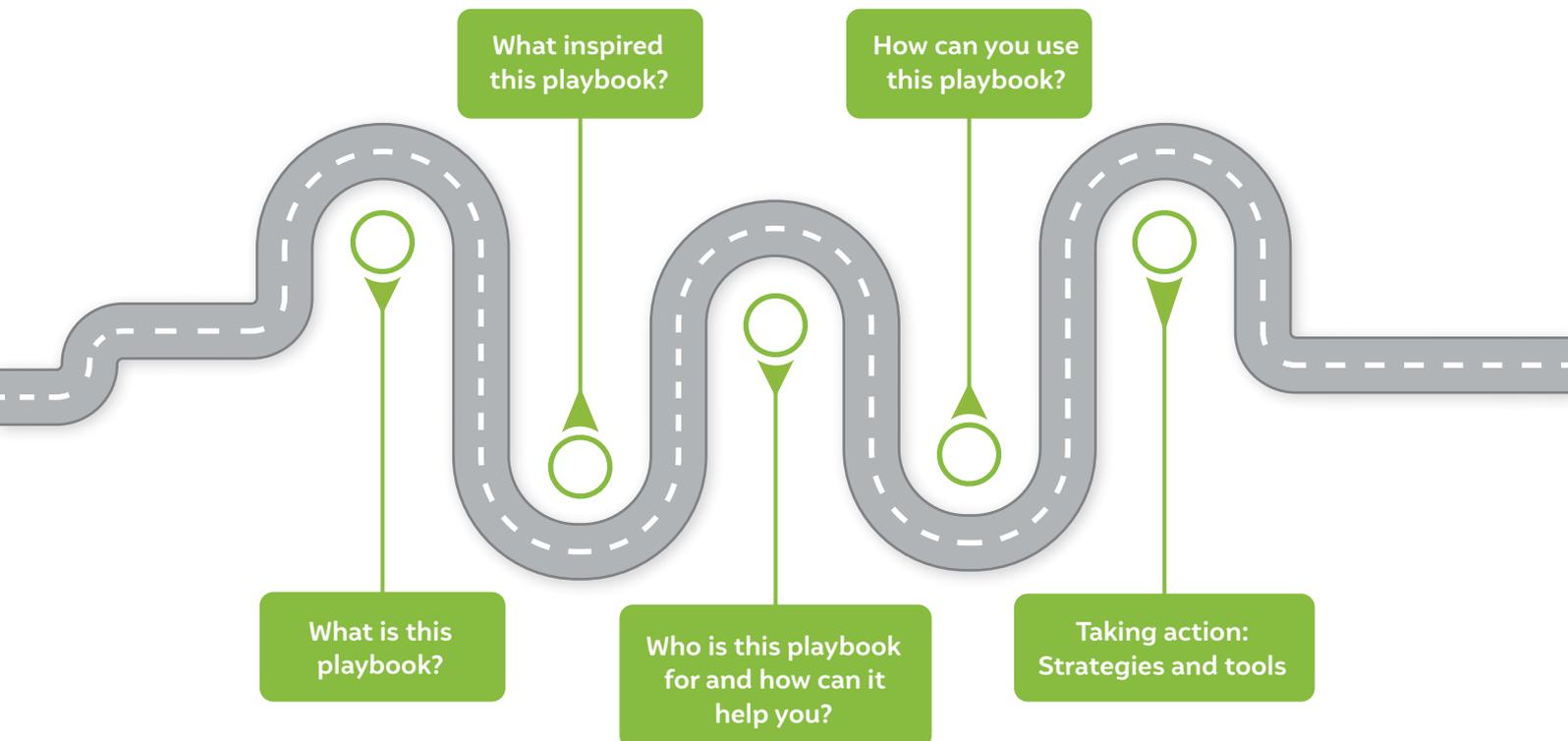


Source: Authors' compilation

This playbook comes with a vision of mainstreaming women's participation in business value chains, providing you with actionable tools that you can directly

organisations like [SEWA Bharat](#) and [Development Alternatives](#) (DA) that have supported women-owned rural businesses for decades.

Start your journey to driving gender-inclusive businesses with this playbook



2. What is this playbook?

It is a detailed guide to mainstreaming women in the business value chains of social startups involved in green businesses, civil society organisations (CSOs), financiers, and investors, focusing on green and sustainable businesses.

3. What inspired this playbook?

[Powering Livelihoods](#) (PL) catalysed several strategies in collaboration with cleantech startups to promote women within their business operations. Drawing insights from the programme, it became evident that startups, especially those in the early and growth stages, play a crucial role in promoting women's participation in economic activities. However, as our baseline data suggests, these startups initially needed more ideas and strategies to ensure women's participation in business operations. Thus, from our work with the startups, we realised that a guide on driving women's participation

is needed to give startups, practitioners, and investors a step-by-step approach. We have also published a report titled, '[Unlocking Sustainable Livelihood Opportunities for Rural Women](#)' in 2023, detailing the impact of these strategies.

How is this playbook designed?

The three components that make up this playbook make it a handy, ready-to-apply resource for your business: actionable tools, monitoring indicators, and real success stories. An option is provided for downloading the tools and respective checklists for your easy reference.

To showcase the diversity of women's success stories across sectors and expand the scope of the suggested tools, we collaborated with [SEWA Bharat](#), an all-India federation of Self-Employed Women's Association (SEWA) institutions, and [Development Alternatives \(DA\)](#), a social enterprise dedicated to sustainable development and a research organisation striving to deliver socially equitable, environmentally sound, and economically scalable development outcomes.



Image: CEEW/Emotive Lens

Solar-powered drying units creating new sustainable farm-based livelihood opportunities for rural women in Andhra Pradesh, India.

4. Who is this playbook for and how can it help?

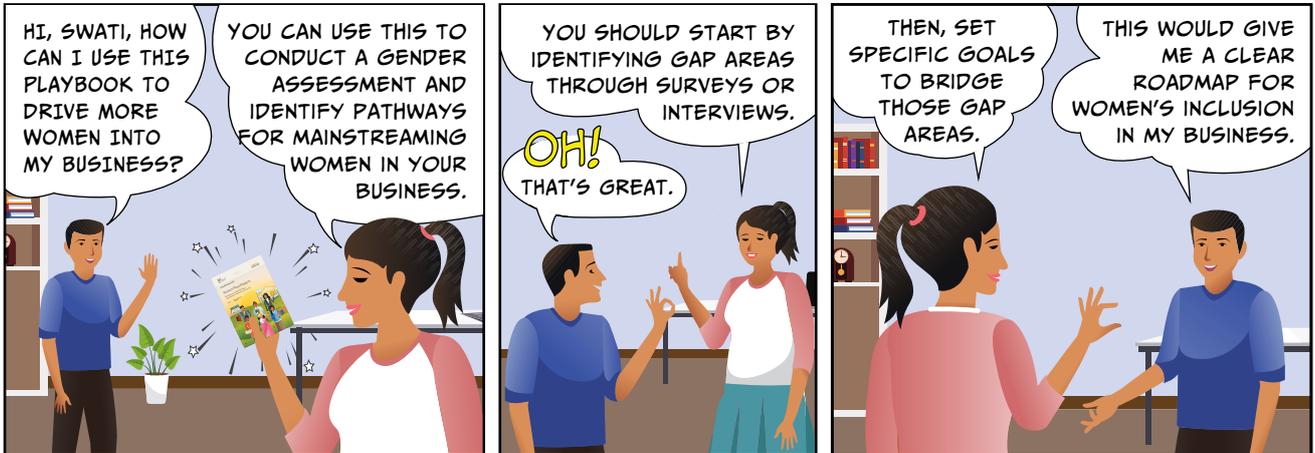
 <p>1. Social startups</p> <p>If you are a social startup in a sustainability/green business, this playbook will help you attract women talent, secure funding to scale your inclusive business, and tap into women customers.</p>	 <p>2. Market accelerators</p> <p>If you are a market accelerator, you can use the playbook to enhance the strategies of early and growth-stage startups to build gender-inclusive businesses.</p>	 <p>3. Development practitioners or government institutions</p> <p>If you are a development practitioner or government institution, this playbook will help you create strategies to unlock affordable financing and provide entrepreneurship training and market linkages to your women nano-/micro-entrepreneurs.</p>	 <p>4. Investors, financiers, or donors</p> <p>If you are an investor, financier, or donor, you can use the tools to guide your current portfolio of startups to promote the inclusion of women within their operations.</p>
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“Gender inclusion is not just a checkbox to be ticked - it is an approach that brings true business value to an enterprise. This playbook guides startups on their strategies to increase women’s participation in their business value chains. It is invaluable for the enterprise support ecosystem as well - incubators, investors and government agencies. From business strategies to communication, partnerships to technology, the playbook is replete with tools and case studies that help enterprises on their journey to gender inclusion.”

Ananth Aravamudan
Chief of Programmes and Strategy, Villgro Innovations Foundation

5. How can you use this playbook?

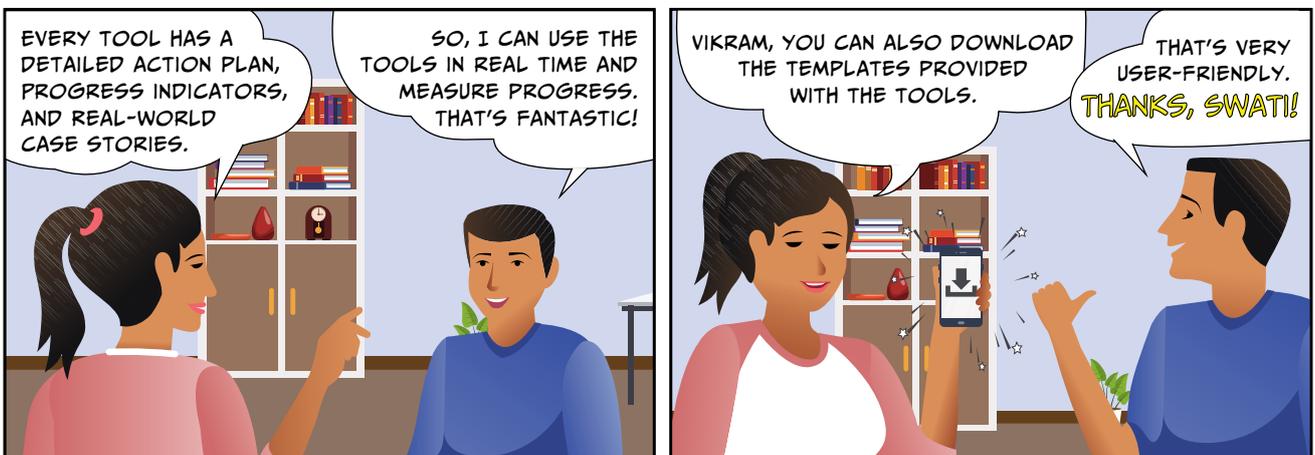
Step 1: Identify the focus areas challenges to women's participation and set goals



Step 2: Select relevant strategies and customisable tools



Step 3: Get action plans

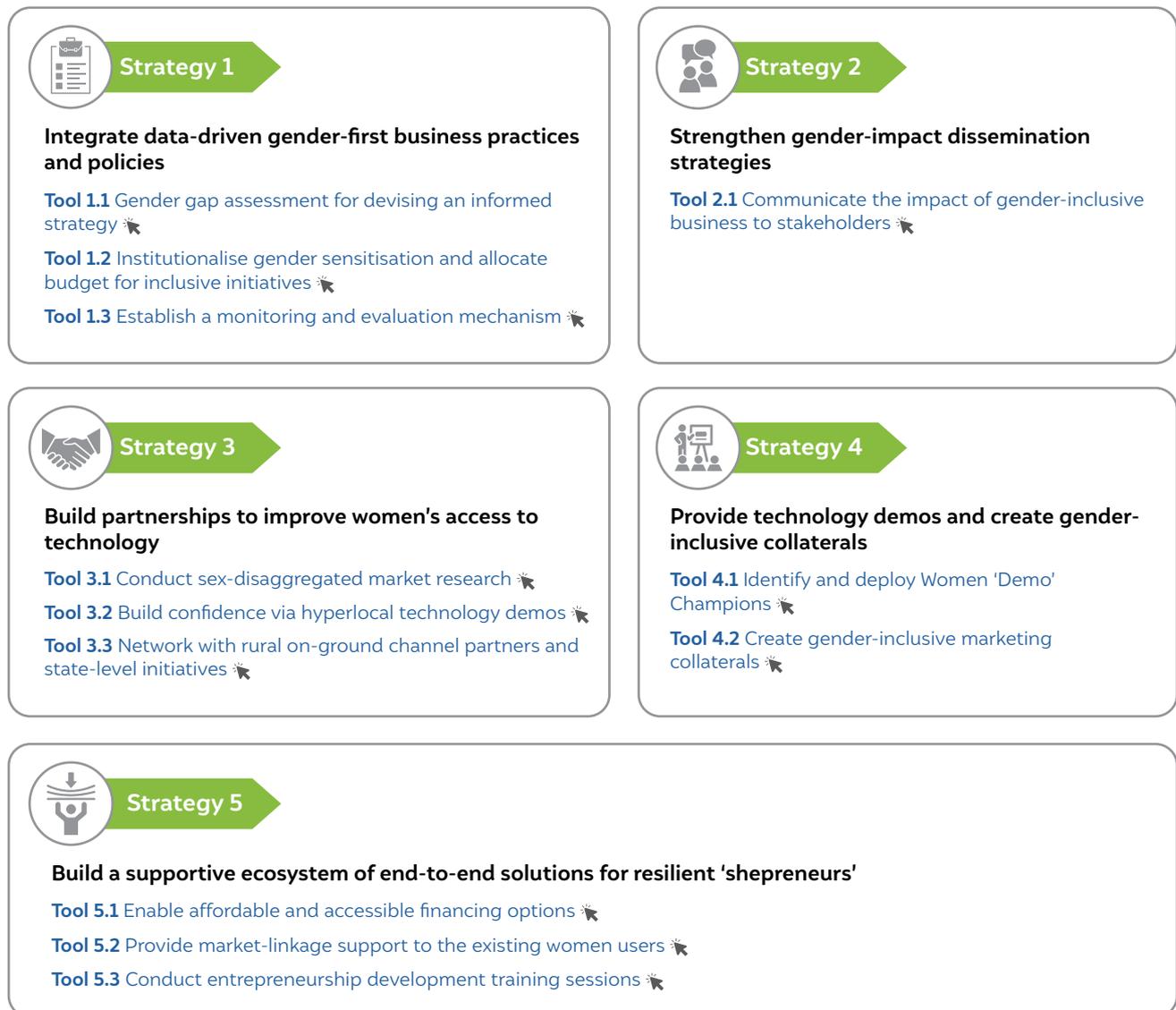


6. Overcoming barriers to women's participation

Businesses face challenges in driving women's participation. Within the PL programme, we have identified key challenges businesses face for women's inclusion in their business activities which are: (i) inadequate gender parity among the employees with men outnumbering women in almost all the departments; (ii) key stakeholders not being aware of women-centric initiatives of your business; (iii) lack of focus on women as a customer segment;

(iv) low-level adoption of tech products by women customers; and (v) not paying attention to women micro- or nano-entrepreneurs as partners to your business growth. This playbook recommends five focus areas to address the challenges. Each focus area is mapped to a strategy, which is executed and tracked through multiple tools (Figure 2). These tools can be applied individually or in combination to enhance women's participation in your business activities. The tools comprise an action plan, a list of required resources, indicators to assess your progress, and real-life success stories for its effective implementation.

Figure 2 Strategies and tools for mainstreaming women in your business value chains (Each tool is hyperlinked to the detailed resource)

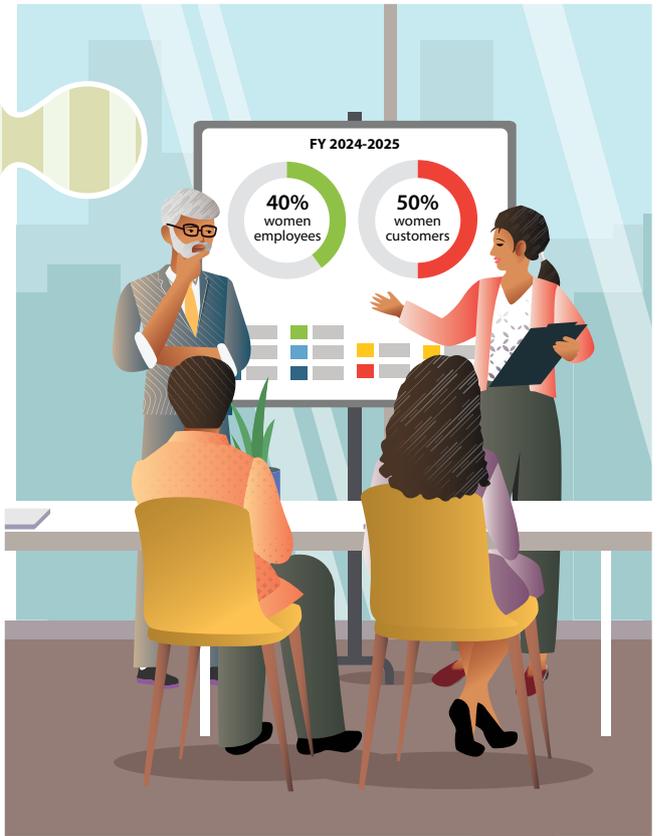


Source: Authors' analysis

INCLUDING WOMEN EMPLOYEES



ATTRACTING INVESTORS AND FUNDERS



TAPPING INTO WOMEN AS CUSTOMERS AND BUILDING CONFIDENCE



SUPPORTING WOMEN NANO- / MICRO-ENTREPRENEURS



Let us now explore these tools!



How can I enhance the inclusion of women employees within my business operations to make it more gender-inclusive?

The first step to enhancing women's participation is a data-driven assessment to help you identify potential gaps and opportunities for women's inclusion.

Strategy 1: Integrate data-driven gender-first business practices and policies

TOOL 1.1

Gender gap assessment for devising an informed strategy 

TOOL 1.2

Institutionalise gender sensitisation sessions and allocate a budget for gender-inclusive activities 

TOOL 1.3

Establish a monitoring and evaluation mechanism 



How do I attract investors' and funders' interest in supporting initiatives to promote women in my business?

Gathering data on how your interventions are gender-inclusive and have the potential to impact women positively can make it an attractive proposition for investors, making them excited about your initiatives.

Strategy 2: Strengthen gender-impact dissemination strategies

TOOL 2.1

Communicate the impact of gender-inclusive business with stakeholders 



How can I tap into women as a customer segment, especially in the rural and peri-urban areas?

Women as a customer segment is not usually the focus of businesses, though a huge untapped potential exists, especially among women in rural and suburban areas. By collecting gender-disaggregated data, an insight into women's usage of tech products can be gained. Usually, the uptake of new technologies is low among rural women. Organising local events that engage women and demos of productive use technologies that women can use can be explored to increase women's engagement with tech products. You can also leverage the existing women's network of on-ground channel partners to enhance the outreach of your technology to women customers.

Strategy 3: Build partnerships to improve women's access to technology

TOOL 3.1

Conduct sex-disaggregated market research 

TOOL 3.2

Build confidence via hyperlocal technology demos 

TOOL 3.3

Network with rural on-ground channel partners and state-level initiatives 



How can I enhance the confidence and trust of potential women customers to adopt technology products?

Rural women are encumbered by several socio-cultural barriers, which limit their exposure and experience with modern livelihood technologies. To address this challenge, you can adopt initiatives such as deploying women champions from the local communities providing technology demos and building peer-to-peer interactions. In addition, you can also create inclusive marketing materials, highlighting stories of successful women users. This will help enhance their confidence and their purchase decisions.

Strategy 4: Provide technology demos and create gender-inclusive collaterals

TOOL 4.1

Identify and deploy Women 'Demo' Champions

TOOL 4.2

Create gender-inclusive marketing collaterals



In what ways can emerging women nano-/micro-entrepreneurs be supported to help them run sustainable businesses?

Women nano-/micro-entrepreneurs, especially from rural/peri-urban areas, often need end-to-end support to sustain their businesses. The support should be in the form of affordable credit facilities, access to livelihood technologies, market linkages, and handholding and training. Blended finance, buy-back guarantees, and well-designed entrepreneurship training offer additional support to those women's business initiatives.

Strategy 5: Build a supportive ecosystem of end-to-end solutions for resilient 'shepreneurs'

TOOL 5.1

Enable affordable and accessible financing options

TOOL 5.2

Provide market-linkage support to the existing women users

TOOL 5.3

Conduct entrepreneurship development training sessions



The transition to a green economy must be inclusive. This Playbook—shaped by insights from the Powering Livelihoods programme—fills a critical gap in the ecosystem by offering actionable strategies to integrate women meaningfully into green businesses. For startups, practitioners, and investors, it serves as a guide to move from intent to impact. As the sector scales, integrating gender inclusion must become the norm, not the exception, to unlock innovation, expand markets, and ensure equitable growth.”

Abhishek Jain

Fellow and Director - Green Economy and Impact Innovations, CEEW

“ I was using a typical electricity mixer earlier. But this multi-purpose food processing machine is faster and has multiple functions. I am making products in larger batches. My sales have increased and I’ve nearly doubled my income.”

Neetu Tandon
Micro-entrepreneur, Agra, Uttar Pradesh



7. Case stories

This section highlights inspiring case stories of women nano-/micro-entrepreneurs associated with CEEW, DA, or SEWA, who have received various forms of support, such as financing, training, and more, to enhance their livelihoods.



Story 1: Babita Raheja's Story of Innovation and Inclusion

Babita Raheja's journey from Madhya Pradesh to becoming a pioneering clean energy entrepreneur is an evidence to the transformative potential of women's leadership. As the co-founder of Raheja Solar Food Processing, Babita has built a successful startup using solar drying technologies, emerging as a role model for thousands of rural women.

By training over 4,500 women to adopt solar dryers, Babita is building self-reliance, enhancing rural incomes, and driving climate-friendly technologies from the grassroots. Her work shows that when women lead in clean energy, they deliver inclusive, impactful, and community-driven progress. Her success story is a testament that with the end-to-end support—access to technology, finance, and mentorship—women can become powerful agents of change.



Image: Babita Raheja

Babita Raheja (second from the right in the first row) is enhancing the livelihoods of rural women through her innovative technologies.



Story 2: A Clean Energy Professional Enhancing Livelihoods of Rural Women

As Chief of Staff at Resham Sutra Pvt. Ltd., Upasna Jain is creating sustainable livelihood opportunities for rural women using solar silk reeling machines. She aims to build an inclusive ecosystem within the startup and its field operations by ensuring master trainers in rural areas are women.

She also initiated the concept of Reshamdoots—young, digitally skilled women who support spinners in yarn production, quality control, and uploading their products to the Gram Sootra App, an online marketplace. She also influenced internal hiring practices, with a strong focus on recruiting women into roles traditionally dominated by men—such as technical support, shop-floor workers, among others. Upasna's efforts demonstrate how clean energy technologies, when combined with inclusive practices, can transform both lives and livelihoods.



Image: Upasna Jain

Upasna Jain (second from the left in the last row) with a group of women silk reelers in Meghalaya.



Story 3: Nafiza's journey of entrepreneurship with green mobility training

Nafiza is a 38-year-old woman from Gurusandi village in Mirzapur. In a local community gathering, she learned about e-rickshaws from Development Alternatives' field coordinator. She also learned about the Safe Mobility project, supported by the Work for Progress project, a joint initiative of Development Alternatives, La Caixa Foundation, and Fundación ISS. The project focuses on creating dignified and meaningful livelihood opportunities for marginalised women and youth in rural India through enterprise development.

She also received a three-day training course that included basic vehicle orientation, one-to-one training with the trainer, sessions on vehicle repair, traffic rules, among others. Upon completion of the training, she received a training certificate.

After the training, she started her e-rickshaw business, earning a monthly income of USD 115–120. Nafiza actively inspires other women to conquer their fears, seize opportunities, and liberate themselves from societal norms.



Source: Development Alternatives

Nafiza from Mirzapur drives an e-rickshaw, earning independently and inspiring women to break barriers.



Story 4: Ruby's journey as a Business Correspondent Sakhi through training and determination

Ruby from Chirgaon, Jhansi, aimed to start a business for sustainable income but faced setbacks due to limited skills, knowledge, and experience. Yet, she was not the one to give up. After attending an entrepreneurship awareness programme by Development Alternatives in 2021 supported by HSBC, she connected with officials from the *National Rural Livelihood Mission (NRLM)*, who encouraged her to become a Business Correspondent (BC) Sakhi.

Motivated by the idea of such a non-traditional business, she worked hard and received training on essential banking services at a rural self-employment training institute (RSETI). She also obtained a loan of INR 75,000 and became an associate of Fino Bank, which provided her a micro-ATM machine. She now operates as a village-level BC Sakhi and provides door-to-door financial services to individuals in her village. In the last two months alone, she has been able to provide cash withdrawal services amounting to INR 40,000. Today, Ruby earns, monthly INR 25,000 on her own and proudly claims that entrepreneurship has given her the capacity to provide quality education for her child. By becoming the first woman in the area to provide financial services, Ruby is a role model for others in her community.



Source: Development Alternatives

Ruby from Jhansi overcame setbacks to become a BC Sakhi, now earning INR 25,000 monthly while empowering her village with financial services.



Story 5: Impact of training programmes on Premlata Ben's journey to financial stability

Premlata Ben, a 38-year-old micro-entrepreneur and community leader, resides in Rampura, Bikaner. Proficient in sewing and papad making, she has always been determined to earn a livelihood and support her family.

Her life transformed when she encountered SEWA Rajasthan during a youth training event in Bikaner's Sarvodaya Basti. SEWA facilitated her entry into a self-help group and helped her secure a INR 3,000 loan for household expenses. Through the Udyami programme, supported by United States Agency for International Development (USAID), she discovered the Chiranjeevi Health Scheme, which provided health insurance coverage. Participation in digital and financial literacy workshops under this programme equipped her with digital payment skills and enabled her to showcase her sewing work to customers via WhatsApp. Alongside her income from SEWA Rajasthan, Premlata Ben earns an additional INR 4,000 monthly from sewing and papad sales. This newfound financial stability empowered her family to acquire a new home in Rampura, Bikaner.

Note: Ben is a suffix used after a person's first name as a mark of respect at SEWA. It is a common cultural practice in Gujarat.



Source: SEWA

Premlata Ben, a micro-entrepreneur from Bikaner, gained financial independence through SEWA, expanding her sewing business and securing her family's future.



Story 6: Scaling ambitions: Impact of training programme on Rita Ben's agarbatti business

Rita Ben, a 45-year-old grassroots leader from Phulia, West Bengal, started crafting and selling cotton sarees locally. Unsatisfied with her earnings, she joined SEWA West Bengal in 2020 and learned about health, social security schemes, and business opportunities. In 2021, she participated in an agarbatti-making (incense sticks) training programme organised by SEWA and Khadi Village Industries Commission (KVIC) through USAID's Udyami programme.

Rita Ben saw this as a chance to pivot her business and collaborate with like-minded women in her community. She encouraged others to attend the training. Upon completing the training, Rita Ben and five fellow SEWA members pooled their resources to launch an agarbatti business. They purchased raw materials and handled packaging. Their sales journey began within the community and expanded to local stores, self-help affinity groups (SAGs), and stalls at SEWA West Bengal's exhibitions. She believes that collective solutions can be used to overcome challenges and hopes her story inspires women across India to pursue self-employment and attain financial independence.



Source: SEWA

Rita Ben from West Bengal expanded her livelihood by starting a women-led agarbatti business, proving the power of collective effort and self-employment.

8. Conclusion

The playbook equips social startups, development practitioners, accelerators, and others with actionable strategies and tools to transform the way they mainstream women in their business value chains. Through suggested strategies and real-life success stories, it demonstrates the transformative impact of gender inclusion on business growth, and innovation. However, the journey towards gender inclusivity is not just about adopting tools—it requires a commitment to action. To truly empower women in your business value chains, take the following steps:

By committing to this journey, you not only enhancing inclusivity but also pave the way for sustainable growth and innovation.



Act now, start implementing these tools today!

Visit the [webpage](#) to download the tools and take the next step in transforming your business value chains.



Download: Download the tools tailored to your needs and assess your current challenges.



Implement: Implement the step-by-step action plans provided to mainstream gender inclusivity in your business.



Measure: Use the success indicators to track your progress and adapt strategies for continuous improvement.

“The gender playbook is a much-needed guide for startups and organisations striving to integrate women into their business value chains. By offering actionable strategies and tools, it empowers stakeholders to unlock the immense potential of women entrepreneurs, creating more inclusive and socially responsible businesses. This resource will inspire startups to not just embrace gender diversity but also leverage it as a driver for innovation and sustainable growth.”

Nidhi Pant

CoFounder, Science For Society - S4S Technologies

“ We used to suffer losses in the goat milk business due to frequent power outages and unreliable electricity. After integrating of solar powered refrigerators, we now do not have to worry about power outages and milk getting spoilt. Further, we do not have to pay any electricity bills.”

Gayathri Suthar
Member, Ashapura Self Help Group
Udaipur district, Rajasthan



Acronyms

BC	Business Correspondent	PL	Powering Livelihoods
CEEW	Council on Energy, Environment and Water	RSETI	Rural Self-Employment Training Institute
CSO	Civil Society Organisation	SAG	Self-Help Affinity Group
DA	Development Alternatives	SEWA	Self-Employed Women's Association
ILO	International Labour Organisation	USAID	United States Agency for International Development
KVIC	Khadi Village Industries Commission		
NRLM	National Rural Livelihood Mission		

List of beta testers for the playbook

The playbook was reviewed by various stakeholders, including donors, entrepreneurs, financiers, and others, to have a real-life experience. The playbook

was subsequently revised based on their feedback. A list of beta testers is provided in Table 1.

Table 1 List of organisations that supported in beta testing of the playbook

Stakeholder type	Organisation	Reviewer
Social enterprise incubator	Villgro Innovations Foundation	i. Aditi Jain, Associate Sector Lead Inclusive Livelihoods & Entrepreneurship ii. Kiran Kamaraj, Associate Sector Lead
	Ikea Foundation	Richa Goyal, Programme Manager - Renewable Energy
Donor		
Financier	Climake	Simmi Sareen, Co-founder
Startup	New Leaf Dynamic Technologies	Akash Agarwal, Chief Executive Officer
	Raheja Solar Food Processing Private Limited	Parmeet Singh, Operations Head and Team Leader
	Science for Technologies	Nidhi Pant, Co-founder
Channel partners	1Bridge	Pallavi Kundu, Former Project Manager
	ESSMART	Shanina Mercedia van Gent, Former Head of Projects and Partnerships
Ecosystem enablers	Climate Collective Foundation	Jui Joshi, Director and Senior Partner
	Customised Energy Solutions	Nitin Akhade, Executive Director - Energy Access and Livelihoods
	Global Women's Network for the Energy Transition (GWNET)	Christine Lins, Executive Director

Source: Authors' compilation

Powering Livelihoods: Publications at a glance

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