

chorcha

insights | 2025



6th Edition

chorcha

curated by the*sparkforum

12th, 13th & 14th November | India Habitat Centre, Delhi

Since 2020, charcha has grown into India's largest collaborative livelihoods convening, a shared ground where government, civil society, markets and other key stakeholders come together to ideate about work, income and dignified livelihoods for a poverty-free India at scale. An ecosystem where panels, firesides, workshops and masterclasses sit alongside exhibits, films and networking spaces to create a continuous conversation.

charcha enables individuals to think with greater depth and connect with greater sincerity. It is within these rooms that ideas gain texture, assumptions are challenged and collaborations take root. Over time, these interactions have shaped charcha into a community that grows stronger each year, guided by a commitment to learning, inspiring, partnering and a collective ambition to strengthen India's development journey.





Foreword

India stands at a defining moment. We have already shown the world that population-scale transformation is possible through digital rails that reach a billion people, financial inclusion that inspires global replication, and public systems that deliver with dignity. But the transitions ahead are more complex, more intertwined and more reliant on how well we work together.

Technology is rapidly reshaping work, climate pressures are altering livelihoods and a young, aspirational workforce demands mobility and meaning, not subsistence. For India's growth to be fully realised, it must reach those who make our nation run every day: informal workers, women, gig and platform workers, migrant families, smallholder farmers and producers, who still face more risk than opportunity.

This work of collaboration is required as infrastructure, not just goodwill. Alignment infrastructure is the ability of Samaaj, Sarkaar and Bazaar to listen to each other, to understand constraints, to design around them and to build solutions that endure beyond projects, funding cycles or electoral terms. It is an operating system for collective progress rooted in transparency, shared contexts and the quiet trust that grows when people stop speaking from their roles and start speaking as peers working towards a shared objective.

As India turns one hundred in just over two decades, our choices now will determine the country we become - not only how fast we grow, but how well that growth is shared, how resilient it is to global transitions and how strongly it is anchored in dignity for every Indian.

charcha exists to make this infrastructure possible. It is not a conference, it is an ecosystem enabler. A room where frontline experience shapes strategy, where ideas are stress-tested against ground reality and where unexpected alignments emerge because curious people discover they are working on similar problems from different sides.

charcha'25 brought together doers, thinkers, influencers and funders across 7 thematic areas with 35+ hours of programming to demonstrate what alignment looks like in practice: shared understandings of the problem, coordinated pathways to solutions and partnerships that will extend beyond the three days we spent together. It demonstrated, once again, that when India aligns, India accelerates.

This Insights Report captures the ideas, evidence and collaborations that emerged at charcha'25, signposts for the future India we must build together. May these insights strengthen your work, unlock new partnerships and deepen our collective resolve to create a Viksit Bharat, where opportunity is broad-based, progress is shared and collaboration is the infrastructure that sustains our growth.

The purpose is simple: build clarity, build trust, and build action at scale.

Jerold Pereira
Managing Director
the*spark forum



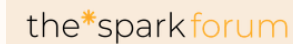
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charcha'25

co-hosts



event partner

media partner

event coverage



charcha'25



3 days
12th -14th Nov



40 hours
of live programming

178
speakers



2500
attendees over
three days



29
co-hosts



7
themes

charcha'25 Agenda

*charcha, curated by the spark*forum, begins long before the three days. It starts with ideating on themes that matter for India's journey to becoming Viksit as viewed through the livelihoods lens. These themes form the ground on which programming is visualised and developed.*

The sessions take shape through co-curation with charcha co-hosts and factor in inputs from speakers and participants who bring lived experience and clarity. This collective effort is what has made charcha India's largest collaborative livelihoods convening. Its character comes from the diversity of stakeholders across markets, government, academia, social entrepreneurs, philanthropists and civil society. Their perspectives push the conversations beyond a single way of seeing India's growth story.

The agenda ahead reflects months of thinking, planning and coordination with partners, sector experts and leaders. It stands on the work of many contributors and we remain grateful for their belief and commitment to this platform.



12th Nov: charcha'25

	STEIN	JACARANDA	SILVER OAK	GULMOHAR
9:45 - 10:10	Awadhi Diaries - Performance by Yusra Naqvi and Welcome Address & Lamp Lighting			
10:15 - 11:00	"Kaam Ki Baat" - Reimagining Livelihoods			
11:10 - 12:10	Unlocking India's Next Growth Hubs	Assistive Technology for Livelihoods & Inclusion: Unlocking the power of Innovation for PwD	Reducing Climate Vulnerability of Informal Communities in Urban India	Hidden Pillars Approach: What Really Sustains Micro and Nano Enterprises
12:10 - 12:30	Voices of Soli (Punjabi Folk) Performance by Harpeet Singh			
12:30 - 13:30	Scaling Economic Inclusion Program Across Rural Context with Governments	Regenerative Rural Economies: Social Enterprise at the intersection of Agri, Climate and Livelihoods	India@70% FLFPR by 2047: What Will It Take?	Social Benefits - The Journey Ahead
13:30 - 14:30	Lunch @ The Hub & Gulmohar Bridge			
14:40 - 15:00	Taal se Taal Mila - Performance by Varun (Ghatam) & Manohar (Mridangam)			
15:00 - 16:00	Creator Economy Unlocked: New Livelihoods Opportunity	Apps as the New Infrastructure: Empowering or Entrapping Marginalised Entrepreneurs?	Bridging the Gap: AI & Digital Innovation for Agricultural Market Access	Choosing the Right Fuel: Grants, Debt, or Equity
16:00 - 16:20	Moner Manush (Baul Tradition): Performance by Jhilik Modak, Sudip Roy, Jyotirmoy Ghosh, and Chandan Panda			
16:30 - 17:30	From Welfare to Empowerment: Building Future-Ready Social Justice Systems	Leveraging Technology at the Grassroots for Scalable Impact	Early Exposure to Entrepreneurship	Movie Screening: Humans in the Loop
17:30 - 18:15	High Tea @ The Hub			CASUARINA
18:30 - 19:30	Echoes of Khusro: The Qawwali Legacy of the Niyazi Brothers Niyazi Brothers in conversation with Rakhshanda Jalil			11:10 - 12:40 Outcomes Readiness in Practice: A Masterclass for Non-Profits
19:30 - 22:00	Dinner @ The Hub			

13th Nov: charcha'25

	STEIN	JACARANDA	SILVER OAK	GULMOHAR
10:00 - 10:10	Performance by Magda Khan (Dholak) and Shakur Khan (Algoza)			
10:15 - 11:00	Patient Capital for Systemic Change			
11:10 - 12:10	SMBs: Driving India's Future	Abilities Beyond Skills: Rethinking Capacity as Power, Practice, and Possibility	Building Evidence for Impact and Scale	AI for Agriculture: Transforming Market Access Through Digital Innovation (Masterclass)
12:10 - 12:30	Strings and Symphonies - Performance by Furquan Bhat (Rabab)			
12:30 - 13:30	Women in the Loop: Shaping the AI Economy	Empowering India's Micro Entrepreneurs: The Future of Digital Livelihoods	Technology & AI for Social Enterprises: Opportunities and Pitfalls	
13:30 - 14:30	Lunch @ The Hub & Gulmohar Bridge			
14:40 - 15:00	Strings of Serenity - Performance by Sushmeet Kaur (Dilruba)			
15:00 - 16:00	Building Ecosystems for Community Level Impact & Population Level Scale: Capital, Capacity & Collaboration	Jobs Next Door: Unlocking India's Local Economy	Beyond Access: Role of Corporate Social Responsibility in Skilling and Digital Safety	Future-Ready Workforce: Evidence, Impact & Policies
16:00 - 16:20	Dhun aur Dhamak - Performance by Magda Khan (Dholak) and Shakur Khan (Algoza)			
16:30 - 17:30	Emerging Opportunities in Scaling Sustainable Livelihoods for Low-Income Communities	Mandatory Skill Education under NEP 2020: From Policy to Practice	Beyond Numbers: How Women Navigate the Workforce	
17:30 - 18:15	High Tea @ The Hub			
18:30 - 19:30	Usha Uthup: The Queen of Indian Pop Usha Uthup in conversation and song with Sanjoy K. Roy			
19:30 - 22:00	Dinner @ The Hub			

14th Nov: charcha'25

	STEIN	JACARANDA	SILVER OAK	GULMOHAR
10:30 - 11:00	Heritage in Melody - Performance by Amir Khan			
11:10 - 12:10	Catalytic Capital for Knowledge: Rethinking the Role of CSR in Advancing India's Research and Innovation Ecosystem	Social Innovation as a Catalyst for Systemic Change	Clearer Vision, Brighter Futures: A \$14 Billion Opportunity for India	
12:10 - 12:30	Divine Dialogue Flute and Dholak			
12:30 - 13:30		Beyond Supply: Has India's Human Capital Equation for AI Gone Askew?		Redefining Impact to Measure Shifts in Lived Experiences of Communities
13:30 - 14:30	Lunch @ The Hub & Gulmohar Bridge			
14:30 - 15:00	Strings and Symphonies - Performance by Furquan Bhat (Rabab) and Vote of Thanks			
15:00 - 16:00	"What's Next?" - Pathways to Viksit			

charcha'25, Beyond Conversations

charcha'25 brought in newer elements beyond curated conversations - musical performances from grassroots artistes, film screenings, photo exhibitions, sidebar gatherings and structured networking. Performances drew people to 'vibe' together, exhibitions ensured attendees paused whilst rushing to sessions and cultural moments softened boundaries across roles and sectors, creating an atmosphere of ease, curiosity and connection.

Spaces like CSR Pulse, Entrepreneur's Meet (Mulago Dinner), the LinkedIn Lawn and other parallel events created opportunities for connections. Together, these elements added warmth and energy, reinforcing that charcha is as much about shared experiences and celebrations as it is about dialogue and debate. Dive deeper into the programming beyond panels:

- LinkedIn Lawn
- Live Performances
- CSR Pulse & Entrepreneur's Meet
- Report Launches
- Screenings & Exhibits



Moner Manusher

LinkedIn Lawn

The LinkedIn Lawn created space for informal interaction beyond structured programming. Through conversations, creative engagements and shared moments, the LinkedIn Lawn brought stakeholders together to spark conversations and collaborations across the livelihoods ecosystem.



Live Performances



Awadhi Diaries



Strings and Symphonies



Shakur Khan



Niyazi Brothers



Heritage in Melody



Usha Uthup: The Queen of Indian Pop

Live performances wove cultural expression into the rhythm of charcha. Drawing from musical traditions across regions, languages and forms, the lineup reflected India's diversity while adding energy and depth to the program. It reminding us that livelihoods are also sustained through music, lineage and creative practice.

CSR Pulse & Entrepreneur's Meet

charcha'25 featured closed-door spaces for deeper engagement, including CSR Pulse, a focused roundtable for CSR and philanthropy leaders. The discussion explored how CSR is moving beyond compliance toward long-term capital, stronger collaborations and better alignment between public systems and on-ground organisations.

The meet was an informal gathering for alumni from the Mulago Foundation and the Δ Social Entrepreneurship ecosystems. Around dinner, this meet created space for founders to reconnect, share field insights and explore collaborations.



Report Launches

charcha'25 also marked the launch of five reports that added depth and evidence to discussions across the livelihoods ecosystem. These included HSBC and The Bridgespan Group's **Five Bold Bets to Reduce Climate Vulnerability of Informal Communities in India**; GxD and Sanmati's **Decoded: Women and the Future of Digital Work in India**; and the^delta's **Mission Meets Markets**, mapping India's social enterprise landscape. In addition, the^delta Prize released two distillation studies - **Everests of Waste** on India's waste economy, and **One Crisis Away**, which examines how climate stress is reshaping food and livelihood systems. These reports introduced fresh evidence, insights and pathways to inform innovation and action across the sector.



Decoded: Women and the Future of Digital Work in India



Five Bold Bets to Reduce Climate Vulnerability of Informal Communities in Urban India



Everest of Waste

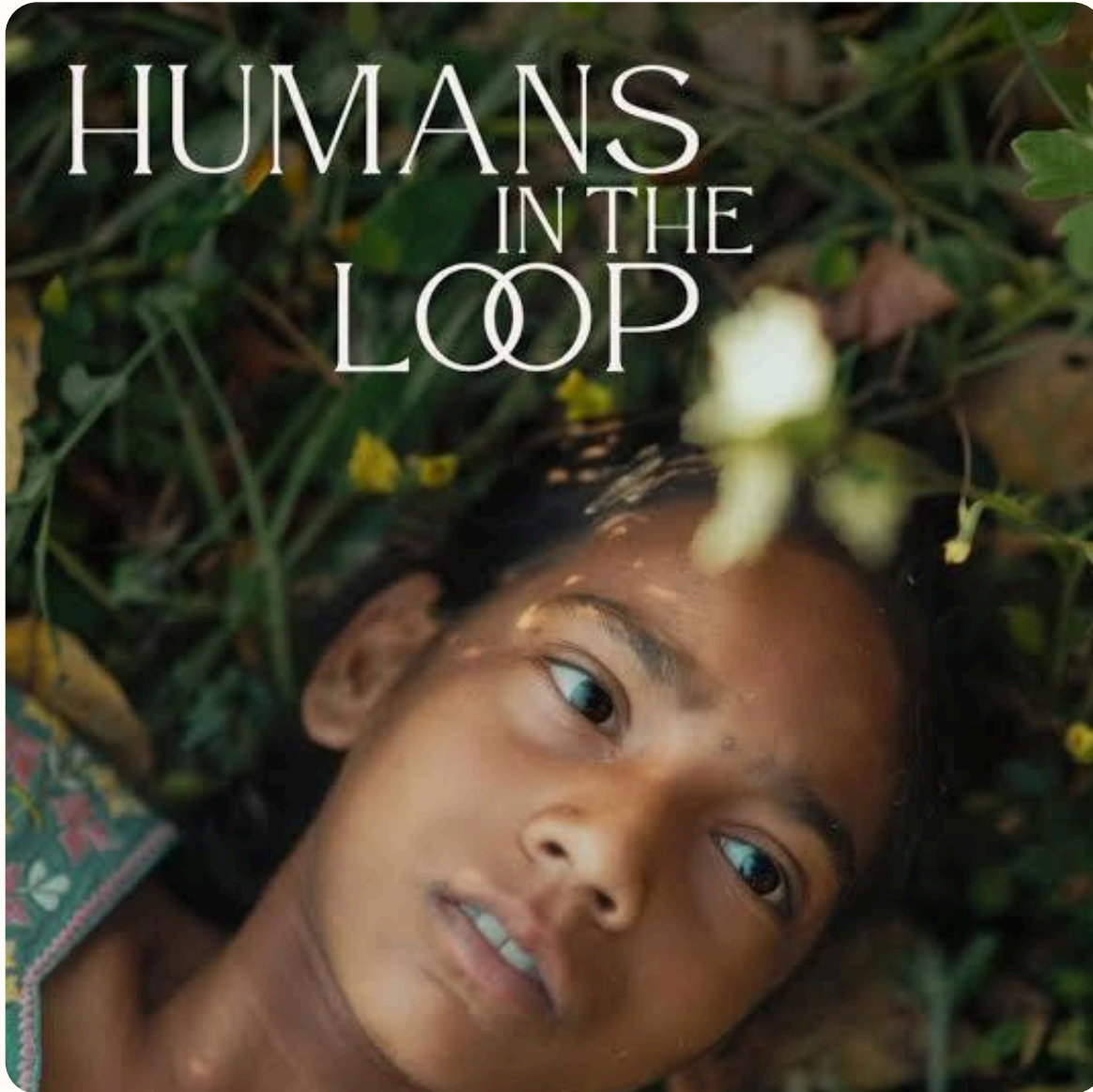


Mission Meets Market



One Crisis Away

Screening & Exhibits



Film screening and photo exhibitions offered creative formats to engage with the complexities of the livelihoods development sector. **Humans in the Loop** presented a grounded narrative on the invisible labour behind AI and its impact on marginalised communities.

The **People of India** photo exhibition by Haran Kumar captured lived realities across rural and urban India, from the sacred ghats of Varanasi to remote tribal regions, revealing moments of beauty, struggle and survival drawn from everyday life.



Insights from charcha'25

Over three days, charcha'25 convened 40 sessions across seven core themes, creating sustained space for dialogue on livelihoods, work and India's development trajectory. These sessions formed the intellectual backbone of the convening, bringing policy, markets, civil society, philanthropy, research and practice into conversation. Rather than advancing singular viewpoints, the panels were designed to surface multiple forms of knowledge - evidence, lived experience and on-ground realities, informing and challenging one another.

Together, the sessions translated complex challenges into shared understanding for a diverse community working toward impact in India and beyond. Speakers examined what is working, where systems are falling short and what remains unresolved, offering insight without hard prescriptions. Collectively, they established a common reference point for participants, grounding the convening's energy in thoughtful exchange and deepening collective clarity on the pathways shaping resilience in livelihoods, and development at scale.



Thematic Index, charcha'25



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Tech, Data & Impact

Capital & Philanthropy

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Skills & Livelihoods

Agri & Rural Livelihoods

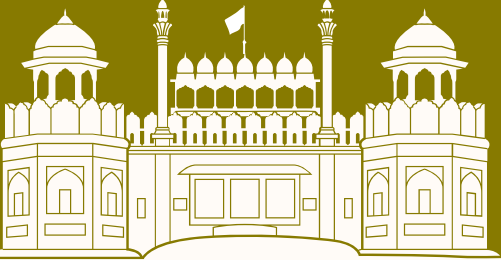


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Inclusion, Empowerment & Sustainability



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Policy & Capacity



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Social Entrepreneurship
& SMEs

Tech, Data & Impact



Technology and data sit at the core of India's development architecture. As digital infrastructure scales across population-level programmes, data-driven systems are reshaping how institutions operate, make decisions and measure progress. For Viksit Bharat, the challenge is no longer innovation alone, but whether these systems are grounded in on-ground realities and strengthen public and social institutions rather than bypass them.

At charcha'25, sessions under this theme reflected a shift from promise to practice. Discussions examined how organisations are embedding data, tools and digital platforms within existing systems to improve effectiveness and accountability. A clear insight emerged across conversations: technology creates meaningful impact only when it aligns with institutional capacity, supports human decision-making, and is designed for the contexts in which it is deployed.





Empowering India's Micro Entrepreneurs: **25**
The Future of Digital Livelihoods

Leveraging Technology at the Grassroots **26**
for Scalable Impact

Outcomes Readiness in Practice: A **27**
Masterclass for Non-Profits



Leveraging Technology at the Grassroots for Scalable Impact

- Technology is becoming an essential enabler for grassroots nonprofits, helping even small and mid-sized organisations scale participation, improve service delivery and reduce operational barriers through low-cost, open source tools rather than expensive custom systems.
- Effective tech adoption starts with clarity on the problem, not the product, and requires solutions that fit existing workflows, local contexts and user capabilities including frontline workers and low-tech communities.
- Open source platforms and shared digital infrastructure significantly reduce costs, enable prototyping and make it easier for nonprofits to meet government requirements and integrate with public systems.
- Scalable impact depends on building internal tech mindsets, embracing experimentation, and using technology to enhance rather than replace human interaction and trust.



Co-host



panel breakup



Erica Arya
India Head
Project Tech4Dev
Moderator



Antaraa Vasudev
CEO & Founder
Civis



Aradhana Rai Gupta
Co-founder
Baala



Madhuri Dhariwal
Director
Indus Action



Prashast Srivastava
Director
Saajha



Vivek Nayan
Chief Technology
Officer
Indus Action

Empowering India's Micro Entrepreneurs: The Future of Digital Livelihoods

- Digital commerce is expanding opportunities for micro entrepreneurs as registrations surge and schemes like PM Vishwakarma reveal strong demand, yet high credit costs, complex eligibility processes, and limited digital and financial literacy continue to constrain growth and formal participation.
- Platforms reduce business friction through zero-commission models, AI-driven cataloging, pricing insights, and data-enabled credit, allowing new entrepreneurs to improve visibility, margins, and access to working capital.
- Women micro-entrepreneurs depend on community trust, assisted digital tools, and localized support to navigate mobility, literacy, and market barriers, underscoring the need for co-designed technology, simpler credit pathways, and strong public-private ecosystems.



Co-host



panel breakup



Shweta Punj
Editor, Economic Policy
Moneycontrol

Moderator



Ajaita Shah
Founder & CEO
Frontier Markets



Aniket Doegar
Co-Founder & CEO
Haqdarshak



Prasanna Arunachalam
CPO
Meesho



Dr. Rajneesh
Additional Secretary
Ministry of Micro, Small
& Medium Enterprises,
Govt. of India

Outcomes Readiness in Practice: A Masterclass for Non-Profits

- Outcomes-based finance links funding directly to independently verified results. This necessitates robust MEL systems, which are critical for effective progress tracking, adaptive management, and ensuring accountability among all partners and funders.
- Building outcomes readiness among non-profits requires strengthening key organisational and programmatic functions highlighted in the Outcomes Readiness framework – leadership, HR systems, finance, risk and compliance, MEL, stakeholder management, and data-based programme and performance management. Such efforts must be underpinned by a culture of performance, continuous learning, and innovation to ensure sustainable, high-quality delivery.
- This shift towards outcomes-oriented competencies needs changes in core practices within non-profits. Some examples include: (1) cost budgeting, (2) periodic risk identification and mitigation, and (3) developing clear outcomes frameworks.



Co-host  British Asian Trust

panel breakup



Anushree Parekh
Associate Director–
Social Finance
British Asian Trust



Aishwarya Menon
Chief Programmes Officer
Atma



Dr. Ria Sinha
Senior Manager – Research
Indian School of
Development
Management



Saumya Lashkari
Director & Board Member
360 ONE Foundation

Power of charcha



This is my second time at charcha, and the atmosphere here is very special. Everybody is talking about inclusion, inclusion of Gaon ka Bharat, Sheher ka Bharat, people coming from different parts of the country. But inclusion alone is not enough. What really matters is empowerment, celebration, and pride of rural people, pride of women entrepreneurs, pride of migrant populations who are aspiring. When Samaaj, Sarkaar, and Bazaar come together, life becomes easier—children study... women start businesses... women become owners! That is what we should celebrate.

Chetna Gala Sinha

Founder and Chairperson
Mann Deshi Bank & Mann Deshi Foundation

“

There is an increasing focus on entrepreneurship, which is good, but it isn't enough. As an ecosystem, we need to come together to remove obstacles in the path of entrepreneurship, whether at the mindset level, the local ecosystem level, or the policy level through easier access to markets and finance.

And honestly, this (*charcha*) feels like the Kumbh Mela of the social sector, especially on livelihoods. So many interesting sessions, meeting friends from across the country—I'm really excited to be here



Madan Padaki

Founder & CEO | Co-founder
1Bridge | G.A.M.E

Capital & Philanthropy



India's development ambitions require capital that is not only abundant, but deeply aligned with long-term outcomes. While government systems provide scale and markets drive efficiency, philanthropy and patient capital play a vital role in absorbing risk, enabling experimentation, and supporting journeys that unfold over years rather than funding cycles.

At charcha'25, sessions under this theme brought together perspectives across grants, CSR, debt, equity and patient capital to examine how capital shapes organisations and livelihoods in practice. The discussions highlighted the constraints of short-term funding and rigid instruments, while underscoring the importance of long-horizon, flexible capital in building institutional strength, enabling ecosystem development and sustaining solutions at scale within public and market systems.



Choosing the Right Fuel: Grants, Debt, or Equity **31**

Patient Capital for Systemic Change **32**

Building Ecosystems for Community Level Impact & Population Level Scale: Capital, Capacity & Collaboration **33**

Catalytic Capital for Knowledge: Rethinking the Role of CSR in Advancing India's Research and Innovation Ecosystem **34**

"What's Next?" - Pathways to Viksit **35**



Choosing the Right Fuel: Grants, Debt, or Equity

- Grants enable early innovation, de-risk experimentation, and build the scaffolding for scale, but their small ticket sizes and high fundraising effort limit long-term reliance.
- Debt requires predictable cash flows and strong governance, making it inaccessible to many social enterprises that were never designed with bankability in mind; most are rejected at the due-diligence stage due to compliance gaps.
- Equity is the most expensive capital and demands rapid scale, surplus generation, and clear pathways to exits, which many grant-dependent organisations struggle to demonstrate.
- Blended finance, first-loss guarantees, and stronger collaboration across grant makers, debt providers, and equity investors are essential to create smoother capital pathways for social enterprises.



Co-host



panel breakup



Kanishka Chatterjee

MD | Ecosystem Advisor,
the^delta prize | The/Nudge
Insititue

Moderator



Arindom Datta

Senior Advisor
Sustainability/ Technology |
Ex- Executive Director, Rural
& Development
Banking/Advisory - Rabobank



Gayathri Swahar

Senior Director
Social Entrepreneurship
The/Nudge Institute



Subhadeep Sanyal

India Lead
Wavemaker Impact

Patient Capital for Systemic Change

- Systemic change demands patient capital that supports long, uncertain journeys, co-creating problem definitions, enabling organisations to fail, learn, and iterate, and backing models that evolve across decades. True systems work requires understanding deeply layered social, economic, and institutional structures, including mindsets, family dynamics, and community power.
- Government systems bring scale but face rigid processes and low risk appetite, while CSR often funds short-term, low-risk projects. Philanthropy remains the only pool with flexibility for innovation, but only when funders commit time, imagination, and tolerance for failure.
- Transformative impact emerges when innovation, technology, and cross-sector collaboration - Samaaj, Sarkaar, Bazaar work together to shift narratives, redesign processes, and build resilient institutions.



Co-host the*sparkforum

panel breakup



Amit Chandra

Co-founder | Chairperson
A.T.E.Chandra Foundation
| Bain Capital India Advisors

Moderator



Namya Mahajan

Co-Founder
Rocket Learning



Dr. R Balasubramaniam

Member- Human Resource
Capacity Building
Commission, Govt. of India



Rizwan Koita

Director | Chairman
Koita Foundation |
NABH

Building Ecosystems for Community Level Impact & Population Level Scale: Capital, Capacity & Collaboration

- Community level impact and population level scale require aligning diverse forms of capital with program designs that embed scale from day one, using philanthropic funds to de-risk commercial and government investment while keeping communities at the centre.
- Strong ecosystems emerge when nonprofits identify and plug market failures rather than attempt to build entire systems, enabling government, private sector and fintech actors to work together effectively.
- Scalable organisations invest deliberately in people, compliance, leadership and government engagement, recognising these as prerequisites for sustaining impact.
- Future systems must amplify proximate leadership, bring community voices into decision making, and create shared missions that channel resources, innovation and agency toward resilient, inclusive development.



Co-host the *spark* forum

panel breakup



Balaji Ganapathy

Founder | Former Chief
Social Responsibility Officer
Social Positive | TCS

Moderator



Alaa Murabit

Global Managing
Partner
500 Global



Nishant Pandey

CEO
American India
Foundation



Nitida Wongthipkongka

Senior Venture Director
Rippleworks

Catalytic Capital for Knowledge: Rethinking the Role of CSR in Advancing India's Research and Innovation Ecosystem

- CSR can act as patient, risk-tolerant capital that strengthens India's research ecosystem by funding long-horizon work, shared infrastructure, and collaboration across academia, industry, and government, especially supporting innovators in tier-2 and tier-3 institutions closest to local challenges.
- India's research gap stems from outcome-driven funding, limited autonomy, weak applied research pathways, and fragmented institutional roles. Catalytic capital enables incubation, cross-pollination, and mission-linked problem solving.
- Building a stronger knowledge workforce will require perseverance-based funding, culturally aligned incentives, shared infrastructure for emerging tech, and student pathways that connect real regional problems to MSME strengthening and research-led careers.



Co-host  **Mphasis**
The Next Applied

panel breakup



Deepa Nagraj

Senior VP & Global Head - ESG,
Sparkle Innovation Ecosystem,
& Communications
Mphasis
Moderator



Ajit Rangnekar

Director | Former Dean
Research and Innovation
Circle of Hyderabad
Partner, SVP India |
Indian School of Business



Gaurav Verma

Professor
Panjab University
Chandigarh



Johnson Tellis

Co-Founder and
CEO
Inunity



Rekha Balakrishnan

Lead Editor- HerStory &
SocialStory
YourStory Media

"What's Next?" - Pathways to Viksit

- India's development pathways require stronger state capability, especially in last-mile delivery where frontline workers face fragmented systems, heavy workloads, and insufficient tools. Improving outcomes depends on investing in their skills, creating cohesive digital platforms, and enabling districts to solve problems with contextual flexibility.
- Social protection must evolve with India's changing labour market, addressing the needs of gig workers, informal workers, and young people navigating uncertainty, mobility, and aspiration. Citizens want predictable support, not one-off schemes.
- Progress also requires long-term public financing for research, innovation, and institutions—enabling India to build solutions grounded in its own developmental experience rather than relying on external paradigms.



Co-host the*sparkforum

panel breakup



Atul Satija
Founder & CEO
The/Nudge Institute

Moderator



Amarjeet Sinha (IAS)
Former Secretary | Senior
Fellow, DORD, Govt. of India;
Former Advisor to the Prime
Minister of India | Centre for
Social and Economic Progress.



Mirik Gogri
Sustainability Investor
Spectrum Impact,
Family office of Aarti
Industries Promoters



Mukhmeet Bhatia (IAS)
Former Secretary
Ministry of Minority
Affairs, Govt. of India



Neelam Dhawan
Independent Director
HUL, ICICI Bank

Power of charcha



charcha becomes meaningful when an important topic is discussed in an informal, free-flowing way that helps everyone share what's on their mind. Our conversation on how jobs will change in the world of AI, covering skills, demand and supply, and how the younger generation must adapt, was deeply relevant and informative. Going forward, Samaaj, Sarkaar and Bazaar must collaborate, because all three will shape how AI systems are built, used, and ultimately help drive Viksit Bharat.

Amitabh Nag

CEO

Digital India Bhashini Division (Bhashini), Digital India Corporation,
Ministry of Electronics & Information Technology, Govt. of India

“

I see this journey (*towards Viksit Bharat*) as moving people from survival to stability, from stability to productivity, and from productivity to prosperity. But when you look at the numbers, 5 to 7 million people in extreme poverty, the scale of investment required is significant. Public financing alone will not be enough.

Platforms like charcha are important because they ask the hard questions: how do we mobilise private capital, use risk-sharing instruments, and truly reach the poorest households? I'm hopeful we will find some answers through this discourse...



Samik Sunder Das

Senior Rural Development Specialist
World Bank

Skills & Livelihoods



For India's journey to Viksit, translating demographic scale into productive and dignified work is central to sustained growth. Livelihood outcomes depend not only on job creation, but on how skills, education, local economies and labour market pathways align with the lived realities of young people and workers across regions.

Sessions under this theme at charcha'25 brought this alignment challenge into sharp focus by moving beyond formal skilling alone. Discussions explored how work is being reshaped by local economies, digital platforms and emerging growth hubs, alongside the role of education, early exposure and capability building in shaping employability over time. The conversations also highlighted the importance of policy, evidence and district-level systems in connecting people to proximate opportunities.

Together, these sessions reframed livelihoods as pathways shaped by place, aspiration, exposure and system design, rather than isolated training interventions.



Picture Credit: Project Potential



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"Kaam Ki Baat" - Reimagining Livelihoods

- India must shift from welfare-heavy logic to a growth- and productivity-led livelihoods strategy, rooted in state-specific labour market realities where economic growth is the strongest driver of jobs.
- Graduate unemployment stays high because degrees don't translate into employability, making it essential to prioritise learning-by-doing, employer-linked skilling and alignment with the non-formal sector that employs most workers.
- Micro-enterprises are trapped by over-regulation and perverse incentives to remain small, requiring regulatory redesign that rewards scale, risk-taking and formalisation.
- States need to enable manufacturing-led urbanisation and embrace emerging pathways like gig work and AI, which are reshaping access to opportunity and improving frontline decision-making.



Co-host the*sparkforum

panel breakup



Vikram Chandra
Founder & Managing
Director
editorji
Moderator



Alka Upadhyaya (IAS)
Secretary- National
Commission for Minorities
Ministry of Minority Affairs,
Govt. of India



Amitabh Kant
India's G20 Sherpa,
Former CEO,
NITI Aayog, Govt. of
India



Dr. KP Krishnan (IAS)
Former Secretary
Ministry of Skill and
Development, Govt. of
India



Dr. Shamika Ravi
Member
Economic Advisory
Council to Prime
Minister, India

Unlocking India's Next Growth Hubs

- Tier 2 and 3 cities are becoming strong economic engines as jobs, startups, and GCCs expand with better infrastructure, connectivity, lower costs, and supportive state policies. Youth aspirations are shifting toward multiple income streams, digital creation, and AI-assisted guidance amid uncertainty.
- Poor access to opportunity is shaped by rapidly changing skill demands, weak networks, stigma around local institutions, misinformation, migration challenges, care responsibilities, and gendered social policing, especially for girls.
- Unlocking these growth hubs requires simpler compliance, stronger care infrastructure, safe digital spaces, co-created AI solutions, unified job-matching systems, and public-private partnerships that bring high-value work and innovation to smaller cities.



Co-host **LinkedIn**

panel breakup



Aditi Jha
Board Director - Legal
& Public Policy
LinkedIn
Moderator



Aakash Sethi
CEO
Quest Alliance



Arti Ahuja (IAS)
Former Secretary
Ministry of Labour and
Employment, Govt. of
India



Kumaresh Pattabiraman
VP Product & India
Country Manager
LinkedIn India



Dr. Shamika Ravi
Member
Economic Advisory
Council to Prime
Minister, India



Vikram Ahuja
Co-Founder
ANSR

Creator Economy Unlocked: New Livelihood Opportunities

- India's creator economy is unlocking new livelihood pathways, with digital storytelling enabling young and small-town creators to turn cultural authenticity, vernacular formats, and micro-dramas into sustainable incomes.
- Relatability and rooted characters drive deep audience connection, allowing creators to shape culture while giving brands more effective, narrative-led integrations beyond short-lived virality.
- Platforms like Instagram and WhatsApp democratise opportunity through AI dubbing, discovery tools, and creator-marketplace linkages, helping creators reach multilingual audiences and collaborate with businesses.
- As creativity meets commerce, creators need education on contracts, IP, and financial literacy, while brands must offer creative freedom to fuel long-term, meaningful content.



Co-host  Meta

speakers



Arun Srinivas

Managing Director & Country
Head
Meta, India

Moderator



Dolly Singh

Content Creator, Actor
and Storyteller

Abilities Beyond Skills: Rethinking Capacity as Power, Practice, and Possibility

- Capacity building must move beyond technical skills to include agency, adaptability, financial literacy, customer relationships, and confidence, enabling livelihood seekers to thrive rather than merely enter the workforce.
- Women's economic empowerment requires holistic support systems including family engagement, counseling, workplace sensitization, clear career pathways, and tools that build confidence and workplace navigation skills.
- Strong organisational cultures with open communication, leadership development, and investment in people create higher retention and long term effectiveness, yet remain underfunded across the sector.
- Funders and nonprofits must embrace patient and enabling capital, prioritising organisational capacity, governance, and long term sustainability over short term program metrics.



Co-host 

panel breakup



Ritikaa
Khunnah
CEO
Pravah
Moderator



Bhavna Chopra
Srikrishna
Head, Stainless
Academy
Jindal Stainless Ltd.



Kashyap Shah
Partner | Head,
The Bridgespan Group |
Bridgespan Nonprofit
Development Program
(BNDP)



Pooja Nanda
Head of Women
Economic Empowerment
Mahindra Group



Shriya Sethi
Operating Partner
The Convergence
Foundation

Jobs Next door: Unlocking India's Local Economy

- The Employment and Welfare Stack is emerging as a transformative national digital public infrastructure, with the Ministry of Labour & Employment and EkStep Foundation collaborating to build digital rails, powered by the Blue Dots Approach, that can enable a “UPI for jobs” and connect workers, opportunities, and welfare systems seamlessly.
- The Blue Dots approach anchors this vision by turning both talent and opportunities into digital signals of intent, making timely, credible discovery as easy as finding something on a map. It shifts employment from fragmented searches to shared rails that ecosystem actors can further build & act on.
- Digitally enabled district ecosystems are central to this vision, with pilots in Dharwad and Ghaziabad showing how mapping local talent and opportunities strengthens local economies and operationalizes the stack.
- The session highlighted how employment and skilling remain underinvested, and how digital rails can reduce friction for startups and unlock large-scale innovation across India, especially Tier 2 and 3 towns which remain underserved.



Co-host  *knowledge partner* 

panel breakup



Gaurav Gupta
Chief Growth Officer
EkStep Foundation
Moderator



Madan Padaki
Founder & CEO | Co-founder
1Bridge | G.A.M.E



Manu Chopra
Co-Founder & CEO
Karya



Pankaj Bansal
Co-Founder &
Managing Partner
Caret Capital



Shriya Sethi
Operating Partner
The Convergence
Foundation



Vandana Gurnani (IAS)
Secretary
Ministry of Labour and
Employment, Govt. of
India

Beyond Access: Role of Corporate Social Responsibility in Skilling and Digital Safety

- Government-corporate collaboration is critical for inclusive digital skilling, with the governments providing scale and policy alignment while corporates bring innovation, agility and resources. Implementing partners need this support to drive meaningful outcomes, embedding responsible AI, cyber safety and inclusive design strengthening program credibility and last mile transformative impact.
- Digital skilling leads to employment when the ecosystem is enabled for response: career guidance, mentoring, community support for equitable access of girls and placement linked models must demonstrate confidence, networks and pathways for first generation learners.
- Meaningful inclusion goes beyond access-requiring age-appropriate digital well-being frameworks, evolving safety content, community mobilisation for girls' participation, and future-ready skills that keep pace with technology.



Co-host  British Asian Trust

panel breakup



Sayantani Gaddam
Head of Programmes
British Asian Trust
Moderator



Aparajita Bharti
Co-founder
Young Leaders for Active
Citizenship



Arun Nalavadi
Chief of Programmes –
Livelihood
MagicBus India Foundation



Ian McBride
Head – Social Impact
India
BT Group



Kartik Suri
General Manager - Future
Skills, IndiaAI
Ministry of Electronics &
Information Technology,
Govt. of India



Prateek Agarwal
IN Education Lead
Amazon
Community Impact

Future-Ready Workforce: Evidence, Impact & Policies

- Demand-led skilling is essential, with training anchored in real job needs, sectoral growth trends, and clear pathways from recruitment to retention. Programs must combine technical training with behaviors, mindsets, early workplace exposure, and mental-health support to help first-time workers navigate rapid technological change.
- Public-private partnerships enable scale: government brings funding and risk absorption, while private and social actors deliver capability, quality, and outcome-linked models that incentivize placement and sustained employment.
- Data and evidence must drive every stage-matching learners to roles, improving training, tracking placement and durability outcomes, and informing long-term policy, funding, and system design.



Co-host **Generation**
INDIA

panel breakup



Nandita Sebastian
Vice President- Data and
Research
Generation India Foundation
Moderator



Jyoti Sharma
CEO
Nasscom Foundation



**Kishore
Kumar Thangavelu**
Lead - CSR
Microsoft Corporation
India Private Limited



Dr. Maneesh Mishra
Vice President & Head -Skill
Development
Naveen Jindal Foundation -
Jindal Steel & Power



Rajat Gupta
Senior Partner |
Chairperson
McKinsey & Company |
Generation India
Foundation

Mandatory Skill Education under NEP 2020: From Policy to Practice

- NEP 2020 brings vocational education into the mainstream, giving students structured time for hands-on learning, exposure to multiple fields, and flexibility to mix subjects. Students gain confidence, clarity, and curiosity through real practice, internships, competitions, and guidance that reveal careers they never knew existed.
- Implementation shows students building startups, learning foreign languages, breaking gender norms, and developing competencies like communication, agency, and dignity of labour through meaningful, applied learning across clinics, engineering labs, and community settings.
- Scaling demands government leadership with civil society, CSR, and industry partnering to design context-specific models, build capacity, and ensure every child can discover talent and pathways.



Co-host

 **Lend A Hand India**
Building A Skilled Tomorrow

panel breakup



Raj Gilda
Co-founder & Director
Lend A Hand India
Moderator



Kishore Darak
Manager, Education
TATA trusts



K S Upadhyay
Additional Director of
Education / CEO
Delhi Board of School
Education, Government
of NCT of Delhi



Kurush Irani
President - Group Head
CSR
Bajaj Finserv



Pratiksha
Youth Representative



Preeti
Youth Representative

Power of charcha



I attended Charcha.

It is a very wonderful occasion to get collaborations, get conversations, and get participation for the greater good of the country and people who matter the most.

Amit Yadav

Secretary

Department of Social Justice & Empowerment, Govt. of India

“

Charcha has truly become a flagship convening-not just for the impact sector, but for Samaaj, Sarkaar, and Bazaar coming together. Every conversation here reflects the need for coalitions and collaboratives.

As India moves from a welfare-state mindset toward agency and empowerment, all forces must join hands. No single actor can deliver the Viksit Bharat vision alone.

What makes Charcha special is the diversity of perspectives and the shared commitment to working together toward that common goal.



Shaveta Sharma Kukreja

CEO & MD

Central Square Foundation

Agri & Rural Livelihoods



Rural India remains foundational to the country's economic and social fabric, yet livelihoods across agriculture and allied sectors are under mounting strain from climate volatility, fragmented markets and declining land productivity. At the same time, advances in data systems, financial instruments and enterprise models are opening new possibilities for building resilience and income security in rural contexts.

The sessions convened under this theme at charcha'25 surfaced how these pressures are being addressed within real-world systems. Discussions examined pathways to scale economic inclusion through government platforms, strengthen smallholder and producer livelihoods, and embed regenerative practices alongside market access and institutional support. Collectively, the sessions underscored what it takes to move beyond pilots toward rural economies that are productive, sustainable and capable of adapting to ongoing environmental and economic change.





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Scaling Economic Inclusion Programs Across Rural Contexts with Government

- Large-scale pilots across 10 states show that ultra-poor graduation can be systematically scaled, with strong early results driving national adoption through the new Samaveshi Aajeevika Yojana.
- Multidimensional poverty is cyclical and intergenerational, requiring a “big push” package, consumption support, asset transfer, and intensive coaching, to break scarcity mindsets and build agency.
- High-fidelity delivery systems such as 1:25 coaching ratios, transparent targeting, real-time monitoring via the SARATHI app, and convergence with entitlements are essential for quality at scale.
- Expansion requires innovative financing models (catalytic capital, development impact bonds) and strong ecosystem partnerships to reach millions sustainably.



Co-host  **DBS Foundation**

panel breakup



Smriti Sharan

Joint Secretary
Ministry of Rural
Development (MoRD)

Keynote speaker and Panelist



John Paul

Senior Director, Centre
for Rural Development
The/Nudge Institute

Moderator



Samik Sunder Das

Senior Rural
Development Specialist
World Bank

Regenerative Rural Economies: Social Enterprise at the Intersection of Agri, Climate, and Livelihoods

- Regenerative rural economies depend on restoring commons (forest, pasture, and water systems) since degraded shared resources directly suppress soil health, crop yields, and farmer resilience.
- Localised, data-driven, AI-enabled advisories significantly improve farmer decisions, doubling adoption rates when delivered through trusted frontline workers and multimodal, vernacular tools.
- Climate-smart transitions require diversified cropping, reduced extractive practices, and circular models like biochar and agroforestry that enhance soil carbon, build resilience, and unlock carbon-credit income.
- Scaled impact hinges on collaboration across government, social enterprise, and philanthropy to expand finance, de-risk innovation, and deliver multi-solution portfolios to smallholder farmers.



Co-host **rippleworks**

panel breakup



Keya Madhvani Singh
Director of Operations
India Climate Collaborative
Moderator



Kaushik Kappagantulu
Co-founder and CEO
Kheyti



Madhur Jain
Co-founder & CEO
Varaha



Nidhi Bhasin
CEO
Digital Green India



Subrata Singh
Executive Director
Foundation for
Ecological Security

Bridging the Gap: AI & Digital Innovation for Agricultural Market Access

- India's agricultural landscape is dominated by small and marginal farmers with limited access to modern machinery, logistics, and data-driven insights, while most FPOs struggle to identify buyers and require stronger governance, digital systems, and market linkage support.
- Scaling digital market access solutions depends fundamentally on trust, with government-backed advisory chatbots and curated datasets seeing rapid adoption among farmers. Scale will require standardised tech stacks and procurement processes.
- True inclusion depends on localized scheme awareness, AI-enabled DPR creation, addressing documentation and land-record barriers that limit women and tenant farmers' access to government support.
- There is a need to strengthen farmer institutions, build inclusive and interoperable AI-enabled ecosystems, and enable scale through strong governance, trust, and robust data systems.



Co-host **Digital Green** supported by **Walmart.org**

panel breakup



Nidhi Bhasin
CEO
Digital Green India
Keynote



Pranav Khattri
Project Leader
BCG
Moderator



Alok Talekar
Sustainability and
Agriculture Lead
Google DeepMind



Geeta Gurnani
Field CTO & Pre-Sales
and Client Engineering
Leader,
IBM Technology,
India/South Asia



Nishant Gupta
Social & Environmental
Impact Advisor
Walmart.org



Vikas Kanungo
Senior AI & Digital
Transformation Expert
The World Bank

Building Evidence for Impact and Scale

- Evidence strengthens government decision making by reducing political and financial risk, but meaningful use requires continuous feedback loops, embedded data systems, and actionable insights that frontline workers and senior officials can both apply.
- Rigorous evaluations such as those of the graduation approach and NRLM show sustained gains in income, savings, diversification, and women's agency, demonstrating that long term, multifaceted livelihood models can scale effectively through government systems.
- Institutionalizing evidence demands capacity building, simplified data processes, incentives for use, and partnerships that help governments generate and interpret data consistently.
- Growing digital connectivity, stronger women's federations, and emerging state data policies present major opportunities to scale evidence based economic inclusion.



Co-host **THE/NUDGE**
INSTITUTE

panel breakup



Prakash Kumar
Senior Manager
The/Nudge Institute
Moderator



Abhishek Sharma
Senior Manager
IDInsight



Bidisha Barooah
Lead Evaluation Specialist
& Leader, Gender and
Livelihoods
3ie



Shobhini Mukerji
Executive Director
J-PAL South Asia

AI for Agriculture: Transforming Market Access Through Digital Innovation (Masterclass)

- FarmerChat, Digital Green's AI-powered advisory app, enables farmers to ask multilingual, multimodal questions and receive contextual, hyper-local guidance. It connects farmers to government schemes and market opportunities, and enable expert-reviewed query-response data.
- Adoption of AI-based advisory has resulted in significant input cost savings and a growing shift toward voice and image-based queries across six countries.
- FarmerChat Partners, the enterprise platform, enables FPOs to view farmer demand, manage profiles, and support input procurement, service delivery, and market linkages.
- A key challenge in agri-commerce is the lack of structured digital catalogues. AI Catalog Builder automatically generates structured product descriptions and images, helping FPOs digitize inventories and directly link advisory services to nearby purchasing options.



Co-host **Digital Green** supported by **Walmart***org

Facilitator



Vineet Singh
CTO
Digital Green
Facilitator

Emerging Opportunities in Creating Sustainable Livelihoods for Low-Income Communities

- The Department of Social Justice and Empowerment works to address structural barriers, stigma, economic vulnerability, lack of credit access, and inadequate support systems affecting marginalised communities.
- Social protection effectiveness depends on discovery, eligibility clarity, documentation access, and redressal, with documentation remaining the biggest barrier.
- Elder care requires building care systems, addressing workforce shortages, and supporting families overwhelmed by long-term caregiving needs.
- Inclusion in livelihoods requires shifting employer mindsets, enabling role diversity, improving skilling pathways, and strengthening early education access for persons with disabilities.



Co-host  **DBS Foundation**

panel breakup



Caralyn Khongwar Deshmukh (IAS)
Additional Secretary
DoSJE, Govt. of India
Keynote



Atul Satija
Founder & CEO
The/Nudge Institute
Moderator



Aniket Doegar
Co-Founder & CEO
Haqdarshak



Priya Anant
Co-Founder & Chief
Customer Officer
Life Circle



Vineet Saraivala
Founder & CEO
Atypical Advantage

Power of charcha



The session was extremely eye-opening, especially hearing directly from grassroots practitioners. These are insights we normally don't get in the government sector. Charcha creates a space to understand inefficiencies, learn what is working on the ground, and explore how we can work together. This kind of dialogue is extremely fruitful. Government alone is not enough—we need communities, NGOs, and industry to work together because there are gaps in implementation, resources, capacity, and technology. Convenings like this make that collaboration possible and bring efficiencies to the ground.

Caralyn Khongwar Deshmukh (IAS)

Additional Secretary
Department of Social Justice and Empowerment

“

What I really valued at Charcha was the diversity of voices in the room—people from law, philanthropy, journalism, education, and grassroots work, all discussing social justice and capability building.

In education, we often hear only our own perspectives. Here, hearing how others think about similar challenges was extremely enriching.

Convenings like this are important because they allow cross-fertilization of ideas. When people from different sectors come together around a shared concern, we begin to see problems—and solutions—more clearly.



Rukmini Banerji

CEO
Pratham Education Foundation.

Inclusion, Empowerment & Sustainability

India's development trajectory cannot be sustained without confronting who participates in growth, who absorbs risk and whose lived realities inform system design. Livelihood security is inseparable from questions of gender, disability, climate exposure and access to social protection, especially for those operating in informal and precarious work contexts.

At charcha'25, these issues were explored through grounded discussions rooted in lived experience and everyday vulnerability. Sessions examined women's participation in the workforce, the role of assistive and adaptive technologies in expanding livelihood access for persons with disabilities and the ways climate stress is reshaping risk across informal urban and rural economies. Conversations also reflected on the shift from welfare to empowerment, the need to measure lived experience alongside outcomes and the importance of systems that centre agency, safety and dignity. Taken together, the sessions framed inclusion not as a parallel objective, but as a prerequisite for resilience, economic participation and long-term development.





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Assistive Technology for Livelihoods and Inclusion: Unlocking the Power of Innovation for Persons with Disabilities

- Assistive technology expands dignity and livelihood by enabling mobility, communication, independence, and confidence, especially when inclusive design reaches rural and low-awareness contexts where basic access gaps persist.
- Exclusion carries heavy costs: lost productivity, financial dependence, inability to use education or employment systems, and denial of agency, worsened by inaccessible environments, stigma, and the absence of a national AT policy or insurance coverage.
- India's AT opportunity is large but constrained by weak financing, limited investor interest, fragmented manufacturing, and poor servicing despite strong user-led innovation.
- Strengthening the ecosystem requires hyper-customised solutions, user involvement, CSR-backed research, university collaboration, and robust servicing models that normalize accessibility.



Co-host  **Mphasis**
The Next Applied

panel breakup



Sumit Chauhan
Head, CSR
Mphasis Ltd.
Moderator



Arman Ali
Executive Director
National Centre for
Promotion of Employment
for Disabled People



Arun Seth
Former Chairman
The/Nudge Institute



Dr. Nonita Gangwani
Board Director
University College of Medical
Sciences (UCMS), Delhi
University



Prarthana Kaul
Co-Founder & Director
GiftAble

Reducing climate vulnerability of informal communities in urban India

- Climate impacts on informal urban communities are immediate and severe. Extreme heat, flooding, and poor housing conditions reduce thermal comfort, disrupt livelihoods, worsen health, and increase stress, with 99 percent of surveyed residents reporting serious climate related challenges.
- Existing vulnerabilities intensify these effects. Fragile finances, limited access to services, weak support systems, and the absence of safety nets leave communities without fallback options during climate shocks.
- Urban climate adaptation needs fifty billion dollars annually, while current investments amount to only eight billion dollars, creating a large financing gap.
- Solutions require contextual testing with communities, philanthropic support for product market fit, and scaling through government, private capital, and collaborative partnerships.



Co-host  HSBC

panel breakup



Aloka Majumdar
MD, Global Head of
Philanthropy & Head
of Sustainability, India
HSBC India
Op. Remarks



Romit Sen
Senior Vice
President
HSBC India
Keynote



Rishabh Tomar
Principal
The Bridgespan
Group
Presentation



**Anant
Bhagwati**
Partner
The Bridgespan Group
Moderator



**Amit Kumar
Singh Parihar**
Director - Clean
Power Program
Shakti Sustainable
Energy Foundation



Nithya Ramesh
Director - Planning
& Design
Jana Urban Space
Foundation



Siraz Hirani
Director
Programmes,
Mahila Housing
Trust



Tushar Thakkar
Co-Founder and
Partner
The Blended
Finance Company

India@70% FLFPR by 2047 : What Will It Take?

- Female labor force participation is rising but remains far below global levels, held back by structural barriers such as secondary-school dropout, unpaid care work, and limited pathways to education, skilling, and employment. Strengthening adolescent transitions and making women's work viable and visible are essential.
- Technology can expand access to skills, safety, and opportunity through digital skilling, chatbots, micro-credentials, meaningful connectivity, and platform-based work, though the gender-digital divide and employer biases still limit impact.
- Unlocking livelihoods at scale requires easier access to capital, stronger market linkages, supportive SHG ecosystems, and collaborative coalitions across government, philanthropy, CSR, and industry using gender data to drive action.



Co-host



panel breakup



Jayant Rastogi
Global CEO
Magic Bus India
Foundation
Keynote



Aarti Mohan
Co-founder & Partner
Sattva Consulting
Moderator



Maharshi Vaishnav
CEO
Motilal Oswal
Foundation



Manju Dhasmana
Senior Director- CSR,
Microsoft
Philanthropies, India
Microsoft India



Nita Aggarwal
Associate Director
Programs, Asia
Co-Impact



**Rhea Mazumdar
Singhal**
Partnerships Lead; Founder
The Udaiti Foundation;
Ecoware

From Welfare to Empowerment: Building Future-Ready Social Justice Systems

- India's social justice vision is shifting from welfare delivery to empowerment, focusing on dignity, capability building and participation, with education, skilling and economic mobility forming an integrated pathway rather than siloed entitlements.
- Community participation and ownership are essential for empowerment, driven by active school and village groups, local leadership, and youth volunteering that strengthens learning, agency and local problem solving.
- Access to justice requires community-based legal aid, simplified laws and multilingual systems to overcome barriers of cost, distance and language.
- Technology and digital public infrastructure must remain human centered, expanding access, enabling inclusion and safeguarding dignity.



Co-host



MINISTRY OF
SOCIAL JUSTICE &
EMPOWERMENT
GOVERNMENT OF INDIA

panel breakup



Amit Yadav (IAS)
Secretary
DoSJE, Govt. of India
Keynote



Vikram Chandra
Founder
Editorji
Moderator



Adv. K
Parameshwar
Senior Advocate
Supreme Court of
India



Pritha
Venkatachalam
Partner & Co-Head,
Asia and Africa
The Bridgespan Group



Rukmini Banerji
CEO
Pratham Education
Foundation.



Shaveta
Sharma Kukreja
CEO & MD
Central Square
Foundation

Women in the Loop: Shaping the AI Economy

- AI is rapidly reshaping work by automating repetitive tasks, with women disproportionately concentrated in roles most vulnerable to disruption. Yet women's contextual judgment, care-based expertise, and frontline decision-making make them essential as "humans in the loop" in health, community services, and ethically sensitive domains where AI alone fails.
- Lived experiences from low-resource settings reveal that technology often misunderstands women's realities, reinforcing bias and producing irrelevant tools. Grounding AI design in women's everyday contexts is critical for meaningful inclusion.
- Unlocking participation requires recognizing invisible labor, addressing structural barriers, investing in upward-skilling pathways, and enabling women to shape, validate, and govern emerging AI systems.



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GxHub
Digital Equity. Connectivity. Insights.



panel breakup



Arjun Venkatraman
Senior Officer, AI
Gates Foundation
Moderator



Gayathri Vasudevan
Chief Impact Officer
Sambhav Foundation



Kalika Bali
Senior Principal
Researcher
Microsoft Research Labs
India



Sharad Sharma
Co-Founder
iSPIRT Foundation



**Sonal
Madhushankar**
Lead Actress
Human in the Loop film

Beyond Numbers: How Women Navigate the Workforce

- Women's workforce participation remains low despite rising education because much of their work is invisible, unpaid, or low quality, shaped by entrenched power imbalances, restrictive social norms, and policies that overlook women's needs and realities.
- Even where strong laws exist, poor implementation, weak accountability, biased hiring, and paternalistic workplace attitudes limit equal opportunity, pay, safety, and career progression, especially in formal sectors that exclude women through practice rather than policy.
- Meaningful inclusion requires shifting power through representation, supportive ecosystems like childcare and transport, gender-responsive policy design, and active role-taking by employers, funders, communities, and families so women can enter, stay, grow, and lead.



Co-host **Generation**
INDIA

panel breakup



Arunesh Kumar

CEO
Generation India Foundation
Moderator



Alaa Murabit

Global Managing Partner
500 Global



Aparna Mittal

Founder
Samāna Centre for Gender,
Policy & Law



Dhruvi Shah

Chief Executive Officer
Axis Bank Foundation



Sabina Dewan

Founder & Executive
Director
JustJobs Network

Clearer Vision, Brighter Futures: A \$14 Billion Opportunity for India

- India has a significant opportunity to expand access to low-cost reading glasses by designing for scale: using simple assessment methods delivered by minimally trained workers, leveraging affordable manufacturing, and recognizing the large productivity, safety, and dignity gains that come from improved vision.
- The biggest challenge is last-mile delivery. Reaching people where they live requires combining government networks, outsourced logistics, technology, and easy financial instruments to ensure timely, reliable distribution nationwide.
- Regulatory clarity, streamlined processes, and saturation-level outreach can rapidly expand access, with measurable economic returns and strong socio-economic impact for millions.



Co-host **THE/NUDGE**
INSTITUTE

panel breakup



Amit Gupta
COO
The/Nudge Institute
Moderator



Amit Yadav (IAS)
Secretary
Department of Social
Justice & Empowerment,
Govt. of India



Dr. Jaijit Bhattacharya
President
Centre for Digital
Economy Policy Research
(C-DEP)



Dr. R. S. Sharma (IAS)
Former CEO | Chairman
National Health Authority
(NHA), Govt of India |
ONDC

Redefining Impact to Measure Shifts in Lived Experiences of Communities

- Community-driven development leads to shifts in the lived experience of communities in ways traditional program outcomes don't account for: building of confidence, agency, ownership, and ultimately, ability to collaborate and solve problems collectively. When communities define their own progress and can sustain change beyond program timelines, long-term impact takes root.
- Effective measurement approaches place communities at the centre, equipping them with tools to co-create frameworks, generate data, and interpret results to make decisions and shape progress indicators. Community-led theories of change and participatory techniques are key to making measurement processes relevant and valuable.
- Eventually, measurement must reflect community's power and assets, not just project performance. Sustaining this requires flexible funding, blended resources, long-term thinking and an alignment between funders, NGOs, and governments.



Co-host 
The Bridgespan Group

panel breakup



Riti Mohapatra
Partner
The Bridgespan Group
Moderator



Anjali Makhija
Trustee & CEO
S.M. Sehgal Foundation



Anusha
Chandrasekharan
Lead, Programmes
Praxis Institute for
Participatory Practices



Mangesh Wange
CEO & Board Member
Swades Foundation



Praveen Singh
CEO
Apnalaya



Ritika Gupta
Research Lead
CMS

Beyond Supply: Has India's Human Capital Equation for AI Gone Askew?

- AI adoption is creating a new layer of human-in-the-loop work: validating, reviewing, and adapting AI outputs across functions like KYC, logistics, and mobility, opening large volumes of tech-enabled jobs for tier-3 and tier-4 graduates with targeted upskilling and continuous reskilling.
- Sovereign AI depends on a full data value chain: diverse data collection, verification, labeling, glossary building, model development, domain adaptation, and application creation rooted in language inclusion, rural participation, and research collaborations.
- Trust and reliability require formal pathways with transparent matching, credentialing, scam protection, recognition of home-based digital work, and identity systems that help workers signal skills and advance.



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Digital Equity. Connectivity. Insights.



panel breakup



Sujit John

Deputy Resident Editor
The Times of India

Moderator



Aditi Surie

Assistant Professor
IIHS



Amitabh Nag

CEO
Digital India Bhashini Division
(Bhashini), Digital India
Corporation, MeitY, Govt of India



Madhukar Yarra

CEO
NextWealth

Power of charcha



Nidhi Bhasin

CEO
Digital Green India

charcha is an amazing platform because it brings together government, private sector, funders, and implementers in one place. The conversations here are meaningful, and the energy is infectious. For us at Digital Green, working with AI and smallholder farmers, collaboration is not optional, it's essential. None of us can make a difference on our own. If I had to summarize charcha in one word, it would be collaboration. When Samaaj, Sarkaar, and Bazaar come together, that's when impact at scale becomes possible.

“

Today we are here from different facets of industry, policymakers and consumers. These sessions are important because this is the time when people come together and really talk about what we feel about each other, what concerns we have, and how coming together can help. Sitting in our own offices, it is very easy to point fingers and say someone else is not contributing. Places like charcha bring us together, help us step out of that, be friends first, and then act together to make it a better place for all of us to move forward.



Saurav Goyal

Senior VP & Head - Driver and Delivery Organisation
Swiggy

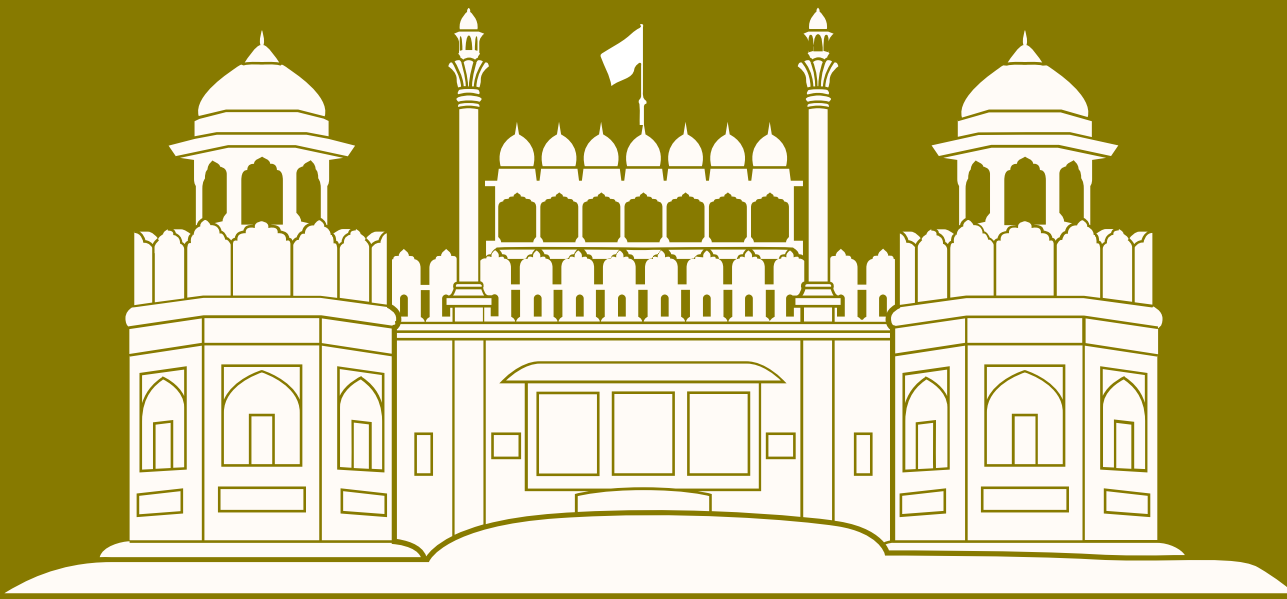
Policy & Capacity



Policies shape livelihoods not at the moment of design, but through the everyday functioning of institutions and frontline systems. As India advances on its Viksit Bharat journey, the capacity of public systems to deliver reliably, coordinate across departments and respond to lived needs determines whether welfare, social protection and employment support translate into real and sustained security.

This theme at charcha'25 centred on the practical realities of policy execution. Discussions examined how administrative capability, system design and digital infrastructure influence the last-mile delivery of benefits and services, particularly at state and district levels. Taken together, these reflections positioned policy capacity as a critical determinant of trust, predictability and effectiveness in the public systems that underpin livelihoods.





Social Benefits - The Journey Ahead

- States are transforming social benefit delivery through unified platforms that simplify processes, digitize workflows, enforce timelines, and enable real-time accountability. Assisted access, helplines, and feedback loops ensure services-from certificates to pensions-reach citizens transparently and on time.
- Family-level databases allow proactive and accurate delivery by linking departmental data, authenticating Aadhaar, and updating attributes like income, education, and occupation across systems.
- Direct benefit transfer models like Subhadra demonstrate how well-designed, tech-enabled cash support can expand women's agency, enable productive household investments, and scale quickly when built on strong data systems, transparency measures, and agile implementation.



Co-host  **Samagra**
Transforming Governance  **protean**

panel breakup



Gaurav Goel
Founder and CEO
Samagra
Moderator



Ankit Goel
Vice President
Samagra



Rakesh Dosi
Chief Business Officer
Protean eGov Technologies



Shubha Sarma (IAS)
Principal Secretary
Women and Child
Development, Govt. of
Odisha



T.C. Gupta (IAS)
Chief Commissioner- Haryana
Right to Service Commission
Govt. of Haryana

Power of charcha



Jessica Jensen

Chief Marketing & Strategy Officer
LinkedIn

This is my first time at charcha and it is electrifying. This is where people come together to learn, connect and be inspired about non-profits and small business growth. I just did a panel on how small businesses are such a powerful part of India's economic growth, and it is a thrill to be here. This event is world-class, and I am leaving inspired.

“

Charcha is brilliant. Every year, Charcha comes in a new avatar, a scaled-up avatar, and this year it is the largest convening of thought leaders from CSR, philanthropy, government, CSOs, and the implementation side, all coming together for a common good, which is Viksit Bharat.

According to me, Samaaj, Sarkaar, and Bazaar can collaborate only if they talk more, listen more, and learn from each other. This kind of conversation, where stakeholders listen rather than just give suggestions, is what really brings solutions.



Sumit Chauhan

Head, CSR
Mphasis Ltd.

Social Entrepreneurship & SMEs

Social enterprises and small businesses are central to local economies by creating work, circulating value and addressing gaps that markets and public systems often leave unresolved. As India advances on its Viksit Bharat journey, the durability of livelihoods increasingly depends on whether these enterprises can move beyond informality and subsistence to become stable, adaptive and capable of sustained growth across diverse contexts.

This theme at charcha'25 situated social entrepreneurship and SMEs as integral components of the economic fabric rather than isolated success stories. Discussions surfaced the everyday conditions that enable micro and small enterprises to endure, including access to finance, digital platforms, informal networks and early exposure to entrepreneurial pathways. Conversations also highlighted how technology choices, policy environments and ecosystem design shape whether enterprises remain constrained at the margins or evolve into sources of durable livelihoods, employment and local value over time.





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Micro and Nano Enterprises **75**

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Hidden Pillars Approach: What Really Sustains Micro and Nano Enterprises

- Digital, flexible, dignified work-delivered through vernacular platforms-expands earning pathways for women, building digital confidence, financial literacy, and entry into the formal economy through sustained learning and upskilling.
- Invisible support systems: childcare, toilets, safety, mobility-remain the biggest barriers to women's enterprise participation; existing policies overlook these because they are hard to measure and designed without adequate gender representation.
- Informal finance, trust networks, and peer ecosystems enable nano-entrepreneurs to start, survive, and employ others, often outperforming formal credit during shocks.
- Nano-enterprise success accelerates cultural shifts, reduces migration, and demands policy reforms for accessible, low-cost credit and non-traditional skill pathways.



Co-host **TATA COMMUNICATIONS**

panel breakup



Pallavi Barua

Global Head & Director CSR
Tata Communications

Moderator



Anmol Narain

Head of Monitoring &
Evaluation
Karya



Chetna Gala Sinha

Founder & Chairperson
Mann Deshi Bank & Mann
Deshi Foundation



Dr. Rajeev Sharma

Associate Professor
Entrepreneurship
Development Institute of
India



Reinu Shah

Founder
STEP

Apps as the New Infrastructure: Empowering or Entrapping Marginalised Entrepreneurs?

- Digital apps have become essential infrastructure for small and home-based enterprises, giving women and micro-entrepreneurs access to payments, visibility, and customers, but also creating new dependencies shaped by platform algorithms and limited digital confidence.
- Trust-based onboarding, vernacular interfaces, multimodal AI tools, and local intermediaries such as SHGs and frontline workers significantly improve adoption, particularly for low-literacy users.
- Interoperability, safety features, data minimization, and grievance redressal are critical to prevent exclusion, fraud, and algorithmic invisibility.
- True empowerment requires aligning incentives across platforms, government, CSR, and community institutions to build inclusive, resilient digital ecosystems.



Co-host **TATA COMMUNICATIONS**

panel breakup



Manu Chopra
Co-founder & CEO
Karya

Moderator



Divya Khemani
Strategic Programs
& Partnerships
Meta



Ridhima A Inamdar
Business Lead and
Strategic Partnerships
Google



Pallavi Barua
Global Head and
Director CSR
Tata Communications



Sushant Verma
Asia Regional Director
Trickle Up Inc.



Dr. Urvashi Aneja
Founder & Director
Digital Futures Lab

Early Exposure to Entrepreneurship

- Early entrepreneurship programs in government schools build confidence, risk-taking, creativity, and real-world problem-solving for students with limited exposure through experiential learning, reflection, relatable mentors, and small seed funds that unlock imagination and participation.
- States like Madhya Pradesh, Haryana, and Uttarakhand show strong teacher–student engagement, inclusive participation beyond top performers, and models where competitions, school melas, and local mentors drive aspiration, ownership, and community involvement.
- Long-term scale requires preserving the spark of entrepreneurship, securing budgets for teacher training and seed funding, ensuring committed state leadership, and using longitudinal tracking to understand how curriculum and projects shape students' academic choices and post-12th transitions.



Co-host



panel breakup



Shifali Thakkur
Chief of Staff
Samagra
Moderator



Myank Verma
Joint State Project Director
Haryana School Shiksha
Pariyojna Parishad



**Rashmi Arun
Shami (IAS)**
Additional Chief Secretary
Govt. of Madhya Pradesh



Samar Bajaj
Head of Education, India
MSDF



**Shyam
Suryanarayanan**
Director-Udhyam Shiksha
Udhyam Learning
Foundation

SMBs: Driving India's Future

- SMBs are the foundation of India's economic future, yet most remain nano- and micro-enterprises with limited support. Several case studies show how small businesses can generate jobs, dignity, and local economic growth when ecosystems remove barriers and treat entrepreneurs as co-creators rather than beneficiaries.
- Across India's small towns, SMBs are rapidly adopting technology, leveraging community-driven learning, interoperable tools, and peer role models to co-create solutions, automate operations, and build integrated digital systems that strengthen collaboration and decision-making.
- Platforms and partnerships enable scale: SMBs fuel demand, innovation, and employment across hundreds of cities, while AI, delivery networks, and community-based skilling expand access, unlock new markets, and help entrepreneurs transform aspiration into sustainable businesses.



Co-host **LinkedIn**

panel breakup



Ruchee Anand

Senior Director - Talent
and Learning Solutions
LinkedIn

Moderator



Jessica Jensen

Chief Marketing &
Strategy Officer
LinkedIn



Madan Padaki

Founder & CEO | Co-founder
1Bridge | G.A.M.E



Saurav Goyal

Senior Vice President &
Head - Driver and
Delivery Organisation
Swiggy



Vidya Vasudevan

Head
Zoho Community

Technology & AI for Social Enterprises: Opportunities and Pitfalls

- AI adoption in social enterprises must be purpose driven, grounded in real user needs, and focused on solving clear pain points rather than chasing hype. Successful models enhance productivity and reduce clerical burden while keeping decision making firmly with frontline workers and public systems.
- Evidence from the field shows that AI strengthens inclusion when paired with deep user research, contextual design, and strong capacity building for both leadership and operational teams.
- Open source tools, shared digital infrastructure, and partnerships across tech, government, and social enterprises lower costs, accelerate innovation, and reduce dependence on proprietary systems.
- Sustainable scaling requires responsible AI practices, patient capital, realistic procurement strategies, and long term capability development so that solutions can be adopted, adapted, and trusted within low resource public systems.



Co-host  **NuSocia**
Impact. Evident.

panel breakup



Nilakshi Biswas

Head - NuSocia Translational
Research Centre
Nusocia
Moderator



Anaita Singh

Senior Officer -
Integrated Portfolio
Management, Digital
Health Innovation & AI
Gates Foundation



Ojasvi Bhatia

Lead, AI Partnerships
Meta India



Subhashree Dutta

Managing Partner -
Livelihoods Ecosystem
The/Nudge Institute



Tanvi Lall

Director, Strategy
People+ai



Utkarsh Saxena

Co-founder & CEO
Adalat AI

Social Innovation as a Catalyst for Systemic Change

- Systemic change hinges on breaking silos across India's innovation ecosystem-moving from idea-centric "portraits" to collaborative "landscapes" where innovators, incubators, government, CSR, and communities co-create, validate, and scale solutions. Without shared platforms, aligned incentives, and trust between actors, strong ideas remain fragmented pilots.
- Grassroots innovators face misaligned problem definitions, biased feedback, and committees disconnected from lived realities. Real adoption requires grounding innovation in community context, farmer and user needs, and continuous handholding across the journey from prototype to deployment.
- Long-term scale demands patient capital, shared infrastructure, government absorption pathways, and a national discovery dashboard enabling visibility, matchmaking, and systemic integration of India's most relevant innovations.



Co-host **nasscom**
foundation

panel breakup



Jyoti Sharma
CEO
Nasscom Foundation
Moderator



Deepak Bagla
Mission Director - Atal
Innovation Mission
NITI Aayog, Govt. of India



Harish Krishnan
Managing Director &
Chief Policy Officer
Cisco Systems, India &
SAARC



Hemant Singh
Co-founder & CEO
Agrichikitsa



Shilpy Kochhar
Head-Business
Development and
Communications
BIRAC

the*spark forum

the*spark forum is a livelihoods-focused convening platform designed to enable sustained dialogue and collaboration across government, markets, philanthropy, civil society, and research. It was created to address complex development challenges by bringing together actors who do not often share the same spaces, and by creating room for policy, practice, evidence and lived experience to be examined together.

Since 2020, the*spark forum has engaged over 15,000 participants and 1,000 speakers across 15+ convenings, working with 50+ co-hosts across themes such as livelihoods, skills, inclusion, markets, technology, philanthropy and public systems. Its work has reached over 1 million viewers, reflecting both the scale of participation and the wider relevance of the conversations it hosts.

the*spark forum operates through multiple formats designed for different depths and durations of engagement. These include large multi-thematic convenings such as charcha - it's annual flagship convening; residential charcha that allow for extended and immersive dialogue; mono-thematic convenings focused on specific sectors or policy questions; and closed-door roundtables that enable candid discussion among smaller groups. Across formats, the emphasis remains on learning, inspiring, alignment, and collaboration for collective action. Together, these formats have positioned the*spark forum as a continuum for collective thinking and cross-sector alignment on livelihoods and inclusive development in India.



see you at the 7th edition of

chorcha







the*sparkforum

www.thespark.org.in/forum