

Bridge the Gap

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About the Author

Sarika Gupta Bhattacharyya is an institution builder and leader working at the intersection of technology, philanthropy, education, and gender equity.

She began her career as an investment banker before co-founding BeyonDiversity in 2011, recognised among the world's Top 10 Diversity Consultants by *The Economist*. Working with corporations, government bodies, and UN agencies, Beyon Diversity helped make inclusion a business priority before DEI became a buzzword. She is currently part of the founding leadership team at Plaksha University, one of India's most ambitious efforts to reimagine technology education.

Over the past two decades, her work across academia, industry, and philanthropy has focused on building institutions and ecosystems that bring together capital, talent, and leadership to create lasting impact - and on ensuring women have a place in all of it.

Bridge the Gap is her first book - a call to name the structural barriers that shape women's lives, and to start dismantling them. Drawing from lived experience, research, and real-world stories, it explores how structural barriers shape aspiration, access, and opportunity in ways that often go unnamed - and what it truly takes to close them.

She lives in Gurgaon with her family. She reads widely, travels whenever she can, and remains endlessly curious about people, institutions, and the ideas that shape both.

Foreword

As a father of two daughters, I often think about the forces that will shape their ambition. Who gets encouraged? Who gets doubted? Who gets funded? Who gets heard? When I read *Bridge the Gap*, I saw those forces explained with clarity and honesty. What stayed with me was how clearly it describes the systems that influence outcomes long before talent gets a fair chance.

As a founder and investor who works closely with entrepreneurs, capital allocators, and institutions, I have seen how bias rarely shows up openly. It is embedded in criteria, in capital flows, in performance narratives, in who is seen as ready and who is labelled risky. Sarika connects these patterns across life stages. She moves from aspiration and confidence to leadership, wealth, networks, and representation. She shows how these layers compound over time.

What makes this book powerful is that it comes from lived experience. Sarika has built institutions, sat in boardrooms, shaped ecosystems, and seen how power operates. She writes from the arena. At the same time, she goes beyond storytelling. She offers structure. She shares frameworks, rubrics, and practical questions that help shift the conversation from awareness to action.

This is not a book only for women. It is for men who want to understand the world their daughters will grow up in. It is for founders who want to build strong and diverse teams. It is for boards that want to move beyond symbolic inclusion. It is for educators, policymakers, investors, and leaders who shape access and opportunity.

For women, it offers clarity and tools. For men, it offers perspective and accountability. For organisations, it provides a way to examine whether their systems truly reward merit or simply reward familiarity.

Gender equity is not a side conversation. It sits at the centre of innovation, competitiveness, and long-term resilience. If we want better companies and a stronger society, we have to redesign the systems that shape opportunity.

Bridge the Gap serves as both a mirror and a guide. It questions assumptions and offers practical paths forward.

That is why this book deserves to be read widely, at home, in classrooms, and in boardrooms.

Ritesh Malik

Founder Innov8 Coworking

Founder & Trustee Plaksha University

Young Global Leader at World Economic Forum

Central Advisory Board MIT Sloan Centre for Development & Entrepreneurship

Preface:

A Bridge of Stories

Every woman I know has crossed an invisible bridge.

Sometimes it's shaky and narrow, often built from courage and exhaustion. Other times, it's held together by sheer will; the quiet belief that life can be bigger than what the world imagined for her.

I've crossed *a few* of those bridges myself. From the fast-paced corridors of investment banking to the uncertain road of building something from scratch. From being one of the few women in the room to being the one leading it. Each step revealed the distance between how things are and how they should be.

I still remember the first time I felt what power meant, that small, thrilling sense that my choices mattered. Since then, I've seen that same spark in countless women: in classrooms, on factory floors, in boardrooms, and village councils. Different stories, same longing which was to be seen, to be heard, to belong.

There are gaps everywhere.

Between dreams and reality. Between talent and opportunity. Between what's written in law and what's lived in life. I've seen young women hesitate to speak, afraid of being called "too ambitious." I've seen brilliant professionals shrink to fit spaces never meant for them. And I've also seen the quiet rebellion that begins when they refuse, when they build their own spaces instead.

You'll meet women who broke glass ceilings and others who rebuilt entire foundations. You'll see how policy can change lives, but also how change begins long before a law is written. And you'll meet girls who remind us what's still possible, the ones who haven't yet learned the limits the world will try to place on them.

Bridge the Gap isn't a book of problems; it's a book of possibilities.

It is part memoir, part investigation, part rallying cry, and part call for self-reliance. It's about the women whom I've met, whose stories changed how I see the world. It's about the quiet battles fought in small offices and the loud ones fought on public stages. It's about the statistics that make me angry and the human faces behind those numbers.

Above all, it's about hope. It's about what I genuinely believe is possible: that we don't have to keep telling girls that ambition comes with a price, and that we can build a world where the gaps get smaller.

Come walk with me through the stories, the truths, and the hard questions. Let's name the gaps and imagine what happens when we dare to cross them.

Because somewhere out there, there's a little girl writing an essay about wanting to fly planes. I want her to know that the sky belongs to her.

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Chapter 1

The Dream Gap: When Girls Stop Seeing Themselves in Big Places

*“Sapne woh nahi jo neend mein aayein, sapne woh hain jo neend
uda dein.”*

Chak De! India (2007)

Growing Up Among Laddoos and Limits

When I was a little girl growing up in a bustling *Marwari* joint family, the house was never quiet. There was always chatter about business, weddings, and recipes, punctuated by the clanging of utensils from the kitchen and the occasional debate about whose *laddoos* tasted better.

The women in my life: my mother, grandmother, and aunts, were incredible multitaskers. They could negotiate wedding budgets, manage household inventories, and produce twenty different types of pickles, all before lunch. In our home, there was an unspoken rule: girls should definitely get an education but just enough to make them better candidates for marriage. Education wasn't about nurturing big dreams; it was about improving one's biodata. I remember being told countless times, “You must study well, or how will you find a good husband?”

The women around me were my role models, but they weren't scientists, engineers, or CEOs. They were homemakers, teachers, and caretakers, each brilliant in her own way but always within the four walls of tradition. When I watched TV, women were mostly cooking in advertisements, crying in soap operas, or appearing as supportive wives in films. Nobody was launching rockets, coding software, or leading boardrooms. I too never dared to imagine myself as a scientist, an entrepreneur, or a CEO.

It wasn't until much later, when I stepped outside the confines of my community, that I realised how small my own dreams had been. Because that's the thing about the Dream Gap, it doesn't just steal big ambitions. It whispers that certain dreams simply aren't for girls like us.

This is the Dream Gap: the hidden boundary that narrows a girl's aspirations long before she grows up.

The Dream Gap: A Silent Thief of Ambition

The Dream Gap isn't about girls lacking talent or curiosity. It's about a thousand subtle signals telling them what they can or cannot aspire to become. Studies show that as early as age six, girls begin to believe that boys are more likely to be smarter than them. That belief shapes the toys they choose, the subjects they pursue, and eventually, the careers they believe are open to them.

By adolescence, girls often drift away from dreams of being scientists, engineers, astronauts, or CEOs not because they lack ability, but because they stop believing those roles belong to them.

In India, this gap becomes even more pronounced under the weight and sometimes guise of tradition, family expectations, and societal norms. Parents often encourage daughters to choose "safe" careers like teaching, which are perceived as compatible with marriage and family life. Conversations about girls' futures usually revolve less around ambition and more around marriage prospects.

It's not that girls don't have dreams. It's that society quietly *edits* those dreams for them.

When Dreams Begin to Shrink

The Dream Gap doesn't appear suddenly; it's built brick by brick through small, everyday moments. A girl raises her hand in math class and is laughed at for making a mistake. A relative praises her cooking skills but never asks about her science project. Movies and advertisements mostly show women as background characters, as

peripheral and ornamental, adequate as beautiful or supportive figures, but rarely leading the story.

Girls grow up internalising an unspoken message: “Dreams are fine as long as they fit into the script written for you.” By the time career choices loom, many girls have already abandoned their grandest ambitions. They choose fields that are 'appropriate,' avoid those where they clearly don't fit the expected mould, or settle for paths that feel safer

This quiet surrender is the real tragedy of the Dream Gap.

The Numbers Behind the Gap

The data paints a stark picture. Globally, women hold only 28% of leadership positions in STEM fields (*World Economic Forum, 2024*). In India, the percentage of women pursuing engineering and technology degrees hovers around 20%, despite high performance in school-level science and math.

In the corporate world, while women make up roughly 30% of entry-level positions in India's organised sector, they account for just 18% of senior leadership roles and less than 9% of board seats in NIFTY 500 companies as of 2023 (*Avtar & Working Mother Best Companies for Women in India, 2023*).

These numbers aren't just statistics, they are the footprints of dreams lost along the way.

Stories That Defy the Gap

Yet even amid these odds, some women have dared to dream and have changed the landscape for the rest of us.

Kalpana Chawla, born in Karnal, Haryana, grew up gazing at planes overhead, dreaming of flying. In a time when few Indian girls imagined careers in aerospace, she became the first woman of Indian origin to go to space. Tragically, she lost her life in the Columbia Space Shuttle disaster. Yet her legacy endures, reminding girls that no sky is too high.

Anshu Jamsenpa, a mountaineer from Arunachal Pradesh, climbed Mount Everest not once, but five times, including a record-setting double ascent in five days. She shattered not just altitude records, but stereotypes about what Indian women can achieve.

Rukmini Devi Arundale rebelled against traditional norms to become one of India's foremost Bharatanatyam dancers and cultural reformers. She proved that women could lead and innovate even in artistic fields dominated by male gatekeepers.

Each of these women didn't just chase personal glory; they cracked open the door a little wider for the rest of us.

Lighting the Path: Early Interventions Matter

The Dream Gap is not an immovable wall. It's a set of beliefs that can be changed. But that change must begin early.

When girls see women leading companies, designing technology, flying planes, or performing heart surgeries, it plants the seed of possibility. Schools and families must actively showcase these examples so that girls grow up believing that no field is off-limits.

Programs like *Girls Who Code globally*, and *India's Digital Beti program*, which equips rural women and girls with digital skills and entrepreneurship training, are working to bring coding, robotics, and STEM learning to girls from primary school onward.

These sparks need to spread further. Closing the Dream Gap means expanding what girls believe is possible for them.

Bridging the Dream Gap: Steps Toward Change

The Dream Gap can't be closed by girls alone. Families, teachers, policymakers, and companies all have a role to play.

Parents must nurture curiosity in their daughters and resist the urge to steer them only into "safe" professions. Teachers must engage with girls and boys equally in class. Society must stop using marriage as the measure of a girl's worth.

Companies can help by showcasing women leaders, running mentorship programs, and supporting work-life integration that makes it possible for women to thrive without having to sacrifice ambition.

Policy interventions can include scholarships for girls in underrepresented fields, awareness campaigns highlighting women in diverse careers, and education reforms that emphasise creativity and critical thinking over rote learning.

Even on social media, glamorous influencers often dominate the screen. What girls need alongside glamour is visibility of women who build, lead, and invent, so that ambition is no longer imagined as exceptional or masculine, but as a legitimate, everyday choice. But girls also need to see science creators like **Shraddha** on YouTube or Shark Tank entrepreneurs like **Vineeta Singh**, women who show that ambition, leadership, and invention are not gendered.

Because the Dream Gap isn't just a national issue, it's personal. Every dream unrealised is potential left behind, innovation lost, and confidence eroded.

Checklist: The Dream Gap

- Do you ever feel certain careers “aren’t for girls like me”?
- Did adults in your life steer you toward specific professions deemed “appropriate”?
- Did you lack female role models growing up in fields like science, technology, law, or business?
- Have you ever lowered your ambition to fit social expectations?
- Do you see more women as supportive characters than as leaders in the media you consume?

Closing note: A Future Without Limits

The Dream Gap is not inevitable. It is built by culture, by media, by generations of small assumptions that are hardened into rules. And what is built can be changed.

Every girl growing up in a joint family in Jaipur, a small town in Bihar, or a city apartment in Bengaluru is absorbing signals right now about what she is allowed to want. We get to decide what those signals say. That is not a small thing. It is the whole thing.

The world has always had women who flew planes, led governments, built companies, and changed the rules of entire fields. The true parity was between their invisibility and influence. History always had women pioneers but with none to record.

The next chapter is where the dream meets the system and where the first cracks appear.

Chapter 2

The Education, STEM, and Skills Gap: Coding Dreams and Cracked Ceilings

"Baadal mein paon hai, chhota apna gaon hai."

Swades (2004)

A Childhood of Useful Periods Wasted

In my all-girls school, we were gently nudged toward needlework and painting during SUPW classes, which we jokingly called 'some useful periods wasted.' Meanwhile, my brother, in his boys' school, was busy learning sports, chess, and coding. I first touched a computer only when I reached business school, while many of my male peers were already fluent in it. At the time, these differences seemed harmless, a matter of hobbies and interests. But looking back, I realise how these early nudges shaped not just our skills but our sense of what we were capable of achieving.

A Dream Named JEE

Growing up in a joint family, life revolved around wedding plans, business discussions, and the aroma of elaborate meals wafting through the house. But there were sparks of something different. My uncle and my brother, both brilliant in their studies, had cracked the formidable JEE exams and secured places at IIT. In our world, this was nothing short of mythical. And so, amid whispers of early marriage and "what will people say," I nurtured my own audacious dream: I wanted to crack the JEE too.

When my Class 10 board results arrived with a perfect score in maths and high marks in science. Encouraged, my family let me join coaching classes for the entrance exams. For a while, it seemed like the world was opening its doors. Yet in my family, there was

always a Plan B for girls who didn't choose engineering. It was called marriage.

A Lonely Classroom

Coaching classes were my first brush with the reality that STEM wasn't built for girls like me.

"In my coaching class, I was one of the very few girls. Back then, I was shy, especially about raising questions in a classroom full of boys. The teachers often directed the more complex explanations to the boys, assuming they'd grasp the advanced concepts more quickly. It became harder to keep pace with the relentless curriculum and the intense, competitive atmosphere that seemed tailored for those comfortable speaking up and, implicitly, for boys."

At my school, only eleven girls chose the science stream. Most leaned toward biology for the medical track. Engineering felt like a fortress none of us quite knew how to enter. In the end, none of us cracked the JEE. By Class 12, I found myself thinking, "*Yeh na ho payega mujh se.*" Life then intervened in harsher ways: jaundice, an appendicitis surgery, and the erosion of my peer group's ambition. I stepped away from engineering and enrolled instead in economics, a STEM-adjacent field but not the engineering path I'd once dreamed of. Even then, my parents worried about me applying outside Kolkata.

In many families, those walls were shaped by economics too. I remember how my friend, the brightest girl in our grade, was married off in Class 11 because she was the eldest among three daughters. Her family felt educating her further would mean greater expenses and fewer resources for her sisters. I met her years later at a school reunion. She looked content with two grown-up children and a full life, but I couldn't help wondering what she might have become if she had had the chance to finish school. That thought has never left me.

Often in homes with multiple children, boys are sent to better private or English-medium schools even if they are far away while girls are kept back due to cost, distance, and safety concerns. It's an early filtering system that starts closing doors long before entrance exams or college.

Echoes Across Generations

Years later, as my own son began preparing for his JEE exams, I found myself unexpectedly pulled back into my own past. Different decade. Same corridor outside a coaching class. The same nervous energy. The same unspoken hierarchies.

What struck me most was not the pressure of the exams, but the composition of the classroom. Girls still made up less than ten percent of the students. They sat scattered, rarely clustered. Quieter. More hesitant to ask questions. Not because they lacked ability, but because confidence, I was reminded, is often a collective act. The stories hadn't changed either. Families still worried about long hours, late evenings, hostel life, and safety. Subtle warnings wrapped in concern. Encouragement, but with conditions. Dreams, but within limits.

Watching this play out through my son's experience, I realised something I had underestimated years ago: how much a strong peer group matters. When you don't see others like you chasing the same dream, the journey becomes lonely very quickly. And when you don't see women who've walked that path before you, the dream starts to feel abstract, even unrealistic.

Talent may be individual. But belief is social.

The Quiet Divide

This is the STEM Gap. Not loud. Not dramatic. But deeply persistent.

It doesn't begin in boardrooms, laboratories, or leadership roles. It begins much earlier, in classrooms, in coaching centres, in the

small moments where someone hesitates before raising her hand and decides, *maybe this isn't for me*.

Research shows that globally, girls as young as six start believing that boys are smarter than them (*Bian, Leslie & Cimpian, Science, 2017*). In India, the pattern is stark. Girls often excel in school-level science and mathematics. They top exams. They outperform peers. Yet when the stakes rise, when competition intensifies, and when emotional, financial and social costs become clearer, many quietly step away.

The numbers tell a sobering story. Women make up 45 percent of STEM graduates in India. But only 14 percent of STEM professionals (*AISHE, 2022; UNESCO, 2024*).

Between those two numbers lies the real gap. A pipeline that leaks talent at every stage. Not because girls lack ability, but because the path often looks too lonely, too risky, or too expensive. Because the absence of peers makes persistence harder. Because the absence of role models makes ambition feel fragile.

What we call a “skills gap” is often, at its core, a belonging gap.

The Digital Divide Within

Today, the problem has a new face. It's not only about entrance exams or university choices, it's about the new world of skills. A few years ago, data analytics, AI, and coding were niche fields. Today, they're entry tickets to the best jobs. Yet many women feel left behind.

"When I reached business school, I realised how far behind I was compared to my male peers who were already comfortable on computers. It wasn't lack of intelligence, it was lack of exposure. Many of them had coded in school, explored early internet tools, and built digital confidence that I was only just beginning to learn."

Even highly educated women sometimes hesitate to speak up in technical meetings or apply for jobs demanding digital skills. Digital fluency has become the new barrier - quiet, structural, and

just as hard to cross. Without it, women risk falling even further behind not just in tech, but in every field where data and digital literacy are now non-negotiables.

One quiet reason boys often dominate tech spaces is that many get comfortable with computers through gaming from an early age. For them, learning to code feels like an extension of what they already love. Girls, meanwhile, are often nudged toward less tech-centric hobbies and may never discover how much fun building things in code can be.

The Cost of Staying Quiet

The price of these gaps is high. It's personal but also national.

- **Economically**, STEM and digital industries are engines of growth. Leaving women behind means losing trillions in potential GDP.
- **Companies** without diverse tech teams miss out on innovation and insight.
- **Societies** lose generations of dreamers, builders, and leaders.

Every time a girl turns away from science because she's told she's not "smart enough," we lose not just one innovator but a ripple of change she might have sparked.

Sindhu Gangadharan, MD, SAP Labs India and Head, Customer Innovation Services, SAP is one of the few women to have broken through these barriers in the tech industry. She also serves on the boards of global firms like Siemens. and recognised by Fortune as one of India's 50 Most Powerful Women in Business.

Women Who Refused to Opt Out

Yet amid these barriers, countless women have bridged the gap.

Tessy Thomas, India's "Missile Woman," grew up fascinated by science in a small Kerala town. Despite being told missile projects were no place for women, she led the Agni-IV missile program.

Dr. Gagandeep Kang, India's pioneering virologist, came from modest beginnings to become a global leader in vaccine research. She talks often of how few women she saw in scientific conferences and her mission to change that.

Neelam Dhawan, who rose to lead Microsoft India and HP India, entered the tech industry in the 1980s, when women were still rare in leadership rooms. She has spent decades championing women in technology.

These women remind us that while the journey is lonely, it's not impossible. But we shouldn't leave it to individual heroes alone. Systems must change so every girl knows she belongs.

Lighting New Paths

All over the world, sparks of change are flickering:

- Girls Who Code has reached millions, helping girls see coding as creativity, not just complexity.
- In India, NGOs and corporates are funding coding camps and digital literacy for girls, even in rural areas.
- Online learning platforms now allow girls to access STEM resources from home, breaking barriers of distance, safety, and cost.

Sindhu Gangadharan also reminds us that inclusion must start much earlier than corporate hiring:

"Inclusion boils down to the education we get in schools. Educators also need to undergo continuous upskilling and reskilling. We need to create opportunities early."

This insight points to one of the most overlooked levers in bridging the STEM gap: rethinking how we prepare girls from the very start and how we equip those who teach them.

My own journey came full circle years later when I helped establish a Centre dedicated to Girls and Women in STEM, one committed to ensuring that aspiration, access, and ambition are

equally available for young women. We launched programs, roundtables, and mentorship networks to help girls see themselves as future scientists, engineers, and tech leaders. It's my way of reaching back into that lonely classroom I once sat in and making sure the next girl doesn't have to find her own way in the dark.

Checklist: The Education Gap

For Schools & Educators

- Provide gender-neutral career counselling early.
- Bring female STEM professionals into classrooms as role models.
- Offer hands-on projects for girls in science and tech, not just theory.
- Invest in rural schools' digital infrastructure.

For Corporates & Industry

- Fund reskilling programs for women in digital fields.
- Sponsor women to attend technical conferences.
- Showcase women leaders publicly to normalise their presence.
- Create returnships for women after career breaks.

For Families & Society

- Stop labelling subjects as "for boys" or "for girls."
- Encourage girls to explore tech toys, coding apps, and problem-solving games.
- Invest equally in daughters' coaching and career guidance.
- Allow girls to study outside their home cities if they wish.

For Women Themselves

- Embrace lifelong learning, it's never too late.

- Find online communities and mentors for support.
- Start small: one new tool, one online class, one coding exercise.
- Remind yourself: you're in the right place.

Closing Note: She Never Walks Alone

Today I work alongside young women who are building things I couldn't have imagined at their age. Watching them move through the world - curious, technically fluent, unafraid to take up space in rooms that weren't designed for them. I think about that lonely coaching classroom often.

The gap between those two images was never talent. It was access, exposure, and the presence of someone who said: you're in the right place, keep going.

That's what I try to be now. Not a success story to admire from a distance, but a door held open long enough for the next woman to walk through at full speed.

The Education and STEM gaps are not stories of what women lack. They are stories of what was withheld - and what becomes possible the moment it isn't.

Our job is straightforward, even when it's hard: make sure no girl has to figure this out alone.

Chapter 3

The Career Gap: Breaking the Invisible Ceiling

“Junoon hai, toh mumkin hai.”
Chak De! India (2007)

On the Trading Floor and the Price of Belonging

When I first stepped onto the trading floor as a young management trainee, it felt like I’d entered another universe. The air crackled with the sharp smell of coffee, sweat, and adrenaline. Men clustered around screens, shouting prices and orders at the top of their lungs, phones wedged between ear and shoulder, fingers dancing across keyboards. Deals worth crores were struck in seconds, punctuated by bursts of laughter or groans of exasperation.

It was loud, fast, and utterly male.

When I arrived, along with a couple of other young women trainees, the floor went eerily still for the first two days. Conversations dropped mid-sentence. Sideways glances flicked our way as though our very presence disrupted some sacred code. Eventually, the traders returned to their yelling, the screens blinked green and red, and the chaos resumed. But we were kept on the sidelines at first, not invited to the evening jaunts for drinks and cigarettes where bonds were built and alliances formed.

Learning the Language

I remember standing by my desk, pretending to type emails while desperately trying to decode the jargon flying over my head. “Short the gilt.” “Take the spread.” It might as well have been Greek. Over time, I learned this wasn’t just about understanding financial terms,

it was about belonging. Language, jokes, sports references - all were secret passwords into an inner circle.

I worked hard. I became fluent in those codes. But even then, there were moments I'd raise a point in a meeting and see it dismissed, only to hear a male colleague repeat the same thought minutes later and be praised for his insight.

The lesson was clear: women have to prove themselves twice over just to stand on the same floor.

The Career Gap Isn't Just About Promotions

People often talk about the glass ceiling as if it's a single, dramatic barrier at the top. But the Career Gap is far more insidious, creeping into everyday interactions and shaping the pathways women are allowed or discouraged to pursue.

It begins quietly. Women are often assigned roles considered "safe" or supportive; ones that keep them close to operations but far from strategy or decision-making. They're sometimes excluded from informal networks where real power circulates: those casual after-work gatherings where alliances are forged, mentors discovered, and critical deals whispered into being.

A woman's personality is often scrutinised under a harsher lens. The same assertiveness that earns men praise can get a woman labelled "aggressive." The same ambition that makes a man seem driven can make a woman seem threatening. And always lurking is the assumption that a woman's career will eventually pause or end for family reasons, shaping hiring decisions, project assignments, and promotions in invisible ways.

Research shows that women are not only evaluated more harshly, but also less clearly. A Harvard study of performance reviews found that 76% of women received personality-based critical feedback, compared to just 2% of men (*Correll & Simard, HBR, 2016*). Phrases like "not strategic enough" or "needs to show more

vision” were used frequently, with little guidance on what that meant.

These subtle barriers create what I think of as a leaky pipeline. Talented women enter the workforce with the same degrees and promise as men, yet along the way, many quietly slip out, not because they’re incapable, but because the path is riddled with hidden traps. In India, while women enter the workforce at near-parity in early careers, only 11% reach senior leadership roles, with the steepest drop-off at the mid-career stage (*Avtar & Working Mother Report, 2023*).

Skills Gaps and Silent Segregation

Much of the Career Gap begins even before a woman enters the workforce, in how girls and boys are socialised into different skill sets - small choices in childhood that compound into big divides in confidence, comfort with technology, and career paths.

In the workplace, these early differences often manifest as self-doubt: brilliant women hesitate to take up technical roles or leadership positions because they believe they’re “not technical enough,” or “couldn’t look like the kind of person they aspire to become.” Yet nobody is born knowing how to write code or model financial projections. The difference often lies in who was encouraged to try and who wasn’t.

The Two Laptops: Motherhood and Market Screens

One of the most vivid chapters of my own Career Gap story unfolded during my maternity leave. I used to joke that I had two laptops, one was my actual laptop tracking global markets, and the other was my little son, constantly in tow.

I was fortunate to work in an organisation that supported me and other women. Back then, work-from-home was not the norm, but they did what was right. They arranged secure IT systems and recorded phone lines from home - almost unheard of in financial

services at the time. It helped that my credibility and performance were strong enough to negotiate these arrangements.

I could leave the office early, right after market hours, but soon realised that “flexibility” often meant being perpetually available well beyond business hours.

During that period, three of us women on the trading floor were pregnant at the same time. HR booked a room for us at The Oberoi, Nariman Point, as a standby option so we wouldn’t have to trudge through Mumbai’s torrential rains. It drove tremendous loyalty in all of us.

Yet, returning from maternity leave brought subtle and not-so-subtle reminders of the Career Gap. Some male colleagues would snigger and say, “Oh, she’s back after a holiday,” without realising I’d been working almost every day, adding client portfolios and closing deals. Still, it hurt when some of my key accounts were quietly redistributed while I was away.

That period taught me two truths: good organisations can transform women’s lives, but even in the best places, biases linger. And that flexibility, while invaluable, often comes at a price.

Careers That Choose You, Then You Choose Them

Neelam Dhawan didn’t set out to build a career in technology. With a degree in economics and an MBA, her aspiration was to work in marketing. But in the early 1980s, most companies weren’t ready to place women in front-end roles.

“Most of the offers I got were from banks. The only company willing to take a woman in sales and marketing was HCL. I didn’t join tech because I loved it; I joined because that was the only door open.”

What began as a pragmatic choice turned into a powerful journey. Immersed in the fast-evolving world of technology, Neelam rose to lead iconic firms like Microsoft and HP India. Her story is a compelling reminder that careers aren’t always carefully crafted;

they're sometimes discovered when you dare to walk through the only door left ajar.

Breaking Through and Staying

Breaking into a career is one challenge. Staying and growing is another. Women often drop out mid-career, not because they lack ambition, but because the workplace wasn't designed for the realities they shoulder. Childcare, eldercare, societal expectations, they fall disproportionately on women, treated as a natural job they were born for.

Even policies meant to protect women, like extended maternity leave, sometimes backfire when companies quietly grow wary of hiring women of "marriageable age."

It's a bitter paradox: we build laws to help women, but without cultural change, those same laws become barriers that nobody enforces and everyone ignores.

According to McKinsey, 41% of women in India consider leaving the workforce due to a lack of support during key life transitions such as motherhood (*McKinsey & Company, Women in the Workplace, 2022*).

Lighting the Path: Women Who Broke Through

Yet, amid these challenges, countless women have forged paths through these barriers and lit the way for others.

I think of:

- **Arundhati Bhattacharya**, who became the first woman Chairperson of State Bank of India. She faced scepticism early in her career and balanced leadership with family responsibilities. She has said, "*You have to push your way into conversations because people tend to overlook you.*"
- **Kiran Mazumdar-Shaw**, who founded Biocon and built it into a billion-dollar enterprise. She faced relentless

questions about credibility as a woman entrepreneur in biotech and turned every doubt into fuel for growth.

- **Debjani Ghosh**, Distinguished Fellow at NITI Aayog and Chief Architect of the NITI Frontier Tech Hub, has long emphasised that women don't need to be empowered as much as they need environments designed for them to thrive.

These women remind me that while the gap is real, it's not insurmountable. Their stories are blueprints for generations that follow.

But I'd be dishonest if I didn't say that some of the most important bridges in my own career were built by men. The senior bankers who never dismissed my questions. The leaders who introduced me to clients I couldn't have reached alone.

And men like **Mohit Thukral**, CEO, Arise, championed our work at BeyonDiversity when the industry wasn't ready to take it seriously. He also stood by me through a career transition when I needed someone in my corner. The gap won't close without allies like him.

Bridging the Career Gap

Bridging the Career Gap isn't about waiting for someone else to fix it. It's about refusing to be kept to the edges of the room.

It means encouraging girls to explore every field, from technology to finance to science supporting networks where women lift each other, and speaking up when biases shape decisions, even when it's uncomfortable.

And it means redefining what success looks like because it isn't always linear. Women's journeys may twist, pause, and restart. That doesn't make them any less worthy.

Checklist: The Career Gap

For Individuals

- Seek mentors and sponsors who advocate for your growth.
- Don't hesitate to learn new skills even later in your career.
- Speak up when you notice subtle biases.
- Remember that flexibility should mean freedom, not permanent availability.

For Organisations

- Audit pay gaps and promotion rates for gender parity.
- Build clear pathways back for those returning from career breaks.
- Design leadership development programs specifically for women.
- Ensure flexible work doesn't translate into "always on" work.

For Society & Policy Makers

- Normalise paternity leave and shared caregiving.
- Challenge stereotypes in media portrayals of working women.
- Invest in affordable childcare and eldercare infrastructure.
- Foster STEM participation for girls from early schooling.

Closing Note: Quiet Courage, Lasting Careers

The Career Gap is built from a thousand unseen barriers. But it can be dismantled by a thousand acts of courage.

I still remember those days of juggling two laptops - one tracking market screens, the other my little son in my arms, wondering if I

truly had a place in both worlds. The journey wasn't easy, but it taught me this: we don't have to choose between our dreams.

That's why I always make time for women navigating career transitions. We cannot afford to lose another woman who simply stops being asked, stops being seen, and eventually stops showing up.

Keep pushing. Keep learning. Keep claiming your place.

Chapter 4

The Wealth Gap: Sequins, Gold, and Silent Calculations

“Kabhi kabhi jo sabse zyada apna lagta hai, wahi sabse mehenga padta hai.”

Kapoor & Sons (2016)

The older I became, the more I realised that wealth isn't just money in the bank. It's freedom. It's the ability to choose your own path. And for many women, that freedom is still a distant dream.

Growing up in my family, frugality was an art form. My elders could negotiate down the price of a saree by fifty percent. But when it came to weddings, all that legendary thrift flew out the window in a flurry of sequins and gold. My own wedding was no exception. Despite marrying outside my community with a Bengali man, Saibal, no less, my father insisted the world should know that his daughter's happiness was non-negotiable. Chandeliers sparkled, the guest list ran into thousands, and every dish on the menu had its own chef flown in from somewhere special.

At the time, I was swept up in the grandeur. But as the years passed, the investor in me couldn't help recalculating what that money might have become if invested instead of spent on a single glittering evening. Decisions around wealth, however cultural or familial, shape the options women have later in life. The glitter fades, but the consequences remain.

Because here's the quiet truth every woman knows deep down: having your own money changes everything. It's not about diamonds or designer handbags, it's about the power to walk away, to make choices, and to stand on your own feet if life takes

unexpected turns. The Wealth Gap dictates whether women can act on their ambitions at all.

Inheritance, In-Laws, and Invisible Boundaries

In many Indian families, especially traditional business communities like mine, wealth flows along well-worn paths - most often toward sons. It's part tradition, part fear, and part the belief that sons carry the family name and business forward. Daughters, meanwhile, are often given their "share" in the form of wedding expenses, jewellery, or cash gifts. It's an unspoken transaction: the wedding is the daughter's slice of the pie, and after that, family wealth flows elsewhere.

The reasoning is sometimes heartbreakingly practical. There's fear that if assets are passed to a daughter, they might ultimately end up in the hands of her in-laws. And in some cases, sadly, that fear isn't unfounded, especially where women lack financial literacy, education, or a voice in family decisions.

I remember becoming more aware of this dynamic as I progressed in my career. Despite being fiercely independent, I realised that my personal wealth base wasn't as strong as it could have been, simply because of how finances were traditionally managed in our family and community. There was shared family wealth, which provided security, but my own individual contribution to it felt modest. It made me thoughtful about how I spent money and cautious about large personal expenses. Financial decisions often felt like shared choices, even when the money came from my own earnings. It wasn't anyone's fault. It was just the way things had always been done.

Careers, Compromises, and the Cost of Love

Marriage also brought another reality into sharp focus: how career choices shape wealth accumulation for women.

Spouse's career demanded frequent moves across cities. Mine, meanwhile, was built on relationships with clients, markets, and a

local ecosystem. It thrived on stability, continuity, and being present. Eventually, the inevitable choice arrived: follow my career or keep my family together.

When we had to move to Kolkata, my son was only nine months old. For three years, I commuted between Mumbai and Kolkata every week. I'd board flights like clockwork, balancing spreadsheets and sippy cups. But when my husband moved again, this time to Delhi, I didn't have the courage, the heart, or frankly, the societal approval, to split the family.

So, for the first time, I chose to move my base to Gurgaon and restart my client base from scratch. Within a year, I felt exhausted. I eventually switched careers and became an entrepreneur: a move that gave me freedom and purpose but undeniably impacted my earnings and savings.

The result was my own Wealth Gap. While the shared family wealth was there, my personal pool felt smaller than it should have been.

Many women go through these same crossroads. We weigh passion against practicality. Family against financial security. And sometimes we step back from the fast lane, not because we lack talent or ambition, but because life leaves us little room to run at full speed.

As I shared in the Career Gap chapter, these personal choices ripple outward into our financial security and wealth over time.

A Client Who Changed My Path

Wealth is not just numbers on a balance sheet. It's security. It's peace of mind. And sometimes, it's a lifeline when life takes an unexpected turn.

Years ago, while I was still working as a banker, one of my clients - a successful businessman from a joint family- confided in me that he was battling cancer. His family business was largely led by his father and elder brother, leaving him uncertain about his own

financial affairs. But what weighed on him most was worry for his wife and two young kids.

One day, he came to my office and said, “I want my wife to be prepared if anything happens to me. Will you help her?”

His wife was educated, but like so many women, her life after marriage revolved around home and children. Finances were “men’s territory.” She rarely engaged in discussions about business or investments.

I started coaching her, gently explaining how her family’s finances worked, how investments and accounts were structured, and how decisions were made. It didn’t take long for me to see the fire in her belly. Perhaps it came from wanting to secure her children’s future, or perhaps from a deep reservoir of capability that had simply been waiting for an opportunity to emerge.

Over time, she stepped into the family business - a male-dominated logistics empire in eastern India. There were whispers, resistance, and outright disbelief from competitors and even family members. But she persisted. She started participating in business decisions, negotiating deals, and asserting her voice.

Today, she runs one of the largest logistics companies in the region. Her story mirrored my own questions about financial independence and showed me that even when life’s path shifts, women can still claim their seat at the table.

That experience stayed with me. It eventually became the seed for why I started BeyonDiversity to help women gain not just financial literacy, but the confidence and networks they need to thrive in their careers and their personal lives. Because wealth isn’t simply about rupees and bank accounts. It’s about freedom of choice.

The Hidden Cost of Tradition

Across cultures, studies show women are less likely to own property, invest in markets, or inherit family wealth. In India, a study by the Initiative for What Works to Advance Women and

Girls in the Economy (*IWWAGE, 2021*) found that women own just 13% of India's land. Despite laws guaranteeing daughters a right to inheritance under the Hindu Succession Act, social pressure often discourages women from claiming their share.

Even when women earn well, their wealth often remains intertwined with family decisions. Many feel guilty about spending on themselves. Large purchases often become discussions or negotiations, shaped by family dynamics and expectations.

Globally, women also invest more conservatively than men who often hold more cash and fewer high-return assets like equities. This risk aversion isn't because women lack financial sense. It's because they've been taught, subtly or directly, that money is for security, not for growth.

The Wealth Gap becomes even more profound when layered with caste, class, rural-urban divides, or disability leaving many women doubly excluded from financial freedom.

The Numbers Behind the Wealth Gap

The numbers are stark and deeply interconnected with gender norms:

- Globally, women own less than 20% of the world's wealth (*Credit Suisse Global Wealth Report, 2023*).
- In India, women contribute 17% of the country's GDP but hold only 13% of its total wealth: two figures from separate studies that together show the scale of the disparity (*Ministry of Statistics, Government of India, 2022; Credit Suisse, 2023*).
- Women in India earn 19% less than men on average and are less likely to invest in financial instruments beyond savings accounts (*Monster Salary Index, 2022*).

- Women accounted for only about 23% of mutual fund investors in India, despite increasing interest in equity markets (*AMFI, 2022*).

These figures are not just economic statistics, they reflect the powerlessness that comes when women have limited control over resources.

Stories of Women Rewriting Wealth Narratives

Yet change is happening, slowly but powerfully.

Nisaba Godrej grew up in one of India's most prominent business families. She could have stayed in the background, content with wealth inherited passively. Instead, she stepped into leadership at Godrej Consumer Products, proving that wealth stewardship requires as much grit and learning as building a business from scratch.

Roshni Nadar Malhotra similarly inherited not only wealth but responsibility. When she became Chairperson of HCL Technologies, she wasn't just managing assets, she was shaping the future of one of India's biggest tech firms. Her story reflects how modern women are refusing to be passive inheritors.

Similarly, fintech platforms like Mahila Money, co-founded by **Sairee Chahal**, are helping women access microloans to start small businesses, modern tools that could bridge the Wealth Gap for millions.

And who can ignore **Falguni Nayar**, who built Nykaa into a billion-dollar IPO, becoming one of India's wealthiest self-made women? Her story proves that the dream of wealth creation is no longer reserved for men alone.

These stories remind us that true wealth is not just about money, it's about knowing how to hold the reins.

Bridging the Wealth Gap: Steps Toward Change

Bridging the Wealth Gap isn't about denying or uprooting tradition, it's about ensuring women have choices. It's about creating a much-needed space, nurturing it and reforming it with time. It's about building financial confidence from a young age, so girls see wealth not as a taboo or someone else's territory, but as a tool that belongs to them.

Families must ensure daughters are taught to manage money, invest, and plan for the future. Parents should discuss property, wealth, and financial planning with daughters as openly as with sons.

Policy can help by enforcing women's property rights, offering tax benefits for women investors, and encouraging joint property ownership.

Companies can play their part by offering financial literacy programs, promoting equal pay, supporting women entrepreneurs through funding and mentorship, and designing investment products tailored to women's needs.

Checklist: The Wealth Gap

- Do you know exactly how much wealth you personally own and not jointly with family or spouse?
- Do you feel confident making investment decisions independently?
- Do you hold assets in your name, like property or mutual funds?
- Do you sometimes hesitate to spend on yourself, even when you've earned the money?
- Have you talked to your family about your rights to inheritance or property?
- Do you know your legal rights as a woman to family property or assets?

Closing Note: A Future Where Wealth Means Freedom

When I look back on my journey from glittering wedding lights under chandeliers to spreadsheets and sippy cups, I realise how much my idea of wealth has changed.

That night, surrounded by sequins and gold, I believed wealth was about showing the world how much a daughter was valued. Today, I know true wealth is less visible but far more powerful. It's the freedom to choose your own path, to start over if you must, and to know that you're enough just as you are.

Bridging the Wealth Gap isn't just about money. It's about rewriting what's possible for women like me, for our daughters, and for every woman who has ever wondered whether she's allowed to dream bigger. It's about ensuring policy supports inheritance rights, that families talk openly about money, and that workplaces invest in women's financial confidence and independence.

Because real wealth is measured in choices, dignity, and the power to live life on your own terms. And increasingly, one of the most valuable resources a woman can have is the one that fits in her palm, if she's ever given the chance to hold it.

Chapter 5

The Digital Access Gap: When the World Fits in Your Palm

“Aaj kal zindagi, sab kuch online hai.”
Love Aaj Kal (2009)

When The World Shrinks and Expands

My mother used to look at her smartphone like it was a fragile bomb. She'd hold it at arm's length, terrified of pressing something wrong, convinced it might “crash” if she tapped the screen too hard. For months, it stayed hidden in her bag, untouched, a bright piece of plastic and glass carrying a universe she felt shut out from.

And then, one day, it all changed. She discovered video calls.

Now, she chats daily with relatives across cities, forwards jokes on WhatsApp, follows devotional groups, and finds recipes that would have thrilled my grandmother. The world fits in her palm.

But sometimes I watch her and feel a knot of worry.

“Don't share where you are in real time,” I remind her gently. “Don't click unknown links. Don't share bank details with anyone on the phone.”

Because as much as digital life has opened up for women like my mother, it has also become a new terrain of risk.

I grew up in that same gap, though I didn't always see it clearly. At school, the boys had chess club and computing. I had home science. At home, the gadgets, the calculator, the early computer, and the remote control defaulted to my brother's hands. Nobody decided this. Nobody announced it. It was just the shape of things.

And the shape of things, repeated often enough, starts to feel like nature.

I didn't touch a computer until business school. By then, my male peers had years of fluency I was still building. The digital gap didn't begin with smartphones. It began exactly where every other gap begins in the small, unremarked decisions of childhood.

Invisible Chains and Silent Phones

Growing up, technology wasn't seen as a toy or a tool for girls. Phones were for emergencies. Computers belonged in offices, not homes.

At home, it wasn't that women were incapable of fixing things. My mother could change a bulb, repair the refrigerator, and she even taught me how to reset a fuse when it tripped. But when it came to computers, mobile phones, or the latest gadgets, access was quietly reserved for the boys.

I still remember when my brother and I were both down with mumps. He was given a handheld video game to keep him entertained, while I was offered dolls, which I quickly swapped for books instead. It wasn't anyone's fault. He saw his friends playing games; I saw my friends playing with dolls, though I wasn't interested. Books became my escape into another world - one entirely of my own making.

Technology's story is not only about devices. It's about control, culture, and courage.

Cash, Control, and the Cost of Digital Exclusion

During demonetisation, the digital divide became painfully visible.

"Our house help came in one morning looking anxious. She didn't have a bank account. Suddenly, her cash was useless. She couldn't buy groceries or pay her daughter's school fees. The thought of ATMs or apps terrified her."

She wasn't alone.

According to the Mobile Gender Gap Report 2023, women in India are 20% less likely than men to own a smartphone (*GSMA, Mobile Gender Gap Report, 2023*). Even when they do have accounts, their money often isn't fully theirs. Husbands, sons, and brothers frequently claim control over any savings. Digital visibility of earnings can make women more vulnerable to family members demanding a share or simply taking it all.

So, they keep their money hidden. Tucked away in saree corners. Folded into matchboxes. Slipped behind kitchen jars.

Digital exclusion isn't just a lack of knowledge. It's about power and who controls women's resources.

A Double-Edged Sword

Digital technology was supposed to liberate women. And sometimes it does.

During Covid, digital tools helped many women keep jobs they might have lost. Meetings moved online. Classes shifted to Zoom. Even small businesses found ways to survive.

But there's a hidden story too.

Technology allowed many women to keep working, but it also tied them more tightly to home. While the world surged ahead, they were expected to juggle work calls and kitchen chores, presentations and parenting. Growth stalled for many, as their professional visibility shrank behind screens.

And for millions of girls in conservative families, the door was never opened at all. Families worry that digital exposure will "corrupt" girls. But without devices, they miss online classes, vital information, and the world of knowledge waiting for them.

When Disconnection Becomes Destiny

NFHS-5 data shows only 33% of rural women in India regularly use the internet, compared to 57% of rural men (*GOI, NFHS-5, 2019-21*). During the pandemic, over 70% of girls in low-income

households reported having no personal device for online classes (*UNICEF India, 2020*).

Yet the gap is not only rural versus urban.

In urban slums, domestic workers who finally got smartphones during Covid learned to use UPI payments, saving hours of bank visits, but also faced scams that stole their modest savings.

“In Mumbai, Radha, a domestic worker, learned UPI to send money back home. One day, she clicked a link promising a cash prize and lost half a month’s wages. Technology saved her time but cost her peace of mind.”

The divide also deepens along caste, class, and ability lines. Dalit women often face gatekeeping, limited internet access, and social stigma in using digital tools. Women with disabilities struggle with apps and websites not designed for accessible use.

Globally, this gap stretches far beyond India. The World Bank estimates over 244 million fewer women than men are online worldwide, a gap stretching from India to Africa to Latin America (*World Bank / ITU, 2023*). The digital gender divide is a global phenomenon with local consequences.

A Girl With A Phone and a Future

But stories of hope do exist.

In the rural Rajasthan, there’s a teenager named Meena who used to wash dishes in a roadside dhaba after school. Her family forbade her from owning a phone until an NGO launched a community program to teach girls digital skills. Meena persuaded her father to let her attend.

Within months, she could navigate the internet, open a bank account, and help her father check crop prices online. Today, she trains other girls in her village and dreams of starting her own small business selling handmade jewellery online.

In Haryana, Roshni joined Internet Saathi, learning how to use smartphones. She became the digital go-to person in her village, helping women fill out government forms, open bank accounts, and even sell pickles and handicrafts via WhatsApp. She once said:

“When I use my phone, I feel like my mind has grown. I’m not scared anymore.”

A Place for Women in Digital India

It’s not only rural women who struggle. Even educated women sometimes hesitate to explore new digital tools, fearful of making mistakes, or being judged for “wasting time” online.

A friend of mine, an accomplished professional in finance, confessed that despite managing million-dollar deals, she dreads using new apps in case she “breaks something.” It reminded me of how I once felt: excluded, hesitant, as if I were trespassing in a world not meant for me.

I see this hesitation even today, especially with newer technologies like AI tools. Many women around me, brilliant and accomplished, hesitate to use AI tools for drafting emails or brainstorming, worried they will appear silly in front of GenZ, or that they will do it wrong.

Yet I believe learning should never stop. Just recently, despite being an avid user of AI tools, I sat down with one of my Gen Z team members to learn a few new tricks and shortcuts. We laughed, swapped tips, and I left feeling empowered rather than embarrassed.

Digital inclusion is not just about access to devices. It’s about the confidence to explore, ask questions, and grow.

I’ve seen inspiring efforts across the country bringing digital skills to women in practical, real-time ways. For instance, government programs like the Drone Didi initiative train women to operate drones for agricultural use. Women learn to own and manage drones at subsidised costs and earn income by offering services like

crop monitoring or spraying. In places like the Centre for Sustainable and Precision Agriculture at Plaksha University, such technology has become not just a tool, but a path to independence and pride for women who once felt technology wasn't meant for them.

What Needs to Change

Individuals & Families

- Encourage women and girls to try new digital tools without fear of “looking silly.”
- Talk openly about digital safety and online risks at home.
- Reinforce that technology is for everyone and not just men or younger generations.

Communities & NGOs

- Organise workshops in local languages to teach digital skills.
- Support women in acquiring affordable devices through sharing models or subsidies.
- Identify local champions who can help others troubleshoot technology.

Businesses & Employers

- Provide digital literacy training for all employees.
- Create safe spaces for women to ask questions without judgement.
- Design apps and tools that are intuitive and accessible for first-time users.

Policymakers & Government

- Subsidise digital devices for women, especially in low-income groups.

- Expand affordable internet access in rural and semi-urban areas.
- Run targeted campaigns to prevent cyber harassment and build women's confidence online.

Closing Note: This World Belongs to Me Too

The digital gap isn't merely about devices. It's about who gets to participate in the world being built around them.

I look at my mother on video calls – laughing with friends and relatives across cities, forwarding jokes, finding recipes. Her world is bigger now than it was five years ago. Not because technology saved her. Because someone showed her it was hers to use.

Access without confidence is just a device sitting in a bag. What women need is the confidence to explore freely which is backed by families, employers, and ultimately their own hard-won belief to explore without fear of getting it wrong.

For millions of women, that unlocked screen is the first doorway to something larger - a business, a market, a way forward. One day, the glow of that small screen will not just connect them to the world. It will remind them that the horizon is wider than they were ever told.

Chapter 6

The Entrepreneur Gap: Building Bridges and Breaking Moulds

“Sapne wahi hain jo chain se sone na dein.”
Dil Dhadakne Do (2015)

From a Terrace Library to Nau Do Gyarah

The older I've grown, the more I've realised that careers are never truly linear. They twist, they stall, they leap forward. Mine certainly did. My first brush with entrepreneurship came much earlier than I ever realised on a humble terrace in Kolkata.

When I was a child, my brother, my uncles, and I decided to start our very own library on the terrace of our house. It seemed outrageous at the time, but to us, it was a business empire in the making. We pooled our books, from comics and adventure novels to textbooks, creating a modest but diverse inventory of knowledge, shared space, and a sense of belonging only felt with books.

I became the de facto marketing head. I hand-drew colourful posters and pasted them around our neighbourhood, inviting kids to “rent” books for a small fee. We even ran book drives, persuading relatives and neighbours to donate books in exchange for free reading privileges.

Soon, our shelves filled with new titles. To attract more kids, we began weekend quiz competitions and storytelling sessions, turning our venture into a small community hub. The quizzes brought crowds, and the tiny subscription fees began trickling in.

Even then, I was discovering the fundamentals of entrepreneurship: understanding customer needs, marketing, expanding offerings, and creating multiple revenue streams.

Though our terrace library eventually closed, it left an imprint on me. It taught me that building something from scratch was exhilarating, that community mattered, and that business could be built with empathy and fun.

Years later, those lessons would follow me onto trading floors, into boardrooms, and into my own ventures.

From Trading Floors to Nau Do Gyarah

In 2009, after years in banking across multiple cities, I found myself in Gurgaon, following my husband's career with a toddler in tow. The global financial crisis was still rippling through markets, and my career felt increasingly fragile. Between frequent relocations - Mumbai, Kolkata, back to Mumbai, and now Delhi and banking's relentless pace, the cracks began to show.

I joined a new firm in Delhi, determined to rebuild my network. But the startup culture there brought a unique cocktail: adrenaline, aggression, and a male-dominated environment. Delhi's client scene was intense, driven by high targets. The commute from Gurgaon was punishing, and frequent travel back to Kolkata to maintain client relationships left me exhausted.

So, I quit corporate life, but not work.

My friend **Ranjana Deopa**, my partner-in-crime and a fellow banker, was pregnant with her second child and felt the same urge to redefine her career. We started brainstorming every evening after work, dreaming of building something on our own terms.

We wanted flexibility, purpose, and a path forward, not just for ourselves but for other women like us. The idea was simple: start small, keep costs low, and tap the massive talent pool of women on career breaks where many of them are our friends and former colleagues.

We zeroed in on launching a recruitment firm focused on connecting companies with talented women looking to return to work. But our vision extended beyond recruitment. We dreamt of a full-fledged HR consulting firm; talent development, policy creation, and the works.

One hitch: neither of us had formal HR experience. Our search led us to **Rashmi Mandloi** and **Shilpi Singh**, both HR professionals who'd taken a career break too. Both of them became not just our partners but my lifelong friends.

Together, we stumbled and learned. We built a team, met incredible women who believed in us, and officially launched our company on 9th February 2011. In Hindi, the date reads as “Nau, Do, Gyarah,” a cheeky phrase meaning “Let’s scram!” Perfect for our escape from corporate confines.

From An Idea to Global Recognition

Our initial goal was modest: become North India’s leading HR consulting firm within five years. By 2015, we were recognised among **the Top 10 Diversity Consultants in the world by *The Economist***.

Somewhere along the journey, we found our true passion: building something for women, by women. Clients often said we spoke business with empathy, a combination that surprised people more than it should have. We pivoted fast, stayed agile, and learned constantly.

We worked with UN agencies, government bodies, and industry associations on impactful policies, from pushing for mandatory women directors on boards to championing maternity and childcare policies. Before DEI was a buzzword, we were living it, speaking it, and showing leaders it made business sense.

We built practices ahead of their time:

- Flexible work policies attracting great talent

- Shared leadership and distributed decision-making
- Agility to handle diverse projects
- Financial prudence and networking skills honed in banking

All bootstrapped. For ten years, we ran the organisation profitably. BeyondDiversity became one of India's pioneers in the DEI space, with global recognition.

The DEI landscape began evolving rapidly. Diversity and inclusion became buzzwords in boardrooms and headlines, and we felt we'd done our bit helping bring it into national conversation. Yet, even as DEI entered the spotlight, much of it remained only skin deep, with true systemic change still required across many layers.

Around then, a deeply personal concern shaped my next chapter. My son was in ninth grade, standing at the same crossroads many of us once faced. Despite talk of India's tech future, I realised STEM education hadn't changed much since my school days. The choice for many families was still sending children abroad or making do with limited options at home.

I didn't want to sit on the sidelines anymore. I wanted to help build solutions. So, I joined the founding leadership team of Plaksha University, an ambitious effort to create a new university from scratch, a world-class institution to reimagine technology and engineering education in India. It was one of the country's largest collective philanthropic initiatives, uniting entrepreneurs, industry leaders, and visionaries to create something transformative.

And in many ways, it felt like coming full circle, as I found myself back in banking mode but this time raising significant philanthropic funding to turn a bold educational vision into reality.

Throughout my career, each transition has been driven by a desire to find and bridge new gaps. That same purpose carried me into the education sector, where I felt compelled to help build spaces where women in tech and science could thrive. Together with others who

shared this vision, we launched programs for women-led startups, hosted roundtables, and worked to turn ideas into action.

For me, the philosophy has always been simple: when something feels meaningful, we'll always find a way to make it happen.

The Entrepreneur Gap: More Than Funding

When people talk about women entrepreneurs, they often mention courage, passion, and grit. What they talk about less is the structural wall that makes building a business fundamentally different for women than for men.

The Entrepreneur Gap isn't just about who starts a business - **it's about who gets to scale it, fund it, and survive the journey.**

For many women, entrepreneurship begins out of necessity, not just passion. Childcare demands, family relocations, and rigid structures push them out of traditional careers. Some launch businesses driven by big ideas; others because the corporate path left no choice. Yet their journeys are riddled with unique hurdles.

In India, women own only about 14% of businesses, most of them small or home-based (*Ministry of MSME, Government of India, 2022*).

Globally, women receive just over 2% of all venture capital funding (*PitchBook, 2024*). Even in India, despite strong returns from women-led businesses, the numbers remain low.

Money is a major hurdle. Banks demand collateral- property, fixed deposits, personal guarantees; assets many women don't own. Even when women pitch brilliant ideas, investors question whether motherhood will "distract" them, or dismiss their ventures as mere "lifestyle businesses."

But the gap isn't just financial. It's social. The boldness that gets male founders called visionary gets women founders called difficult. Investors often associate big, scalable visions with male entrepreneurs. Many women internalise these biases, self-limiting

their aspirations and sticking to “safe,” lower-risk businesses, even if undervalued by the market.

Stories of Women Who Bridged the Gap

Yet even in this challenging landscape, some women refuse to accept the gap as destiny.

Women like **Ayushi Gudwani**, founder of FableStreet, exemplify the entrepreneurial spirit often born from a simple gap in the market. Ayushi, a former consultant, couldn’t find well-fitted, stylish workwear for Indian women. What started as a side hustle grew into a full-fledged brand trusted by thousands. Her story shows what happens when women dare to design for themselves and scale beyond limits others impose.

Take **Ghazal Alagh**, who launched Mamaearth after her newborn developed skin rashes from conventional baby products. What began as a mother’s worry - turned mission - grew into a billion-dollar company, proving personal pain points can inspire powerful businesses.

Or **Suchi Mukherjee**, who returned from London to find India’s online shopping experience lacked curation for women. Despite scepticism about a woman succeeding in tech, she built Limeroad into a leading fashion platform and won significant investor backing.

Then there’s **Falguni Nayar**, who left a successful banking career at nearly 50 to start Nykaa. Many thought she was risking too much in India’s fragmented beauty market. But she trusted her vision. From packing orders herself to running a listed company, she built Nykaa into a billion-dollar brand and a symbol that it’s never too late to dream big.

In rural India, Sunita Devi from Bihar used a Mudra loan to start a mushroom cultivation business, employing other women in her village. Women’s self-help groups in Tamil Nadu and Maharashtra have turned collective savings into enterprises making spices,

textiles, and digital services. Yet these women still struggle to scale, access markets, or leverage digital tools.

But for every success story, there are women like Pooja, a talented designer from Kanpur, who started a boutique with her savings. Without connections or collateral, she couldn't secure further funding. When COVID hit, her orders vanished. Despite resilience, she shut her business within a year. Her story is a painful reminder that ideas alone aren't enough, systems must support them.

Ayushi Gudwani once said, *"Building a business is messy, unpredictable, but utterly worth it. You don't wait to be fully ready. You become ready along the way."*

That sentiment echoes what I've felt time and again: you step forward not because you're fearless, but because the purpose is too important to ignore.

Policy Shifts and the Path Forward

Change is happening, though often slowly and unevenly.

In India, the government has launched initiatives like the Start-Up India Scheme, offering loans to women entrepreneurs. Schemes like Mudra Yojana provide microfinance without collateral, helping women launch businesses often run from their homes.

These efforts have opened doors for many first-time entrepreneurs. Yet many women remain unaware of these programs or find themselves tangled in red tape, unsure how to navigate complex applications or approach banks with confidence.

Industry bodies are stepping up, too. NASSCOM runs programs to help women enter technology entrepreneurship. TiE Women creates spaces for founders to connect with mentors, practice pitches, and meet investors. But these programs often cater to urban, English-speaking women with established networks, leaving women from smaller towns and marginalised communities behind.

Globally, the landscape is shifting as well. Funds like the Female Founders Fund in the US and Sequoia Capital's Spark program pledge millions for women-led ventures. Yet compared to the billions flowing into male-founded companies, these are still tiny pools in a vast ocean of capital.

The real challenge isn't just starting these initiatives. It is making sure they reach the women who need them most. Programs must be easy to find, simple to use, and built to tackle real barriers and not merely tick policy boxes.

The Cost of the Entrepreneur Gap

This gap's cost isn't just personal as it tends to ripple through economies and societies.

I often think about the many women I've met who had incredible ideas but never took the plunge. They didn't lack talent or determination. They lacked confidence, networks, or capital.

Each time a woman scales back her ambitions because funding seems impossible, or society whispers, "Business isn't for you," the world loses ideas that could solve pressing problems or create new industries.

Economically, the numbers are staggering. An estimated \$20 trillion potential if gender gaps in work closed. Imagine the transformation in India's economy alone if women entrepreneurs had equal footing(*McKinsey 2023*).

Women-led enterprises often focus on sectors with deep social impact, from healthcare to environmental sustainability. These are businesses that create jobs, uplift communities, and drive inclusive growth.

Yet beyond numbers, it's a human loss. Women's businesses frequently prioritise ethics, sustainability, and community well-being. They see opportunities not only for profit, but for purpose. When we keep women from entrepreneurship, we're not just losing

business ideas, we're losing businesses that might be more compassionate, resilient, and socially conscious.

I know from my own journey how hard this path can be. I remember countless conversations with women torn between ambition and obligations. Bridging the Entrepreneur Gap isn't just an economic imperative, it's a moral one. We can't afford to keep half our talent at bay.

The Cost of Missing Networks

Perhaps one of the most unseen barriers in the Entrepreneur Gap is the Network Gap. Often, it's not funding or knowledge that holds women back, it's not knowing who to call.

Men frequently build networks through sports, alumni groups, business events, and informal circles. Deals happen in those informal spaces.

Women, especially those stepping out of corporate life to launch businesses, often find themselves alone. Their networks are personal inclusive yet restricted to family friends, school mums, neighbours. They may not know lawyers, accountants, venture capitalists, or people who can introduce them to clients.

When I co-founded BeyonDiversity, our networks from banking helped immensely. We knew how to reach decision-makers. Yet even then, we were pioneering a field nobody fully understood. Many doors opened because we kept knocking and because women in power chose to give us a chance.

And it wasn't only women who opened those doors. Many of our early champions at BeyonDiversity were men who believed in inclusion before it was strategically convenient to do so. Rajesh Kumar, former CMO of SAP and later UiPath, sat on our board and he opened his networks generously, guided our marketing thinking, and treated our work as serious business when much of the industry still saw diversity as a soft agenda. They referred us,

defended us in rooms we weren't in, and gave us credibility we couldn't have built alone.

That's why mentorship and sponsorship matter so much. A single introduction can transform an entrepreneur's journey. Women founders don't just need inspiration, they need someone willing to pick up the phone and say, "I know someone who can help you."

Building networks takes time and effort. It means going to events, following up, staying visible even when rejection stings. For women juggling work, family, and social expectations, it's one more hurdle.

Yet, if we want women's businesses to grow beyond micro-scale, building bridges into professional networks isn't optional, it's essential. I've seen firsthand that when women band together, they don't just build businesses, they build communities. That's the power we must harness to close the Entrepreneur Gap for good.

Lighting the Path: A New Narrative

Whenever people say women should "just be more confident" to succeed as entrepreneurs, I want to laugh and sometimes cry. Confidence matters, yes. But it's far from the whole story.

Women aren't failing at entrepreneurship because they lack courage. They're failing because the systems around them weren't designed for them to thrive.

The same pitch can sound "scalable" from a man but "niche" from a woman. Banks demand collateral many women don't own. Even well-meaning programs often remain symbolic, offering little real capital or support. Yet I believe change is underway. I've seen it in rooms full of women entrepreneurs who refuse to give up after the hundredth "no."

Women want more than funding. They want networks, mentors, and spaces where failure isn't taboo. They deserve an ecosystem where asking for help is a strength, not a weakness. Through my own journey from that terrace library in Kolkata to building

businesses and helping shape new institutions, I've learned that meaningful change needs both personal resilience and systemic reform.

Because here's what I know for sure: women don't dream smaller. They're simply waiting for the world to stop forcing them to choose between building businesses and living lives of dignity and balance.

Through my own journey from that terrace library in Kolkata to building businesses and helping shape new institutions, I have learned that meaningful change needs both personal resilience and systemic reform.

Checklist: The Entrepreneur Gap

- Have you ever dismissed your business idea as “too small” or “not worth the risk”?
- Do you hesitate to pitch your business because you fear rejection or scrutiny?
- Do you feel unsure about financial terms like valuations, equity, or venture capital?
- Are your networks mostly personal rather than professional?
- Do you believe scaling up means sacrificing family life?
- Do you lack access to mentors or role models in your chosen industry?

Closing Note: Leaving the Door Open

I often return, in my mind, to that terrace library in Kolkata. It didn't last, but it taught me something enduring: that building is an act of faith, and no one builds alone. Over the years, I've seen women carry ideas patiently, and compromise bravely. The Entrepreneur Gap won't close because women become tougher or louder. It will close when the path becomes less lonely, when doors open sooner, when asking for help feels natural, not risky. My hope is simple: to leave the door wider than it was for me. So, the next woman doesn't have to borrow courage or permission to begin.

But before a woman can build, she has to be able to imagine herself building. And that imagination depends on something simpler and older than funding or networks - it depends on what she was shown.

Chapter 7

The Representation Gap: You Can't Be What You Can't See

“Plane ladka udaye ya ladki, dono ko throttle pakadna padta hai.”

Gunjan Saxena: The Kargil Girl (2020).

A Dream About Flying

When I was in the third grade, I wrote an essay about wanting to become a pilot. I remember the excitement bubbling in my chest as I scribbled down my dream of flying through clouds, the cockpit of my own little world.

My teacher asked me to read it aloud in front of the class. I stood there, gripping the paper, my voice trembling slightly as I spoke about engines, wings, and the thrill of soaring high above cities and seas.

When I finished, the classroom held its breath for a second. Then, a couple of girls in the front row leaned toward each other and whispered, not softly enough though, “Women can’t be pilots.”

Heat rushed through my face to my feet, till my whole body was flushed with shame. I remember staring down at my shoes, and felt my earlier confidence being replaced by a twisting embarrassment. For a moment, I felt foolish for dreaming of something like that. It wasn’t meant for girls, like me.

The telling thing was, I had never actually seen a woman pilot. Not in newspapers. Not in films. Not in any of the TV shows my family watched on our old black-and-white television. So, standing there in front of my classmates, a part of me wondered if those girls were

right. Maybe, I didn't know what I was talking about or even thinking.

It would take me years to understand that what I was experiencing wasn't simply childhood teasing. It was the power of the Representation Gap, a gap that doesn't just shape the space women occupy in society, but also the scale of the dreams we dare to hold.

The Women on Screen and Those Who Weren't

When I look back at the movies and television shows I grew up watching, I realise how narrow the portrayals of women truly were. On screen, women were nearly always in kitchens, stirring pots or carrying trays of tea, preferably with finger foods of choice for the family. They were mothers, wives, dutiful daughters, the “emotional glue” of the family.

If a woman in a film was ambitious, rebellious, or outspoken, she usually ended up “tamed” by love or marriage or the people around by the end. Her dreams were depicted as footnotes. Even the heroines I admired were framed within certain boxes: they were beautiful, gentle, patient, and above all, self-sacrificing.

Rarely did I see women leading companies, flying aircraft, running governments, or performing daring feats. And so, the boundaries of possibility were drawn subtly, almost invisibly. Because when you never see women in certain roles, you start to believe those roles were never meant for them.

Studies back this up. Research found that in the top-grossing Hindi films of the past decade, only about 10% of female characters held professional roles like doctors, scientists, or CEOs (*Geena Davis Institute on Gender in Media, 2020*).

Even in fields traditionally linked to women, like cooking, there's a strange paradox. At home, women are expected to cook daily meals, yet in the world of fine dining, the highest ranks of celebrity chefs are overwhelmingly male. As of 2023, only around 7% of Michelin-starred restaurants worldwide are led by women chefs

(*Michelin Guide*, 2023). The message seems to be: cook for your family, but don't aspire to be a world-class chef.

How the World Tells Girls Who They Are

The signals came from everywhere. It was in movies, advertisements, the covers of magazines, even in the toys lined up in shops. Pink aisles for girls, with princesses, dolls, kitchens, and beauty sets. Blue aisles for boys, filled with trucks, tools, superheroes, and science kits. Even colours seemed to come with rules and prescribed meanings. Pink was soft and pretty. Blue was bold and adventurous.

In my own childhood, Barbie was the most coveted toy. Back then, Barbie was almost always a quintessential figure of either a bride, a princess, or perhaps a teacher. She wore pink gowns and had a perfect figure. She was delicate, graceful, endlessly smiling.

She was also a mirror. One that reflected to girls the narrow scripts society had written for us.

The Shifting Faces of Barbie and Beyond

Years later, I remember walking past a toy store and doing a double take. Barbie was dressed as an astronaut. In another box, she was a surgeon. In yet another, she was wearing a corporate blazer, holding a laptop.

I stood there smiling, imagining my younger self staring through that shop window. How different my essay about becoming a pilot might have felt if I'd seen toys like that. Today, Barbie comes in different skin tones, different body types, even a self-propelled wheelchair. And while there's still work to be done, I see in her evolution, a powerful reminder: *representation is not static. It can change.*

And it has a real impact. In 2020, Mattel reported that sales of Barbie's "Career" dolls rose significantly, as parents increasingly sought toys showing women in diverse roles.

The shift in representation isn't limited to toys. It's unfolding in film as well. When *Wonder Woman* released in 2017, it became the first superhero blockbuster directed by a woman and led by a female hero in decades. It shattered box office records and proved that audiences were hungry for stories where women wield power, not just as sidekicks or love interests.

Books are evolving too. Titles like *Women in Science* by Rachel Ignotofsky showcase real women pioneers in STEM, turning biographies into storybooks for children. A 2022 analysis by the *Cooperative Children's Book Centre* found that only about 31% of children's books featured female protagonists. While this is an improvement from a decade ago, boys are still more often portrayed in adventurous, leadership roles, while girls remain the stars of fairy tales or domestic stories. Stories matter because they shape whose voices and dreams get heard.

Women Who Changed the Picture

There are women who refused to accept invisibility, who carved out space in rooms that weren't built for them.

I think of **Avani Chaturvedi**, one of India's first women fighter pilots, who once said she never realised flying was supposed to be a "man's job" until people started telling her it was.

Or **Zoya Agarwal**, Air India's youngest woman commander to fly over the North Pole, who remembers being told that girls should pick "safer" professions.

Or **Dutee Chand**, who became one of India's fastest sprinters, facing not just the challenge of training, but also fighting legal battles over her right to compete, and later standing publicly for LGBTQ+ rights in a world that tried to silence her.

Or **Priya Jhingan**, the first woman to join the Indian Army as an officer, who simply wanted to wear the uniform and prove that discipline and patriotism were not gendered qualities.

Or **Mithali Raj**, who became a legend in Indian cricket, breaking records and leading the national team to World Cup finals. Yet, while male cricketers become superstars, women players like Mithali have fought for basic recognition, equal pay, and visibility in sports media. In 2023, the launch of the Women's Premier League (WPL) in India was a historic step toward changing this narrative.

These women remind me that representation doesn't always begin with permission. Sometimes, it begins with defiance.

The Price of Not Seeing Ourselves

Yet gaps remain.

In boardrooms, women hold about 17% of seats in India and less than 5% of executive directorships in listed companies (*Ministry of Corporate Affairs, 2023*). In politics, women fill only 27% of parliamentary seats worldwide (*Inter-Parliamentary Union, 2025*).

While India has had powerful women leaders like **Indira Gandhi** as Prime Minister and **President Droupadi Murmu**, the first tribal woman to hold India's highest constitutional post, other nations lag. The United States, for instance, is yet to elect a woman President despite decades of progress. Globally, fewer than 12% of countries have a woman Head of State (*UN Women, 202*).

In sports, male athletes are household names, while many women athletes remain invisible. Even when they win medals, they're often asked questions about their looks, marriages, or families rather than their technique or strategy.

I've watched women athletes give interviews where reporters seemed more interested in hairstyles than in training regimens.

And in fields like Formula racing, motorbike racing, or extreme adventure sports, women's presence is still seen as an anomaly rather than the norm.

I think of shop floors in factories, where women's absence seems almost built into the architecture. Or defence forces, where debates rage about whether women "belong" in combat roles.

All of this sends a message that some arenas remain reserved for men, a message girls internalise long before they ever apply for jobs, register for sports camps, or consider running for office.

A Different Kind of Cost

The cost of this Representation Gap is real but often unseen.

It's the girl who decides certain subjects aren't for her because she's never seen women in those careers. It's the woman who hesitates to run for political office because she's never seen a woman like her on a campaign poster. It's the athlete who gives up her sport because she believes no one will ever sponsor women's games, or because people care more about how she looks than how she plays.

These are not isolated tragedies. They are systemic failures of imagination, a failure to show girls and women what they're capable of.

And the Representation Gap doesn't exist in isolation. It intersects with class, caste, and disability. Women from marginalised communities often remain doubly overlooked. While some progress is visible in urban spaces, rural and regional representation remains sparse, leaving millions of girls without role models who look like them or share their experiences.

A New Way Forward

Representation is not just about putting women's faces on billboards or magazine covers. It's about changing the stories we tell, and how to do so is quite simple.

It's about ensuring girls see women in every role from pilots and scientists to wrestlers, chefs, and CEOs. It's about rewriting the scripts so that girls growing up now can see themselves anywhere

their curiosity and talent take them – not boxed in by what yesterday decided for them.

Because when girls see women pilots, engineers, athletes, soldiers, chefs, and leaders, the question shifts from “Can I?” to “Why not me?”

Reflections

I still think of that little girl standing in front of her classroom, holding her paper, cheeks flushed with fear and embarrassment.

I wish I could whisper in her ear, “Keep dreaming. Women are flying planes. They’re commanding armies. They’re leading countries. They’re breaking records. If you’d known that women were piloting jets even then, maybe you’d have held your paper a little higher.”

More importantly, I would tell her that representation matters because it shapes what girls dare to imagine. The world will always try to define their limits. It’s up to us to show them those limits aren’t real.

What You Can Do

- Share stories of women in diverse roles with the next generation.
- Choose books, toys, and media that challenge stereotypes.
- Celebrate women’s achievements loudly and visibly.
- Question portrayals that limit women’s ambitions.
- Remind yourself and others that no role is out of bounds.

Closing Note: Freedom to Dream

When I stood in that classroom, paper trembling in my hands, I didn’t know that women were already flying fighter jets, commanding commercial aircraft, and exploring space.

Nobody had shown me. And so I stopped dreaming.

That's what the Representation Gap does. It doesn't announce itself. It just makes certain dreams feel like they were written for someone else.

Today, when I see Avani Chaturvedi in a cockpit or Zoya Agarwal navigating the North Pole, I think of that girl. Representation isn't about putting more women on billboards. It's about making sure every girl can see, clearly and early, that the dream was always meant for her too.

Chapter 8

The Confidence Gap: When Loud Hearts Go Quiet

*“Main Apni Favourite Hoon.”
Jab We Met (2007)*

Stretching the Comfort Zone at 26

If there's anything that built my confidence early, it was being thrown far outside my comfort zone. At 26, I joined the international banking group of a large Indian bank in its early founding days. My job was to convince NRI clients and overseas investors to put their faith and money into India.

For the first time in my life, I travelled alone to Europe, heading to cities I'd never seen, with meetings scheduled with strangers who might someday become clients. This was before the days of Google Maps or easy online bookings.

My modest per diem budget meant I booked myself into a budget hotel near the train station for easy commuting. When I arrived, suitcase in tow, I glanced down the street and froze. Across the end of the lane, glowing in neon, was an adult shop. I felt rattled and wondered if I'd made a colossal mistake.

Over time, I learned it was perfectly common in European cities. Slowly, I figured out how to navigate multilingual transit systems, set up meetings, handle business discussions in strange boardrooms, and even build friendships with people who were once only names on my client list.

To project more authority, I started dressing maturely often in sarees, to look older than my years. I shut my mind to the fact that I was still a young rookie explaining complex financial jargon to

seasoned business leaders. Inside, I often felt like an impostor, terrified they would see through the façade.

As I travelled and handled client meetings, I couldn't help noticing the contrast with some of my male peers. Many seemed to breeze through the same challenges travelling alone, walking into unfamiliar boardrooms, or speaking confidently even without preparing every detail. They didn't worry about how they'd be perceived because of their age or gender, nor did they carry the same unspoken concerns about safety or fitting in. Meanwhile, many of us women bore the quiet questions: *"Will I be safe?"* *"Will they trust someone so young or a woman?"*

That leap of faith in myself, and the leap the bank took on me was one of the greatest gifts of my career. The confidence and hustle I learned on those trips stayed with me forever.

Reclaiming the Room

Apurva Purohit is a well-known author (*Lady, You're Not a Man*), a dear friend and mentor, and the founder of **Aazol**, a labour of love that empowers women in many communities by bringing fresh, healthy food options to homes. She was one of the few women in her generation to lead a business at 27, eventually becoming the President of Jagran Media. She describes three waves of working women: the **warriors**, the **balancers**, and the **new generation** women who lead on their own terms.

She told me how she used to believe her boss's opinion mattered more than her own.

"I realised I was giving away my power. Now I know only my opinion about myself matters."

She shared a story of being interrupted in a board meeting by a male colleague. Calmly, she responded, "Excuse me, I was talking." Her legs were shaking, but her voice did not waver. From that day on, no one interrupted her again.

Her story reminded me that confidence isn't waiting until the fear is gone. It's moving forward while it's still there.

Climbing Steeper Hills in Suede Heels

When I joined a global investment firm, I found myself managing large institutional client accounts in my very first year. Suddenly, I was in meetings with CFOs and some of India's most renowned industrialists. I began preparing meticulously, observing leadership styles, and learning the art of what people call "fake it till you make it."

Even now, there are moments when doubt quietly taps me on the shoulder, asking whether I truly earned the spaces I've worked so hard to reach.

I'm known as a fierce negotiator when it comes to business and my team. But negotiating for myself is another matter entirely. And still, I hesitate when it comes to asking for my own growth, salary, or promotion. It's part of a *deeper conditioning* where women are taught that advocating for themselves is selfish, while nurturing others is noble.

And often, the feedback we receive reinforces this conditioning. Women are more likely to be given vague or subjective feedback like "be more strategic" or "you need more vision." While men often get clear, actionable input tied to business goals, women receive *character judgments instead of growth roadmaps*. These small patterns chip away at confidence. Over time, we begin to internalise the idea that we're the problem - when in fact the system is.

When Self-Doubt Stalks the Room

If there's one voice I know intimately, it's the quiet, persistent one that whispers in my head:

"Are you sure you're good enough for this?"

It followed me everywhere, into boardrooms, onto trading floors, and even into rooms where I was certain I had every right to be.

I can still remember sitting in meetings as a young banker, with charts and analysis ready, only to hesitate before speaking up, convinced someone else would say it better. Even as my career advanced, the voice didn't entirely disappear. It simply changed shape. It would ask:

"Should you really go for that bigger role?"

"Will they think you're too ambitious?"

Ironically, it's often when I'm achieving the most that the voice grows loudest. When I co-founded BeyonDiversity, I sometimes woke up in the middle of the night convinced I'd made a huge mistake. Even with awards, clients, and recognition flowing in, part of me wondered if I'd just been lucky.

Women often internalise even the smallest slip-up. A single awkward moment can replay in our minds for days, making us question our entire competence. We carry mental ledgers of our mistakes while discounting our achievements.

Over time, I realised: *We have to learn to be thick-skinned*. Not unkind. Not indifferent. But resilient enough to know that one slip does not define our worth.

Over the years, I've learned a few tools that help quiet this voice:

- **Name the voice.** I remind myself: "Ah, that's my inner critic talking again."
- **Reframe self-talk.** Instead of thinking, "*I'm failing*," I remind myself, "*I'm learning*."
- **Seek evidence.** I look at my record of achievements rather than just feelings.

Diverse Minds, Exposure, and Mentors: Building Confidence Brick by Brick

Over time, I discovered confidence isn't a single, dramatic event. It's built slowly, in layers:

- **Interactions with diverse minds.** The more I met scientists, artists, entrepreneurs, and people from varied cultures, the more I realised there's no single way to be intelligent or successful.
- **Travel and exposure.** Navigating new cities, figuring out how to read train schedules in foreign languages, and eating meals alone in strange cafes, all taught me that uncertainty isn't a threat; it's an adventure.
- **Early childhood freedom.** My childhood, though rooted in tradition, gave me glimpses of freedom. I was encouraged to read, explore hobbies, and sometimes just roam outside, small seeds that grew into curiosity and resilience.
- **Mentors and sponsors.** Over the years, mentors encouraged me and sponsors spoke my name in rooms I wasn't yet invited into. Their belief helped me believe in myself.

Confidence isn't born in solitude. It grows from experience, exposure, and the quiet reassurance of people who keep showing up for you - even on the days you doubt yourself.

The Confidence Gap: A Silent Saboteur

The Confidence Gap isn't about lacking competence. It's about how women perceive their competence, even when evidence says otherwise. Studies consistently show women underestimate their qualifications relative to men (*KPMG Women's Leadership Study, 2020*).

In India, the gap has unique dimensions. Women often grow up in environments that reward modesty over self-promotion. From childhood, girls are praised for being “good” and “humble,” while boys are encouraged to be assertive and bold. By the time girls become professionals, many carry an internalised belief that speaking up, negotiating, or putting themselves forward might seem arrogant or “unfeminine.”

According to Monster India's 2022 report, 68% of working women in India said they suffer from self-doubt at work, despite high levels of competence. That number tells you everything about the gap between ability and belief. The economic cost is equally stark as quoted by McKinsey that estimates India could add \$770 billion to its GDP by 2025 if women participated equally and felt equally empowered to rise.

Women Who Jumped Before They Were Ready

Yet despite the gap, many women stare it in the face and step forward anyway.

Apurva Purohit has spoken about hesitating to apply for senior roles, realising over time that confidence is built through action, not readiness.

Revathi Roy, founder of Hey Deedee, tells how she struggled to believe she could lead a business in the male-dominated logistics industry. Yet she kept moving forward, guided by the belief that trying mattered more than the fear of failure.

These stories remind us that confidence is not a prerequisite, it's a practice. And sometimes, action comes before certainty.

Bridging the Confidence Gap: A New Narrative

For me, confidence often grows in small, private victories:

- The first time I challenged a dismissive remark in a meeting.

- The first time I negotiated my own flexible work arrangement in banking.
- Or the countless times at BeyonDiversity when I stood in front of CEOs, heart pounding, telling them why diversity was a business issue, not just a moral one.

Confidence doesn't mean fear disappears. It means acting despite fear.

Women also need communities that remind them they're not alone. Peer networks, mentors, and supportive colleagues can be lifelines. I've seen how young women grow in confidence when someone they respect tells them their work is good.

Competence was never the problem. The only thing missing is belief and with the right support and understanding, belief can be built.

How to Know If the Confidence Gap Is Affecting You

Reflection Question	Yes / No
Do I hold back from speaking unless I'm completely certain?	
Do I discount my achievements as luck rather than skill?	
Do I replay criticism repeatedly in my mind?	
Do I feel like a fraud, even when others see me as capable?	
Am I waiting for perfect conditions before trying something new?	
Do I worry more about how I come across than about sharing my ideas?	

Checklist: The Confidence Gap

- Speak up even if your voice shakes.
- Remind yourself that imperfection is human.
- Seek out sponsors, not just mentors.
- Practise calm, assertive responses in conversations.

- Track your achievements to build self-belief.
- Celebrate progress, not just perfection.

Closing Note: Giving Ourselves Permission

I think back to my younger self, standing outside that neon-lit street in Europe, or in those glass-walled boardrooms, heart pounding, saree wrapped tightly around me like a shield. I didn't feel ready. I wasn't sure I was the right person for any of it. Somewhere along the way, I learned to hold on to a simple mantra: start even when you don't feel ready, your courage catches up.

Yet each time I spoke up, even with a trembling voice, I discovered a small truth: confidence grows through action, not certainty.

The world may not always give us permission. But we can give it to ourselves.

Chapter 9

The Network Gap: Building Bridges, Not Ladders

“Yeh dosti hum nahi todenge.”
Sholay (1975)

A few years ago, I had to spend a month in the United States for work. My son was six-years-old then. I still remember standing at the airport, hugging him and my husband goodbye, trying to stay brave even as my heart clenched.

My parents flew in from Kolkata but could only stay a few days. Thereafter, I had no family around. So, I turned to my next best lifeline: my network.

Neighbourhood aunties, friends in the condominium, and even parents from my son’s school all stepped up. People I’d shared chai with, swapped recipes with, or simply waved to in the elevator suddenly became my support system. They offered to pick my son up from the bus stop, drop off meals if needed, and check in-on my family time and again while I was halfway across the world.

That’s a tribe only women seem able to pull off outside their professional realm: an invisible army that springs into action when life demands it. It reminded me that networks aren’t just professional assets; they’re human safety nets.

How Men and Women Network Differently

My years in banking taught me that networking isn’t the same for everyone. Men’s networks often operate like private clubs. I wasn’t a smoker. I didn’t play poker. And typically those rooms, whether literal or metaphorical, often felt closed to me.

But not every room felt closed. In those same banking years, I met **Ranjana**. She was the calm to my chaos, the voice of reason when I barrelled forward with ideas at 200 km/h. Beyond her steady temperament, Ranjana was training for an Ironman triathlon, a feat that still boggles my mind. While handling high-stakes deals by day, she'd wake up at 4 a.m. to swim, cycle, and run distances that made me exhausted just hearing about them.

That quiet confidence wasn't just physical; it flowed into her professional life as well. When we later became co-founders of **BeyonDiversity**, it was that same resilience and discipline that anchored me. In moments when funding fell through, clients hesitated, or uncertainty loomed, Ranjana's presence reminded me to breathe, step back, and focus on the bigger picture.

Together, we built **BeyonDiversity** not simply from business logic, but from a shared belief that the right environment changes what women think is possible for them.

Her story showed me that women's networks might look different but they're no less powerful. Sometimes, they're built not in the corridors of power, but in early-morning runs, quiet conversations, and shared visions that transcend quarterly results.

Hidden Networks in Everyday Life

Outside conference rooms, women's networks often flourish in places people least expect.

Take *kitty parties*, long dismissed as gossip circles. Behind the chatter about recipes and sarees were conversations about savings, investments, and discreet loans to help women in need. They were the original LinkedIn for women who couldn't step into boardrooms.

My own **Super Gals Club** - my B-school gang of **Vermeen, Swati, Dimple, and Richa** - has been my answer to the old boys' club. Where men might seal bonds over poker nights or whisky

trails, we've built ours over wine or chai, whatever our current binge happened to be.

Together, we've navigated job changes, motherhood, and those days when the world felt impossible. When one of us hit a rough patch, the others circled around her like protective lionesses.

They've shown me that sisterhood can be every bit as strategic and loyal as any old boys' network, just delivered with more empathy, honesty, and laughter. For me, the ultimate power network doesn't always wear suits or sit in glass-walled conference rooms. Sometimes it wears pajamas, shares memes, and insists on one more cup of chai.

Digital Networks and Unexpected Connections

Some of the most important people in my network I've written about elsewhere in these pages but their role as network anchors deserves its own telling. I found this most clearly with Shilpi Singh, whom I met not in a boardroom but in a Facebook women's group. A few online chats turned into long conversations, business plans, and eventually co-founding projects together.

Shilpi wasn't just my business partner; she was also our landlord, giving **BeyonDiversity** its first home in her beautiful heritage property. Today, she runs businesses from mountain cafés in Europe, proving that work can indeed be designed around life not the other way around.

Then there's **Rashmi Mandloi**. When I launched **BeyonDiversity**, a mutual friend insisted we meet. I didn't know her at all, but she walked into my life with quiet confidence and a background in HR and somehow ended up becoming the engine of our sales momentum.

Rashmi taught me something profound: leadership doesn't always mean taking charge. Sometimes it's about stepping back and letting someone else shine. While I'm the one who loves to set the stage on fire with big visions, Rashmi could walk in right after me, flash

her calm smile, and close the deal before I'd even caught my breath.

She's better than me at sales and marketing, a fact I share with both humility and relief. I'd pitch the grand ideas; she'd reel them back to earth, translate them into numbers, and make them irresistible.

And outside work? That's another story altogether. Our escapades could fill a book of their own, plotting campaigns over spa appointments or deciding, quite seriously, that retail therapy was a legitimate business strategy.

Together, we turned **BeyonDiversity** from an idea into a living reality proof that networks thrive when you trust each other's brilliance and don't take yourselves too seriously.

Even LinkedIn has delivered more than I expected. A few quick messages have blossomed into partnerships, speaking gigs, and friendships across borders. Despite the digital noise, it remains a powerful tool for building authentic connections.

Reverse Mentorship: Generational Bridges

Networks aren't just built horizontally, they're built across generations.

Nikita joined me fresh out of college as an intern. Over eight years, she's become a trusted team member I rely on deeply. She's taught herself skills I once thought were reserved only to seasoned professionals, reminding me that wisdom isn't tied to age.

The same goes for **Ela**, who joined us as an intern pivoting from PR. Fifteen years later, she's left her mark on India's cultural landscape from literary festivals to inclusive leadership conferences. She was the quiet force behind "I Inspire," reminding me that the most effective leadership is often the least visible.

Both Nikita and Ela have shown me that networks flow both ways and that generational gaps can be bridged over shared purpose.

Micro-Networks as Lifelines

Sometimes networks aren't grand, they're micro lifelines. Two close colleagues, **Nina** and **Srabani** have kept me sane through impossible deadlines, tough meetings, and days when I felt ready to quit. We've brainstormed solutions, rehearsed difficult conversations, and shared memes that made even the worst days bearable.

Where some see rivalry among women, I've always found sisterhood. We're each other's secret weapons, and we're not shy about tooting each other's horns.

The idea that senior women tear each other down has been propagated for far too long. In my experience, women support each other far more often than the world gives them credit for. It's why I always say: one woman in the boardroom is a token, two is a voice, but three? Three is a force.

But it's equally true that many men have been crucial bridges in my career.

At a **global investment bank**, my biggest mentors were all seasoned bankers who taught me how to navigate negotiations, how to read a room, and how to stay resilient when markets went wild. They never dismissed my questions, even when I was young and inexperienced. Instead, they invested time in coaching me, introducing me to senior clients, and helping me find my voice in boardrooms.

When I started **BeyondDiversity**, many of our early champions were men who believed deeply in inclusion. They opened doors, vouched for our credibility, and referred us to corporate leaders who might otherwise never have taken a meeting with two women pitching diversity consulting in an industry that still wasn't quite ready to listen.

And today, working in **higher education**, I've found incredible male sponsors among academicians and philanthropists. Some

have become more than financial supporters; they've referred me for board opportunities, introduced me to new networks, and championed our vision in rooms I wasn't even in.

It's easy to talk about "old boys' clubs" as monoliths, but the reality is more nuanced. Many men have stood beside women as genuine allies. They're proof that networks aren't about gender, they're about people who believe in lifting each other up.

These experiences remind me that networks aren't optional. They're the foundation behind personal resilience, career breakthroughs, and lasting change.

Formal Networks and My Board of Advisors

Beyond informal networks, I've also been intentional about building my own formal tribe. I created my own **Board of Advisors**, an inner circle of seasoned professionals I can turn to for guidance, reality checks, and sometimes just reassurance.

I'm deeply grateful for **the powerhouse women, Apurva Purohit, Shalini Sarin, Gagan Singh - each accomplished in their own industries - who've become my compass**. They've opened doors for me, advocated for me when I wasn't in the room, and offered wisdom that's shaped my career and my life.

Our conversations aren't always about business. Sometimes they're about guilt, exhaustion, or how to keep going when the world feels heavy. They've shown me that the best networks are built on trust, generosity, and mutual investment.

Geeta Mathur, a board member and finance leader, once said to me:

"Networking isn't about cocktails. It's about staying top-of-mind when opportunity knocks."

Her words resonated deeply. That line captures the very essence of purposeful, authentic networks - not shallow schmoozing, but meaningful presence.

The Data Tells the Same Story

Networks aren't just emotional support systems; they have measurable impact.

- 70% of jobs are never publicly posted, filled instead through referrals and personal networks (*LinkedIn Workforce Report, 2022*).
- Women with strong networks are 2.5 times more likely to advance into leadership roles (*Catalyst, 2022*).

Women benefit most from networks that blend close, trusted relationships with broader, diverse connections. Yet women still lag in access to influential networks and sponsors - those critical people who advocate for us when we are not at the table.

Five Questions Before You Start

Who's already in my **Super Gals Club**? Who has my back and whose back do I have?

- Do I have mentors and sponsors who'll speak for me when I'm not in the room?
- Am I connected only to people like me or do I reach out to diverse networks?
- Have I built my own "Board of Advisors" for guidance and advocacy?
- Am I mentoring or reverse-mentoring others to bridge generational gaps?

Closing Note: The Power of Us

People often talk about barriers and gaps. But not enough about the bridges we build for and with each other through laughter, tears, strategy sessions over cocktails, and some quiet messages that simply say, "*I've got your back.*"

My tribe, these extraordinary women along with many incredible men who've joined my journey are proof that people don't pull each other down. We pull each other forward.

To every woman reading this: Your network is your most underestimated asset. Nurture it. Lean into it. And be someone else's network too because somewhere, a woman you haven't met yet is going to need exactly what you have.

Chapter 10

The Leadership Gap: Bringing Your Own Chair

“Badalna zaroori hai, warna zindagi ruk jaati hai.”
Dil Dhadakne Do (2015)

One of my mentors, Geraldine Laybourne, once told me something I’ve never forgotten:

“If you’re shy about tooting your own horn, toot the horn of another woman in your network, and she’ll toot yours back.”

I’ve learned that leadership for women often means creating your own space in rooms that don’t automatically make space for you.

Conversations Over Coffee

Over coffee, in boardrooms, and in hushed conversations after meetings, I’ve sat with women who’ve shared stories that sound uncannily like my own.

Someone would lean in and say, “I was told I’m speaking too much.” Another would add, “I was called aggressive.” A third would sigh, “I’ve been labelled difficult.” We’d nod knowingly because it was always the same pattern. These labels seem to appear precisely when a woman dares to voice an opinion, especially if it challenges the status quo.

I remember one afternoon in particular. We were sitting in a quiet café, still wearing our formal suits, talking about the invisible price women pay for having a voice. One woman recounted how she’d merely raised a question in a senior leadership meeting and was told she was getting emotional. Another shared how she presented an idea that was dismissed outright, only to hear the same idea praised moments later when voiced by a male colleague.

These weren't isolated incidents. They were part of the same pattern, a world where women are encouraged to participate, but only up to a point.

Learning to Hold My Own

Early in my career, when someone interrupted me or dismissed my point, I'd pull back, questioning whether I'd said too much. But as time passed, I learned that silence never served me or the other women watching from the sidelines.

Now, when someone talks over me in a meeting, I pause, lift my chin, and say, "Please let me finish." If someone circles back and repeats my idea as their own, I lean in gently and say, "That's a great point, it ties in with what I shared just a bit earlier."

These aren't confrontations. They're quiet lines drawn in the sand, reminders that my voice has value and that I intend to use it.

The Nurturing Trap

It's not just our words that get policed, it's our roles, too. I once had a senior mentor pull me aside after an office event and say,

"Never play the hostess or cut the cake when the team is celebrating, even if everyone expects you to. The moment you do, they'll slot you into the nurturing role instead of seeing you as the leader you are."

This struck me because it was true. Time after time, I've watched brilliant, senior women fall into the unspoken expectation that they should handle the social glue. Organising the lunch, pouring the tea, writing the birthday cards.

These gestures come naturally to many of us. But in professional settings, they can become traps. The more we play those roles, the easier it becomes for others to see us as the caregivers rather than the decision-makers.

There's nothing wrong with being nurturing. But leadership isn't defined by who cuts the cake. It's defined by who has the courage to make decisions, even the unpopular ones.

Over-Feedback: The Subtle Erosion

Once, after a big client meeting, a colleague pulled me aside and said,

"You should smile more when you speak. You come across a bit too intense."

Another time, someone told me,

"You're very strong-minded, it might help if you softened your tone."

It's astonishing how many women I know who've heard similar things. Feedback that has nothing to do with the substance of our work and everything to do with how we occupy space.

In conversations with other women, we've compared notes on this peculiar phenomenon. Men, we observed, were rarely told to soften their tone or adjust their facial expressions. Their passion was interpreted as conviction. For women, the same passion often gets reframed as aggression or emotional volatility.

It's slow erosion; a thousand tiny cuts that teach women to second-guess their every word, gesture, and expression.

Walking the Tightrope of Leadership

Neelam Dhawan once shared a telling observation from her decades in leadership:

"If a male leader chats about golf or bridge before a meeting, it's seen as normal. If a woman does it, it's perceived as trying to get too familiar. We're always walking a tightrope."

That invisible script of a constantly monitoring tone, body language, and intent that shapes not only how women lead, but how they are perceived as leaders. Neelam's insight speaks to the

unspoken rules of the boardroom that many women must decode daily.

It's not just about being effective; it's about being acceptable. Women are expected to lead with authority, but not too much. Be warm, but not too emotional. Build rapport, but don't get too familiar. Every interaction is a performance scored against a set of unwritten rules men are rarely held to.

Bringing Your Own Chair

In certain rooms, there simply isn't a chair waiting for you.

I remember walking into a high-stakes meeting once, scanning the table, and realising there wasn't a single seat open. It felt metaphorical. As if the room was subtly signalling, "There's no place for you here."

So I pulled a chair from the wall, placed it firmly at the table, and sat down.

Over the years, I've done the same thing in countless rooms - not always physically, but in every way that matters. I've made space for my ideas, claimed credit for my work, and learned that if the door doesn't open, sometimes you have to build your own.

Creating your own chair isn't easy. It means inviting discomfort. It means risking labels like aggressive or difficult. But it's also the only way we change the shape of the table for ourselves and the women who come after us.

The Numbers Behind the Gap

These experiences aren't just personal, they're systemic.

- Globally, women hold just 11% of Fortune 500 CEO roles (*Fortune*, 2025).
- In India, women make up only about 17% of board seats and less than 5% of executive directorships in NSE-listed firms (*Ministry of Corporate Affairs*, 2023; *NSE India*, 2023).

- It is found that women leaders are twice as likely as men to be told they're "Too aggressive" (*McKinsey & Company, Women in the Workplace, 2022*).
- Research shows women receive 13% more feedback about their personalities than about their work (*Correll & Simard, Harvard Business Review, 2016*).

We're there in middle management. But somewhere along the path to the highest levels, the numbers fall away sharply.

Women Who Brought Their Own Chairs

Across boardrooms and industries, I've seen women who refused to wait for permission to lead.

Leena Nair, the global CEO of Chanel, rose from modest beginnings to become the first woman and youngest-ever CHRO at Unilever. She's known for building inclusive workplaces and challenging gendered expectations of leadership. Leena once said, "Don't just climb the ladder, lift others as you rise."

Gita Gopinath, Former Deputy Managing Director of the IMF, was once told that economics wasn't a "woman's subject." She went on to become the first woman Chief Economist at the IMF, breaking barriers in one of the world's most male-dominated institutions. She is now regarded as one of the foremost global voices shaping economic policy.

These women didn't wait for permission. They led on their own terms and made space for others as they went.

A Future of Shared Tables

I believe we're living through a moment of change. More women are speaking up, refusing to make themselves smaller to fit rooms that weren't designed for them.

But change won't happen on its own. We need to keep showing up, speaking up, and sometimes, carrying our own chairs into rooms that weren't built with us in mind.

Checklist: The Leadership Gap

For Individuals

- Speak up and insist on finishing your thoughts.
- Support other women - echo their ideas, give credit publicly.
- Avoid defaulting into the “hostess” or “note-taker” role.
- Document your achievements and articulate them.
- Seek sponsorship, not just mentorship.
- Remember: If there’s no chair, bring your own.

For Organisations

- Track data on promotion, pay, and attrition by gender.
- Train managers to identify bias in feedback and evaluation.
- Sponsor women leaders for P&L, strategy, and board roles.
- Redefine leadership behaviors beyond assertiveness.
- Don’t just mentor; create structures that enable sponsorship.

For Allies

- Call out interruptions or credit-stealing when you see it.
- Amplify women’s voices in rooms where they are underrepresented.
- Share opportunities and recommend women for high-visibility roles.
- Be aware of unconscious bias in how leadership traits are perceived.
- Create space not just at the table, but in decision-making.

Closing Note: *The Chair You Carry*

There was a time when I believed being excellent at execution would naturally earn me a seat at the table. I was trusted to lead pivotal work, but when it came to shaping vision or strategy, I was left standing. I've come to learn that in many leadership rooms, especially those that are still male and stale, they sit with a pretence that women are seen as good enough to build, but not always good enough to lead.

Every time a woman builds her own chair, she doesn't just sit in it, she expands the table. She redefines what leadership can look like.

We don't need more permission. We need more persistence.

Chapter 11

The Policy Gap: Where Laws End, and Culture Begins

“Ziddi dil maane na.”
Mary Kom (2014)

My First Vote

I remember the first time I voted. I stood in a dusty queue, a voter slip clutched in my damp hand, my heart pounding in my chest. The official dipped my finger in indelible ink, and as I looked down at that blue mark, I felt a surge of power. It was as if the entire weight of democracy rested on my fingertip.

When I stepped into the voting booth, I held my breath. Here it was, the chance to decide who would speak for people like me, who would shape the policies for the country I called home. But as I scanned the names on the ballot, a wave of disappointment washed over me. There wasn't a single woman candidate in my constituency.

The realisation landed quietly but heavily: I had the power to vote but who was there to vote for, who would carry my voice, my lived experience, my needs into policy discussions? That's when I first understood what I've come to call the Policy Gap.

Policies on Paper, Lives in Reality

Over the years, I've learned that laws and policies are crucial. They create the scaffolding for change. They're declarations that as a society, we believe in justice, equity, and fairness.

What I've seen over and over, though, is this: a law on paper doesn't always mean change in real life. Policies are only as powerful as the culture that surrounds them.

A policy can be beautifully crafted, but if society doesn't embrace it, it stays locked in government files as if irrelevant to the lives it was meant to change.

This is true in countless areas from workplace safety laws to inheritance rights that exist on paper but remain unrealised for many women.

For example, in rural India, women still struggle to access protection under the Domestic Violence Act because police often dismiss such cases as “family matters” rather than legal violations.

The same gap plays out online, where laws exist against cyber harassment, but women often remain quiet out of fear of social backlash or lack of enforcement.

Globally, UN Women reports that nearly 2.5 billion women still lack equal legal protections in critical areas such as employment, pay, and violence prevention (*UN Women, Progress of the World's Women, 2022*).

This gap grows even wider for women at the intersections of caste, class, disability, or LGBTQ+ identities. Laws may exist, but systemic discrimination and social stigma often keep them from reaching the women who need them most.

The Woman Who Spoke Up

I often think about the Vishakha Guidelines. In 1992, a woman named **Bhanwari Devi**, a grassroot level social worker in Rajasthan, was gang-raped for trying to stop a child marriage. Her fight for justice led to the Vishakha judgment in 1997, which laid down the first guidelines for sexual harassment at the workplace in India.

Years later, those guidelines evolved into the **Prevention of Sexual Harassment (POSH) Act, 2013**, which made it mandatory for every organisation - public or private- to set up an **Internal Complaints Committee (ICC)**, display policies on workplace conduct, and conduct regular training for employees. The law was

India's first comprehensive step to make workplaces safe and accountable.

Around the same time, another important safeguard took shape, the **Zero FIR** provision. It allows any woman to file a First Information Report at *any* police station, regardless of where the incident took place. The idea is simple yet powerful: no woman should be turned away because of "jurisdiction." The case can later be transferred to the appropriate police station, but the process of justice begins immediately. Introduced after the 2012 Delhi gang rape case and reinforced through the Justice Verma Committee recommendations, it was meant to make the system more responsive and humane.

I remember reading the Vishakha judgment as a young professional. It felt revolutionary, almost radical, that the courts had finally acknowledged that women deserved safety at work. But even today, I've sat in boardrooms where leaders whisper that harassment complaints are "trouble," or that POSH laws are just paperwork. Women still hesitate to file complaints, afraid of repercussions.

A 2021 report by the Observer Research Foundation found that over 36% of Indian private-sector companies surveyed did not have a functional Internal Complaints Committee, despite the POSH Act mandating it. The law exists. The Zero FIR exists. Yet fear, shame, and cultural silencing persist. That's right there the Policy Gap, the canyon between the legal framework and a woman's lived reality.

Maternity Leave: Blessing and Burden

Another example sits close to my own professional journey: maternity leave policies. When India extended maternity leave to 26 weeks under the *Maternity Benefit (Amendment) Act*, it felt like a win for working women. It acknowledged that childbirth isn't just a personal choice, it's a societal function that deserves support.

But I've also heard the quiet pushback, especially from small and medium enterprises struggling to afford six months of paid leave. Some companies, unable to shoulder the costs, have become hesitant to hire women of 'marriageable age' or simply sideline them in promotions.

A few have even asked women in job interviews about their family plans, hoping to avoid the financial burden.

It's heartbreaking to see how a policy meant to empower women can become the very barrier it was designed to dismantle.

Good intentions can have unintended consequences when culture doesn't keep pace.

Women on Boards: The Law and the Limits

During my time leading BeyonDiversity, we released three editions of our Women on Boards research report. We travelled to eight cities, meeting women leaders, corporate decision-makers, and aspiring professionals.

India's Companies Act, 2013, mandated that certain categories of public companies must have at least one woman director on their boards. On paper, it was a triumph, a declaration that women had a place in corporate governance.

And in numbers, it made an impact. Women's representation on boards rose from barely 5% to nearly 17% in less than a decade (*Ministry of Corporate Affairs, Government of India, 2023*).

But in those eight cities, I heard another truth. Many women directors were family members of promoters or were appointed symbolically. Few were part of core decision-making conversations.

The law created seats at the table. But it couldn't guarantee that women's voices would be heard.

And this isn't just true in corporate boardrooms, it echoes in non-profits, community organisations, government bodies, and even in

everyday spaces where decisions are made, like local councils or village panchayats.

Rights Women Don't Know They Have

One of the most striking discoveries during my work at BeyonDiversity was this: many women don't even know the rights they already have.

I remember hosting sessions about POSH, maternity rights, and board representation. Women leaders, smart, accomplished professionals would raise their hands and ask, "Is this law already passed? Are we really entitled to this?"

I realised that part of the Policy Gap is a knowledge gap. Laws exist. Rights exist. But too many women don't know how to access them or even that they exist at all.

The Double-Edged Sword

I've learned that policy is a double-edged sword. A new law can be transformative for one woman and an unintended burden for another.

It's why Nordic countries design parental leave for both parents, ensuring that hiring women isn't viewed as a financial liability. In Sweden, gender budgeting, a process where governments examine how every budget decision affects women and men differently, forces policymakers to look beyond paper promises into practical impact. For example, funds for transport projects must examine women's safety on public transit routes. Such integration of policy and culture helps close the gap between law and lived experience.

Symbols matter too. Policy isn't only about laws written on paper; it's also about the cultural signals that shape how we see our world. In 2025, a city in Switzerland replaced the typical male pedestrian icons with female figures on traffic lights to celebrate the Women's Euro football championship. It was a symbolic gesture, but symbols matter. They signal who has a place in public spaces, whose achievements are visible, and what stories we normalise.

True policy change bridges the gap between legal equality and cultural acceptance, and sometimes it starts with something as simple as a green light.

Similarly, for nearly three decades, India has debated the Women's Reservation Bill to reserve 33% of parliamentary seats for women. Passed in the Rajya Sabha in 2010 but stalled in the Lok Sabha, it epitomises the Policy Gap, a law agreed upon in principle but mired in political and social resistance.

Policy matters. But unless it's paired with cultural change, it risks becoming a paper tiger, fierce in words but toothless in reality.

Women Who Moved Mountains

Yet every gap I've described has also been challenged by women who refused to accept it. I think of **Bhanwari Devi**, whose courage led to the Vishakha Guidelines. Or women lawyers and activists who fought to amend inheritance laws, ensuring daughters could claim their share of family property.

Or women like **Vrinda Grover**, who continue to fight landmark legal battles on sexual violence and workplace rights. Or women parliamentarians who've fought, often against hostile voices, for bills protecting women from violence, exploitation, and discrimination.

Each of these changes started because a woman raised her hand and said, "This is not acceptable."

Bridging the Policy Gap

Today, I believe the real work is twofold:

First, laws must exist. They set the benchmark for what's right, just, and fair.

Second, we need to ensure that women know these laws, claim them, and demand their enforcement.

The Policy Gap is not just about laws. It's about the power structures and cultural norms that keep women from fully claiming what is already theirs.

I dream of a world where every woman:

- Knows she has a right to equal pay, safe workplaces, and property inheritance.
- Feels confident to speak up without fear of backlash.
- Trust that policies aren't just words but tools for building a better life.

Because a law is only as powerful as the people who believe they deserve its protection.

Checklist: The Policy Gap

For Individuals

- Learn about your legal rights; what exists, and how to access it.
- Educate other women in your circles about these rights.
- Speak up when laws are not implemented or enforced.

For Organisations

- Conduct regular training on key laws and policies affecting women (e.g. POSH, maternity rights, inheritance laws).
- Review company policies to identify unintended biases.
- Ensure women are involved in policy-making and decision-making processes.

For Allies & Society

- Advocate for cultural change alongside legal change.
- Challenge stereotypes and social norms that discourage women from claiming their rights.

- Support women leaders and policymakers who fight for equity.
- Demand transparency and accountability from institutions and governments for policy implementation.

Rubric: Spotting the Policy Gap

Indicator	Always	Often	Sometimes	Never
There's a law on paper, but it's not enforced in practice.	☐	☐	☐	☐
Women hesitate to claim legal rights due to social consequences.	☐	☐	☐	☐
People in your community are unaware these laws exist.	☐	☐	☐	☐
Policies unintentionally create discrimination against women.	☐	☐	☐	☐
Women are excluded from designing and shaping policies.	☐	☐	☐	☐
Policies address diverse needs across caste, class, religion, disability, and sexual orientation.	☐	☐	☐	☐

Closing Note: From Paper to Power

I still remember how it felt, standing in that dusty voting booth. And I carry that feeling with me every time I work to close the Policy Gap.

Because laws alone can't build a fair world. Policies are essential. But until they transform into lived reality - until every woman knows her rights and feels safe to claim them -the gap remains.

And so we keep working with one voice, one law, one woman refusing to be turned away.

Conclusion:

Building Bridges, Leaving Paths

If we were sitting together over coffee, I'd lean forward and tell you something I wish someone had told me earlier.

The system was failing women. It wasn't just them.

Every leadership book told women to lean in. Speak up. Negotiate harder. Dress for the job you want. Nobody told them the system was also failing them. And nobody told the people running the system that they were part of the problem.

This book is my attempt to say both things plainly. The Dream Gap, the Confidence Gap, the Wealth Gap, the Career Gap - these aren't personal failings. They are structural ones. Built over generations, reinforced as natural order, and handed to women to fix themselves around. That has gone on long enough.

The system needs rebuilding. That's not radical. It's just honest.

If you are a woman reading this, you've experienced some version of these gaps. Maybe you stopped dreaming early because nobody showed you what was possible. Maybe you shrank in a room that wasn't built for you. Maybe you chose family over career and paid a financial price nobody warned you about. Maybe you've been the only one in the room so many times it stopped feeling unusual.

None of that was your fault. And none of it was inevitable.

If you are a man reading this whether a founder, a father, a leader this book is equally yours. The gaps described in these pages weren't built by women and they won't be closed by women alone. Every time a male colleague repeats a woman's idea and takes the credit, every time a hiring manager hesitates over a woman of marriageable age, every time a board appoints a woman symbolically and then ignores her - the gap widens. You are either

part of closing it or part of keeping it open. There is no neutral ground.

If you are a policymaker reading this, laws matter. The Vishakha Guidelines, the POSH Act, the Companies Act mandate on women directors where each one changed something real. But laws without culture are paper. The work doesn't end when legislation passes. It begins there. Enforce what exists. Design what doesn't. Measure outcomes, not intent.

If you are a founder or investor reading this, the numbers are unambiguous. Women-only founding teams receive just over 2% of venture capital. Women own 14% of businesses in India. Women-led enterprises consistently deliver strong returns and remain chronically underfunded. This is not a diversity problem. It is an economic failure. Fix the pipeline, yes. But first fix the room where the decisions are made.

Here is the harder truth for all of us. Nobody is coming to rebuild this system from the outside. Not quickly enough. Not completely enough. Change comes because people inside the system push for it. In boardrooms and courtrooms, in policy rooms and classrooms, in the small daily acts of refusing to accept less than is right.

I won't pretend I've closed every gap I've described. My Wealth Gap is smaller than it was but not where it should be. My Confidence Gap still shows up before big rooms and important conversations. I'm writing this not from the other side of these gaps but from the middle of them at which point further along, better equipped, and still building. That felt important to say.

Bhanwari Devi didn't wait for the system to protect her. She fought it until it had to change. That fight gave India its first workplace harassment law. One woman. One refusal. Lasting change.

That is how it has always worked.

So while the system is being rebuilt - slowly and imperfectly as long as steadily by the women who refuse to stop pushing and the allies who choose to push with them, the work is straightforward.

Cross the gaps you can. Build bridges for the people behind you. Don't do it alone.

Mentor someone ten years behind where you are. Speak the name of a woman in rooms where she isn't present. Fund the founder who doesn't look like the founders you've funded before. Sponsor, don't just mentor. Open the door and then hold it open.

This is how systems change. Not in one dramatic moment. In accumulated acts of people who decided the gap stopped with them.

I think of that little girl in third grade, reading her essay about wanting to fly planes, going quiet when the whispers came. She didn't know that women were already flying. Nobody had shown her.

That's all any of us can do and most righteously should do to show the next generation what's possible before the world tells them it isn't. Keep the picture bigger than the limits. Keep the path lit for whoever comes next.

The gaps are real. The system has failed women. Both of these things are true.

And the bridges we build anyway, those are also true.

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As a first-time author, writing this book was its own leap of confidence. The story needed to be told. And the dreams within it needed to be lived, not deferred.

Finally, to every reader who finds a piece of themselves in these pages: thank you. This book is, in many ways, a conversation with you. And if it helps you see yourself a little more clearly, or step forward a little more boldly, then every word has been worth it.

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The Bridge the Gap Toolkit

A Reference Guide for Reflection and Action

The tools in this section are organised by chapter. Use them to reflect, assess, and act individually, within your organisation, or as part of a community.

Chapter 1: The Dream Gap

Steps toward change for individuals and families.

For Individuals

- **Name Your Dreams.** Write down what you truly want without censoring yourself for "appropriateness."
- **Find Role Models.** Seek stories of women who have succeeded in the fields you are curious about.
- **Challenge Stereotypes.** Notice when you or others assume certain roles are only for men and gently push back.
- **Stay Curious.** Explore subjects and industries even if they are outside traditional expectations.
- **Surround Yourself With Belief.** Build a circle of people who encourage your ambitions.

For Families and Educators

- **Start Early.** Talk to girls about diverse careers from childhood. Representation shapes possibility.
- **Highlight Real Women.** Use stories, media, and speakers to show girls what is possible.
- **Praise Curiosity, Not Just Conformity.** Encourage girls to explore beyond traditional boundaries.

- **Change the Language.** Shift conversations from marriage prospects to ambitions and passions.

Rubric: Transforming the Dream Gap

Indicator	Bad	Good	Best
Dream Scope	Only envisions roles traditionally assigned to women	Considers non-traditional paths but with hesitation	Freely dreams across all fields, unconcerned with gender boundaries
Role Models	Sees few or no women in leadership or diverse careers	Knows of some successful women but views them as exceptions	Regularly exposed to diverse women excelling in all fields
Family Support	Family discourages ambitious or unconventional goals	Family is neutral but cautious	Family actively encourages big dreams and provides practical support
Self-Perception	Doubts abilities and avoids difficult fields	Confident but cautious in stepping outside norms	Boldly pursues interests regardless of societal expectations
Exposure to Possibilities	Rarely hears stories of women in diverse careers	Sometimes exposed to women's stories but inconsistently	Constantly sees and hears examples of women in varied, inspiring roles

Chapter 2: The Education and STEM Gap

A system-level assessment of where change needs to happen.

Rubric: Bridging the Education and STEM Gap

Level	Awareness	Action	Systemic Change
1. Early Awareness	Recognises girls often tracked into softer subjects	Encourages girls equally in all subjects	Advocates for school-level policy changes
2. Skills & Exposure	Understands digital skills as a barrier	Provides access to coding and digital tools	Influences curriculum to be gender-neutral
3. Role Models & Networks	Knows lack of role models is a gap	Connects girls with mentors	Establishes institutional mentorship programs
4. Economic Impact	Aware of GDP cost of gender gaps	Supports skilling programs for women	Invests in systemic programs to keep women in STEM

Chapter 3: The Career Gap

A diagnostic checklist for organisations and leaders.

Checklist: Spotting the Career Gap

- Are women equally represented in leadership roles and not just entry-level positions?
- Are informal networks accessible to all genders or closed off to women?
- Are women offered critical, strategic assignments or sidelined into safe roles?
- Do women face penalties for taking parental leave or flexible work arrangements?

- Are stereotypes about women's technical or leadership skills influencing decisions?
- Are career breaks treated as a sign of disinterest or as life transitions all professionals deserve?

Chapter 4: The Wealth Gap

Tools for personal financial reflection and family action.

Rubric: Transforming the Wealth Gap

Indicator	Bad	Good	Best
Personal Wealth Knowledge	No idea how much wealth is personally owned	Some awareness but not clear details	Clear knowledge of all personal assets, liabilities, and net worth
Investment Confidence	Avoids all investing beyond savings	Invests cautiously in limited instruments	Confidently manages diversified investments
Asset Ownership	Owns nothing in own name	Some assets jointly owned	Owns significant assets individually
Financial Decision Power	Always defers to family or spouse	Participates but hesitates to lead	Leads or shares equally in financial decisions
Inheritance Awareness	Believes daughters should not ask for inheritance	Aware but reluctant to claim rights	Proactively discusses and secures rightful share

Steps to Overcome the Wealth Gap

For Individuals

- **Know Your Net Worth.** Write down all assets and liabilities in your name.

- **Start Small with Investments.** Even small SIPs build confidence.
- **Learn About Financial Rights.** Understand laws about inheritance and property.
- **Discuss Money Openly.** Have conversations with family about wealth and your rights.
- **Value Yourself.** Spending on yourself is not indulgence. It is self-respect.

For Families

- Talk to daughters about money as early as you talk to sons.
- Encourage daughters to hold property and investments in their own name.
- Ensure daughters are included in inheritance plans.
- Discuss financial independence as part of marriage conversations.

Chapter 5: The Digital Access Gap

A diagnostic tool for assessing digital inclusion in everyday life.

Rubric: Digital Inclusion Assessment

Indicator / Question	What to Look For
Does she own a smartphone or device in her own name?	Ownership determines autonomy and privacy. Is the device hers, or controlled by family members?
Does she feel confident using apps beyond messaging or calls?	Comfort with online payments, government apps, or learning platforms indicates digital fluency.
Does she have private time and space to explore digital tools without fear or surveillance?	Can she use devices without someone monitoring her or labelling it as wasting time?

Is she aware of digital safety risks and how to protect herself online?	Does she understand scams, privacy settings, or how to secure her accounts?
Has she used digital tools to enhance her learning, income, or connections?	Technology should translate into empowerment via education, earning, or social networks.
Are there cultural or social barriers preventing her from fully engaging with technology?	Family, community norms, or gender stereotypes might restrict her access or confidence.

Chapter 6: The Entrepreneur Gap

Assessment tools and action steps for founders, families, and supporters.

Rubric: Transforming the Entrepreneur Gap

Indicator	Bad	Good	Best
Confidence in Vision	Limits business ideas to safe sectors	Considers broader markets but cautious	Pursues bold ideas with scalable vision
Access to Capital	No access to loans or investors	Some personal networks for small funds	Confident navigating institutional or venture funding
Business Networks	Few industry contacts	Some connections, but rarely leveraged	Actively nurtures networks and partnerships
Family and Social Support	Discouraged from entrepreneurship	Family neutral but worried	Family encourages and supports the business journey
Business Knowledge	Unfamiliar with financial and legal basics	Basic knowledge but gaps remain	Confident handling financial terms, legalities, and strategy

Steps to Overcome the Entrepreneur Gap

For Individuals

- **Start learning financial terms.** Even simple online courses can demystify funding languages.
- Seek mentorship from founders who share honest stories, not just highlight reels.
- Practise your pitch until it feels natural.
- Test your ideas on a small scale before investing heavily.
- Build diverse networks by attending industry events outside your immediate field.

For Families and Friends

- Encourage women to take calculated risks.
- Avoid labelling a woman's business as a hobby.
- Offer help with childcare, emotional support, or business brainstorming.
- Celebrate milestones, however small.

Chapter 7: The Representation Gap

Questions to help you notice the Representation Gap in everyday life.

Checklist: How to Notice the Representation Gap

- Do the movies and advertisements you see mostly show women as caregivers?
- Are women visible in leadership, science, sports, adventurous fields, or the culinary world?
- Do toys and books for girls feature a variety of careers and heroines?

- Are female athletes or professionals celebrated as much as their male counterparts?
- Do media narratives highlight women's achievements or reduce them to looks or relationships?

Chapter 9: The Network Gap

What individuals, organisations, and allies can do to close the Network Gap.

What Needs to Change

Individuals

- Invest time in authentic connections, both personal and professional.
- Give before you ask, networks thrive on generosity.
- Build your own Board of Advisors.
- Seek diverse networks that expand your perspective.

Organisations

- Facilitate women's networks, mentorship circles, and cross-functional communities.
- Recognise and reward the networking work women do that often goes unseen.

Allies

- Sponsor women into networks and advocate for their inclusion.
- Amplify women's voices in rooms where decisions are made.

These tools are most powerful when used together -not as a checklist to complete, but as a mirror to return to as you grow.