

A Stitch In Time!

Transforming Women's Economic Futures in Nuh and Haridwar



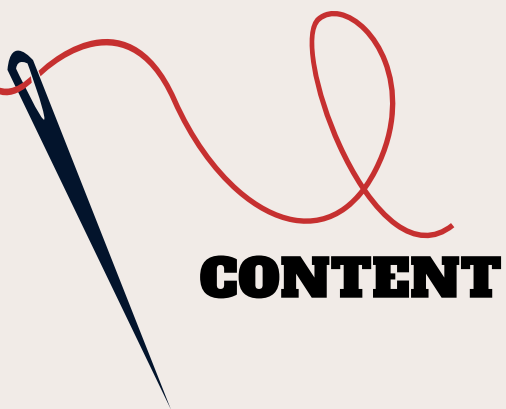
AIF

AMERICAN
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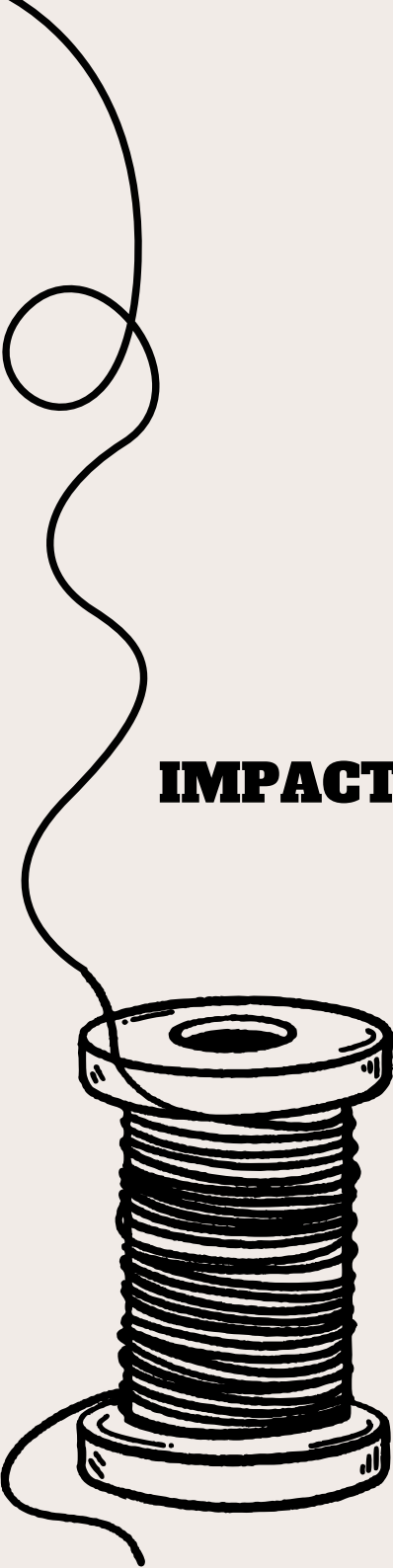


**INDIAN
RAILWAY
FINANCE
CORPORATION**





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IMPACT IN ACTION

Across India, the economic potential of women remains one of the most underutilized yet transformative forces for national progress. In districts like Nuh and Haridwar, where deep-rooted social norms, economic hardships, and mobility restrictions have long held women back from formal employment, this reality is even starker. Here, the choice to earn a livelihood is not just an economic decision but a quiet act of defiance against long-standing barriers.

Recognizing the urgent need for intervention, the Indian Railway Finance Corporation (IRFC) in partnership with the National Backward Classes Finance and Development Corporation (NBCFDC) and the American India Foundation (AIF), launched the Skill Development Training Program—a groundbreaking initiative designed to empower 500 women with the skills, confidence, and market access needed to forge their economic destinies.

At the heart of this initiative lies AIF's Market Aligned Skills Training (MAST) Program, which bridges India's stark gender gap in workforce participation. With Nuh and Haridwar identified as high-need regions, AIF's community mobilization efforts ensured that families, local leaders, and stakeholders became champions of women's participation. 700 women responded, and over 70% enrolled in the self-employment tailoring program, each enrollment a silent but powerful reclamation of their agency.

To ensure lasting impact, AIF, with support from NBCFDC and IRFC, established 10 Training-cum-Production Centres (TPCs) within these communities, promoting social mobility and economic independence. Built on the proven 'Earn While Learn' model, the program offers hands-on garment construction training, aligned with the National Skills Qualifications Framework (NSQF), using industrial electric machines to meet evolving market demands. This dual approach not only fosters technical expertise but also guarantees an income during

training, building immediate financial resilience. Yet, skills alone are not enough. Financial literacy is a cornerstone of true empowerment. Through targeted training, women learned to budget, track expenses, and manage finances effectively, while workshops on mobile banking, UPI transactions, and cashless payments introduced them to the digital economy. Market linkages further ensured that participants gained real-world exposure to industry demands, equipping them with confidence to enter competitive supply chains.

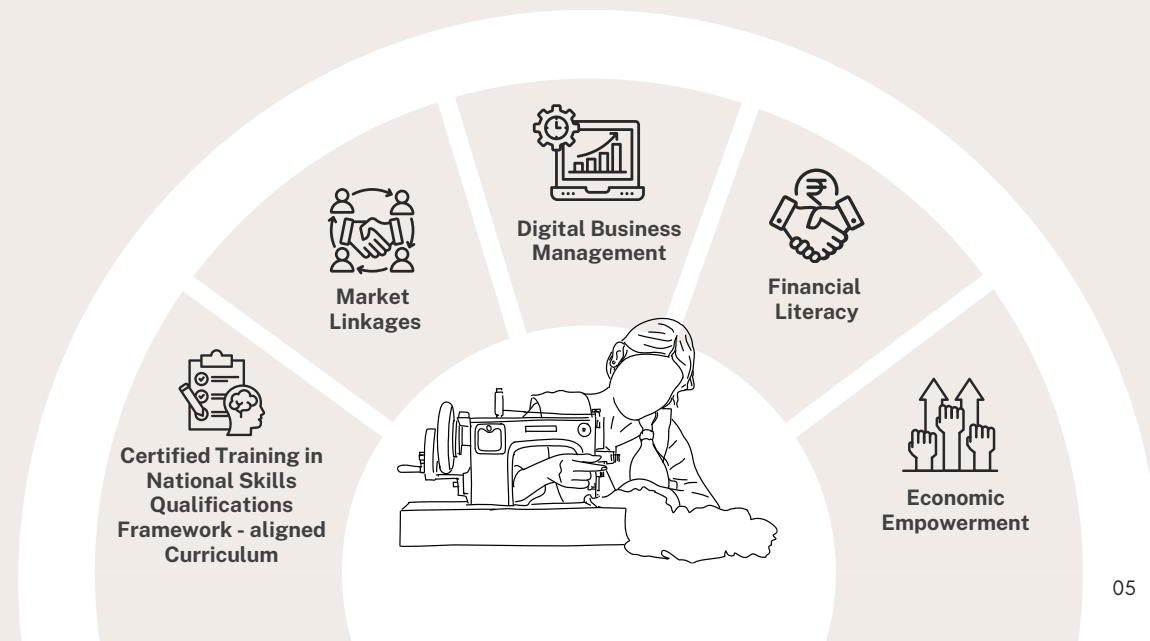
Strategic partnerships played a key role in sustainability. AIF collaborated with eight garment manufacturers and traders, securing work orders worth INR 22,52,580 across all TPCs in the first 6 months of the intervention. Women actively managed orders, oversaw quality control, and handled packaging—developing not just skills but also a sense of enterprise and ownership.

To further integrate technology into entrepreneurship, AIF introduced participants to the ‘Mera Bill’ app—a tool designed to streamline business operations. From bookkeeping and invoice generation to creating personalized business catalogs, women gained crucial digital competencies, improving financial transparency and structuring their ventures for long-term growth.

Measuring impact is critical, and the partnership ensured rigorous assessment through external evaluations. Across theoretical, practical, and viva voce components, every one of the 500 women successfully passed, achieving an 80% average success rate—a testament to the program’s effectiveness in fostering entrepreneurial success and economic independence.

Beyond statistics, the true measure of success is seen in the lives transformed. In the following pages, you will meet ten remarkable women—each with a story of struggle, resilience, and triumph.

Their journeys are woven with determination, courage, and the pursuit of economic independence, proving that when opportunity meets perseverance, transformation is inevitable. Through their voices, this book shines a light on the power of skill, support, and self-belief in breaking barriers and building brighter futures.



SILENT THREADS, LOUD DREAMS



In the quiet village of Jhiryan Grant, Uttarakhand, the rhythmic hum of a sewing machine fills the air. For Neha, this sound speaks louder than words. At just 19 years old, she has defied the odds to become a skilled tailor, a businesswoman, and a financial pillar for her family, earning a steady monthly income.

Born with a hearing and speech impairment, Neha's challenges were compounded by Haridwar's stark realities. Known for its spiritual significance, the district also grapples with limited workforce participation, market access, and financial independence for women. Despite its growing industrial landscape, opportunities—especially for women with disabilities—remain scarce, keeping many trapped in cycles of dependency.

But Neha's mother never let their circumstances define her daughter's future. She knew that beyond the barriers of disability, poverty, and gender lay a world of possibility—if only the right opportunity arrived. That moment came when the American India Foundation (AIF), in partnership with NBCFDC and IRFC, launched its Self-Employment Tailoring Training Program in Haridwar.

Before this, Neha had never even held a needle. Yet, from the moment she stepped into AIF's Training cum Production Center, she poured her heart into learning. Her trainers, communicating in sign language, guided her through fabric measurement, drafting, cutting, and mastering the Juki industrial sewing machine. With every stitch, her confidence grew, her world expanded, and her dreams took shape.

The program's 'Earn While Learn' model meant that even as she trained, she began earning—turning effort into empowerment. Within a month, she had mastered industrial electric machines and was producing school uniforms and industry-grade garments. But, the real game-changer? Training on a fintech platform that helped Neha price

her work, track transactions, manage customers and take control of her earnings.

She didn't just gain skills—she became an entrepreneur. The program equipped her with business acumen—catalog development, pricing strategies, customer management, and digital payments—turning her from a tailor into a thriving businesswoman.

At home, her younger siblings proudly wear the clothes she stitches, and her mother watches with quiet joy—knowing that her daughter has not just found her voice, but her freedom and purpose.

Neha Kumari
Jhiryan Grant Village
Bhagwanpur Block
Haridwar District
Uttarakhand



A NEEDLE, A THREAD, A NEW BEGINNING WATCH FIRDOS CREATE HER PARADISE



Firdos grew up in a world where certainty was a luxury and opportunity was rare. She belongs to Nuh, Haryana – one of India's most economically and socially disadvantaged districts, where women's workforce participation is among the lowest in the country. Here, deep-rooted social norms keep most women confined to their homes, and those who dare to dream of financial independence often face limited mobility, unsafe travel options, and a lack of market access. But instead of waiting for change, she created it herself. Her name, meaning "paradise," is no longer something she was given—it is something she has built. With every piece of fabric she cuts and every seam she sews, she is shaping a life that once felt impossible.

At just 21 years old, Firdos carries the weight of an entire family—five younger siblings, an aging grandmother, and a father battling alcoholism. With no steady income, their home became a place of survival rather than growth. India's rural poverty rate stands at 25%, with women disproportionately affected. Forced to drop out of school to care for her siblings, her future seemed predestined—another generation trapped in the cycle of poverty and illiteracy.

But Firdos refused to accept that destiny. With no formal education or job prospects, she thought employment was out of reach—until she discovered AIF's Training cum Production Center, run in partnership with NBCFDC. She knew this was her moment.

Enrolling in the industrial sewing machine training program, Firdos found purpose, empowerment, and financial independence. Under patient guidance, she mastered intricate designs and stitching techniques. But the program went beyond technical training—it equipped her with market knowledge, financial management skills, and business acumen, helping her manage customers, and negotiate fair wages.

Soon, she gained expertise in sourcing materials cost-effectively, tracking her earnings, and reinvesting in her business. She transformed from a trainee into a self-reliant entrepreneur. Her biggest breakthrough came when, still in training, she began earning INR 12,000 per month—a life-changing sum that restored dignity to her household and put her siblings back in school.

Today, Firdos is not just providing for her family; she is breaking generational barriers. In a world where economic empowerment for women can boost global GDP by \$28 trillion, her success is proof that investing in women fuels economic growth, gender equality, and poverty reduction.

Firdos
Nagina Village, Nuh District
Haryana



THREADS OF TRIUMPH!



Abida's journey teaches us that adversities don't define destinies — one can rise, rebuild, and redefine the future time and again — Abida did just that. Meet a proud boutique owner, a budding entrepreneur, and the face of the young, skilled India!

Growing up in the village of Nuh, Abida was acutely aware of her restricted mobility and gender biases that shaped her world. Yet within her, a quiet resilience to regain her agency grew! She found her path to independence through education and completed her class 12th, a feat not achieved by many girls in her village.

But the very social norms that had long held women back soon caught up with her. At 18, her family pushed her into early marriage, dismissing her aspirations—an all-too-common reality in rural India, where nearly one in three women (aged 20-24) is married before turning 18.

Still learning to live her new normal, Abida's husband tragically passed away in a road accident, and shortly after, her father, the sole earning member suffered paralysis. As Abida moved back to her parental home, she found herself at the crossroads of deepening poverty and an uncertain future.

Hope arrived one morning at her doorstep when AIF's mobilization efforts reached Abida. Yearning for an opportunity, Abida enrolled in the three-month comprehensive training program to rebuild her life.

From the moment Abida set foot in AIF's Training cum Production Center (TPC), run in partnership with NBCFDC and IRFC, she poured herself wholeheartedly into the training. Guided by skilled TPC trainers, she mastered industrial electric sewing machines. The training rooted in the National Skills Qualifications Framework helped her gain the expertise needed to meet industry demands and large-scale supply chain requirements.

With every stitch, she rebuilt her confidence, and with every pattern she created, she wove a secure future for herself.

India's path to 8% GDP growth hinges on two key factors: increasing female workforce participation and enhancing labor productivity. Turning this vision into reality, the program equips women like Abida with market linkages and financial management skills—empowering them not just as skilled seamstresses, but as future entrepreneurs.

Along with mastering technical skills, Abida learned to budget, track expenses, and manage finances for entrepreneurial success. Training in mobile banking, UPI transactions, and cashless payments further empowered her to navigate the digital economy with confidence.

Seeing Abida's progress and precision in fulfilling orders after just a month of training at the TPC, her trainer encouraged her to dream bigger—opening her own boutique. With AIF's support, she acquired sewing machines and essential equipment to bring her vision to life. Training in fintech solutions empowered her to create a personalized catalog and set competitive pricing.

Through AIF's collaboration with buyers and exposure to industry demands, Abida secured consistent orders, ensuring a steady workflow and long-term sustainability, leading to a stable monthly income. Once just another household in the village, her home is now a well-known hub of skill and enterprise, recognized for Abida's growing expertise and expanding customer base.

Abida
Housing Board Colony
Nangli Road,
Nuh, Haryana



SEWING NEW FUTURES



In the heart of Jaurasi village, nestled between sprawling sugarcane and golden wheat fields, 27-year-old Babita wakes up each morning with renewed purpose. Her home, a modest dwelling shared with her mother and brother, has long been a place of resilience and strength. But for Babita, the walls of this home also carried the weight of unfulfilled dreams.

Once married, she had hoped for a future filled with stability, but hardship followed her into the marriage. When it ended in divorce, she found herself back in her family home, grappling with an overwhelming sense of being a burden. Financial independence wasn't just a desire—it was a necessity.

Though she had basic stitching skills, Babita lacked the opportunities and knowledge to turn them into a steady income. The turning point came when a friend told her about AIF's Training cum Production Center (TPC), a place where women like her could hone their skills and build pathways to self-reliance. At that moment, Babita saw a way out — for herself and her family.

But the path to success was not without its trials. The TPC was located 7 kilometers away, and with no money to afford daily transportation, reaching the center seemed like another impossible challenge. Yet, Babita was determined to rewrite her story. Each day, under the scorching summer sun, she walked the long stretch to the center, driven by a fierce resolve to change her future.

Her perseverance paid off. Within just a month of training, Babita's dedication caught the attention of the trainers, and soon, the center entrusted her with bulk orders for school and industry uniforms. The steady flow of income covered her travel expenses and allowed her to contribute to her household, easing the financial strain on her family.

At TPC, Babita's journey extended far beyond stitching. The training, rooted in the National Skills Qualifications Framework, refined her skills in garment construction while also exposing her to the world of supply chain management. Visits to buyers opened her eyes to quality standards, market linkages, and the nuances of bulk production. Babita learned to conduct market scans, negotiate with local buyers, and deliver large orders with confidence.

Empowered with knowledge, skills, and a vision for the future, Babita took a bold step—she opened her own boutique in a neighboring village. With AIF's support, she secured sewing machines and essential equipment. No longer just a trainee, she became a mentor, training two more women from her community and giving them the same opportunity that changed her life.

Today, as Babita navigates her way through the fields each morning, she no longer walks the path alone. She is a business owner, an employer, and a changemaker. With a sustained flow of income, she has proven that with the right opportunities, one can stitch together a future of dignity and independence.

Babita Rani
Jaurasi Village
Taoru Block
Nuh District, Haryana



WEAVING HOPE **A MOTHER'S PURSUIT OF FINANCIAL FREEDOM**



In the quiet, sunbaked villages of Nuh, Haryana, Aasmeena carries the weight of a family on her shoulders. With her husband working as a scrap collector in Gujarat, his irregular remittances barely cover their most basic needs. At home, four young children look to her for everything—food, care, security—things she often struggles to provide. There is no fallback, no safety net—just the daily battle to stretch every rupee.

For years, her world was one of limitations. No stable income of her own meant no choices, no control, no way out of the endless cycle of struggle. But one day, everything changed. While going about her daily routine, she came across an AIF community mobilization drive in her village. The conversations she had that day sparked something new—the possibility of a different future.

She enrolled in AIF's Self-Employed Tailor Training Program, a three-month intensive course designed to equip women with industry-relevant skills and financial literacy. She had never worked with a sewing machine before, but under the guidance of trainers, she mastered fabric measurement, garment construction, and precision stitching techniques. The training wasn't just about tailoring—it was about meeting real-world market demands and aligning her skills with industry standards so that her work would always be in demand.

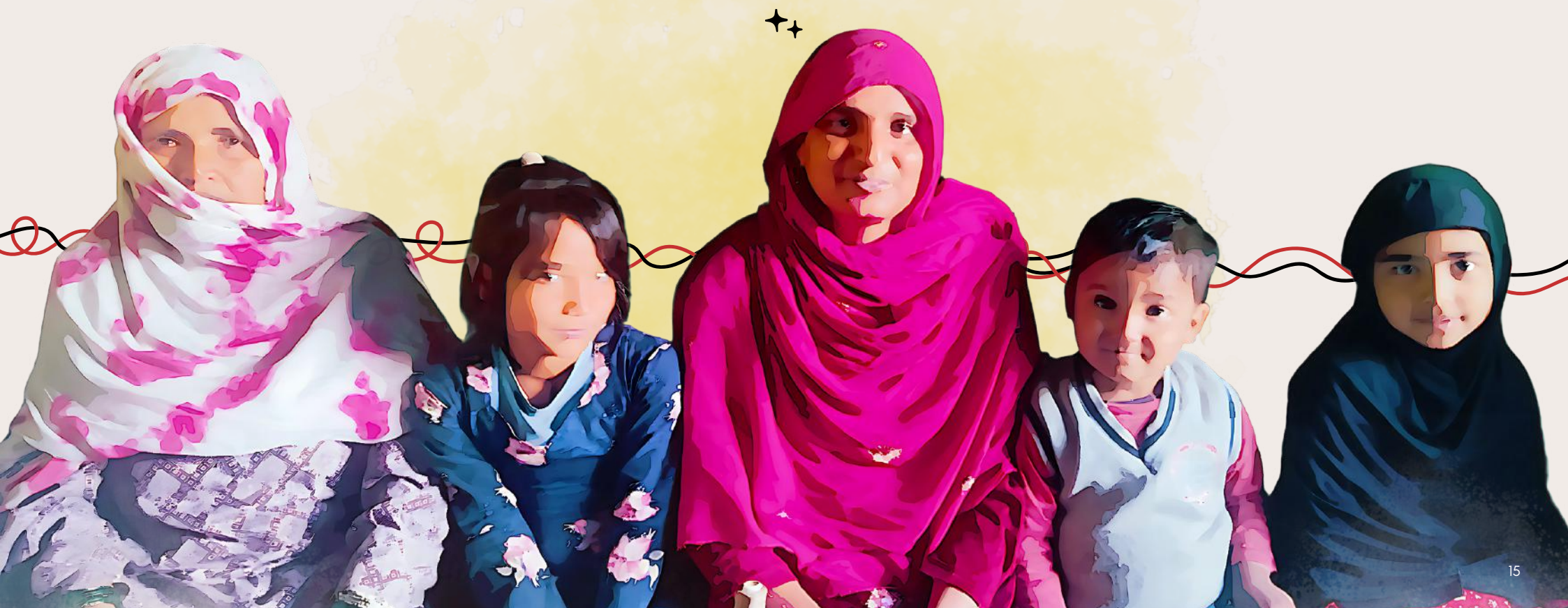
But the biggest shift came beyond the sewing machine. The program introduced Aasmeena to financial literacy, a concept once foreign to her. She learned digital transactions, UPI payments, mobile banking, bookkeeping, and budgeting—tools that transformed her from a woman struggling to get by into an entrepreneur managing her own finances with confidence.

Before she even completed her training, Aasmeena had already started earning a steady income through orders at the Training and

Production Center (TPC). For the first time in her life, she was not just a caregiver, but a provider—an equal force in her family's survival and future.

Today, she takes on market orders with precision, ensuring quality control and meeting buyer expectations. With every garment she creates, she stitches together stability, dignity, and hope—not just for herself, but for her children, who now have a mother who can dream, plan, and provide.

Aasmeena
Hameed Colony
Nuh, Haryana



FROM THE WALLS BUILT AROUND HER TO THE FUTURE SHE BUILT BEYOND THEM



For 23-year-old Jabunisha, stepping beyond the four walls of her home was once unthinkable. She grew up in a world where a woman's place was dictated by tradition, movement was restricted, and dreams were often dismissed before they could take shape. Her parents, though loving, upheld strict boundaries, fearing the judgment of a community where a woman's ambition was often mistaken for rebellion.

Yet, within Jabunisha burned a quiet defiance. She had watched too many women before her resign to a life of dependency, and she wanted more. But with no formal education, no exposure to financial independence, and no permission to even think beyond the household, her path forward seemed impossible.

Her turning point came when she discovered AIF's market-linked skills training program, supported by the National Backward Class Finance and Development Corporation (NBCFDC). The opportunity came with its own battles—convincing her parents to let her step out, silencing neighbors who whispered that tailoring was not a respectable pursuit, and overcoming the gnawing self-doubt that years of restrictions had instilled in her.

The first time she picked up a needle, she did so hesitantly. As she learned garment construction, precision tailoring, and market-driven design, something shifted—her hands weren't just sewing fabric, they were weaving a future she never thought she'd own.

Beyond technical skills, Jabunisha mastered financial management tools like the Mera Bill App, learning to track expenses, categorize income, and generate itemized bills—critical skills that elevate her business.

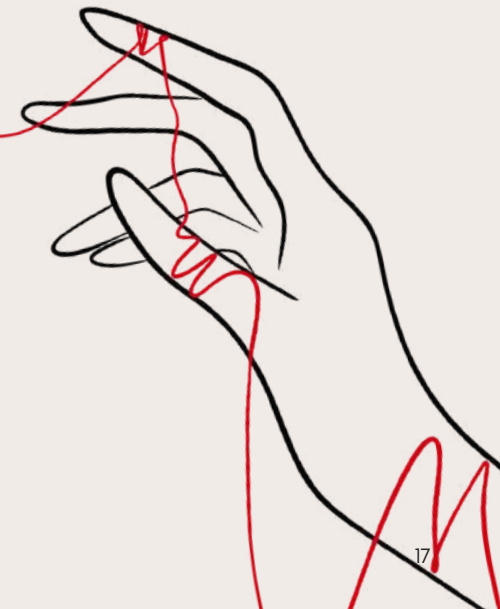
Today, Jabunisha stitches kurta pajamas, trousers, shirts, suits, salwars,

and frocks for an ever-growing customer base, earning a steady revenue —a sum that, for her family, means more meals on the table, fewer financial worries, and a future no longer clouded by uncertainty. Once excluded from financial decisions, she is now an active participant.

But perhaps the greatest validation of her journey came from her own family. The same parents who once hesitated to let her enroll now proudly wear clothes stitched by their daughter's hands, a symbol of how far she has come—and how much further she is determined to go.

Jabunisha

**Dada Jalalpur Village
Bhagwanpur Block
Haridwar District
Uttarakhand**



A LEAP BEYOND HER OWN FREEDOM WEAVING OPPORTUNITIES FOR OTHERS!



For Ruksina, survival was a daily battle. In a cramped one-room home, she lived with her husband, mother-in-law, and five children, struggling to stretch every rupee. Each day brought the same impossible choices—should she buy food or pay for school fees? Should she keep the house running or prioritize medical needs?

Her husband, once a daily wage laborer, fell into the grip of alcoholism, draining the family's already meager resources. With no savings, no formal education, and no means to earn, Ruksina felt powerless as her world closed in. She watched in silent despair as her children's future began to slip away.

But resignation was never an option. When she heard about a community mobilization event introducing a self-employment tailoring course, something inside her stirred. Could this be the opportunity she had been waiting for?

Her transformation was made possible by the Skill Development Training Program, launched by the AIF, in collaboration with NBCFDC and supported by IRFC. Built on the foundation of AIF's Market Aligned Skills Training (MAST) Program, this initiative aimed to bridge India's stark gender gap in entrepreneurship and workforce participation, through market, financial and digital linkages.

Despite resistance from her family and a community that believed a woman's place was at home, Ruksina made a bold decision—she enrolled. At first, she struggled—handling fabric felt foreign, and the sewing machine was intimidating. But with each class, her confidence grew. She learned not just to stitch but to create garments with precision, manage customer orders, and set fair prices for her work.

Soon, neighbors began noticing her work. First, it was small alterations. Then, full salwar suits. Then, orders from local vendors. Her

hands, once accustomed to household chores, were now crafting a future she never thought possible.

As her income grew, so did her independence. She was no longer waiting for her husband to contribute—she was the breadwinner now. Her children's education continued, uninterrupted, because of her earnings. More importantly, she is now saving to buy a Juki sewing machine, allowing her to expand her business, increase production, and bring other women along on her journey. What was once an act of desperation is now a legacy in the making.

Ruksina
Nuh, Haryana



LEARNER ONCE, LEADER NOW! PRESENTING THE NEW ROLE MODEL OF UTON VILLAGE



For 44-year-old Shahjahan, life unraveled in an instant. Her husband, Hasan, once the family's sole provider, suffered a paralytic attack that left him permanently disabled. The ₹8,000 he once earned disappeared overnight, and with it, the foundation of their family's survival. Unpaid school fees mounted, their kitchen shelves emptied, and the future of her two children hung in uncertainty.

Shahjahan had never worked a day in her life. In her community, women weren't expected to earn; they were expected to endure. But survival had no patience for societal norms. With a disabled husband and two children depending on her, she had no choice but to become the provider her family had lost.

"At first, I felt helpless. My husband was always the one who earned, who made the decisions. Suddenly, it was all on me," Shahjahan recalls. "But I couldn't let my children go hungry. I had to do something."

Encouraged by a dear friend, she took her first step toward self-reliance and enrolled in AIF's Self-Employment Tailor Training Program, implemented in partnership with NBCFDC and IRFC. The Training cum Production Centre (TPC) in her village became her second home—a place where women like her were not just trained, but empowered to build independent livelihoods.

Here, she was trained under the National Skills Qualifications Framework (NSQF) aligned curriculum, learning to stitch shirts, trousers, T-shirts, suits, and gowns with precision. With each passing day, she honed her craft, guided by expert trainers who ensured that the garments met industry standards.

The 'Earn While Learn' model played a pivotal role in her journey. While still in training, she was able to take on small tailoring orders,

giving her a head start on her business even before completing the course. Neighbors became her first customers, and before long, word spread about her meticulous stitching and high-quality craftsmanship.

Beyond tailoring, the program equipped Shahjahan with financial literacy training—a crucial component of long-term success. Using the Mera Bill App, she learned to track her earnings, manage expenses, and reinvest wisely. For the first time, she wasn't just earning—she was running a business.

Deeply grateful for the program and its coordinators, who believed in her when she doubted herself, Shahjahan learned that the challenge was not just learning a skill—it was fighting self-doubt. *"This program didn't just teach me how to sew. It gave me a reason to believe in myself again,"* she says. *"I will never forget the hands that guided me when I was lost."*

Today, as she watches her children leave for school, knowing their future is secure, she no longer sees herself as a woman bound by fate. She is proof that even in the face of adversity, strength can be found, skills can be learned, and lives can be rebuilt.

Shahjahan
Uton Village, Taoru Block
Mewat District, Haryana



**THE OPPORTUNITY WASN'T MILES AWAY
IT WAS RIGHT WHERE
SHE STOOD!**



Every night, as Shokina tucks her young daughter into bed, she whispers promises of a better tomorrow—one where dreams aren't sacrificed for survival. But for a long time, that tomorrow felt out of reach. Her two other children lived with her estranged husband, who provided neither financial nor emotional support, and she alone bore the weight of running a household.

For years, she had weighed the idea of migrating to Punjab, believing that only a move to a bigger city could open doors to financial independence. Yet, the thought of leaving her daughter behind filled her with hesitation. The idea of starting over, without a clear plan, felt like trading one uncertainty for another. But just as she was preparing for that difficult leap, the opportunity arrived at her doorstep—an American India Foundation (AIF) Training cum Production Centre (TPC) opened in her village. For the first time, she saw a path that allowed her to earn without abandoning the child who needed her the most.

With a renewed sense of purpose, Shokina enrolled in the program. She had never worked a sewing machine, but within weeks, she mastered stitching school uniforms, shirts, trousers, and salwar suits. Under the National Skills Qualifications Framework (NSQF)-aligned curriculum, she mastered garment construction, along with meeting quality standards. The program not only helped her perfect her craft but also ensured she could cater to real market demands, giving her a direct pathway to financial independence.

Beyond tailoring, the biggest shift was in her mindset. She was trained in financial literacy, digital transactions, and business management. Using the Mera Bill App, she learned to track her earnings, manage expenses, and reinvest wisely. The idea that she could control her own finances and build a stable future was something she had never imagined.

Her first customers were neighbors, but as word spread of her precision and craftsmanship, her clientele grew. With each new order, her confidence soared. She no longer feared tomorrow—she was building it.

Today, Shokina earns a monthly income, a sum that not only sustains her family but also allows her to dream bigger for her daughter. The thought of buying a new sewing machine, once impossible, is now a goal within reach.

Each night, as she watches her daughter sleep, she knows she has kept her promise—not just to her child, but to herself. She didn't leave in search of a better future; she created one right where she stood.

Shokina
Dada Jalalpur Village
Bhagwanpur Block
Haridwar District
Uttarakhand



WALKING MILES TO WEAVING DREAMS!



For Shruti, ambition was never the problem—opportunity was. As the eldest daughter in a struggling household, she knew dreams were a luxury she couldn't afford. Her father, an electrician, worked long hours, but his earnings barely kept food on the table. Every rupee was accounted for, and Shruti understood early on that her aspirations would always come second to survival.

She wanted more—not just for herself, but for her family. Tailoring had always been her escape, her quiet passion. Yet, professional training remained out of reach. The high fees of local training centers made it clear—some doors simply weren't meant to open for girls like her.

That changed the day she heard about the Skill Development Training Program, launched by the AIF in partnership with NBCFDC and IRFC. It wasn't just a training course—it was a lifeline for women like her, designed to remove financial barriers and offer real opportunities for independence.

With relentless determination, Shruti walked four kilometers every day to the Training and Production Centre (TPC), resolute to make this chance count. Under the National Skills Qualifications Framework (NSQF)-aligned curriculum, she mastered industrial garment construction, precision tailoring, and high-quality finishing techniques. But learning to stitch was only part of the transformation.

The program's 'Earn While Learn' model meant she could start taking small stitching orders even during training. What began with neighbors soon grew into something bigger—her reputation spread, and soon she was handling large-scale orders for school uniforms and casual wear.

But perhaps the most powerful lesson she learned was how to take control of her finances. Through the Mera Bill App, she tracked her

earnings, set fair prices, and managed customer transactions. She no longer had to guess whether her business was doing well—she could see it growing before her eyes.

Today, Shruti earns a steady income, lightening her family's financial burden and proving that she is not just a daughter but a provider, an entrepreneur, and a woman shaping her own future.

Shruti
Sabras Village
Tauro Block
Mewat District, Haryana



OUR ALLIES

National Backward Classes Finance and Development Corporation

The National Backward Classes Finance & Development Corporation (NBCFDC) is a Govt. of India Undertaking under the aegis of the Ministry of Social Justice and Empowerment. The Corporation was incorporated under Section 25 of the Companies Act 1956 on 13th January 1992. The objective of the Corporation is to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self-employment ventures. NBCFDC provides financial assistance through State Channelizing Agencies (SCAs) nominated by the State Governments/UTs and Banks (PSBs & RRBs). Learn more at www.nbcfdc.gov.in

Indian Railway Finance Corporation (IRFC)

Indian Railway Finance Corporation (IRFC) is the dedicated funding arm of Indian Railways. The company was set up in December 1986 for mobilizing funds from domestic and overseas markets to meet the pre-dominant portion of the Extra Budgetary Resources requirement of Indian Railways. IRFC is a Schedule 'A' /Miniratna Public Sector Enterprise under the administrative control of the Ministry of Railways, Government of India. Learn more at www.irfc.co.in

American India Foundation (AIF)

The American India Foundation (AIF) is committed to improving the lives of India's underprivileged, with a special focus on women, children, and youth. The Foundation does this through high-impact interventions in education, health, and livelihoods because poverty is multidimensional. Founded over two decades ago, in the aftermath of the devastating Gujarat earthquake, as a humanitarian initiative by the then Prime Minister of India, Atal Bihari Vajpayee Ji, and the U.S. President, Mr. Bill Clinton, AIF has impacted the lives of nearly **19 million of India's poor across 35 States and Union Territories of India**. Learn more at www.aif-india.org

AIF's Livelihoods program drives a unique market-relevant approach, harnessing the power of technology, to provide knowledge, skills, and opportunities to underprivileged youth, marginalized women, and Persons with Disabilities (PwDs) to secure jobs, manage enterprises, and access dignified and sustainable livelihoods while building climate resilient communities. With a keen focus on the areas of remote jobs, ecosystem support for enhanced female labor force participation, employment, and entrepreneurship opportunities for PwDs, street vendors, and artisans around the country, AIF Livelihoods aims to lead nationwide, industry-led, collaborative skills and entrepreneur development initiatives, to meet India's growing need for skilled workforce. Since 2006, the program has served 3.2 million underserved citizens across India.







CATALYZING SOCIAL AND ECONOMIC CHANGE IN INDIA

PUBLIC HEALTH | EDUCATION | LIVELIHOODS | LEADERSHIP DEVELOPMENT