

# WHY INCLUSIVE DEVELOPMENT STARTS WITH WOMEN

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## ABOUT VOICES OF SUSTAINABILITY

Voices of Sustainability is a thought leadership platform launched by the Zayed Sustainability Prize to explore the challenges and opportunities of the global transition to an inclusive and

prosperous future. Each month, the series hosts the world's thought leaders to discuss the latest trends and themes in the sustainability agenda.



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## INTRODUCTION

On 29 December 2025, the Zayed Sustainability Prize aired its 55<sup>th</sup> episode of the Voices of Sustainability series, entitled Why Inclusive Development Starts With Women. Featuring Ajaita Shah, Founder and CEO of Frontier Markets, the episode explored how women-led

business networks and data-driven technology platforms can convert overlooked last mile communities into the foundation of a more inclusive and resilient global economy.





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## SUMMARY

In a world where vast markets at the last mile are still defined by gaps in access rather than their extraordinary potential, the power of women working closest to communities is emerging as a catalyst for transformation. In the 55th episode of Voices of Sustainability, Ajaita Shah examines how these women can be the architects of better-designed services and how technology, investment and policy alignment can help rural communities become engines of sustainable and inclusive growth.

Shah begins the discussion by reframing how the world sees rural economies, particularly in India — a subcontinent of more than 800 million people living across 700,000 villages. This is not a small or peripheral market, she notes, but one of the largest concentrations of consumers anywhere in the world, with a staggering economic opportunity. Yet these communities continue to face systemic barriers to even basic services such as clean energy, finance, essential goods and digital tools.

Over two decades working in India, she has observed that the issue is not lack of demand; it is the absence of systems built around the lived realities of households whose economic contributions remain invisible within traditional market design. What distinguishes these regions is not deprivation but resilience, ingenuity and scale. Despite gaps that limit productivity, weaken social systems and hold back national development, these rural communities represent one of the greatest opportunities for inclusive growth.



It's a formidable reality that women are powerful. We just have to give them the right tools and opportunities to harness their power to be more effective.

**Ajaita Shah**

Founder and CEO  
Frontier Markets



In her experience leading Frontier Markets, meaningful change begins by recognising the central role local women play in holding such communities together. Across rural India, it is women who possess the most accurate and nuanced understanding of household needs. They know who lacks electricity, who needs help with school fees, which services consistently fail and where small interventions could meaningfully shift daily life. This community-level knowledge functions as a form of organic infrastructure — an underused asset that traditional models have consistently overlooked.

## SUMMARY

Her model places this insight into the hands of Sahelis — trusted local entrepreneurs who act as confidantes, advisers and problem-solvers within their villages. Far from the long-held perception of rural women as passive recipients of development aid, this network demonstrates that those at the last mile often have the clearest view of what a successful solution requires.

Technology can become a powerful enabler when shaped around this reality. Digital platforms, she explains, cannot simply be rolled out from above; they must operate in local languages, reflect cultural norms and support the rhythms of a life shaped by farming cycles, caregiving responsibilities and seasonal work. When constructed this way, technology amplifies existing social networks, giving these local leaders the ability to interpret data, link households to essential services, support applications for finance or insurance and guide communities through the adoption of clean energy or digital tools. The result is a far clearer understanding of real demand, leading to better-designed services, stronger uptake and more reliable delivery.

This combination of social intelligence and digital capability creates a responsive data ecosystem — one that captures the real needs, aspirations and behaviours of rural households and feeds them directly into product and service design. Companies benefit from continuous, community-rooted insight rather than assumption-driven models. As improved services reach

households, adoption rises and confidence grows. Over time, supply chains become more efficient and communities more resilient, creating a feedback loop that strengthens markets and enhances wellbeing.

Shah also reflects on the catalytic role of the Zayed Sustainability Prize. Beyond funding, the Prize offers visibility, credibility and the strategic room to think on an exponential scale. It connects innovators to global networks, accelerates replication and enables women-led enterprises, amongst others, to expand their impact far more rapidly than would otherwise be possible.

Although her work is grounded in India's complexity and sheer scale, she notes that the underlying principles apply across many emerging economies where infrastructure is thin, markets are fragmented and large populations remain structurally underserved because supply chains stop short of where people live. And similarly to India, many of these countries rely on strong trust networks in which local women carry the weight of household and community wellbeing. The lesson is consistent: when those closest to the last mile thrive, entire markets benefit.

Ultimately, the opportunity lies not only in designing better services, she argues, but in shifting who shapes them. Women are not the beneficiaries of the last mile — they are its architects. And when technology, investment and policy align with their leadership, last-mile communities become one of the most powerful engines of sustainable growth.



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## BIOGRAPHY

### Ajaita Shah

Founder and CEO  
Frontier Markets

Ajaita Shah is a globally recognised entrepreneur and advocate for inclusive growth. As Founder and CEO of Frontier Markets, she leads one of India's largest women-led rural distribution and digital commerce platforms, connecting households to affordable clean-energy solutions, essential goods and online services.

Since its founding in 2011, Frontier Markets has built a network of more than 40,000 “Sahelis” or women entrepreneurs delivering products and gathering data across 5,000 villages and five states. The platform has reached over one million rural consumers and continues to expand into health, education and digital finance. With more than two decades of experience spanning microfinance, rural supply chains and market strategy, Shah is a World Economic Forum Young Global Leader, a Forbes 30 Under 30 honouree, and recipient of multiple awards for social entrepreneurship and women's empowerment



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## OUTCOMES



Women's community insight in rural communities is a vital and undervalued form of infrastructure that must be used to shape the design of effective, inclusive services.



Rural markets hold enormous, untapped potential for sustainable growth with strong demand which is currently hindered mainly by misaligned and incomplete systems.



Technology delivers meaningful impact only when built around real lives, amplifying existing social networks and improving access to essential services.



Community-rooted data strengthens markets by revealing genuine household needs, enabling better product design, higher adoption and more efficient supply chains.



Platforms like The Zayed Sustainability Prize accelerate transformation by providing the visibility and strategic support needed for women-led enterprises to scale exponentially.

Watch the full episode on the Zayed Sustainability Prize's YouTube channel

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