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## International Women's Day: Disciplined approach can be a gamechanger, says Priyanka Wadhwa of Kapila Krishi Udyog

*Mutual fund SIPs offer an incredible opportunity to regularly invest a fixed amount, whether it's monthly, quarterly, or annually.*

**Abeer Ray**

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**Priyanka Wadhwa**  
Co-Owner, Kapila  
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*Priyanka Wadhwa, Co-Owner, Kapila Krishi Udyog (Kapila Krishi Udyog)*

[Mutual funds](#) have a significant impact on empowering women financially and establishing a stable financial future, says Priyanka Wadhwa, Co-Owner, Kapila Krishi Udyog.

In an interview with *MintGenie*, Wadhwa said that a disciplined approach can be a game-changer, helping us women steadily grow wealth regardless of market fluctuations and actively work towards achieving their financial goals.

## Why is it important for women to be financially literate and how ca

Financial literacy is an incredibly [empowering tool](#) for women, allowing them to break free from financial dependence and take charge of their futures. Personally, grasping fundamental concepts such as assets, liabilities, and passive income, has allowed me to shift from traditional roles of being an employee or self-employed to exploring opportunities as an investor or entrepreneur. This transition has diversified my income sources and cultivated a mindset focused on creating wealth and ensuring long-term financial stability. Today, I feel more confident in navigating investment prospects, making well-informed decisions, and strategically managing debt to avoid getting caught in a cycle of financial instability.

## What according to you should be done to attract more women to invest in equities?

To attract a higher number of female investors in equities, our focus should be on education and accessibility. I am particularly inspired by Monika Halan, a renowned name in personal finance in India, who emphasizes the significance of tailored financial education in her book "Let's Talk Money". This type of education aims to make investing less daunting and highlights its long-term advantages.

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I also feel it is crucial to establish platforms like Wisdom Hatch, which is one of the largest investment communities led by Akshat Shrivastava. Another step could be curating lists of socially responsible investment opportunities for women investors who want their investments to reflect their beliefs.

If we want to inspire more women to actively engage in equity investment, we must focus more on organizing workshops, networking gatherings, virtual discussion boards, and sharing success stories which will empower women to navigate the intricacies of investing more smoothly.

## What is your take on the role of mutual funds in building financial knowledge and securing a stable financial

[Mutual funds](#) have a significant impact on empowering women financially and establishing a stable financial future. According to recent research conducted by Nippon India Mutual Fund, a significant portion of female investors opt for mutual funds as their primary investment choice. In my opinion, they provide an opportunity for investors, including women, to engage in the financial markets with smaller investment amounts compared to alternatives such as individual stocks or real estate.

For me, mutual funds are a lifeline in navigating the financial landscape and securing my future. They offer accessibility that fits my budget and level of expertise, making it easier to get started even with limited funds or knowledge. With mutual funds, I can rely on professional management and diversification to manage risks, freeing up my time for other priorities.

What I love most is the flexibility they offer. Whether I'm aiming for long-term growth or stability, there's a mutual fund to match my goals. Investing in them not only builds my financial knowledge but also empowers me to take control of my financial future on my terms. It's not just about the returns; it's about the confidence and independence they bring, breaking barriers and paving the way for my financial empowerment.

## How does one benefit from investing through SIPs in stocks and mutual funds?

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This International Women's Day, I want to highlight how a disciplined approach can be a game-changer, helping us women steadily grow wealth regardless of market fluctuations and actively work towards achieving our [financial goals](#).

Mutual fund SIPs offer an incredible opportunity to regularly invest a fixed amount, whether it is monthly, quarterly, or annually. It also prevents us from making emotional investment decisions and staying focused on our long-term financial goals.

On the other hand, SIPs are like the secret ingredient in the concept of rupee cost averaging. Essentially, when the markets are fluctuating, we have the advantage of purchasing more units when

grows exponentially over time. This enables us to build substantial wealth and move closer to [financial independence](#).

## Why and how should women opt for a diversified investment portf

Diversification is much like maintaining a well-balanced financial diet. Imagine this scenario: a woman divides her investments among stocks, bonds, real estate, and mutual funds. If one of these assets takes a hit, the others can step in and mitigate the damage, thereby safeguarding her overall financial well-being. The key is to avoid putting all your eggs in one basket, so that when the market becomes turbulent, you have some stability and long-term growth to rely on.

Now, when it comes to constructing such a diverse portfolio, it is crucial to pay attention to rebalancing. This involves fine-tuning your investments to maintain the optimal combination of assets. Stick to your plan, buy low, sell high, and you will keep your portfolio aligned with your goals and comfort level. Whether you make adjustments regularly or as needed, the objective is to ensure that your portfolio consistently performs at its best over time. Ultimately, it's about enhancing your financial security and establishing a solid foundation for a prosperous financial future.

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## There is an increasing presence of women in the financial industry. Do you think it has brought the necessary impact in shaping investment strategies?

The growing presence of women in the financial industry has not only brought diversity to the workforce but also introduced valuable perspectives into investment strategies. In India, we are witnessing this change firsthand. Nirmala Sitharaman, the Finance Minister of India, is leading the way in making important policy decisions.

At the grassroots level, women like Renuka Ramnath, the founder of Multiples Alternate Asset Management, are reshaping investment strategies with a focus on sustainability and long-term growth. When women bring their unique perspectives to the table, they challenge conventional norms, effectively manage risks, and uncover

## How can women work towards building a robust retirement portfolio?

To construct a strong retirement portfolio, women have the opportunity to put their money to work for them through strategic investments, particularly in the context of India. Instead of leaving funds in low-interest savings accounts, consider investing in stocks that pay dividends.

Another option is investing in real estate. Imagine purchasing a property valued at Rs 2,00,000 with a down payment of Rs 40,000 and renting it out for ₹15,000 per month, resulting in IRs 80,000 in net rental income annually. This investment offers the advantages of potential property appreciation and passive rental income.

Also, women must prioritize financial literacy and investment education early in their careers. Once you understand financial goals, embracing calculated risks, investing in personal development, and adopting a long-term wealth mindset are key to achieving financial empowerment.

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