



National Consultation on Creating an Enabling Environment for Women's Economic Empowerment through Entrepreneurship in India

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New Delhi

**REPORT ON THE NATIONAL CONSULTATION ON
CREATING AN ENABLING ENVIRONMENT FOR
WOMEN'S ECONOMIC EMPOWERMENT THROUGH
ENTREPRENEURSHIP IN INDIA**

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I. BACKGROUND

1. The potential of women to contribute to economic development in Asia and the Pacific is significant. Women's entrepreneurship has the potential to empower women as well as contribute to the economic development of the region. By setting up and having control over a business, women can use this opportunity to develop their own economic independence, overcome poverty through asset building and improve their well-being as well as that of their families.
2. However, legislative, institutional, financial and cultural obstacles remain and continue to impact and disadvantage women, particularly in comparison to their male counterparts, in setting up and running their own enterprises, managing their asset and achieving control over their resources.
3. The National Consultation on Creating an Enabling Environment for Women's Entrepreneurship in India was attended by over 150 representatives from relevant government ministries, research institutions and civil society organizations as well as relevant international organizations. The list of participants is attached as Annex I to the Report.

II. OBJECTIVES OF THE MEETING

4. The objectives of the Consultation were to:
 - a. Review the policy findings and recommendations of the national research conducted under the ESCAP-Goldman Sachs project;
 - b. Identify strategies to inform policy-making in promoting access to better opportunities for women entrepreneurs;
 - c. Promote multiministerial coordination and partnerships to enhance cooperation for creating an enabling environment for women entrepreneurs.

III. AGENDA

5. The agenda for the Consultation was as follows (the full programme is annexed):
 1. Inaugural Session
 2. Plenary Session on Creating an Enabling Environment for Women's Entrepreneurs in India
 3. Thematic sessions on partnership and cooperation to enhance women's entrepreneurship
 - Capacity Development
 - Access to Finance and Credit
 4. Closing Session

IV. INAUGURAL SESSION

6. Ms. Kavita Varadaraj, President of FICCI-FLO delivered the opening remarks. Ms. Varadaraj expressed her thanks to ESCAP and Goldman Sachs for organizing the Consultation. She stressed that entrepreneurship accelerates economic growth and that

women's entrepreneurship leads to women's leadership. She emphasized the ability to learn quickly and the willingness to take chances as a major strength of Indian women. Women entrepreneurs in India face challenges related to their families, mobility constraints, and access to business. She said that talent is universal, but opportunity is not. FLO aims to open many opportunities for women.

7. Mr. Nagesh Kumar, Director of ESCAP South and South-West Asia Office, made opening remarks. He highlighted the centrality of gender equality and women's empowerment in the achievement of the Millennium Development Goals and for inclusive development. Mr. Kumar urged participants to identify the bottlenecks and stumbling blocks on the path to women's entrepreneurship and explore innovative yet practical ways to break the glass ceiling.

8. Ms. Erin Walsh, Vice-President, Head of Corporate Engagement for Asia-Pacific, made opening remarks on behalf of Goldman Sachs. She noted that research suggested that investing in the education and economic empowerment of women can have a positive impact on growth and GDP. She highlighted the Goldman Sachs 10,000 Women Initiative which is aimed at fostering greater shared economic growth by providing 10,000 underserved women around the world with a business and management education.

9. Her Excellency Ms. Syeda Hameed, Member, Planning Commission, made the inaugural statement. Ms. Hameed noted that women's entrepreneurship is an essential driver of economic growth and their contribution to GDP growth is undeniable. She also highlighted some of the challenges and barriers that women face as entrepreneurs and the importance of addressing them by creating an enabling environment. She commended ESCAP and Goldman Sachs for organizing this timely and relevant Consultation.

10. On behalf of the Social Development Division of ESCAP, Ms. Cai Cai, Chief of the Gender Equality and Women's Empowerment Section, delivered the vote of thanks. She highlighted the importance of women's entrepreneurship in advancing women's economic empowerment and outlined the objectives of the regional programme implemented by ESCAP and Goldman Sachs. She also informed participants that the outcomes of this meeting would feed into the Regional Forum to be held in April 2013 as well as the regional preparations for the Beijing+20 review.

V. PLENARY SESSION ON CREATING AN ENABLING ENVIRONMENT FOR WOMEN'S ENTREPRENEURSHIP IN INDIA

11. The plenary session under this agenda item was moderated by Mr. Nagesh Kumar. A presentation was made by Ms. Hina Shah, Director, International Center for Entrepreneurship and Career Development, on the preliminary research findings, followed by interventions by the following panelists:

- Ms. Erin Walsh, Vice-President, Head of Corporate Engagement for Asia-Pacific, Goldman Sachs
- Ms. Rashmi Singh, Executive Director, National Mission for Empowerment of Women
- Ms. Sharmistha Sinha, Senior Research Officer, National Mission for Empowerment of Women
- Ms. Uma Swaminathan, Coordinator, Rural Economic & Development Activities, Self Employed Women's Association (SEWA), Ahmedabad
- Ms. Smita Premchander, Secretary, Sampark

- Ms. Archana Garodia Gupta, Founder, Touchstone Gems & Jewellery and Treasurer, FICCI Ladies Organization

12. Ms. Hina Shah, Director, International Center for Entrepreneurship and Career Development, presented the preliminary findings of the national study on Creating an Enabling Environment for Women's Entrepreneurship in India conducted within the framework of a joint ESCAP-Goldman Sachs regional programme. She provided an overview of the current environment facing women entrepreneurs and stressed that women constitute less than 15 per cent of the number of entrepreneurs in India. Ms. Shah presented the scope of the study and some of the key findings. She noted that although a wide range of policies and credit schemes existed to promote women's entrepreneurship, it remained marginal and the awareness about the availability of such schemes remained very low in the country. Ms. Shah highlighted some of the challenges faced by women entrepreneurs, emphasizing that the situation for women in rural and urban areas were different.

13. Ms. Shah highlighted the very strong and rigid sociocultural norms regarding women's role in a patriarchal society such as India and related expectations, and brought forward a few recommendations to create a more enabling and supportive environment, such as the need to adopt a comprehensive and integrated approach to support women entrepreneurs, provide infrastructure facilities, training, and facilitate access to credit (through the creation of women's cell in all branches of national banks for example). The role of the media in sharing success stories and that of federations such as FICCI-FLO was also emphasized.

14. The panelists, coming from a wide range of sectors, from the Government, private sector and civil society, shared their own perspective about the key challenges facing women entrepreneurs and possible solutions, stressing how central this issue was to the economy and highlighting the multiplier effect and transformation that empowered women would bring forth. The lack of awareness about existing policies, schemes and the importance of enabling work places, free of violence and harassment was also stressed. Sociocultural barriers, the crucial role of families in supporting the entrepreneurial undertaking of their women, the scourge of alcoholism were among other factors discussed. One panelist suggested that a critical mass of women entrepreneurs should be created through affirmative action so as to accelerate the changes.

VI. THEMATIC SESSIONS ON PARTNERSHIP AND COOPERATION TO ENHANCE WOMEN'S ENTREPRENEURSHIP

15. The thematic sessions on partnership and cooperation to enhance women's entrepreneurship focused on Capacity Development and Access to Finance and Credit.

16. The thematic session on capacity development was chaired by Mr. Samarendra Sahu, Additional Development Commissioner, Office of DC-MSME. The panelists were:

- Ms. Shashi Singh, Chairperson, Consortium of Women Entrepreneurs of India
- Ms. Sarita Chauhan, Senior Consultant, National Institute for Small Business Development (NIESBUD)
- Mr. Anupam Khanna, Chief of Economic and Director-General (Policy Outreach), National Association of Software and Services Companies (NASSCOM)
- Ms. Seema Khosla, Goldman Sachs 10,000 Women Program

17. Panelists noted the importance of capacity building programmes and discussed some of the key challenges faced by women entrepreneurs in India. It was noted that a number of policies and programmes were in place to further promote and empower women entrepreneurs. However, it was highlighted that despite preferences made for women in several schemes and initiatives, very few entrepreneurs were women. Some panelists recognized the need to increase the dissemination of information on the various schemes and programmes.

18. Furthermore, panelists highlighted the importance of partnerships and cooperation and the added value of peer group networks and associations of entrepreneurs. The need to strengthen training on business as well as soft skills was also noted. In addition, other issues raised included financial inclusion and the need to ensure growth is inclusive, promoting the representation of women in decision-making positions including advisory boards etc., and ensure that programmes are accessible to women entrepreneurs who have registered their business.

19. The thematic session on access to finance and credit was chaired by Mr. H.P. Kumar, Chairman and Managing Director, National Small Industries Corporation (NSIC). The panelists were:

- Mr. R.K. Das, General Manager-in -Charge, Regional Office, Delhi, Small Industries Development Bank of India (SIDBI)
- Ms. Vanita Viswanath, Chief Executive Director, Udyogini
- Ms. Subhalakshmi Nandi, Women's Economic Empowerment Specialist, UN-Women

20. Panelists emphasized that access to finance and credit is a major challenge faced by women entrepreneurs everywhere. Several speakers noted the wide range of schemes and programmes implemented by the Government of India in this area, recognizing the need to increase the flow of credit and finance for women. These include schemes granting women favourable loans as well as a range of tools to advise and guide prospective entrepreneurs. The lack of awareness and mentoring about existing schemes was seen as a critical issue that needed to be addressed.

21. Panelists also addressed other types of challenges facing women such as lack of access to skills and training, women's unrecognized unpaid work, the higher representation of women in the informal sector, the lack of labour regulations, the design of financial services, delivery, as well as the lack of adequate monitoring and accountability mechanisms. Panelists stressed that specific gender concerns fundamentally impacted women, such as intra-household inequities, the burden of subsistence, work and debt – all on women- and the persistent issue of violence against women. Several speakers also highlighted the challenges women faced in remote rural areas and the need to address these.

22. The group discussions that followed were facilitated by Mr. Jost Wagner, professional facilitator. Participants engaged in in-depth discussions on the issues of capacity development and access to finance and credit, and developed a set of policy recommendations to address the identified barriers.

VII. CLOSING AND RECOMMENDATIONS

23. Ms. Ranjana Agarwal, Founder Partner, Vaish & Associates Chartered Accountants and Past President, FICCI-FLO chaired the closing session and briefly summarized the discussions of the day.

24. A representative from each group presented the outcomes of the thematic discussion, that is, recommendations on policies and strategies to create an enabling environment for women's entrepreneurship.

(a) Capacity Development:

- To enhance awareness and exchange of information, communication and good practices on women's entrepreneurship, targeting women in both rural and urban areas, reaching out to them with appropriate tools and channels, including through the use of mass media and social media. Media to project working women in a more positive light, showcasing role models;
- To organize awareness-raising camps on entrepreneurship for women (in which challenges faced by women entrepreneurs can be shared and common solutions evolved);
- To promote broad-based gender equality and women's empowerment, including through enhancing women's understanding of their own rights in particular, property rights, inheritance rights, etc.
- To facilitate information-sharing on the issue of women's entrepreneurship (Government to business, government to citizens...) and to create more avenues and platforms for such information exchange and the sharing of good practices.
- Educational institutions to introduce entrepreneurship as a subject (from grade 8th), with emphasis on skill-oriented education for girls and with the support of Parent Teacher Associations (PTA meetings to promote entrepreneurship among girls);
- Entrepreneurship to be taught also as part of management courses;
- To strengthen business development and business skills of women entrepreneurs, including their understanding of market linkages, enhanced knowledge of design;
- To support the creation of women entrepreneurship cells/park in manufacturing institutes;
- To introduce quota in government purchases (minimum percentage to go for products of women enterprises);
- To develop policies to facilitate tax relief for women entrepreneurs (for income tax, service tax, etc);
- To strengthen overall support system for women entrepreneurs, through the provision of basic facilities/joint services (toilets, day care centres, crèches) and

the creation of women entrepreneurs zones (as joint venture between public and private sector) to reduce the infrastructure costs;

- To facilitate access to legal aid for women entrepreneurs, through cells available at local and national levels, with services provided free of charge;
- To promote e-government and transparency and the creation of "one stop shops" for services/schemes/programmes for women entrepreneurs;
- To link up with the possible new national mission for entrepreneurship and clarify what the mission will aim to accomplish and provide suggestions for it to be gender sensitive, early in the process.

(b) Access to Finance and Credit:

- To improve the existing banking system through gender-sensitization training of branch managers ;
- Risk taking/burden of risk to be shared jointly by both bankers and entrepreneurs. Bank managers may already be sensitized but tend to be unwilling to take risk/onus upon themselves - incentives to be provided for them to take/share such risks;
- To promote the systematic creation of bank accounts for every girl to enable them to be eligible for bank loans ;
- To promote and facilitate an easy delivery mechanism of credit to women (forms and procedures to be simplified), including through consortia lending so as to provide a single window/one stop shop for lending;
- To promote safe lending so that it is replaced by priority lending for women (as part of SME lending);
- To ensure women entrepreneurs are able to directly present their concerns to bankers (not through male representatives) in case of disbursement of loans in

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