

# WOMEN ENTREPRENEURSHIP IN INDIA - TRENDS, LACUNAE AND POTENTIAL

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## ➤ Plan of the Presentation

- Top Indian women entrepreneurs
- Concept of women entrepreneurship
- Trends
- Categories
- Vital gaps
- Potential
- Factors influencing
- Various schemes offered by government
- conclusion

- The male dominated world was always reluctant to even acknowledge the fact that women were as good as men on parameters of hard work, intelligence quotient (IQ) and leadership traits.
- The new generation women across the world have overcome all negative notions and have proved themselves beyond doubt in all spheres of life including the most intricate and cumbersome world of entrepreneurship.

- India too has its own pool of such bold and fearless women who have made a mark for themselves both within the country as well as overseas.

## Indra Nooyi

Current position: CFO, Pepsico

Indra Nooyi, 56, is the current chairman and CFO of the second largest food and beverage business, PepsiCo.

## **Naina Lal Kidwai**

Current position: Group General Manager & Country Head - HSBC, India

Naina Lal Kidwai, 55, is presently the Group General Manager and Country Head of HSBC India.

## **Kiran Mazumdar Shaw**

Current position: CMD, Biocon

Kiran, 59, is the founder Chairman and Managing Director (CMD) of Biocon Limited.

- **Chanda Kochar**

Current position: MD & CEO - ICICI Bank

Chanda Kochar, 51, is currently the MD & CEO of india's largest private bank ICICI Bank.

- **Indu Jain**

Designation - Chairperson (former), Times Group

Indu Jain, 76, used to be the chairperson of India's largest and most powerful media house - The Times Group.

## Neelam Dhawan

Current position: MD, HP-India

A woman with 'never-say-die' spirit, Neelam Dhawan is presently the Managing Director of Hewlett-Packard (HP), India.

## Sulajja Firodia Motwani

Current position: JMD - Kinetic Motors

Motwani is the Joint Managing Director of Kinetic Motors.



# CONCEPT OF WOMEN ENTERPRENEURS

The Government of India has defined women entrepreneurs - An enterprise owned and controlled by one or more women having a minimum financial holding of 51% or more, giving 51% or more employment to women.

The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 3P's, Pickle, Powder and Pappad. But with the spread of education and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering.



# Trends

- Women entrepreneurs are diversifying from some set businesses. Normally they were involved in beauty product business, or beauty saloon business, or boutiques, or even restaurants.
- However, this trend is changing and they are diversifying into more technical businesses such as computers, software, technical equipment, etc.

- Uttar Pradesh , Tamilnadu and Kerala three states where there are 30% of industrial units are registered in the name of women entrepreneurs. In the state Maharashtra there are about 33% of the industries which are registered are owned by women.

# CATEGORIES OF WOMEN ENTREPRENEURS IN INDIA

- first category
  - Established in big cities.
  - Having higher technical qualifications.
  - Sound financial positions

# CATEGORIES OF WOMEN ENTREPRENEURS IN INDIA

- Second category
  - Established in cities and towns
  - Having sufficient education
  - Undertaking women services-kinder garden, crèches, beauty parlors, health clinics etc.,

# CATEGORIES OF WOMEN ENTREPRENEURS IN INDIA

- Third category
  - Illiterate Women
  - Financially weak
  - Involved in family business like agriculture, dairy, handlooms, power, looms horticulture etc.

# The vital gaps

- Lack of confidence
- Socio cultural barriers
- Market oriented risks
- Motivational factors
- Absence of knowledge in business and administration
- Lack awareness of financial assistance programs
- Not exposed to training programs and workshops
- Lack of ability to identify or search for the available resources

# The Potential

- The existence of an entrepreneurial mind

The living conditions of a female entrepreneur

- No qualification
- Few financial means
- Personal difficulties
- Highly self-organized
- Hard working and strong motivation



# The Potential

- Strong personality
  - Ability to work alone
  - Determination and Dedication
- Casteism also plays a pivotal role
- ..... but few of them into business

# Factors Influencing Women Entrepreneurs

- Economic independence.
- Self-identity
- Self-confidence
- Self-motivation
- Achievement of Excellence
- Developing risk taking ability
- Equal status in society.

# Schemes offered by the government

- Seed capital scheme
- National equity fund
- Prime minister's employment guarantee scheme
- Single window scheme
- DIC scheme
- KVIC scheme
- Bank schemes for women entrepreneurs
- Mahila Arthik Vikas Mahamandal (MAVIM)
- Mahila Udyog Nidhi and Mahila Vikas Nidhi
- Priyadarshan Yojana

# Conclusions

- More importance and involvement of all local actors: government, associations, networks,...and universities.
- Role of universities:
  - Bringing cultural changes
  - Developing female entrepreneurial behaviour
  - Promoting female entrepreneurship

Questions? Comments?

Thank you