



**ECONOMIC AND SOCIAL  
COUNCIL**

Distr.  
LIMITED  
E/ESCWA/ID/2002/WG.1/11  
31 May 2002  
ORIGINAL: ENGLISH

**Economic and Social Commission for Western Asia**

Expert Group Meeting on Enhancing Competitiveness  
through the Promotion of Innovative Approaches in  
Small and Medium-sized Enterprises  
Manama, 10-12 June 2002

**FOSTERING WOMEN ENTREPRENEURSHIP THROUGH  
INNOVATIVE METHODOLOGY: HOPE OUT OF DESPAIR**

by

Hina Shah

---

Note: This document has been reproduced in the form in which it was received, without formal editing. The opinions expressed are those of the author and do not necessarily reflect the views of ESCWA.



# **FOSTERING WOMEN ENTREPRENEURSHIP THROUGH INNOVATIVE METHODOLOGY : HOPE OUT OF DESPAIR**

Hina Shah<sup>1</sup>

Small and Medium enterprise development amongst women has now become a focused interest area for all developing countries. A remarkable phenomenon has emerged in the last two decades targeting women and planned development activities have created successful women entrepreneurs. The impact of this phenomenon is still a small one but it is growing.

The experiences over the last two decades suggest that most women entrepreneurship development programmes in developing countries arise as a result of human resource development efforts to encourage more of their people to be less dependent on the government but on small/medium enterprises for self-reliance.

Developing entrepreneurs for enterprise creation involves a progression from the existing situation to a more desirable one. The typical array of relevant factors of small enterprise development can be described as -

- |                          |   |
|--------------------------|---|
| * Financial assistance   | * Training (WEDPs)                              |
| * Technology             | * Marketing                                     |
| * Institutional linkages | * Raw material and other inputs/services supply |

In this context, a case of a Women Entrepreneurship Development (WED) programme at Ahmedabad, India by International Centre for Entrepreneurship and Career Development (ICECD) is discussed in this paper. The centre has been instrumental in developing need-based programmes (with average 70% success rate) for different target groups of women, which have been implemented in India and in a number of developing countries.

## **A CASE FOR SMALL AND MEDIUM ENTERPRISE DEVELOPMENT FOR WOMEN AT ICECD, AHMEDABAD, INDIA**

Ahmedabad is a capital of Gujarat state with a population of 4.5 million. It is a commercial town, with a lot of industry and business orientation. However, it is a traditional town, with a typical social environment, which generally discourages women from doing anything except being a mother/wife and looking after the house.

ICECD had experienced that success of a programme for promoting women entrepreneurs, depends to a large extent, on the solid foundations that are laid through preparations of realistic and bold action programmes and on providing necessary organizational framework.

---

<sup>1</sup> Hina Shah is an entrepreneur since 1974. She has transformed her own entrepreneurial experience into a developmental initiative, which has benefited thousands of disadvantaged women around the world. Hina Shah, Director, International Centre for Entrepreneurship and Career Development (ICECD), E-1/41, Sterling City, Bopal, Ahmedabad 380058, India, now promotes women entrepreneurship in 60 countries of Asia, Africa, Pacific and Caribbean.

It had, therefore, initiated and designed a special women entrepreneurship development (WED) programme to promote women coming from different strata of society towards small and medium enterprises. To accelerate the formation of indigenous women enterprise, imaginative development programmes and policies backed by sound institutional support became a pre-requisite.

## 1. THE WOMEN OF AHMEDABAD

Women were largely educated but having no business experience, married, and mostly confined to household work. Women from low and middle income both were addressed. They were economically dependent on father/husband. The traditional social atmosphere did not allow them much freedom of decision-making. Financial resources and incentive were available for economic activities thro' the Govt schemes, but still, women did not come forward to initiate their own enterprises. This was an indication that potential for emergence of women entrepreneurship cannot happen automatically by such schemes. It had to be nurtured through a specialized human resource development effort.

## 2. THE INNOVATIVE APPROACH AND STRATEGIES FOR WED

The WED programme conducted was visualized and executed in three stages which were:

- (i) Pre-training: identification, selection and initial motivation of potential women.
- (ii) Training of potential entrepreneurs
- (iii) Post-training support and follow-up services

### 2.01 Pre-Training:

The centre conducted needs assessment study and decided to conduct the WED in Ahmedabad based on following criterion.

- The Environmental factors
- The industrial potential
- The demographic and motivational profiles of women
- The available institutional support for small enterprise development
- The training resources

The initial response of the women including their husbands and family members was not very encouraging. A few of them had unsuccessful experiences earlier in trading in a few products. However, a multi-faceted promotional system was used for sensitizing the environment, target group (women) and support system. This included :

- (1) Awareness workshops
- (2) Promotional meetings
- (3) Personal visits to finance/marketing/support institutions
- (4) Personal and informal meetings with women

- (5) Use of handbills and banners
- (6) Advertisement in local newspapers
- (7) Screening of Video films

The process was altogether slow and painful, but started generating response. Within six weeks, initial credibility of the programme was established. As a result, two hundred and twenty one families came forward to understand what the programme was. A large number of women, disregarding castes, communities, religion, family background, traditions and occupations came forward. Demographic profiles of these women reveal diverse mix of characteristics in terms of education , age (18 to 45) ,occupation and family background (housewives to teachers, home based traders) and others.

This diversity results from a key belief underlying the programme that latent entrepreneurial spirit is lying dormant in a wide variety of women and that a desire to improve their economic status was high. Many, however, lacked self-confidence to come out of the situation. The motivation to take risk was not strong enough despite frustration of their current socio-economic position.

It is also a fact that everyone cannot become entrepreneurs, as entrepreneurs must have certain traits, which are identifiable and measurable through tests.

Hence, ICECD used a 3 stage selection process which began with preliminary screening of those responding to the intensive promotional efforts. A specially devised but simple form, which helps screen out those with only a casual interest in the programme, was the first step. This was followed by the second stage, an assessment test of candidate's entrepreneurial traits and level, by applying behavioural science tools and techniques. The screening process ended with individual interviews for overall assessment of their suitability for entrepreneurship.

One hundred fifty six women were given application forms. These were scrutinized as per the selection criteria and ninety women were given psychological and behaviour tests. Sixty-one women were finally interviewed and twenty-five were selected for the programme. The process of selection itself posed some interesting problems as the interested women belonged to three different categories.

- (1) Those who were genuinely interested and capable of initiating and managing an enterprise.
- (2) Those who followed others, but were either incapable or not sufficiently motivated.
- (3) Those who had severe limitations (time/money/background) and were interested in small loans through various schemes.

The incapable and incompetent were eliminated by the selection system, and those who were interested in small loans, were assisted separately. Thus, at the end, we had a real nice and motivated group of 25 women. Their profile was:

Almost 80% were in the age group 25 - 40

80% were married, 8% divorced/separated and 12% unmarried.

34% had some school education, 50% graduates and 16% post graduates.

30% had investment capability of only upto US \$2000. The rest could invest between US \$ 5000 to 30,000.

Based on the analysis and background of these women, about fifty-five product feasibility profiles with details of cost of project, means of finance, profitability calculation, technical details etc. were prepared by ICECD.

The list consisted of Ohm-meters, Multi-meters, Bottle brushes, Injection Molding, Marble stone processing, Oil mill, Foam rubber making, Plastic button manufacturing, Files, stapler pins, card board boxes, Screen printing etc.

## 2.02 WED Training:

A comprehensive training package based on the process of enterprise building was designed. The key decisions area concerning product, investment, location etc. and the corresponding action links were covered during the training programme and is summarised as follows:

Decision Area	Action Links
- To become entrepreneur	- Motivation and awareness
- Product Decisions	- Business opportunity study
- Investment Decisions	- Project Formulation and Preparation
- Location and Infrastructure	- Assessing requirements and its availability
- Policy Decisions	- Establishment of an enterprise
- Managerial decisions	- Successful operation of the enterprise

The package essentially consisted of inputs in two areas.

1. The enterprise initiation and management
2. The entrepreneurial (self) development

It had inputs for product identification and selection, motivation, entrepreneurial competency development, market and linkages, project formulation, finance and general management.

It is of utmost importance that both the "Entrepreneur" and the "Enterprise" are identified and linked properly. The training inputs were imparted in an integrated and logical sequence, in local language, varying the weightage skillfully, so as to suit the level of the participants.

Hailing from a rigidly controlled traditional environment many of the women were shy, hesitant, unable to communicate. Their socialization pattern in a traditional environment gave them a kind of attitudinal make up which needed to be changed to groom them as entrepreneurs. Attitudinal and behavioural changes were needed in order to bring them out of their shell and lead them towards non-traditional economic activities.

This was accomplished by taking up the training in stages. The training was implemented in an informal setting, largely consisting of simulation exercises, field work, counseling and discussions. Formal training sessions contributed only about 30% of the training time, and these were conducted more or less in a question-answer form.

The training consisted of –

<b>Training Theme</b>	<b>Training Methods</b>
1 Concept of Entrepreneurship	Film, lecturettes, Microlab, discussions
2 Environment Awareness	Visits to institutions and discussions in classroom
3 Product idea generation, Guidance and selection, and Market Survey	Lecturettes, field visits, Surveys, report preparation, counseling with experts
4 Preparation of initial business plan, approval and final Business Plan	Lecturettes, visits, information seeking exercise, interview, personal counseling
5 Achievement Motivation	Participatory behaviour modification exercises.
6 Personal entrepreneurial behavioural training	Attitudinal and behavioural modification exercises
7 Financial loan application preparation	Group work, visits, interaction with successful entrepreneurs, visits and interaction with financial agencies and other support agencies
8 Finance and General Management Marketing management	Lecturettes, Participatory exercises, games, group work.

During the 6 weeks training, the transformation of the women from what they were was remarkable and they increased their knowledge, improved/developed their business skills and became confident and developed new attitudes/ behaviour in the process.

At the end of the training, we had a well motivated group of women, ready with their business plans (22 out of 25) and loan applications (16 out of 25). Regular weekly meetings in the first three months, 2-3 meeting every month for the next 6 months and 1-2 meetings thereafter, daily interactions and follow-up led to excellent results and 16 units were established within 3 months of the training completion.

However, follow-up support was essential, especially in the following areas : Follow-up on loan applications, Facilitating acquisition of infrastructure such as land, shed and power, and Finally – trouble shooting.

### 2.03 Post-Training Support :

Women experienced bottlenecks in the following areas, once they had decided to set up

- \*Registrations with different authorities
- \*Obtaining finance
- \*Consolidating resources to set up their units within a reasonable time.

They were assisted by a team of trainers who facilitated the process, got spot registration of the group sanctioned and provided help and counseling. This was very crucial in the initial phase. Once the women obtained financing and set up their units, they faced problem in –

- \* Marketing
- \* Finance Management
- \* Quality control and technology
- \*General Management

A refresher training for two full days in each area was provided to those who had started the units. Individual counseling was arranged with experts and this helped solve their problems.

## PROGRAMME HIGHLIGHTS

(Becoming Entrepreneurs and reaching economic empowerment)

\*\* The projects set up included miniature motors, ohm-meters, multi-meters, Printed circuit boards (PCBs), File making, Screen printing, Plastic injection moulding, Readymade garments for export, Golden printing ink, etc.

\*\* At the end of the programme, it soon became clear that only strong willed and determined can face the challenges and become successful, and hence the initial selection of women proved very important. The moral support and help extended by trainers within the enterprise development process proved to be crucial.

\*\* Attitudinal and behavioural changes was the most difficult area. In order to usher in the right attitudes, a lot of behaviour modification exercises were undertaken. These exercises aimed at:

Making them understand their behaviour in relation to social/business situation

Making them aware of their strengths and weaknesses

Suggesting means of changing the feeling/thinking/behaviour for business.

The process was gradual, but the awareness kept on rising and became accentuated. Added to this was the tremendous increase in knowledge and skills which resulted in the attitudinal and hence behavioural changes. As a result, the level of self confidence was much higher.

\*\* During the post training support, initial period of 2-3 months after the training was very crucial and constant counseling was needed. This was provided continuously by the trainers.

\*\* Once the projects were set up, women had marketing problems. Different strategies were suggested and tried on case-to-case basis. Extensive marketing linkages were established and organized.

\*\* Initially, when the WED programme was being promoted, women were extremely reluctant to participate - mainly due to lack of confidence to go against the established social norms and discouragement from the communities. The custom of secluding women from any professional activity, even amongst well to do families, further restrained them. However, careful counselling helped them to realize that they CAN DO SOMETHING ON THEIR OWN. Gradually they enrolled themselves into the project.

The impact of the WED was:

- **Their Status Improved:** As they began their enterprises/businesses, they started earning, which steadily improved their standard of living and social status
- **Their self-esteem and confidence blossomed, self-reliance was evident:** The WED programme ultimately aimed at expansion and growth of their businesses, built on initial success. They have savings in place and the lives of these women and their families have changed forever. They are confident, better informed and respected in the community.
- **Change that has taken place in the community:** This change is readily accepted by some and grudgingly by others. New ideas are making the rounds. There has been an irrevocable change in the role of women as enterprise owners.



### 3. ICECD Contributions For Economic Empowerment of Disadvantaged Women

ICECD offers a wide range of development initiatives for women and for organisations working in the areas of Entrepreneurship Development, Micro credit, Micro/small Enterprise Development and Gender Development.

The essential approach of the Centre is to serve the ever-increasing needs of disadvantaged women through promotion of income generating/self-employment/ entrepreneurship activities. The forte is to take initiatives, formulate strategies and design development and training programmes, which are flexible and easily adaptable to economic realities and multifarious requirements of the disadvantaged women around the world.

#### a. Creation of Wealth

In India, one third of the population lives under extreme poverty mainly in rural areas. This poverty has had more severe consequences on women than on men. Every day, the women die a 100 deaths when the basic survival needs are not met and they see their children suffering with malnutrition, or getting into child labour. Access to employment opportunities, financial resources, education, and mainstream development is unthinkable for these women - who not only suffer physically but also emotionally and psychologically. These women CAN become economic agents and ensure the survival of a poor family, but unfortunately, have for long been deprived of developmental avenues.

ICECD, since 1986, has been striving to better this unfortunate condition. The Centre has made substantial contributions to empowering the disadvantaged women through micro enterprise/business creation.

ICECD conducts need-based Women Enterprise Development (WED) programmes, which adopts a systematic approach of identifying and selecting the capable women, training them and then providing follow-up support to enable these women to initiate their small and micro enterprises. The training modules are designed to achieve high rate of success, such that 80% to 85% of women start their businesses.

#### *A Desire For Change*

*Nothing in Neelam Pandya's early life suggested that she would become an entrepreneurial trailblazer. Soon after completing her graduation in commerce, Neelam went on a job-hunting spree. She tried many places but nothing worked. In the meanwhile, she squeezed some time from her family responsibility and started trading in handicraft and fancy items like bangles, embroidery works, wall pieces but made big losses*

*It was during those bleak days that Neelam got a chance of attending ICECD's training. Subsequent to the training, she commercialised her talents in making grey board boxes particularly sweetmeat boxes, which showed a good market during her market survey. The training boosted her morale and gave her strength to face challenges and prepare a bankable plan.*

*She is running a small unit having an estimated sales of 6600 boxes per month and annual turnover touching Rs.1,02,500 (US \$ 5,400)*

*She is unable to express her success in words but gives a message for those interested in choosing this profession – "One should always be mentally prepared to face any risk in business, for risk is a part of all business games".*

## b. Record of Achievements

Through persistent efforts, ICECD has been successful in initiating and implementing specially designed programmes for women empowerment for rural, urban and tribal areas, and for GOs/NGOs capacity building, which institutionalises such human resource development work in capable organizations.

### *Hands on Experience*

*A Strong urge to supplement the family income and to make two ends meet landed Manjula Patel into the business arena. 45-year-old Manjula, today manufactures rexine bags of various sizes and colours and has made a big name in the local market.*

*Hailing from a very poor family, the humble Manjula could study only for 5 years of basic school. Her husband was engaged in agricultural activities and he was bogged down with the burden of repaying the loan that he had taken. Due to economic pressures, Manjula started selling of woollen garments to neighbours, but this hardly fetched her any sizeable income.*

*Says Manjula, "I was in need of guidance and assistance to earn for living. ICECD was the place from where I got the right guidance. The comprehensive training that I underwent enabled me to create my enterprise.*

*Her problems centered around getting a loan of Rs.4000 (US \$ 100) from the bank for buying a rexine sewing machine. The mental blocks in the minds of the officials that a woman like her would not be able to manage a business were hard to overcome. All her attempts to clear this bias failed and her application was turned down. Her hopes were shattered. ICECD's follow-up and institution linkage helped her to procure small loan of US \$ 100 and she bought a machine. After 7 years she now earns US \$ 100 per month and is also a governing board member of ICECD.*

*Now her business tie-ups leave her with no time for socializing. More than gaining recognition in the locality and area, Manjula has become a woman full of vision and confidence. With her systematic planning, she now enjoys her achievement. She quips, "My family looks at my hard-earned cash as something priceless".*

- **Poverty Alleviation:** Initiatives enhance skills and access to resources for the poor women through need based income generation training and credit support. The institute is working directly with the Government/NGOs on Poverty Alleviation Programmes in 100 villages covering +400,000 people which include 200,000 women.
- **Small and Micro Enterprise Promotion, and Management :** Through these need based Women Enterprise Development Programmes (WED), the centre has created small and micro enterprises with investment ranging from Indian Rs.20,000 to Rs.5,00,000/-(US \$ 500 to US \$ 12,500). These endeavours have created more than 10,000 enterprises directly and 200,000 enterprises through trainers and facilitators in India and thousands more in the Asian, African, Pacific and Caribbean countries, thus creating new investment of 44.3 million US \$ in India and 41.15 million in other countries. 89.2% of the entrepreneurs developed by ICECD have been able to manage these enterprises efficiently, and over 45% have thereafter expanded and grown.
- **Employment Creation :** The WED Programme implementation amongst women has created employment, and growth in employment. This has contributed in reducing migration of the poor from their villages. ICECD has so far directly and indirectly created new employment opportunities for more than 200,000 people. The Centre also

provides skills training for employment creation in specific sectors (Garments, Pre-cast cement products etc).

- **Micro-Credit Support :** The Centre has directly provided micro credit to 2200 poor women with total loans of 9,000,000 Indian Rupees (US \$ 120,000). This has led them to sustainable income generation, asset creation and economic independence. The micro credit fund itself is self-sustaining.
- **Capability Building/Human Resource Development for Women Entrepreneurship Development:** Development of trainers and field officers to initiate, implement and institutionalise enterprise development amongst women. The centre has worked with 675 NGOs in India and trained about 2534 field workers and trainers/facilitators to conduct WED programmes.
- **Skill Upgradation Management Programmes** for existing women entrepreneurs in different industrial sectors.
- **Developing Teaching and Training Materials:** To replicate and facilitate the learning of these experiences, a number of manuals have been written by ICECD which have been translated into 6 different languages. Some of these manuals are:
  - “Trainers Manual for Women Entrepreneurship”, and “Trainers Manual for Group Entrepreneurship for Poor Women”
  - Women Entrepreneurship for Poverty Alleviation for UN ESCAP
  - Livelihood Creation for Poor Women for GTZ
  - Child Labour Eradication through Mothers Enterprise Creation for ILO.
- **Product Women Select**

Through ICECD’s intervention women have ventured into all areas which we thought to be reserved for men. If we classify, women have selected products in electronics (like printed circuit boards, floppy discs) engineering (like armature, machine manufacturing), plastics (like injection moulding, film making), chemicals (like golden paste, laboratory chemicals) food and allied products (like protein biscuits, cake mixture), rubber, pharmaceutical, machinery and equipments, energy, fuel and others. Thus, it would be rather a conservative thinking to restrict women’s choice of products to only certain products.

### *Elasticity In Growth*

*Sarita is hailing from a very traditional and poor family. It was a big shock for Sarita's family members to know that she wants to start a business on her own.*

*Starting her career as a worker in hosiery unit manufacturing under-garments, she could not accept the bitter fact that her low qualification was a barrier to attaining a better job, and she remained a basic labourer for 3 years.*

*During her years of working, Sarita dreamt of becoming the owner of a similar unit. But the question was how to start ? When all these perplexities were humming in her mind, Sarita got a chance to attend the ICECD WED programme. The programme helped her not only to gain knowledge of functional and practical aspects of business, but also moulded her personality to become an entrepreneur.*

*There was discontentment from her family members, as she had to stay out of home for long hours for setting up the business and solving marketing problems. The bickering made her mentally weak. She used to fall back on ICECD guidance and network support. She summed up courage and convinced her family of future prospects and thus overcame the problems. She had captured the local market because of her good quality products and sound business strategy. It is like a dream come true for Sarita.*

## **4. Distinctive Features of ICECD Programme**

ICECD very strongly believes in the irreversible empowerment approach through capacity building.

The developmental inputs integrate knowledge, skills and behaviour; so as to enable women participants to "act" on their own. The training approach is highly participatory and brings about effective conscious and sub conscious learning, and ushers in behavioural changes enabling them to carry out the enterprise management function independently and effectively. During this learning process, women are constantly exposed to financial/support institutions and market for the right purview of economic empowerment. With patience, every aspect is ingrained in their psyche till they are comfortable with the learning.

Three additional considerations add impetus to the basic thrust of ICECD's innovative development training.

- a. Support at the door step**
- b. Competent trainer/Facilitator**
- c. Market based development approach**

These are 3 basic concepts around which ICECD training and development programme methods revolve. This process of learning involves:

**Self-Concept:** Women discover that they are capable of self-direction in learning, and they often experience a remarkable increase of motivation to learn.

**Experience:** In the ICECD approach, the experience of adults is valued as a rich resource for learning and leading towards sustainability.

**Readiness to Learn:** Development occurs best when the learner is presented with opportunities for learning when she is "ready" to assimilate.

The process of imparting such inputs to women is influenced by the prevailing economic and social value systems. ICECD periodically examines their situations through the grassroots contacts, analyses their needs/interests, and finds ways to fill the gaps, by adopting effective training packages and educational methods.

## **5. Sustainable Impact**

ICECD's integrated approach has enabled thousands of women to initiate and sustain their enterprise activities with a successful rate of +80%. The success is the result of the systematic approach, adoption of scientific tools and techniques, participatory training methods and well-directed efforts put in by competent "trainers". Some of the important impact areas are :

### **i Women Entrepreneurs**

**Acquisition of Diversified Skills :** Women have taken up non-conventional projects like stapler pins, packaging boxes, hosiery undergarments, leather articles and various service enterprises. Over 89% of these women are managing their enterprises alone, and many have diversified. These trained women have, along-with taking-up entrepreneurial functions, also started gaining control over social and household decisions and are experiencing personal autonomy in a true sense.

**Economic Independence and Sustainability :**ICECD has been able to lead women towards income generation individually as well as in groups. More than 85% enterprises have attained financial independence and continue to grow.

**Self Esteem and improved social status :** women have acquired confidence in themselves, and thus a sense of self-esteem, which, in turn, accelerates their progress. Economic independence has led to improvement in their social status.

### **ii. Community and Institutions**

**Mainstreaming Women :** The approach of Mainstreaming, Linkages and collaborating with support institutions is initiated from the beginning in the WED programmes. Linkages with market/technology/credit institutions have provided initial impetus to women and have enabled them to adopt a viable technology and market their products. Thus the women join the mainstream through this network in a remarkably short time.

**Towards Gender balanced Development :** The most important impact that the WED programme has been able to bring is the realisation that women too can become economically empowered through proper training and education and achieve Economic Empowerment. Hence, stress has been laid on women being able to manage both roles - that of an "entrepreneur" as well as a "wife, mother and daughter" side by side.

### **iii. National Economy**

**Improved living conditions and Asset Creation :** Most ICECD trained women have managed to add business assets through purchase of machinery, raw materials, goods, etc. from the profits, and have created household assets as well.

**Employment Generation:** Direct and indirect employment has been generated (on an average, 3 employment per enterprise) and new opportunities are created by the WED training which provide women better income and career prospects.

**The Multiplier Impact :** The Centre has been able to create a multiplier effect both at National and International level through the trained trainers. For example the 200 trainers trained this year (2001) are now engaged in training women entrepreneurs. Each trainer trains 50 women in a year, the multiplier effect can be seen by the fact that these trainers are providing entrepreneurial opportunities to at least 10,000 women (200 x 50) every year, and this is an ongoing activity.

## **6. Replication and Sustainability of ICECD WED Initiative**

With the different models having been developed over last 15 years, enough evidence is available on the sustainability of women enterprises (where-in thousands of capable women have been identified /selected/trained and linked with viable business/enterprise) ICECD has been successful in replicating the programme in India and over 60 developing countries through' NGOs/GOs.

The strategies formulated by ICECD have been replicated at policy level, training level, support level, gender and development level and institutional level.

## **7. Conclusions and Lessons Learnt**

- These women are impact makers, recognized more by the name of the product or their enterprises. But it is the entrepreneur behind the enterprise, the woman, who is responsible for conceiving the project, formulating and implementing it, successfully running it, in a manner and style of her own, facing uncertainties and taking risks, withstanding the stresses and strains.
- In the Indian scenario, we have come a long way in the last couple of decades in widening the base of women entrepreneurship through our policy commitments to indigenisation, development strategies for opening up industrial opportunities and creation of an elaborate support system to remove constraints for women entrepreneurs.
- It is essential that emergence of the women entrepreneurial class and their contributions to the industrial growth are documented and analysed through research.
- The society at large needs to recognize women as key contributors to development. The country needs many more entrepreneurs, as many as can emerge from all walks of life, from all regions, to exploit existing opportunities and to create new ones through innovations, imagination and creative urge.
- The growing menace of enterprise failures has taught us several lessons. We need successful entrepreneurs. This is where lies the key to the significance of innovative entrepreneurship development approaches. Success of enterprises is a result of the capabilities and competencies of these women entrepreneurs.

- Mere promotion of women entrepreneurs and creation of enterprises is not sufficient. These enterprises must run profitably and grow if the economy is to derive benefits from investment.
- Quality of entrepreneurship, and thus, the persons behind the projects are acquiring greater significance than the viability of the opportunities. Research has therefore to catch up with the growing needs of improving the perceptions and knowledge about what makes successful entrepreneurs.
- This knowledge resource is going to be all the more important in the coming decades as the global economy is becoming increasingly competitive, more open and less protective, more dynamic in terms of technology and change and less secured for all those owners of business who could survive, despite entrepreneurial lacunae, because assured markets and high profitability protected them.
- For years women entrepreneurs individually and in groups or associations, have always complained about a rather “hostile” environment in which they have to enter and interact. Gender insensitivity, critical scarcities, fluctuating policies, irritating procedures and formalities, time consuming and costly delays, bureaucratic attitudes and industrial administration have been repeatedly cited as constraints on entrepreneurial and business growth.

And yet, within the same tough environment, a number of women entrepreneurs have grown, rather rapidly and have made an impact in the market. Who are these women? How have they achieved notable successes while others have not? What is the kind of personal and family environment from which they have emerged? How did they perceive opportunities and with what operational and management style, scales and business philosophy did they make their enterprises successful? How did they tackle the irritants and constraints in the environment? Existing and new women entrepreneurs can benefit from answers to those questions. Those who constitute the environment can pick up clues to remove as many irritants as feasible to facilitate growth of women entrepreneurs in SMEs.

The ICECD’s successful experiences in many countries clearly establishes that the women entrepreneurs have to be viewed as individuals and not as mere constituents of a certain family, community or regional background from which they emerge. In the process of understanding them, several prevailing myths have been challenged. ICECD has been a pioneer in the work of women entrepreneurship development, creating women entrepreneurs from all walks of life through innovations like women entrepreneurship development programmes which have made it possible for first-generation women entrepreneurs to emerge as successful entrepreneurs from non-traditional, non-conventional socio-economic background.

