

A Review On Scope Of Women Entrepreneur Under ‘Make-In-India’

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Abstract: The Make in India revolution was launched by Prime Minister in September 2014 as part of a wider set of nation building. The intention of Make in India was clear and loud to boost the manufacturing business emphasizing on key sectors in India, amidst growing concerns that most successful entrepreneurs are moving out of the country due to its low rank in ease of doing business. Most important aspect of Make in India is that it represents a complete change of the Government's mindset – a shift from issuing authority to business partner, in keeping with Prime Minister's tenet of 'Minimum Government, Maximum Governance'. In today world, women entrepreneurs are playing very vital role and they have become important part of the global business environment and it's really important for the sustained economic development and social progress. In India, though women are playing key role in the society, but still their entrepreneurial ability has not been properly tapped due to the acceptance issue of women in the society. Last few decades witness that women entrepreneurs are contributing remarkably to the country's economy. The main purpose of this paper is to find out the opportunities for women entrepreneurs in Make in India initiative. This paper includes development of rationale grounds behinds the growth of women entrepreneurship. Another main purpose of this paper is to analyze polices of Indian government under make in India project for women. On the basis of this study some suggestion are given to encourage spirit of women entrepreneurship to become a successful entrepreneur. "When woman move forward, the family moves, the village moves and the nation moves." (Pandit Jawaharlal Neheru).

I. INTRODUCTION

Prime Minister Narendra Modi launched the Make in India initiative on September 25, 2014, with the primary goal of making India a global manufacturing hub. The basic objective of the movement is to encourage both multinational as well as domestic companies to manufacture their products inside India. The goal is to raise contribution of manufacturing sector to 25% of the GDP by the year 2025 from its current stake of 16%. It primarily targets 25 sectors of the economy ranging from core sectors like automobile to Information Technology (IT) to manufacturing extreme skill management systems and business process management. The logo of 'Make in India' was also unveiled and dedicated to the nation by P. M. Modi– a lion made of engineering excellence which

reflects the integral role of manufacturing in government's vision and national development. The four legs represent the four pillars including New Processes, New Infrastructure, New Sectors and a New Mindset propelled with tax reform, qualified human resources and innovation. The roar represents the commitment and confidence to achieve the goal. Needless to say the upward platform represents consistent growth with global recognition. The logo rightly expresses the vision and throws infinite opportunities for the opportunist entrepreneurs and women entrepreneurs are no exception.

Women entrepreneurship is nothing but an enterprise managed by women. To be precise entrepreneurship is closely linked with innovation and at the present time women are running ahead in ideas and innovations. Why is then a men land for the make in India initiative? The opportunity is

equally open for the women, be it single, group or a cooperative movement. Women entrepreneurship in other words is an act of business ownership and business creation that empowers women, increases their economic strength and recognition in society. Women-entrepreneurs have been making a considerable impact in all most all the segments of the economy and the economy of India is witnessing a drastic change since mid 1991 with its new policy of liberalization, privatization and globalization (LPG model) by Indian Government. Women Entrepreneurship has gained momentum in last three decades with the increase in number of women enterprises and their contribution to economic growth. In this dynamic world woman entrepreneurs are an important part of economic development and social progress. In India though women played an important role in the society but their entrepreneurial ability has not been tapped due to lower status of women in the society. There is an urgent need for changing the mindset towards women so as to give equal rights as explained in the constitution.

With open and equal opportunities, the exploration by a women entrepreneur is not that smooth considering the present mindset of the society and the process of implementation. We are discussing a time where women has explored Everest, concur English Channel and heading corporate like Pepsico and SBI. But it is time to analyse whether we have made the process smooth enough for them or the government need to frame separate policy to promote women entrepreneurship. To understand the implications in the subject matter it will be pertinent to review few existing literatures before entering into the discussions on the challenges and opportunities for women entrepreneurship in the wake of Make-in-India movement.

II. REVIEW OF LITERATURE

There are numerous studies available in the national and international arena on the subject of women entrepreneurship but there are very few studies available on Make-in-India as the concept is too new. The authors tried to review few works on the subject matter and tried to sum up their findings below.

III. NATIONAL STUDIES ON WOMEN ENTREPRENEURSHIP

The study by VKrishnamoorthy and RBalasubramani (2014), focused on the motivation factors and its impact on entrepreneurial success of women. The study identified ambition, skills and knowledge, family support, market opportunities, independence, government subsidy and satisfaction as the important entrepreneurial motivational factors. G. Palaniappan, C. S. Ramanigopal, A. Mani (2012) concluded that women have been successful in breaking their barriers within the limits of their homes by entering into varied kinds of professionals and services. They stressed upon Skill, knowledge and adaptability as the key factors for success for women entrepreneurship. The study agree on opportunities but raised concern over skill based training and issues related to finance. Cohoon, Wadhwa and Mitchell (2010) identified top five financial and psychological factors

motivating women to become entrepreneurs. These are desire to build the wealth, wish to capitalize own business ideas, the startup culture, desire to own a company and working in competition. The study concluded that the women are concerned about protecting intellectual capital than others. Mentoring is also important to women, which provides encouragement & financial support of business partners. Dr. Sunil Deshpande & Ms. SunitaSethi, Shodh, Samikshaaur Mulyankan (2009) studies on the encouraging and discouraging factors for women entrepreneurship along with the hurdles faced by them. They emphasized on educating women, spreading awareness and consciousness amongst women to outshine in the enterprise field, making them realize their strengths, and important position in the society and the great contribution they can make for their industry as well as the entire economy.

Veena S. Samani, (2008) worked on the women engaged in food processing sector and mentioned that majority of women in Gujarat have expertise and unique skill of preparing and processing food. The food processing may be of different types and quantity, but these enterprises have been found to be successful. She concluded that stress in both home and work was the major problem faced by all the selected women. Singh, Surinder Pal, (2008) mentioned social un-acceptance as women entrepreneurs, family responsibility, gender discrimination, missing network, low priority given by bankers to provide loan to women entrepreneurs as the major pull back instruments. He suggested that promoting micro enterprises, unlocking institutional frame work, unrelenting institutional support are the key to success. Lall, Madhurima, and SahaiShikha (2008) suggested that though, there has been considerable growth in number of women opting to work in family owned business or independently but they still have low acceptance and face more operational challenges in running business in comparison to their male counterpart. Binitha. V. Thampi (2007) attempted to understand the association between women's work and children's well-being in social frame work. They explained the causal relationship of women's work status on child well-being and found that as the number of activities on the work front increases, the amount of time that mothers spend on childcare decreases.

IV. INTERNATIONAL STUDIES ON WOMEN ENTREPRENEURSHIP

Leyla Sarfaraz, Nezameddin Faghih and Armaghan AsadiMajd (2014) fond that the degree at which entrepreneurship affects the economy depends on numerous factors which includes the quality, gender composition, and type of entrepreneurial activity. They studied the relationship between gender-related development indices and different stages of women entrepreneurial activity and suggested that female entrepreneurial activity is not significantly correlated with gender equality. Jennifer E. Jennings, Candida G. Brush (2013) studied on women entrepreneurship to assess the contribution level and to discuss both difficulties as well as opportunities for female entrepreneurs. The work demonstrated that entrepreneurship is a gendered phenomenon, that entrepreneurial activity is embedded in

families and can result from necessity as well as opportunity, and that entrepreneurs often pursue goals beyond economic gain. Ekesionye E. N and Okolo A. N (2012) mentioned women empowerment and participation in economic activities as tools for self-reliance and development of the Nigerian society. Lack of government support, corruption, cultural restrictions, family burden, husband influence and low level of education were recorded as obstacles encountered by women in economic activities. They suggested that provision of sustainable land tenure system, soft loans and credits, training programs, establishment of co-operative society etc. would increase women participation in economic activities and social development in Nigeria. Syed Shah Alam, Mohd Fauzi Mohd Jani, Nor Asiah Omar (2011) highlighted the key factors affecting the success of women entrepreneurs in Southern region in Malaysia. The results suggested that family support, social ties and internal motivation affect positively and significantly to the success of women entrepreneurs in the small business.

V. STUDIES ON MAKE-IN-INDIA

Samridhi Goyal, Prabhjot Kaur, Kawalpreet Singh, (2015) studied on the concept of make-in-India and focused on employment generation, boosting trade and economic growth, safe guard and sustain the overall development of INDIA and its citizen. They stated that fostering innovation, intensify skill development, generate employment opportunities, preventing brain drain and making the use of internationally standardized technology affordable for INDIAN citizens is the larger goal of make-in-India. In order to make INDIA a manufacturing hub its human resource and financial assistance will play a major role. They suggested that there is need of reforms in industrial strategies to make India a manufacturing hub and favourable industrial framework need to be established to attract more and more domestic as well as foreign industrialists towards Indian Territory. Russell A. Green Will Clayton (2014) mentioned that there are major Job issues and problems in India. They found that the modern service sector and the formal manufacturing sector are the true growth sectors for India as both have exhibited moderate job creation on a low base. Christine Lagarde (2015) told students at Lady Shri Ram College that she would personally invest her money in India. Her positive prediction that India's GDP would be double in size by 2019 from what it was in 2009 is for the introduction of initiatives like make-in India. She concluded that with the young demography, huge market size and state of the art initiatives, India is now ready for takeoff.

George Skaria (2015) said that the lunch of make-in-India program has ignited the industrial revolution in the country again. He found that rising demand and Multinational Corporations' (MNC's) desire to diversify global production bases to India could help the country's manufacturing sector grow six-fold to \$1 trillion by 2025, while creating up to 90 million domestic jobs. Saraswat (2015) studied and found that Indian industries and companies have demonstrated their ability to master efficiency and local responsiveness but the third key which is innovation will play pivotal role to make in India dream come true. According to him, the only path to

success is long-term investment in Research and Development, science and technology intervention and innovation. According to Swaminathan (2015) the traditional manufacturing is not dying. It will grow in volume and generate employment for a long time but the make in India drive will encourage new comers mainly in the medium and small enterprise sector to boost the manufacturing industry of the country.

The studies discussed above have focused largely on women entrepreneurship in the national and international plain and also discussed in brief the impact of make-in-India in the economic growth of the country. However the above studies failed to comment on effective reasons for slow growth of women entrepreneurship in the arena of make-in-India. The present study attempted to discuss on the various issues impacting the growth of women entrepreneurship and the untapped opportunities in the wake of Make-In-India.

VI. DISCUSSION

Enormous avenues for entrepreneurship are now open in the make in India era and women are equally encouraged for their initiatives however it is worth discussing: whether this group need special attention, does they face unique challenges for being women, is a separate set of rule is essential to protect this group etc. To understand the concept better, the authors hereunder have attempted to discuss the challenges, opportunities and probable solutions.

VII. CHALLENGES OF WOMEN ENTREPRENEURS

Gender gap in entrepreneurship persists at different levels and is seen widely in India. There are number of factors determining the challenges for women entrepreneurs in India and we have attempted to discuss a few below.

Lack of confidence: If we go to the basics, India is still a men dominated society and the change seen in urban and educated mass is limited in number. The dependency of women on men is still seen for various operations like late night travel, managing law and order situation, handling emergencies etc. Hence, except exceptions, it is also considered that women lack confidence in their strength and competence. This situation is changing among Indian women rapidly but yet to face a tremendous change to increase the rate of growth in entrepreneurship.

Socio-cultural barriers: The first and foremost is the acceptance by the family member in venturing in to entrepreneurship by the female member. The next issue is largely the family and personal obligations of women which stand as a great barrier for succeeding in business career. Only few women are able to manage both home and business efficiently in devoting adequate time to perform their responsibilities. Carrying the child during pregnancy and rearing during the early days is the real example of unique challenges of a female member in business. A recent study revealed that career oriented women has to often delay or skip motherhood and various governments internationally has also started providing solutions like crèche in workplace, break for

child feeding etc. In India though adoption of these concepts has been started but it will take some time to see it in large scale with proper adaptability.

Market-oriented risks: Competition in the market place and lack of mobility of women increases dependence of women entrepreneurs on others. The networking factors plays a pivotal role in the present business ecosystem and women with their limited numbers and limited access to various business groups led to deficiency in the knowledge on market and business dynamics.

Motivational factors: Motivation of the entrepreneur and stake holders comes often with success which in turn leads to an attitude to take up sensible risk and grow in the business society. Other factors like family support, government policies, financial assistance, comes on the way of motivation for the women to establish business units.

KNOWLEDGE IN BUSINESS ADMINISTRATION

The social attitude in India on female members is largely surrounding the marriage and hence they are considered as the member of another family. Hence they are not grown with proper training on business concepts neither trained constantly to acquire the skills and knowledge in all the functional areas of business management. The time is changing now but way to go as proper education and training is the key to facilitate women to excel in decision making process and develop a good business network.

Work-family interface: One of the frequent mentioned challenge is the combination of the business with family responsibilities, which may undermine the success of the business. Women entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining business with family. The amount of time spent caring for children are negatively related to success. Furthermore, some studies indicate that women strongly rely on support from husbands, partners, and relatives in order to successfully start and grow a business.

Women's safety and gender based violence: This is one of the larger issue so far as safety and protection of women entrepreneurs is concerned, especially those operating in the informal economy. There are numerous stories of killings, harassment and rape of female counterparts in business competitions. This results in stress, constant fear and not having the opportunity to freely choose your business location and time of opening hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in some developing country.

In the Indian environment, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets mankind or business volunteers. Highly educated, technically sound and professionally qualified women should be encouraged for managing their own business. The unexplored talents of young women can be identified, trained and used for various types of industries to increase the productivity in the industrial sector. A desirable environment is necessary for every woman to inculcate entrepreneurial values and involve greatly in business dealings. Even with the above discussed constraints, the scope of opportunities are still illuminated beyond gender discrimination. With opening up of

new markets, globalization of trade, liberalisation of economy and change in social mindset in gender neutralization, there is an infinite scope for women to venture into the business arena and explore the opportunities in the wake of Make-in-India.

VIII. OPPORTUNITIES FOR WOMEN ENTREPRENEURS

Make-in-India: Make-in-India as a drive has opened up enormous opportunities inviting new entrepreneurs to invest in innovative as well core sectors to boost the economy by earning foreign exchange over and above providing employment opportunities to educated youth in a populous country like India. The emergence as well as development of women entrepreneurs is quite visible in India and their over-all contribution to Indian economy is growing

Dynamic business environment: The industrial structure and the enterprises are undergoing a radical change as Information Technology has transformed the operational part of doing business by way of automation. The control and management information system is now on finger tips along with analytics to help taking effective decision which reduces dependency of the women entrepreneurs on other to perform her business activities. Globally, women are enhancing, directing, and changing the face of how business is done today. Ultimately, female business owners must be recognized for who they are, what they do, and how significantly they impact the world's global economy.

Education with gender neutrality: Globally and in India, females are positioned equally so far as education is concerned. Not only basics but in higher and technical branches, female participation is encouraged leading to an opportunity for women participants being innovative and venture into their own business. Moreover the vocational training and special assistance by various public and private institutions including professional consultancies has eased the process for new entrants to jump into new ventures.

Business incubators: A revolution is seen in the Indian environment with the establishment of business incubators in large scale in almost every state which extends avenues for the interested entrepreneur to trial run his idea for some time to see if the concept is working. During the period the interested entrepreneur is provided support in terms of infrastructure, technical knowhow and operating assistance including start-up capital without any obligation.

Support from government and other bodies: Various government offices, financial institutions and developmental bodies have initiated numerous programs for development of women entrepreneurship. The department of MSME (Micro, Small, and Medium Enterprise) has implemented special schemes dedicated towards women entrepreneurship in India. Organisations such as nationalised banks, NGOs, Small Industries Development Corporations of various states, etc. are carrying out programs such as Entrepreneurship Development Programmes (EDPs) to meet the financial needs of potential women entrepreneurs who lack required education and skills.

Support to Training and Employment Programme for Women (STEP): The Ministry of Women and Child Development introduced the 'Support to Training and

Employment Programme for Women (STEP)' scheme to provide employment to women. Under this scheme, women above 16 years of age are provided training to help them become self-employed. The sectors covered under this programme include Agriculture, Food Processing, Handlooms, Handicrafts and Computers, among others. The Women's Vocational Training Programme was introduced in 1977 by the Ministry of Labour and Employment. The programme attempts to promote the employment of women in industries.

Digital India: Digital India aims to transform India into a digitally empowered society and knowledge economy. A beginning has already been achieved, with the first Women Village Level Entrepreneur Conference that was held in March 2015. Other programmes include Arogya Sakhi, which is a mobile application that assists women entrepreneurs to deliver preventive health care at the doorstep. Similarly, Internet Saathi aims to deploy 1,000 specially-designed bicycles with connected devices to give women a chance to experience the Internet for four to six months.

Start Up and Stand Up India: Both the Start Up and Stand Up India initiatives empower women entrepreneurs and provide financial assistance to those who are setting up their businesses. The programmes also aid those who have already established their business but fall under the startup category. Through these schemes, the government aims to turn women from job-seekers to job-creators.

Another opportunity was the establishment of an all-women's bank, Bharatiya Mahila Bank (BMB) Ltd in August 2013. A pan-India bank, BMB has over 100 branches across the country. The bank focuses on providing monetary assistance to economically neglected, discriminated, rural and urban women.

IX. SOME INSPIRING EVIDENCES

Banking sector is the fore runner in women entrepreneurship and the biggest example is that of the Chairperson of State Bank of India (SBI), Arundhati Bhattacharya, who is the first woman to have held this position. She was also named among the 50 Most Powerful Women (International), according to a list compiled by business magazine Fortune. The other names that are part of the list are Managing Director and Chief Executive Officer of ICICI, Chanda Kocchar and Shikha Sharma, Managing Director & CEO of Axis Bank, who have played a significant role in the development and progress of the retail banking sector in India.

The pharmaceutical and healthcare sector has seen enterprising women leaders. The first woman to have been at the helm of a pharmaceutical empire, Swati Pirmal, is regarded as a pioneer who campaigned for new drug research in India and highlighted the importance of scientific innovation. Kiran Mazumdar-Shaw is another exemplary woman leader who founded Biocon, the country's leading biotechnology enterprise. She has immensely contributed to research, innovation and affordable healthcare. Mazumdar-Shaw has been conferred upon with the '2014 Othmer Gold Medal' and the coveted '2014 Global Economy Prize' for

Business by Germany-based Kiel Institute for the World Economy.

According to NASSCOM'S IT-BPM Sector in India 'Strategic Review 2015', this industry contributes a staggering 9.5% to the national GDP and employs more than 1.2 million women. Some of the biggest multinational technology firms, including IBM India and HP, are headed by women. The Managing Director of global technology solutions company IBM, Vanitha Narayanan, is consistently working towards the development of women's leadership in India as well as the South Asia region. She is also a member of IBM's Multicultural Women's Network that encourages multicultural business women to expand their career network. Similarly, Nivruti Rai was appointed as the Intel India General Site Manager in March 2016. She succeeds Kumud Srinivasan, who was the first woman president of the computer chip maker. Having joined Intel in 1987, Srinivasan has spent more than two decades at the company and held several significant business positions. In an empowering move, Infosys has also set a target to have 25% women in senior leadership roles by 2020.

Another accomplishment is that of former MD of Britannia Industries, Vinita Bali, who quadrupled the company's revenue to USD 989 million in Financial Year 2013-14 from USD 248 million in FY 2005-06. As the face of Britannia, Bali made efforts to promote nutrition and build the brand. She is the only Indian who is a part of the United Nations committee that was set up to lead the 'Scaling up Nutrition' across the globe. Another name that is counted among India's most inspiring women is Indra Nooyi, who has ensured steady revenue growth ever since she was appointed Chairperson and CEO, PepsiCo, the second-largest food and beverage business in the world.

X. CONCLUSION & RECOMMENDATIONS

The above discussion is evident of large opportunities surpassing the road blocks for promoting women entrepreneurship in India in the wake of Make-In-India movement. The Indian social set up has been traditionally a male dominated one which has changed its course in the modern era. The large participation of women in the educational arena is the best indicator of growing female participation in Indian business. It is clear that women entrepreneurship is not only about progress of women, but it is an important part of nation building. It adds to the economic growth, creates many job opportunities and helps in wealth creation. Although the progress is evident but still a lot more in terms of motivation, incentives and encouragement needs to be done. The social recognition of their entrepreneurial abilities, family's moral support, financial support by banks and financial institutions and women empowerment policies of government will go a long way boosting their morale and instilling self confidence in them. With the above findings, following recommendations are made to fuel women enterprising.

- ✓ Liberalisation for new comers: The Make-in-India must have a separate window for female participants, atleast for new entrants and provide them support in terms of

marketing, fare competition, infrastructure and relaxed tax system to enable sustenance.

- ✓ Training on professional competence and leadership skills: Soft skill trainings should be extended to women entrepreneurs periodically to help them cope up with the social challenges and maintain a healthy work-life balance.
- ✓ Financial support: Financial support is the key to initiate any business and the views of financiers in the country are still skeptical on female enterprising. A special scheme is suggested to help women receive their loan on moderate terms and conditions and with relaxed rate of interest atleast for the initial five years.

Grievance redressal forum: A separate forum need to be established to address the issues concerning women entrepreneurship in India atleast under the umbrella of Make-in-India.

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