

A woman wearing a sari is seated in a workshop, focused on working on a metal pot. She is using a tool to shape the pot, which is placed on a wooden stand. The workshop is filled with various metal pots and containers, some of which are decorated with intricate patterns. The background shows shelves with more pots and a sign that says "WOMEN'S". The entire image has a blue tint.

WOMEN'S EMPLOYMENT WITHIN AN ENTREPRENEURSHIP MODEL

The recently released strategy document by NITI Aayog, 'Strategy for New India @ 75', recognises the declining female labour force participation rates in India in the last decade as one of the major constraints facing Indian economy. The document recognises the importance of increasing women's labourforce participation rates for a sustained process of economic growth and proposes to increase women's employment by encouraging entrepreneurship among women. The strategy proposes to increase women's engagement in small businesses, micro, small and medium enterprises by facilitating easy access to skill training and credits at lower rates of interest and also touches upon the need for capacity building for women in SHGs in order to successfully implement the proposed business model.

It is in this context, the *Initiative for What Works to advance Women and Girls in the Economy* (IWWAGE) and the Institute of Social Studies Trust (ISST) hosted a half-day roundtable on 21 January, 2019 at the Willow, India Habitat Centre, New Delhi. The event was intended to be a starting point for a platform which would bring together individuals from different sections of the development sector in India, including academicians, researchers, practitioners and corporations to encourage deliberations, collaborations and device future strategies for making entrepreneurship model work towards improving women's employment opportunities.

THE STRATEGY OF ENTREPRENEURSHIP OF WOMEN

The strategy paper by the Niti Aayog emphasises promoting entrepreneurship as a macroeconomic policy strategy to increase employment among women. It refers to 'encouraging women's participation in industry and enterprise' by developing sector/industry specific targets and incentivising implementation; increasing access to credit by women entrepreneurs including women's self-help groups; incentivising sectors/companies with over 30 percent women through tax benefits. While the emphasis is clearly on facilitating and encouraging micro, small and medium entrepreneurship models among women based on easy access to skill training and credits, the strategy does refer to capacity building of women-owned SHGs so as to enable a diversified approach to the business models. The discussion highlighted the importance of promoting women's collectives as a way forward for the entrepreneurship strategy to work for women especially in a context where only one percent of the total cooperatives in India was owned by women.

The discussion highlighted that in its present form, entrepreneurship is not an attractive employment option for the younger women. Younger women, who are slightly educated, aspire for regular jobs. So while older women preferred self-employment of the form mentioned above, younger women had different preferences. It was clearly mentioned by one of the speakers that aspirations of women differed according to their age. That there exists an absolute disconnect between education and formal employment opportunities coupled with an education system that is totally oriented towards creating aspirations for regular formal jobs, often tend to create such preferences. So despite a dearth of regular formal jobs, orientation towards entrepreneurship and skill building for such, remains outside the purview of formal education and training systems. Further it was also highlighted that the manner in which the current skill development programs are designed, it largely deals with the poor and are linked to poverty alleviation. Consequently

the programmes focus more on those who are outside the formal work stream.

It was highlighted that access to institutional credit acts as the biggest barrier for creating entrepreneurship and women entrepreneurs face major challenges in accessing finance. Under the recently launched Pradhan Mantri Mudra Yojna (PMMY), while a large number of women accessed the financing facilities, the quantum of loans was below Rs. 40,000/- with no interest rate concessions. Such models of creating single-women businesses are not the sustainable mechanisms in the long run for women's employment.

The role of collectives and cooperatives in promoting women's entrepreneurship was also discussed and the existence of barriers such as information asymmetry with regard to access to credit for women cooperatives were identified as one of the major challenges.

The discussion highlighted the role of unpaid work of women in the context of promoting entrepreneurship. It was emphasized that as often self-employment of women takes the form of a coping method to support both household services and simultaneously engage in productive activities, therefore, there is a need to emphasize provision for adequate support services for women workers across various models of women's employment including entrepreneurship. The discussion pointed out the absence of any such mention in the current approach/strategy.

The roundtable also highlighted a need for creating opportunities for rural women in terms of initiating a shift from forest-based and agricultural livelihoods to decent work opportunities in alternative sectors. But, lack of access to forward and backward linkages with markets, technologies, skills, coupled with an underdeveloped agricultural sector, which currently forms the basis for the pervasive job crisis, makes it extremely difficult for women to find employment opportunities.

On the other hand, it was pointed out that a large section of rural women, approximately 2.4 mn, are engaged as voluntary service providers within the various public service delivery mechanisms. Such trends indicate that provided employment opportunities in such service activities, there would be a large number of women's participation within them, which would

then also impact the overall work participation rates of women. These initiatives would also go a long way in addressing the human resources shortages in both state and central government departments and strengthen the public service delivery mechanisms.

In concluding the discussion, it was recognized that efforts should be made to optimize public sector employment and create a facilitating environment for encouraging women's entrepreneurship in a model that would provide women the much required monetary and non-monetary support. It would be ideal to proceed with increased implementation of known solutions as well as develop a strategy that employs a combination of state-led and market-driven components to improve women's employment needs.

Further, within these, programmes for safety of women at workplaces also need to be devised, that would not act as burden for smaller companies. For example, it was discussed that some of the schemes such as the provisions of maternity benefits, or following the rules and procedures for safety of women at workplaces often act as a deterrent for small businesses which rarely have the ability and resources for such provisions and go against potential women aspirants. These too need to be part of the overarching strategies for women's employment within entrepreneurship models, as women-owned businesses were more often the resource-scarce ones.

Further, as women comprise a heterogeneous group and hence have different requirements, encouraging entrepreneurship thus needs to

strategize by identifying policies that view entrepreneurship within a diverse framework. It then becomes important to identify those policies and the methods of intervention even while encouraging entrepreneurship. Some of the major ways to carry forward the discussion were identified as follows:

- There is need to have more collectives for future. Cooperatives should also be envisaged for supporting and enabling unpaid work of women such as services for child care.
- There is need to have more regional workshops for women cooperatives, where women can be trained and exposed to methods of access to resources, especially finance.
- There is a need to engage with the private sector players in order to improve the forward and backward linkages with markets for both existing and future entrepreneurs.
- There is a need to engage with states like Odisha and Chhattisgarh which are promoting women entrepreneurship and are welcoming new ideas as well as learn from Tamil Nadu, which has the largest number of women entrepreneurs.

Thus, there was a consensus on the outlook that women's entrepreneurship needs to be looked in the broader context of women's employment in the Indian economy and thus develop holistic macroeconomic strategies that address this issue. It was also decided that a broad position paper on 'women's entrepreneurship' would be developed by IWWAGE and ISST with the help and guidance of the group.



