

Interactive Workshop on Women mean business: Business Opportunities for Women Entrepreneurs

REPORT

Date: February 3rd 2020

***Venue: All India Management Association (AIMA)
15, Link Road, Lajpat Nagar III, New Delhi***

Start-up Partner

Agenda of the program:

<i>Time</i>	<i>Topic</i>	<i>Resource Person</i>
09.30 – 10.00	Registration	
10.00-10.10	Welcome Address	Ms. Gurbandini Kaur, Associate Professor, AIMA
10.10-10.20	Special Address	Ms. Harjinder Kaur Talwar, President, FLO
10.20-10.30	Why participation of women entrepreneurs is important in World Bank Projects	Ms. Maria Beatriz Orlando, Lead Social Development Specialist, WB
10.30-10.40	Exim Bank's Support to Women Entrepreneurs	Mrs. Parvathi Mogaveera, Chief Manager, EXIM Bank
10.40-11.30	How to become a Seller at Government e-Marketplace (GeM) (Part 1)	Mr Anurag Awasthi, Product Manager Mr. Suraj Sharma, Trainer, GeM
11.30-11.45	Tea/Coffee Break	
11.45-13.00	How to become a Seller at Government e-Marketplace (GeM) (Part 2)	Mr. Suraj Sharma, Trainer, GeM
13.00-14.00	Lunch Break	
14.00-15.00	Business opportunities in WB funded Projects	Ms. Heena Doshi, Senior Procurement Specialist, WB
15.00-15.15	Tea/Coffee Break	
15.15-16.15	Business opportunities in EXIM Bank funded Projects	Mrs. Amita Dang, Assistant General Manager, EXIM Bank
16.15-16.30	Activities of FLO to promote women entrepreneurs	Ms. Rashmi Sarita, Executive Director, FLO
16.30-16.50	Q&A	
16.50-17.00	Vote of thanks and workshop closure	Dr. Anuja Pandey, Associate Professor, AIMA

AIMA with World Bank, FICCI Flo, EXIM Bank & TIE Delhi organized workshop on 'Women mean business-business opportunities for women entrepreneurs' on February 3rd 2020, at AIMA Lajpat Nagar, Delhi. During the inaugural session, the welcome speech was given by Dr. Gurbandini Kaur, Associate Professor, AIMA.



(L-R) Dr. Gurbandini Kaur, Associate Professor AIMA, Harjinder Kaur Talwar, President, FLO, Maria Beatriz Orlando, Lead Social Development Specialist, World Bank, Parvathi Mogaveera, Chief Manager, EXIM Bank

She started off by welcoming the honorable speakers and distinguished guests. Introducing the theme of the event, she provided the data that there are only 15% women entrepreneurs in India as per the 6th census report. This constitutes a total of only 8.05 million women, out of which, 2.7 million belong to the agriculture sector while the other 5.2 million belong to non-agriculture sectors.

Setting the context of the event, Ms. Harjinder Kaur Talwar, President of FICCI Ladies Organisation (FLO), began by agreeing to the topic and claiming that we as Women, do mean business. She also affirmed that women add a humane touch to business. By stating that there is only 3% reservation for women in procurement, she urged the women to achieve this rate and then think of increasing the rate and also rightly quoting that we women don't need reservations, we need opportunities. She also presented statistics that out of the 70% agricultural Indian workforce, only half are women and they are considered labours, not farmers. In her concluding remarks, she showed a concern for employing more women for the technical jobs and inspiring the audience by saying that there is no right age to start working.



Harjinder Kaur Talwar, President, FLO

The inaugural session was also addressed by Ms. Maria Beatriz Orlando, Lead Social Development Specialist, World Bank, who spoke on the topic 'Why participation of women entrepreneurs is important in World Bank Projects'. She said that it is not just the right thing to do but also smart thing to do from economic perspective. She emphasized that gender outcomes result from interactions between households, markets and institutions. She stated some strategies such as improving gaps in human endowments, creating more jobs, improving ownership and control of assets and enhancing women's voice. Gender inequality is not just bad for women but also men, she said, as men also cannot enter the professions which are seen to be feminine. She cited an example of male nurses who might prove to be good nurses since sometimes strength is required for the old people, but find it difficult to place themselves in the profession. According to her, women should be given access to finance, network, technology, information and ownership of assets.



Maria Beatriz Orlando, Lead Social Development Specialist, World Bank

Next in the panel was Mrs. Parvathi Mogaveera, Chief Manager, EXIM Bank whose topic was '*Exim Bank's Support to Women Entrepreneurs*'. She talked about GRID-MAS (Grassroots Initiatives for Development-Marketing Advisory Services). She listed a few interventions, which are conducted by EXIM Bank such as:-

- Looms of Ladakh, co-operative – A project for unemployed women artisans from the remote villages of Ladakh, in a project Laksal. Exim Bank supported a training program for 30 women weavers for a period of 45 days during 2018, to sustain the Ancient Art of Weaving 'Pashmina Wool'.
- Purkal Stree Shakti Samiti, Dehradun, Uttarakhand- A project on modern designs like patchwork, applique, quilting, and embroidery handicraft items, for a 6 month period to 25 women master artisans based in the villages of Dehradun
- Under The Mango Tree, Maharashtra- Over 3000 farmers have been trained in indigenous bee-keeping, most of them being women farmers. The honey is being sold in various flavors such as tulsii honey, wild forest honey, jamun honey, tribal gold, clover blossom, etc.
- Rangasutra Crafts India Ltd., Rajasthan- A social enterprise receiving financial assistance by EXIM bank, having around 70% women employees that aim at transforming the employee to entrepreneurs. They have been working closely with IKEA under its limited edition collection named 'HANTVERK' meaning handicraft in Swedish, to promote handicrafts.



Parvathi Mogaveera, Chief Manager, EXIM Bank

- Exim Bazaar- Exclusive marketing platform for artisans where they can revive the rich traditional arts and crafts of India, in the handloom sector.



L-R Suraj Sharma, Trainer, Government e-Marketplace, Anurag Awasthi, Product Manager, Government e-Marketplace

The session which was next in line was How to become a Seller at Government e-Marketplace, in which the speaker, Mr Anurag Awasthi, Product Manager, introduced Government e-Marketplace and its eminent features. He started off by describing GeM as a national public procurement portal on which many Central and State govt. departments, PSUs, autonomous institutions and local bodies register themselves to fulfill their procurement needs. GeM already has a Memorandum of Association (MoU) with 29 states. He presented the statistics where the 20% reservation, which was previously set to buy from MSME, was raised to 25%. He also showed that they currently have about 1.5 lakh suppliers, generating a business of about Rs. 14,000 crore. They have already had a total of more than 9 lakh orders till date. He, then, spoke about their initiatives such as Womaniya- an initiative to recognize women entrepreneurs and women self-help groups (WSHGs), selling products such as handloom, accessories, jute, spices, home décor, etc., Startup Runway- an initiative for startups offering innovative and disruptive products and solutions to various Govt buyers and Ajeevika- collaboration with MSMEs focusing on socially challenged sections of the society. He quoted statistics from the 6th All-India Economic Census 2013, 80.5 lakh units owned by women; 28.1 lakh [34.88 %] in Urban areas and 52.4 lakh [65.12 %] in Rural areas. As stated

by him, women invest 90% of their income back in their families.

The same session was then taken over by his colleague Mr. Suraj Sharma who was a trainer at Government e-Marketplace. He further emphasised on the modes of procurements. The various modes which are available for procurement are: Direct purchase, L1, Proprietary Article Certificate Bid and Bid & Reverse Auction. He also emphasized on the registration requirement to become a seller and guided on how to set up an account as a seller. He later discussed the various delivery, payment and performance evaluation processes. He concluded by stating the do's and don'ts for being successful as a seller.

The next session by the Senior Procurement Specialist of World Bank, Ms. Heena Doshi was on Business opportunities in World Bank funded Projects. She presented statistics claiming that World Bank has USD 26 billion as bank funding and nearly USD 36 billion as counterpart. At the moment, they have around 40-45 projects in pipeline which constitutes of around USD 7.5 billion. Almost 80-90% of this amount will be used for procurement as stated by her. She also claimed that procurement is a state subject in India. There is no procurement law in India. Every state has its own procurement act. For the smooth functioning, they have prepared a standard procurement document. It serves two purposes. Firstly, it is uniform across the project and secondly, they have now assigned the roles, risks and responsibilities among their personnel. This eases the process of identifying the reason for delay or the faulty areas.



Heena Doshi, Senior Procurement Specialist, World Bank

EXIM Bank's Assistant General Manager, Mrs. Amita Dang, in her session 'Business opportunities in EXIM Bank funded Projects', briefed us about the various line of business- Line of Credit (LOC), Project Export Group (PEG) and Communication Business Group (CBG). At present, there are 298 LOCs, operated by EXIM Bank on behalf of the Government of India, which prove to be proactive mechanisms to share



Amita Dang, Assistant General Manager, EXIM Bank

India's Development Experience with Partner Countries. Some success stories under LOC are Bangladesh's construction of bridges and supply of buses, Ghana's Seat of the Government and Presidency, Gambia's National Assembly building among many others. She further threw some light on the LOC processes and procedures, process of pre-qualification and then tendering process. The National Export Insurance Account also provides credit along with interest. As on date, 22 projects have been approved under Buyer's Credit Under National Export Insurance Account (BC-NEIA) worth USD 2.39 billion while there are still 40 projects worth USD 5.88 billion of Contract Amount and USD 4.96 billion of Loan Amount that is still in the pipeline.



Rashmi Sarita, Executive Director, FLO

Ms. Rashmi Sarita, Executive Director of FICCI Ladies Organisation spoke next on Activities of FLO to promote women entrepreneur. She began by quoting “Behind every successful woman is a tribe of women”. As women comprise approximately 49% of the total world population, giving priority to women is not an option. It is an obligation, she said. She explained her work model at all levels such as Grassroots, Middle level and Senior level. At the grass root level, they employ women in agriculture and skill enhancement programmes. At the middle level, they believe in empowering Women Entrepreneurs and professionals while the leadership qualities in women are polished and empowered at the senior level. They have 16 chapters PAN India in which they work through their awareness programs, government interface, policy advocacy and many other work methodologies. They have certain initiatives such as the FLO Agriculture initiative, FLO Skill India Initiative, FLO women Directors at grass root, middle and senior levels respectively. They also have other initiatives such as FLO Business Incubation Centre for women who want to start a new business, FLO Health Initiative organises health screening camps for women and FLO Women Entrepreneurial parks for setting up of Women Industrial and Entrepreneurial Parks across India. FLO also has foreign affiliations and international linkages with SAARC Chamber Women Entrepreneurs Council (SCWEC), Women Corporate Directors (WCD), International Women’s Entrepreneurial Challenge (IWECC) and other foreign institutes.



Dr. Anuja Pandey, Associate Professor, AIMA

The day concluded by a formal vote of thanks given by the Associate Professor of AIMA, Dr. Anuja Pandey. She thanked our partners and all the learned delegates for joining us and making the workshop a success with their presence. The workshop wraps up after igniting a spark in women to work towards their career goals, aspiring to become better entrepreneurs and excel in every sphere of life.



Participants of the workshop