

12th GLOBAL CONFERENCE FOR WOMEN ENTREPRENEURS

3rd - 5th SEPTEMBER, 2012

NEW DELHI, INDIA

REPORT AND POST-CONFERENCE GUIDE FOR ACTION



FEDERATION OF INDIAN WOMEN ENTREPRENEURS (FIWE)

In Collaboration with

INTERNATIONAL FEDERATION OF WOMEN ENTREPRENEURS (IFWE)

TABLE OF CONTENTS:

Background

Programme

Report:

1. Introduction

2. Inaugural Session

3. Technical Sessions

3.1 Session-I **“Contribution of Women Entrepreneurs to the Economies- Enabling environment and policy reforms to support women”**

3.2 Session-II **“Emerging Business Opportunities for Women Entrepreneurs With Trade Liberalization**

3.3 Session-III **“Leading the way in innovative industry**

3.4 Session-IV **“Case study of Successful women entrepreneurs- Leading Women Entrepreneurs_of the world”**

3.5 Session-V **“Hospitality, Tourism industry and supply chains”**

3.6 Session-VI **“Access to finance and new age technologies for business growth”**

3.7 Session-VII **“ICT bridging gaps – Entrepreneurs on the frontier**

3.8 Session-VIII **“Social Entrepreneurship and Urbanisation”**

4. Post Conference Guide for Action

Annexure

1. Evaluation of Conference
2. Profile of Participants
3. Patron Members and Advisory Committee
4. List of Exhibitors
5. List of Speakers of the 12th Global Conference
6. Priyadarshini Award Winners
7. List of Sponsors

BACKGROUND

BACKGROUND

To have a powerful force to drive the economy of the world contributing to economic growth, development, and prosperity, it requires making the participation of women in business and their international exposure on a sustainable basis. The women entrepreneurs of today are marching ahead with their success stories and developments in all forms of trade and commerce. In the present context and era of globalization, there has been considerable bilateral and multilateral trades, negotiations and understandings, being executed and undertaken the world over. In all these, we see people raise questions about women's participation and their contribution to their own national economy and the world at large.

Sharing skills and knowledge to women entrepreneurs of today requires to ensure that the benefits are not limited in the hand of a few, rather the women entrepreneur should become ebullient and efficient enough to present themselves neck to neck with men in all entrepreneurial ventures. The biggest impediments, common to women entrepreneurs today are business networking, easy credit and timely-cum- affordable finances, networking of forward and backward linkages, value addition of products, improvisation of skills and knowledge through viable resource persons. They have still not become a part of formal SMEs in India.

The most common challenge today with women entrepreneurs is the exposure and encouragement they receive from their own society. In underdeveloped and developing countries we see the general phenomenon of existence of Poor level of bargaining power among women entrepreneurs arising out of low, almost no capital accumulation. Poor developed market and communication infrastructure, making them petty traders rather than successful entrepreneurs. Lack of processing know-how skills and technology, which leads to production of less value added products, and less economic returns. Above all, there is a dearth in their participation and sharing difficulties and problems on bigger platforms that makes them more vulnerable to developments leading to failure to consolidating their own enterprises.

In this regime of technology and development, it becomes a public duty to empower poor and marginalized women to compete in a global market and encourage their views, ventures and address these to policy makers and the general public.

The above facts point out that there still is a vast gap that needs to be bridged. The journey has only just begun.

Developing strategies to improve effects particular dwelt on the challenges faced by women entrepreneurs and the business associations of South Asia, as a result of that were comparatively higher. Back home in SAAARC countries, the women's involvement in business was only of the order of less than 7%. Sample survey conducted on 250 centres run by women entrepreneurs in India has shown that married women were able to perform better than unmarried and the success in business was achieved by women around the age of 34 years. There was thus a need for motivating them, providing them the adequate training, installing in them the confidence, creating awareness among them to enable them to make strides in the business arena. A launch-pad was needed to effectively throw the women as entrepreneurs for fulfilling their role in the economic well being of the developing countries and providing a network for exchange of techno managerial information between the developing nations on one hand and between the developing and developed nations on the other. It was in this context that the International Federation of Women Entrepreneurs (IFWE) and its country chapters like Federation of Indian women entrepreneurs (FIWE) come into being.

Women are the pace setters in the quest of developing countries for economic independence, IFWE and FIWE are the women launchers in the business.

PROGRAMME

12th GLOBAL CONFERENCE FOR WOMEN ENTREPRENEURS **3 -5 September, 2012, New Delhi**

“Trade Liberalization and its Global Impact on Women Entrepreneurs”

Day 0 – September 2nd, 2012 Welcome Diner – FIWE (Hosts)

Day 1 – September 3rd, 2012

- 0830-0930hrs : Registration
- 9:30 – 11:30 hrs
- **Lamp Lighting & Invocation song**
- **Welcome address** by **Dr. Rajni Aggarwal**, President Federation of Indian Women Entrepreneurs (FIWE) & Secy. Gen. Indian Federation of Women Entrepreneurs (IFWE)
- **Inaugural address:** Honourable Minister **Shri Vayalar Ravi Minister for MSME & Overseas Indian Affairs, Earth Science, Science & Technology Govt. of India**
- **Welcome address** by **Dr. Dewi Motk Promono**, President, IFWE (International Federation of Women Entrepreneurs)
- **Keynote address** - Guest of Honour: **Mrs Maria Francesca Mireille Martin** , “Minister of Gender Equality, Child Development and Family Welfare of the Republic of Mauritius”.
- **Special Address** - **Sh. R. K. Mathur** Secretary MSME, Govt. of India
- **Vote of thanks** - **Mrs. Kuku K Kumar** Vice President, Federation of Indian Women Entrepreneurs (FIWE)

11:30 – 11:45 hrs

- **Inaugural of the Exhibition**

11:45 – 12:00 hrs

- **Tea / Coffee**

Session - I

**12:00 – 13:30 “Contribution of Women Entrepreneurs to the Economies-
Enabling environment and policy reforms to support women”**

Session Chair: Dr. Sunita Chibber, Additional Development Commissioner, MSME

Keynote Speakers: Ms. Asha Didi from Brahm Kumari

Panellists : - Ms. Selima Ahmad, President,
Bangladesh Women Chamber of Commerce and industry
- Ms. Reema Nanavaty, Secretary General, SEWA

13:30 – 14:30 Lunch at Hard Court area – Pool side, Ashoka Hotel.

Session - II

14:30 – 16:00 “Emerging Business Opportunities for Women Entrepreneurs With Trade Liberalization”

Session Chair: Mr. D. P. Baghchi, Ex. Secretary, MSME

Panellists:

- Ms. Virginia Littlejohn, CEO, Quantum Leaps INC.
- Ms. Madi Sharma, Chairman Madi Group. Brussels.
- Dr. Shaila Javed Akram, Founder President, Women Chamber of Commerce, Lahore, Pakistan
- Dr. J. S. Junega, ex-CMD, NSIC & C EO, Global Projects

Session - III

16:30 – 18:00 “Leading the way in innovative industry”

Session Chair: Dr. Irfan Furniturewala, Henjar Biotech
(Represented by Major Narender Pal)

Panellists:

- Rezani Aziz, Media Director, Bates Asia Strategic Alliance, Sri Lanka.
- Ms. Anshu Gupta, CEO, Pinstrom

18:00 onwards - Hi-tea

Day-2 September 4th, 2012

Session – IV

10:00 – 11:30 “Case study of Successful women entrepreneurs - Leading women Entrepreneurs of the world”

Session Chair:
➤ Giselle Rufer, CEO, Delance

Keynote Speaker:

- Capt. Vinod S. Nair, Director, Kimmaya Consulting Pvt. Ltd

Panellist:

- Ms. Heena Handa, Interior Designer, Delhi
- Ms. Nasreen Awal Mintoo, Bangladesh
- Dr. B. S Pathak, Sulabh International

11:30 - 12:00 TEA

Session - V

12:00– 01:30 “Hospitality, Tourism Industry and Supply Chains”

Session Chair:

- Virginia Little John, CEO, Quantum, Leaps. INC

Panellist:

- Mr. Subash Goyal, Chairman, STIC Travel
- Mr. Sanjeet, Director, DDP Group, Travel Talk

Session VI:

01:30– 14:30 “Access to Finance and New Age Technologies for Business Growth”

Session Chair:

- Mr. N. K. Maini, DMD, SIDBI, Bombay

Panellists:

- Mr. J.S. Basra, UK
- Mr. Satyawati Dinkar, DGM, State Bank of India, Bombay
- Mr. Arun Sharma, International Finance Corporation, Delhi

14:30 – 15:30 Lunch

15:30hrs – 18:30hrs Factory Visit

1. Auto Craft India (Manufacturing Car Seat Covers), Delhi
2. Art Crafts India (Craft Paper and Decorative boxes), Delhi

DAY-3 September 5th, 2012

Session - VII

10:00hrs – 11:30hrs “ICT bridging gaps – Entrepreneurs on the Frontier”

Keynote Speaker:

- Mr. Rajan Anandan, Managing Director, Google India, Bombay

Presenter:

- Sairee Chahal, Mom Entrepreneurs, Delhi
- Ms. Dolly Bhasin, SPCH, Delhi

11:30 hrs – 12:00 hrs: Tea.

Session - VIII

12:00hrs – 01:30hrs “Social Entrepreneurship and Urbanisation”

Session Chair:

- Princes Fay Jahanara from UAE

Panellist:

- Mr. Harsh Bahl, CMD-NHFDC, Delhi
 - Ms. Alka lamba, Go India Foundation, Gurgaon
 - Ms. Sabina Saran, Art Craft, Delhi
 - Ms. Geeta, Hyderabad
 - Mr. B. S. Pathak, Sulabh International
- **13:30 hrs- 14:30 hrs Networking lunch.**
 - **14:30hrs -15; 30hrs Business matching and B2B Meeting.**
 - **15:30hrs-17:30hrs Valedictory Session**
 - **15:30hrs-16:00hrs : Business summing and recommendations of the conference**
 - **16:00hrs-16:05hrs : Welcome address: Dr. Rajni Aggarwal, President, FIWE**
 - **16:05 hrs- 16:15 hrs Mrs. Martin, Minister, Mauritius**
 - **16:15 hrs – 16:25 hrs Guest of Honour, Dr. H. P Kumar ,CMD, National Small Industries Corporation**
 - **16:25 hrs – 16:35 hrs Valedictory Address by Chief Guest, Ms Krishna Tirth, Hon’ble Minister for Women and Child Development, Govt. of India**
- 16:35 hrs – 17:35 hrs Distribution of “Priyadarshini” Award by Mrs. Krishna Tirtath, Hon’ble Minister for Women and Child Development, Govt. of India**
- **17:35 hrs : Conclusion & Vote of thanks by Manjeet Bansal, Chair Person, FIWE-Rajasthan Chapter**
 - **19:00 hrs : Cultural programme/Dinner at the residence of the Chief Minister of Delhi**

The conference schedule also composed of cultural programmes and site seeing tours to the capital city of India, New Delhi.

The annexes at the end of this report provide the list of members of the Advisory Committee, Organizing Committee, Conference Participants and the Priyadarshini Award Winners at the conference Women entrepreneurs represent a dynamic group who have broken away from the beaten track and are exploring new horizons of economic emancipation. IFWE and FIWE are providing perfect habitat to these lively groups in the world and South Asia.

REPORT

1.0 Introduction

The 12th Global Conference in association with IFWE (International Federation of Women Entrepreneurs) on "Trade Liberalization and its Global Impact on Women Entrepreneurs" was held at Hotel "The Ashok", New Delhi on 3rd, 4th & 5th September, 2012.

ABOUT THE GLOBAL CONFERENCES OF WOMEN ENTREPRENEURS ORGANISED BY FIWE AND IFWE:

The Global conference of the year 2000 organized by FIWE brought together more than 900 participants from over 43 countries including INDIA comprising women leaders, successful entrepreneurs, professionals, consultants, company executives, academicians, representatives of international organizations and national governments besides those aspiring to be entrepreneurs. A large group of the participants came from SAARC countries of Bangladesh, Bhutan, India, Nepal, Pakistan and Sri Lanka and a big numbers from Africa. Special attention was given at the conference on synergizing the global opportunities for rural business to facilitate an effective socio-economic development.

About FIWE

The Federation Of Indian Women Entrepreneurs (FIWE) has come in to existence following the decisions taken at the International Conference of Women Entrepreneurs held in December 1993 at Hyderabad (India). It was felt that the Women's Wing of National Alliance of Young Entrepreneurs (NAYE) should convert itself into an autonomous national level women entrepreneur's organization whose main function should be networking and to provide package of services to the associations of women entrepreneurs in different parts of country. It was accordingly announced that NAYE Women's Wing will henceforth be known as Federation of Indian Women Entrepreneurs (FIWE) and will have no chapters.

Federation of Indian Women Entrepreneurs (FIWE) is an apex body of associations of women entrepreneurs situated all over the country. At present it has strength of 29 member associations spread across the length and breadth of the country, having combined strength of more than 15000 women entrepreneurs/professionals. FIWE is India's Premier Institution focused towards Women Empowerment dedicated towards Entrepreneurship Development. FIWE is dedicated to nurture entrepreneurial bend of mind and open avenues for self employment among women by providing an opportunity to develop their own creativity and capacity for development and growth.

FIWE is built around the idea of ethical, non profitable and sustainable growth amongst women entrepreneurs. It helps women to grow to next level of competence & growth. FIWE tries to fill the gap of information networking, awareness among women entrepreneurs and helps them to understand the current business environment & their unique services and opportunities, through workshops, seminar and awareness program etc.

About IFWE:-

International Federation of Women Entrepreneurs (IFWE) came in to existence at the same meeting held in Hyderabad in December 1993 by the members of seven countries - **Ghana, Indonesia, Pakistan, Australia, Malaysia, Myanmar & India**. The creation of an international forum for promotion and development of self-employment and entrepreneurship amongst women has been high on the agenda of the World Assembly of Small & Medium Enterprises ever since it was created at the General Conference held in New Delhi in Nov, 1980. Informal discussions were held with the leaders of women

entrepreneurs in different parts of the world and the consensus was evolved that there is a need for such a body which primarily addresses itself to the urges, aspirations, expectations and self requirements of woman entrepreneurs and self employed women.

The foundation meeting of IFWE was held in Karachi, Pakistan on 29 January 1994, followed by second meeting in Addis Ababa Ethiopia on 8th March 1994.

IFWE'S main objective is to foster entrepreneurial skills among the women who want to be entrepreneurs regardless of their class, caste, nationality & race. IFWE dedicated to create a pool of young women entrepreneurs, who are able to translate their potential in to work /Business with a view to create an entrepreneurial bend of mind and avenues for self-employment.

IFWE believes that by pooling women's creativity and capacity for their own development and growth is key means for economic empowerment of the society. The organization is devoted to the Economic Empowerment of Women, particularly the SME segment, by helping them to become successful entrepreneurs and become a part of the mainstream industry.

FIWE endeavors to provide: Networking platform for women, Technical know-how, Industry research & expertise, Skill development & training and brings the businesswomen on a Common Forum; and ensures that their opinions, ideas and visions are collectively and effectively taken up with policy makers and various other agencies respectively for the development of Enterprise in Women.

SME account for approximately 60 percent of FIWE combined membership, with large firms representing 15 percent and micro-enterprises the remainder. The organization has a wide networking of entrepreneur's across the globe and this is being successfully reflected in all parts of India. With a great degree of participation with different countries, the organization is rich in ideas, sectoral business ventures and other noble and successful innovative marketing enterprises. The organization since its beginning has made strides to contribute towards India's entrepreneurial venture and women empowerment with a special accentuation to people living in abject poverty and meager employment assurance.

PARTICIPANTS

Representation of approximately 800 Women Entrepreneurs, NGOs, Representatives from Governments, partner organizations and Diaspora Groups. Overall the conference will house women leaders, successful entrepreneurs, professionals, consultants, company executives, academicians, representatives of international organizations and national governments besides those aspiring to be entrepreneurs.

On earlier instances it has been seen that the participants mostly turn up from the SAARC countries that have underdeveloped but developing economy and due to financials constrains their international participation is mostly limited. Hence during this global conference, the FIWE is looking for Government and other assistance to help these women entrepreneurs from SAARC countries to come to this forum. It is expected that there will be 400 delegates coming from various states of India.

Partners:

- 1. International Federation of Women Entrepreneurs**
- 2. Women in Business (UK)**

Possible Outputs of the Conference:

- Participation from more than 800 women from across the globe
- Two practical skills development workshops on Market Access for Handicrafts and Opportunities in Agribusiness.
- □ Communiqué at the end of the conference.
- Expected a large business growth and tie-ups at National & International levels.
- □ Outcomes for advocacy with the policy makers.
- □ B2B sectoral meeting and tie-ups.
- □ Recognition of Women achievers.
- Acquisitions' & Mergers amongst Companies owned by Women
- □ Marketing tie-ups.
- □ One of the key outcomes of the event will be presentation on SME policies across 30-40 countries that we believe will provide fresh perspective on formulation of future national policies and progress towards development of women entrepreneurs in SME Sector.

The issue of women's economic empowerment was central to the theme of the conference and to achieve the twin goals of equality and development of women. Women represent half the population and need leverage all their entrepreneurial resources to succeed in the business world in unprecedented number, in the increasingly competitive global economy of the 21st century. They have to play an ever dominating role as professional women, networking themselves for bringing about a major shift in perceptions of what really the development means – the extension to lead the kind of lives, and pursue the kind of objectives they value.

The Conference, besides the inaugural session took as many as eight technical sessions over a period of three days to deliberate the above discussed vital issues as per the following schedule:

2. INAUGURAL SESSION

The Conference started in an elegant, serene and professional setting in the Hotel The Ashok, New Delhi.

After the invocation songs Dr. Rajni Agarwal, President, Federation of Indian Women Entrepreneurs (FIWE) and Secretary General of International Federation of Women Entrepreneurs welcomed Shri Vayalar Ravi (Hon'ble Minister for Micro, Small & Medium Enterprises, Overseas Indian Affairs, Earth Sciences , Science & Technology) , Mrs. Maria Francesca Mireille Martin (Hon'ble Minister of Gender Equality, Child Development, and Family Welfare of the Republic of Mauritius), Sh. R.K Mathur, (secretary, Ministry of Micro, Small and Medium Enterprises).

The conference is certainly meant to dissect and make an X-Ray analysis about the legitimacy, efficacy, efficiency performance and delivery of policies, programs and accomplishments of trade liberalization in this age of globalization.

This is a three days meet and covers various topics of Global interests related to emerging business opportunities for women entrepreneurs. Apart from B2B meet, many of our Indian & overseas participants have exhibited their products and she expressed that participants will take full advantage in furthering their business opportunities. Factory visits have also been organized to give exposure to the delegates about function of SMEs in India.

Most of the countries have experienced that reduction of Trade restrictions have ultimately helped in lowering the cost, increase efficiency and foster economic growth. Trade Liberalization has raised growth prospects and strengthens the international Trading system.

Integration into the world economy has proven a powerful mean for countries to promote economic growth, development and poverty alleviation. The growth of world trade has averaged 6 % per year, twice as fast as world output. Most of the developing countries have shared in this prosperity. Many developing countries have substantially increased their exports of manufactured products and services relative to traditional commodity exports. Trade between developing countries has also grown rapidly, with 40% of their exports now going to other developing countries. Progress has been very impressive for a number of developing countries in Asia.

There is considerable evidence that more outward-oriented countries tend to grow faster than ones that are inward looking. Overall, inequality among countries has been on the decline as reflecting more rapid economic growth in developing countries.

If this world wants to bring a sea change in entrepreneurial excellence in general and women entrepreneurial excellence in particular, then the custodians and guardians of global economy will have to bring good governance, proper policy choices and a man centred development. Only then we can lift the have not's and humanity out of the morass and current quagmire in which the world is engulfed and plunged today.

She ensured that during the deliberations in next three days, we will be in a better position to conclude about the enormous advantage we share due to trade liberalization and the positive effect on the growth of Women enterprises across the globe. She expressed that there should be separate Industrial state in every state for women entrepreneurs, that Mr. Ravi should head the delegation of women entrepreneurs for exposure visit.

In his address **Hon'ble Minister for Micro, small and Medium Enterprises – Shri Vayalar Ravi** congratulated Federation of Indian Women Entrepreneurs for organizing, promoting

such a important event and expressed that its a big privilege to be a part of this conference. Empowering women entrepreneurs is necessary for our country and associate like Federation of Indian Women Entrepreneurs are trying to get the solution.

MSME sector contributes to about 45% of the total manufactured output and nearly 40% to India's exports. There are about 26 million MSMEs in the country, providing employment for more than 60 million persons. Out of total 15.64 lakhs registered enterprises 2.15 lakhs that is 13.72% are women entrepreneurs. This is not sufficient, it should be more. And that women owned businesses are increasing the world over.

Empowering women entrepreneurs is essential for achieving the goals of sustainable development and bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Ministry of MSME has various schemes targeted specifically to help the women entrepreneur. With a view to encourage women in setting up their own ventures, the Ministry of MSME has a Scheme named Trade Related Entrepreneurship Assistance and Development. The scheme envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. Under the scheme, the Government of India gives a grant up to 30% of the total project cost to the Non-Government Organizations for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as loan for undertaking activities as envisaged in the project. Further, to impart skills & training to women entrepreneurs, a grant of up to Rs.1 lake per program to training institutions / NGOs is given subject to certain conditions.

Various schemes of the Ministry of MSME were highlighted including cluster development programme, credit guarantee, participation in International Exhibitions etc. which can be obtained from the website of the department for the benefit of women entrepreneurs. Definitely more and more women should come to business and expressed that this conference will increase the number of women entrepreneurs.

Chief Guest from Mauritius **Mrs Mireille Martin**, thanked to all present. She stated that it is a pleasure to attend as a chief guest in the conference and represent for Mauritius today. Expressing her happiness she thanked Federation of Indian Women Entrepreneurs, for inviting her to attend the 12th Global Conference of Women Entrepreneurs on Trade Liberalization and its Global Impact on Women Entrepreneurs in New Delhi. Federation of Indian Women Entrepreneurs, established in 1993, is promoting women entrepreneurship in India. Entrepreneurship in India has a long standing tradition. We must think the entrepreneurship should generalize across the world. This is the only solution to the problem. Its privilege to work towards a mutually beneficial collaboration between Mauritius and India, particularly with India's experience and support, Mauritius has the capacity to give a platform to penetrate other regional markets.

She requested Indian women entrepreneurs to seize opportunities provided by the buoyant, dynamic and resilient Mauritian economy as well as to explore and consolidate alliances and joint ventures with their Mauritian counterparts and invited to visit the country with a delegation.

Globalization and Trade liberalization would help women entrepreneurs into their business growth. It is therefore the government, Financial Institutions and associations to facilitate and support women entrepreneurs. The honourable Minister earlier told about the facilities women in India benefits, in order to establish their entrepreneur skill and grow. The same way Mauritius government is giving facilities to entrepreneurs in our country. It is important to access the knowledge. The contribution of women led business is increasing. There is long way to go.

She thanked all the guest presented there, showed her happiness over the enormous business development opportunities which exist and welcomed all to Mauritius to explore the business opportunities.

Dr. Dewi Motk Promono, President, IFWE (International Federation of Women Entrepreneurs)

As an entrepreneur she expressed happiness that this event is being held in Delhi. She loves to come to Delhi and she get exposure to Indian food, heritage, culture and overall development giving large scope for business growth. One can have good market, business opportunities and share the benefits of global trade and liberalization.

Mr. R.P. Mathur, Secretary MSME - our country wants to develop women's buyers Industry.

He thanked for the opportunity given for sharing his thoughts. He has been interacting with FIWE from quiet sometime & really impressed by their concern for the cause of women. They represent 29 numbers of State Level associations & a large membership base of 15,000 numbers. They have been guiding, mentoring and helping large number of women and assisting policy makers in and bringing comparison with International Enterprises. We compliment the work done by FIWE.

Women enterprises are in organized as well as unorganised sector. We have 215,000 numbers of women owned registered enterprises and another 1.7 million in unregistered sector i.e. total of about 1.9 million women enterprises. The percentage of women entrepreneurs as compared to male entrepreneurs is only 7.36% that is very small number and needs to improve. State-wise status of women enterprises was also highlighted.

Under the programme of Prime Ministers employment generation scheme, MSME is playing a lead role and participating to the extent of 40% for the growth of women entrepreneur. Highest central subsidy is provided to the women through our schemes.

Almost 40% of the manufacturing exports of the country come from micro and small scale Industry. We are collaborating with large number of countries and taking aggressive steps for setting up Women Enterprise in the global context. We look forward for recommendations out of the deliberations of the three days seminar both on the domestic issues as well as international cooperation.

Mrs. Kuku K Kumar, Vice President, (FIWE) Offering the vote of thanks, she welcomed and thanked all the participants for sparing their valuable time and share their views. This Conference would surely given encouragement for growth of Women Enterprises.

The Exhibition was declared opened by Mrs Martin and Shri R.P. Mathur

3. TECHNICAL SESSIONS

3.1 Session I - “Contribution of Women Entrepreneurs to the Economies-Enabling environment and policy reforms to support women”

Keynote Speaker	:	Ms. Asha Didi from Brahm Kumari
Chairperson	:	Dr. Sunita Chibber, Additional Development Commissioner, MSME
Panellists	:	*Ms. Selima Ahmad, President, Bangladesh Women Chamber of Commerce and industry *Ms. Reema Nanavaty, Secretary General, SEWA

Asha Didi: - Federation of Indian Women Entrepreneurs provides a platform which gives encouragement to women so that they are not economically totally dependent on their partners, but they are also contributing towards making the economic standards of the family and society better. But you will also agree with me that any entrepreneurship is successful when it is properly managed. We are looking forward is success. All of us are passing through, not only women but the whole world are passing through a very difficult time and crisis. I think there is something basically missing i.e. spiritual dimension in our lives.

A normal human mind gets more than 35000 thoughts per day. When we analyze these thoughts we find they are of four major kinds:

1. Positive thoughts
2. Negative thoughts
3. Necessive thoughts
4. Waste thoughts

You know 60% of thought that arises are waste thoughts. Thoughts about which we can't do anything. Negative thoughts or past thoughts are like a cancelled checks we can't do anything about that. Future ones are only a promissory note. What you have with you is present. We have to be present.

These negative thoughts could be of jealousy, hatred, animosity, leg pulling and so on. We get deep into competition, comparisons and bring down our own self esteem. When our self esteem is down we are not able to work properly and this has a direct effect on our families and economic front. Hence, the negativity has to be removed. How to remove this negativity and how to break this cycle of negativity. There are few things which I like to highlight you. Number one we need to check our own build up assumptions. Over a period of time we have build up certain assumptions and try to keep them with us and try to live with that. Sometimes we build it up on ourselves, well I cannot do this and I have lived this forever and all these years. My suggestion is try to break this barrier and you will be successful. Empowerment means breaking your own limited values. If you try to do it properly, you will be able to do much more.

Selima Ahmed mentioned that - Bangladesh women's chamber of commerce and industry was founded in the year 2001 with 24 members with main agenda related to access to finance; design development; access to market; networking. With lot of advocacy, a separate policy for women entrepreneurs was allocated, and you can see number of women entrepreneur schemes are there today.

She talked about CDE, C is that if you need to start a business, you need to be creative, and you must be committed and of course competent. If you are not competent then you cannot exist. And another D which comes after C is that you must have dreams. Dream to change

the policy, dream to see that women are not facing abuse at home. Dream to see equality, dream to see democracy at home, dream to see gender equality. At for that dedication and determination is very important. The E which is Enterprise, entrepreneurship and empowerment. An entrepreneurship generates employment and I am glad to mention that today 5000 women entrepreneurs have created 25000 employments in a poor country like Bangladesh. Because each year 2 million Bangladeshi needs job and for that entrepreneurship is very important.

She said look for opportunities. There are people who blame circumstances, but don't blame circumstances, look for opportunity. Let us all carry ourselves with honour and dignity of a proud women. Knowing that we are part of a great initiative, let us walk and let the whole world see women entrepreneur shine.

Reema Nanavaty has sent a representative on her behalf along with a PowerPoint presentation which talked about SEWA one of the largest recognized national level unions of the informal structure women workers. We at SEWA say it's not an organization, but say it's a platform for social empowerment and self reliance. We provide women with work security, income security and social security. Self reliance individually as well as collectively, not only economically but also gives capacity to make their own decisions. We are able to influence policy making, increase the collective bargaining power. We also build capacity in the form of leadership capacity, technical capacity and managerial capacity.

We at SEWA believe and our experiences says that poor women are very enterprising and have capacities, but limited access to technologies, finance, skill up gradation and market information. Therefore we see that there is a very low productivity, quality problems, difficult marketing of the product and low income. It is very important that enterprises of the poor should be such which gives them with sustainable employment, better life, brings them out of poverty and increases their bargaining power and the same time works towards empowerment.

There are various cases of women's collective entrepreneurship at SEWA. The master trainers provide training to the grass root women members in the field of ICT, agriculture, food processing, textile and para veterinary. We are also working towards mitigating the climate crisis with safe and economic environmental friendly cook stoves and solar lanterns for 2,00,000 members of SEWA.

Hansiba is a brand of identity of 15,000 rural women artesian who promote the skill and represent the precious skill of hand embroidery and craft.



3.2 Session II - “Emerging Business Opportunities for Women Entrepreneurs with Trade Liberalization”

Chairperson : Mr. D. P. Baghchi, Ex. Secretary, MSME
Keynote Speaker : Ms. Virginia Littlejohn, CEO, Quantum Leaps INC.
Panellists : Ms. Madi Sharma, Chairman Madi Group. Brussels.
Dr. Shaila Akram, Founder President, Women Chamber of Commerce, Lahore, Pakistan
Dr. J. S. Junega, ex-CMD, NSIC & C EO, Global Project

Virginia Littlejohn – Weconnect, Quantum Leaps, BPW and a number of other organizations are partnering with the International Trade Centre in Geneva, which is a joint agency of the United Nations and the world trade organization in Geneva. We are collaborating on a 10 year initiative also to get women owned businesses into the global supply chain and to serve the needs of multinational corporations as their tier 1, 2 and 3 suppliers and also to get women owned business to link with other women owned businesses. She is the global coordinator through quantum leaps providing road maps to 2020 and beyond.

First, We Connect international mission is to facilitate sustainable economic growth by increasing opportunities for women owned businesses to succeed in the global value chain. 2010. Supplier diversity is a program that uses underutilized vendors as suppliers including women, ethnic minorities and people with disabilities. Multinationals want to work with diverse suppliers to create more competitive options to improve the value of their offerings, to encourage innovation, reduce cost, show return on investment, and enhance their image and brand.

The international Trade centre ITC, is working on a 10 year initiative to get women business owners into the supply chain. As consultants the big initiative in Chongqing china and this year women vendor’s exhibition in forum is in Mexico City the first week of November. Designed to link buyers and sellers, its targeting export ready women owned businesses. With business that can scale using mentoring from buyers with women suppliers, capacity building and business match making. This year the sector are focused on agri business including coffee, clean and green technologies, construction and mining , IT, Telecom and business process outsourcing, textile and apparels, silver jewellery and trade facilitation. All of the multinationals are extremely interested in working with green suppliers focused on sustainability and greening of global value chain. So there will be all sorts of aftermath things that will grow out of this including partnership with women’s business associations, training programs with potentially major universities and multinationals that offer mentor prototype programs.

The final thing she expressed access to markets and linking multinationals with women owned businesses in all the sectors that multinationals are interested in buying. its built on a proven model that was developed in the united states.

Ms. Madi Sharma said It is no good having a N.G.O. or a charity if you are not sustainable. You have to make funding yourself which is the benefit of entrepreneurship. I will call trade with global values & global interest; I’ll call trade without barriers.

The growth in India is a huge opportunity for all of us as there are people with talent, people with skills, people who think completely differently to anybody else in this world. Europe is also an opportunity, because we have knowledge to share, we can transfer technology, we can create innovation.

Let’s value our people & this is where he became involved with EU - India Free Trade agreement which is an agreement between India & European Union to have trade

liberalization. It will bring huge benefits both to EU & to India. It will bring job creation particularly to India, it will bring new business opportunities for Indians companies to be able to go & trade in EU. There are technology centres called European & Business technology Centre, located in India, designed to put the companies together, particularly the SME sector.

Women in business are an economic issue, it is not a gender issue, and therefore it doesn't belong to the Gender Ministry. Women in business belong to Economic Ministry & that's where they need to be placed because we are bringing turnover, profit ability, job.

Women in business succeed more than men. We know that in U.S. they double the number of female entrepreneurs in next 10 years. If U.S. can do it & it works why are we not putting it in place!

Dr. J. S. Juneja expressed that the enterprise by women has increased to 13.85% in India. It used to be 10% some years back. Firstly its economic necessity, Second is the "opportunities". I think where ever opportunities have emerged for women they have grabbed them.

Third is the exposure of knowledge, through internet, Facebook, social networks, people talking to each other on mobile. I remember that 10-15 years ago, he referred a book called "Act global Look Local" by a famous author John Yasbeth, from that time he was promoting Globalization. You must have heard about Amazon, they started selling books on discount & now in January more than 50% books are available as e-books, flip kart is another example. So, many business opportunities are emerging because of internet. So, marketing is emerging majorly based on internet model. Self-actualization is coming into place. Social entrepreneurs like Rajini Aggarwal, Virginia Little John, are working for self-actualization, but their purpose is to serve the community, to serve people, to develop enterprise, there is no need of financial & economic empowerment to do the business. there is a lot of enthusiasm for the same. People want to succeed and share their success & want to devote themselves and family too.

Dr. Sheila Javed Akram explained the creation of small businesses & the growth of existing ones are considered to be the fastest way to achieve economic growth. Many argue that entrepreneurship behaviour can be simulated through policy intervention as we are doing now. Literacy has direct role with any economic development of the country. As far as the policy is concerned the support & encouragement through this policy can empower women to make effective contribution in the economic development of the country.

Population of 1.2 Billion opens up for Pakistanis, we have a lot of cultural similarities & we have high precision for goods. As I said, Policies are very attractive but there are many challenges which are usually not addressed to justify the challenges. The problems for women entrepreneurs are that they are mostly working in niche market.

So, the question is how a woman can enjoy barrier less, economic trade opportunities. Change the mindset of male dominant country in both the societies. Men by heart do not accept women as entrepreneurs, they don't believe that women can bring economic change in the country. There is ego, fear, bias, sense of vanity & grievances against women.

Trade related infrastructures should also be made women friendly before the border, on the border, beyond the border, i.e. throughout the region. Entrepreneur facilities should be provided for all women at all major border crossing points. My ideas are: Permanent display centers should be established to display the articles made by women entrepreneurs in both the countries. Exchange of best practices is another issue which should be targeted by women organizations, as she expressed that they can learn a lot from women of India, I think we can learn much more from them: the management, the middle management,

business techniques. Promoting innovation strategy should be developed to help women entrepreneur & make new designs.

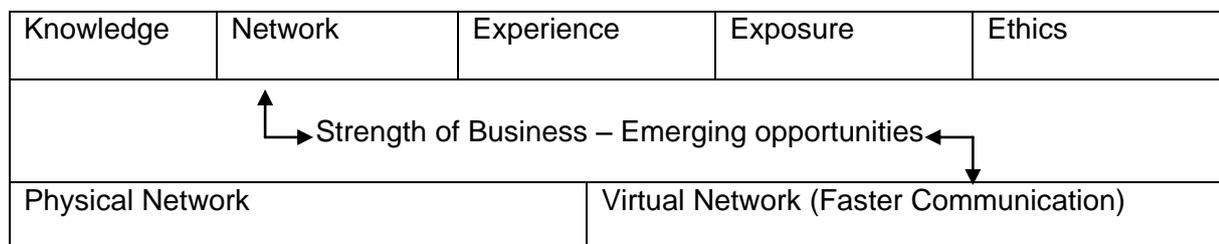
Coming to the conclusion, women entrepreneurs represent immense economic potential. There are many challenges which need to be looked into & through cohesive social educational, political & economic policy change, She women can revive the glory.

Dr. D. P. Baghchi gave a very lucid & clear presentation on the problems of sub continents. There is great deal of potential of free trade in SAARC region.

One brilliant speaker from Bangladesh in the morning made a point that Bangladesh has developed special policy for women entrepreneurs. He thinks this is where we have been negligent. It's high time that government of India think of specific policy for women entrepreneurs. Today the Honourable Minister from Mauritius today made a nice point on gender inclusive growth, which is an appealing statement & there is a need for it. But as madam said, it's basically an economic issue & not a gender issue.

We in the sub-continent suffer from psychosis sub default that's why bankers are afraid of lending money to women. Self help groups, particularly in Bangladesh & India, they have done extremely good work. Ms Madi rightly said that you have to think of a long term sustainable business model.

When we joined WTO, we all thought that we will not be able to face international competition as our technology is not updated, our productivity levels are not high enough but then we faced competition & recorded more than 8% growth. In spite of having problems, Sri Lank has done outstanding work in social sector. It has been possible for all of us to face such challenges. WTO & patents did not scare us, our own scientist are patenting their products. So we need not be afraid of competition. As rightly said by our speaker, we have to carve out for all the niche products and continuously innovate. Women entrepreneurs have already broken the glass ceiling; they have tasted the success of group empowerment, now they are increasingly going to taste the success of south to south co-operation. Women can bring a big change in this cooperation much faster than men.



3.3 Session III - “Breaking the glass Ceiling- Leading the way in innovative industry”

- Chairperson** : Dr. Irfan Furniturewala, Henjar Biotech (Represented by Major Narender Pal)
- Keynote Speaker** : Major Narender Pal
- Panellists** : - Rezani Aziz, Media Director, Bates Asia Strategic Alliance, Sri Lanka.
- Ms. Ansoo Gupta, CEO, Pinstrom

Rezani Aziz – She as the Chief Operating Officer of a global P.R. agency from Sri Lanka and as a past chairperson of women chamber of Industrial commerce, Sri Lanka. Which was founded in 1985, an independent Women’s chamber in all of Asia & most part of Europe, so

our membership comprises of women in small & medium businesses & enterprises. We are not at the micro level. We have the membership of women owned businesses but 90% of them are in traditionally women oriented sectors which are apparel manufacturing, having chain of hair dressing salon, etc. It is service oriented, being able to be flexible, which are intrinsically women's skills. I am here to show you the areas where, perhaps, women can get into in P.R. These are service areas.

We do advocacy, we do issues like change in crises management, media conferences, issue management; Shell Gas was one of them. We do perception management that Sri Lanka is a safe destination. You know that we had 30 years of war that ended in 2010; it's very important how we portray ourselves to the world. Change in issues management for the Steel corp. privatization, advocacy for Nokia. We do a lot of public-private partnership. More example of Public-private partnership is city traffic police you can have an idea on what can be done beyond the traditional.

Anshu Gupta - In my company we handle big clients and their digital campaign and it offers an excellent career/business opportunity. Facebook is the part of digital marketing and is something that has brought millions and millions people all over the world together. Facebook and Twitter is one of them. Print media, TV network realized a new thing called digital which has come up in a big way.

But today, any brand which can think of a marketing campaign has to have digital media, social media in it. We need to have search engine marketing which runs through Google in it. lot of display advertising, website and we need to have your internet marketing covered.

So you wake up in the morning and all of you check your mail, Facebook, you probably connect with other people through email throughout the day, when you go and you eat nice food, you click a picture, you plot it on Facebook. It almost become like a parallel world.

Now what are things that company or brand requires being on digital. The first thing is probably a website. Designing website, maintaining website and hosting website. The second part is keeping a presence on Facebook.

Again a lot careers and opportunities come over there. Because you need somebody to constantly update that Facebook page, content, pictures, connecting with audience, going to the community.. all that will come into play. Then the other part of the digital marketing is slightly technical, but again it is called search engine marketing or search engine optimization. These are the results you that see on Google page. There is certain supply that helps you come up on those searches. So, again, it is huge big industry now.

Major Narender Pal - Hanjer is a Resource Recovery Company having 24 projects across the country. It turns waste into green. It has proven track record for over 8 years, capability to handle mixed and residual solid waste, presently processing large quantity of waste and offer complete recycling solution with green technology No Emission. No Discharge.

Co speaker for 'Hanjer Biotech' shared a very special subject called 'Waste'.

We have a very special mascot called 'Hanger Girl' .She is somebody who is on search for a community which is concerned about the environment ,who are there to work for a better and greener tomorrow and she always talks about waste and that is the subject in a very comfortable and innovative tone.

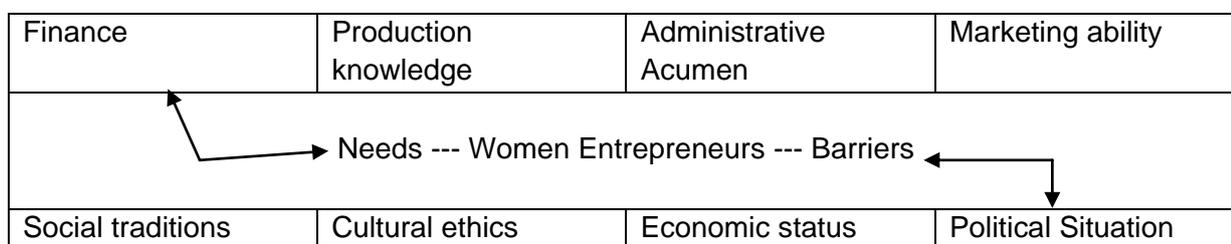
We have three very interesting initiatives considering and understanding the current mindset of the people. We understand this is a very serious issue but we speak in a tone where we believe that waste is a value and we do it through our three initiatives. The first initiative is 'Crash Bash'. This is an awareness program which is closely associated and focused with

youth .We give the youth opportunity to understand waste. We give the opportunity to recreate waste, for example, there is a band which makes music out of waste and then we make a magician do some magical waste items.

Then our second initiative is called 'Trash Buster'. It is an educative waste segregation video game. We give the opportunity to understand the waste and then further leading into types of waste and then most importantly, waste segregation. We basically focus to start the waste segregation at the source level.

Then we have a new concept save the soil. This is an awareness program to encourage eco-friendly composting for the better green cover and improving the health of the city. We want to actually focus on saving the soil saving the natural potential of the soil for a greener tomorrow.

We distribute garbage bags, requesting and encouraging people to just put the garbage in the bin. We took opportunity to be at various signals and create awareness saying 'Kachara sirf dabbe me daalo' so that it is not all over the city but in the right place so that companies like us can recycle and create green products out of it. Women have lot of opportunity in this area.



Day: 2: (4th Sept. 2102)

3.4 Session IV - "Case study of Successful women entrepreneurs- Leading women Entrepreneurs_of the world"

- Chairperson** : Giselle Rufer, CEO, Delance
- Keynote Speaker** : Capt. Vinod Nair,
- Panellist** : Ms. Heena Handa, Interior Designer, Delhi
 Ms. Nasreen Awal Mintoo(Bangladesh)
 Dr. B. S Pathak, Sulabh International

Giselle –She had decided that to tell women how beautiful they are, what they can be, to discover their talent, to develop their talent, to take their own lives in their hands. you to say that because it is not same everywhere. But we can help each other to do it. She expressed that her way was different because she being an engineer; creating watches, developing new products and so on. She was at higher level as women in the company, half of the people who are working in watch industry are women but they do the small work. They do what their boss doesn't want to do. At that level she was in-charge of the collection of the company and emphasized the need for a very special watch for women.

Time is life, so she wanted to symbolize life with my watch. So she decided to create the watch that expressed life, harmony and spirituality. But when she decided to create her company she was 45, She was a good manager and she was sure of that, but she was not completely sure that she could be a good entrepreneur. You see because being an entrepreneur is something very different, but she had the desire to change the world .She decided to go back to the university to learn everything about marketing, entrepreneurship,

everything you need to know to run a business. That's where she could know that she was capable to do what she was doing now.

And you have to build your company or communication on value that are same all over the world depending probably if you are working in, whatever, it must be something important for people who are buying your product. And also you have to have a brand name She expressed and shared with her enthusiasm of life for being creative, for being courageous and for one thing to change the world and make it a better place for everybody.

Keynote speaker - Capt Vinod Nair, a lifestyle expert and a fitness guru.

He could share few tips, no path breaking, sudden discoveries or something, but a few refresher points. When we talk about being an entrepreneur or being an independent business woman there are tremendous responsibilities. It's not just about paying bills or making a profit, there is a lot more everything that you do becomes an acceptable you have to have values in business, vision and you have to have a lot of things. Start first developing yourself within, once you have done that going outward is very easy. Now when developing yourself within means about any and every single aspect of life. it is really important for us to get a balance in life. And to get that balance there are few important quotients that all of us must work on.

Intelligence quotient i.e., Measurement of intelligence, every single one of us has an IQ whatever the level is. And it is very important that the IQ of yours keeps getting challenged, keeps getting teased, it keeps getting pushed, if that does not happen to you or employees working with you, you start looking at other opportunities and you start stagnating. You start doing things which are non-productive and in case of your employees there is a very high chances that they are looking for another job.

Emotional Quotient

This is an extremely important part because today our focus is on you as business women. That's why this is important than IQ because, let's say you are irritable and you let it out on someone in your office. Where they go and take off their steam is dependent on their EQ and how emotionally sound they are. So it's very important for all of us to be emotionally aware and emotionally balanced. Now here like you correctly said we can get our emotional strengths from our friends, from our co-workers and from our family. Here is a small tip, make sure that you have a very strong friend circle which is not connected to your work. So please build a strong emotional support system, you can get this from friends, family etc. The best is if the people you are talking to be not connected with the issues that you are talking about.

Spiritual Quotient

Spiritual quotient has got a lot to do with the inner clarity, your clarity about who you are, where you come from and what you do etc. Your spiritual quotient allows you to answer the larger questions in life such as what am I doing here or why is this happening to me, a question that we have asked very often. So your spiritual quotient helps you to deal with such issues, it also stops people from taking really rash decisions and making huge mistakes in life.

You can get it from a religious teacher, a guru, a self help book. You can get it from meditation. It is vital to have support systems. And yes, brilliant lady here said look within yourself and he expressed that fully agree with her. Because within is, where you find deepest answers but also look outside. Sometime things are right under our nose and we don't see them, so a little friend who taps you and says look here helps a lot. Make sure that not only you, even your employees have a spiritual support system.

Dr. B. S. Pathak – He exchanged his experiences in the field of entrepreneurship especially for women. India had a problem that certain class of people were called untouchables. Now they are not called so but socially they have to face this situation. It was important to bring them in the midst of the society. It was tragic, a person born untouchable will die untouchable and there is no chance of escape. You can change the religion but not the caste. So what happened one day, a boy was attacked by the bull, people rushed to save him but somebody shouted from the back that he belonged to untouchables class and nobody would lift him. Ultimately someone took him to the hospital but he died. That day I took a vow to fulfil the dreams of Mahatma Gandhi. I come to the point of women entrepreneurs. We are disciples of Gandhi, so Gandhi wanted to change the society. What is done with untouchables, first he invented the technology and that technology doesn't require manual cleaning. The human excreta gets converted into fertilizer in the manure. So they are relieved from the suffocation.

He expressed that we gave them an education and we helped them to read and write and asked them to go to the bank to draw their stipend. We helped them to get training in making papads, noodles, pickles, information technology, beauty parlor and carpet weaving, they are doing many things now. Now most of them do facial and beauty parlor job. Doctors are their clients and they give them tea or some snacks first before doing the work. So now they tell me that the same house I used to come and I was untouchable in the same house I came today and did facial. So the situations have changed because of entrepreneurship. If entrepreneurship had not been there, they won't be educated, there won't be innovation, now they sell their papads in the market and it goes for hotels. Exporters come to buy carpet and other things. So that way entrepreneurship and education are important for women, only then they can come at par with men. In India, women are dependent on the husband's income. Being dependent on the husband's income they had to face all sorts of problem and have to bear it. So it is most important that women should be educated and also they should be given some sort of skills so that they can be self reliant, they could earn their own living. Only then they can come at par with men.

Heena Handa, a successful women entrepreneur expressed that there are many meanings and definitions of success that we come across and most of them involve **three key elements money, recognition and popularity**. Success could be defined as the accomplishment of a goal or a purpose or the attainment of popularity or profit. Success means many different things satisfaction, money, recognition. For me it is meant different things and different stages of my career. Today it means all three. Had she known she wouldn't have started. She said, "This is my narrative of my journey as a mother and an entrepreneur. Fresh out of design in the 80's, I landed in a interesting interiors project which allowed free rein to my creativity coupled with back breaking work to execute those ideas. Actually that's where I learnt that ideas are only as good as their execution. My client was a perfectionist, introduced me to the 117 shades of black. He showed corners that appeared to be straight but weren't and every time I look around I see tetra lines. And the most obvious solutions weren't always the best. Today I am in the process of completing 11th project for the same client who is even more exacting than he was two decades ago."

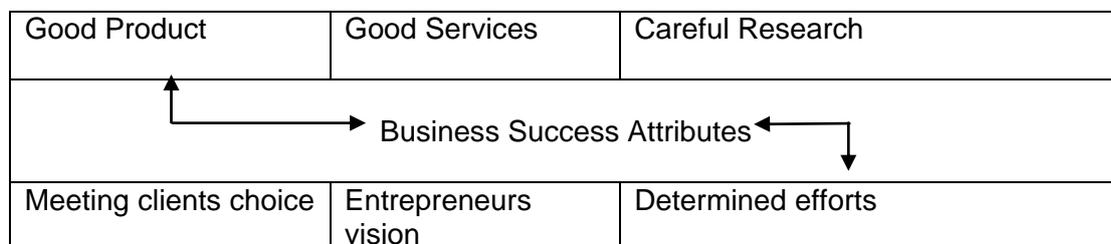
"Through the ensuing years in what turned out be a boom time for advertising and interiors where ever I found a gap I filled it. Labour contractors were careless and did not do quality work. So I had my own labour and trained them until they were able to do exquisite detailing, learning at my cost. I was and I am a risk taker. I opened my own furniture factory. Armed with curiosity and my own brand of experimental perfectionism, backed by luck by the grace of god, the venture was successful. Good work and good money. And the intention of getting help from the SSI remained just an intention. But wait, what to do with labour when a project gets over, how to retain them, you have to have a show room, and you have to have people occupied all the time. And so one showroom was born and then another."

“Large consultancy projects are our backbone. We have a solid reputation supported by a balance sheet that is quite gratifying. We are a firm of committed and enthusiastic professional who believe we can make a difference. In the intervening years we have exported replicas of French period furniture’s, done homes in Huston, Dallas, Stuttgart and a restaurant in London and our projects are currently pan India. We attend the design fair Mezion in Paris regularly and the furniture fair in Milan to stay abreast with trends in design world. To facilitate better design with exchange of ideas we are in talks with French design firm for a exchange program for our designers. Today in retrospect the narrative is but a list of clichés. Hard work, accountability and commitment are a bunch of old fashion values that continue to bring me success. “

Ms Nasreen Fatima Awal spoke that she became the director of the federation of Bangladesh chamber of commerce and industry, the apex body of the chamber of the association in Bangladesh. But Women never used to talk much due to shyness

With this backdrop, in 2000 even despite of negotiation with the most prominent business women who did not agree to open a separate forum for women, herself with few other women entrepreneurs she organized women entrepreneur association of Bangladesh (WEAB).She is the founder president and it was the only trade body of women in Bangladesh at that time. But later, so many women trade bodies have come, this ultimately helped women to associate with SCWEC, SAARC Chamber Women Entrepreneurs Council. Her prime objective of this association was to help women entrepreneurs in their venture of establishing themselves as successful entrepreneurs. They need help in accessibility of finance, marketing of their products and management of their organization. A number of seminars, symposiums and workshops were organized by WEAB with the help of government, private institutions and related personalities in the field.

she strongly believed that someday the world will turn in to a women friendly global village. My dream is empowerment of women in every faculty of life. That is politics, business, art, family etc. Empowered women will lead the world and we are waiting to watch the splendid occurrence.



3.5 Session V - “Hospitality, Tourism industry and Supply Chain”

Chairperson : Virginia Little John
Panellist : Mr. Subash Goyal, Chairman, STIC Travel
 Mr. Sanjeet, Travel Talk
 Ms Kuku Kumar, Vice President, FIWE, CEO, Travel Mate India.

Mr. Subhash Goyal, Stalwart of Travel Industries played major role in the development of this activity. In next 20 years, one out of nine jobs shall be in the Travel and Tourism. Hence, this industry is going to play a major role in the employment sector. New air routes, hotels are coming up needing boys and girls with soft skills, computer back-up, bell boys, electricians, air-conditioner, attendants, florists e.t.c.

This is a service industry and women entrepreneurs have a big role to play. With computerisation and automation, it has become easier for women to handle this business efficiently.

As a tour operator, we advise the customers how to go about and what to go about and they trust us. We are able to build up good information base and provide information/service at a reasonable profit.

This is a service industry and not a manufacturing one and what you need is to keep your eyes and ears open, be creative and give unique features by having out of box thinking, since women is creative by nature and hence this business is most suitable for them.

Today the whole world is available on net and hence you have the world market before you. Large opportunities are there in the Tourism sector, including, selling hotel, car hires and all sort of things.

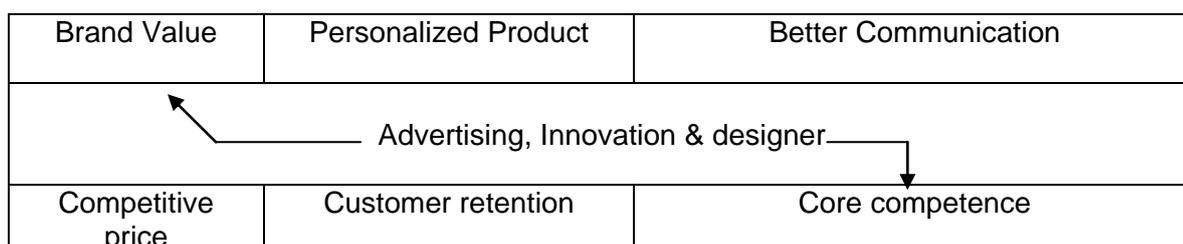
Mr. Sanjeet spoke globally; tourism contributes 5% of the GDP. It definitely gives more job opportunities. 46% of the workforce in the tourism industry across the globe is women. Women play a major role in the tourism industry. It is not necessary to work from the office and you can work from your house and hence more suitable for women.

There is a potential in this business requiring a research but the investment is much less. You must have the correct information and offer excellent services.

Most of the tour operators/travel agencies are 7 or 8 years old and they started very small, sometime, like husband wife team with limited investment. However, you have to be on the job and cannot delegate to some. Women can do from home and start with a friend or a relative but be sure that the required research has been done.

He expressed that women really need to get into detail, work with some of the operators, understand how they work, what they do and then move ahead. Because the advantage which women have is, you understand more deeply & keep an eye for detail. You have the human touch, which is very important. It is working through travel agents and telling them why don't you promote the destination. So these tourism boards will also come up and help you , assist you .So it's something that you people can do , and it doesn't require too much of, investment .It requires time , it requires information, it requires dedication because what you are selling to them is information.

25 years ago, there was no computer and we had to depend on voluminous books to meet the requirement of our clients. You have to have commitments, patience and hard work. Now it is much simpler with the use of Computer. Earlier there were limited airlines, like Air India and Indian Airlines but today you have 20 air-lines and hence you need proper handling of information. Opportunities for women are immense in this field. The research can be done through lot of magazines published on this subject in India and overseas.



3.6 Session VI “Access to finance and new age technologies for business growth”

Chairperson : Mr. N. K. Maini, DMD, SIDBI, Bombay
Panellists : Mr. J.S. Basra, UK
Mr. Satyawati Dinkar, DGM, State Bank of India, Bombay
Mr. Arun Sharma, International Finance Corporation, Delhi

Mr. Basra said women in general are much stronger as a character because they are the true people who hold the family and society together. It's about time that women actually recognize their strengths and start focusing their will upon society. They owe it to all of us and they owe it to themselves.

We all like to be macho, we like to give this image .And women have a softer side, they show their feelings, they express their feelings, and they show their love which is a great asset. Majority of men live under false pretences and I think sooner or later there's going to be a very rude awakening when people realize that we all need to work together. There is no superior race, men or women. We are all equal. If anybody is more superior, its women because they can do hell of a lot than we can. Against all the odds you are successful.

For example security is male dominated business. There are very few people, especially women in this industry. I have known some of the individuals who have come up against all odds and are successful, Ms Manjeet Bansal is an outstanding example That is just one example, he summoned that , hundreds of examples are there in this room., women need to get that message across and tell the world, what it's all about. They do a damn good job at home and they do a damn good job in the office. It's about time when more of them shall move to higher posts.

Mr Maini expressed that the extent of empowerment of women in the national hierarchy is determined largely by three factors, her economic, social and political identity and their respective weightings. These factors are obviously deeply intertwined and interlinked with many cross cutting linkages , which imply that if efforts in even one dimension remain weak or absent ,outcomes and momentum generated by the other components cannot be sustained as they will not be able to weather any changes or upheavals. This session of course is going to deal with access to finance which indirectly is economic empowerment also.

The national policy for empowerment of women 2001 and its goal bring about advancement, development and empowerment of women in all spheres of life through creation of a more responsive judicial and legal system, sensitive to women and mainstreaming a gender perspective in the development process. The strengthening and formation of relevant institutional mechanisms and implementation of international obligations and commitments and co-operation at the international regional and sub regional levels was yet another commitment made under this.

He explained that the new age paradigm requires women more and more as entrepreneurs. and women have that inherent quality of entrepreneurship in them .However their percentage in the MSME sector as per the last census is as low as 7% .Women constituting almost half the population of the country but as per the census about 72 % are engaged in agriculture. The balance 21% is in other non agricultural pursuits and about 7% in household industries. These figures can be compared with those of USA. Interestingly in 2010 women became the majority in USAs workforce for the first time in history. In USA, the business between 1997 and 2011 increased by 34% and women owned enterprises,

increased by 50%. Female owned business` in USA today is 49% of the total enterprises in US, which is just about half.

A recent study in India conducted shows that the significant chunk of women today, who are becoming entrepreneurs, start between the age of 20 and 30. And 25% of these start before turning 25. Amongst the cities, Bangalore leads amongst the metros followed by Chennai, the NCR, Pune, Mumbai and Hyderabad which are emerging as other major centres. And the types of industries in which women have taken the lead include a lot of professional services, IT and IT enable services, apparel & accessories and food and beverages. These constitute almost 60% of the enterprises which has come up. Majority of the businesses are micro enterprises with about 73% reporting revenues under Rs. 10,00,000. And very interestingly 57% of these woman entrepreneurs has started the business alone and 35% had a co-founder, only 8% had two or more partners. Another woman's global interpretations study which was conducted by Dell across 450 woman entrepreneurs in India, UK and USA found that woman entrepreneurs in India are much more confident about growth of the business as compared to their counterparts in the UK and the US.

In India we expect about 90% growth over the next 5 years in the businesses as compared to about the 24% growth in UK and 50% in the US. 75% of these woman entrepreneurs felt that their technology needs are getting increasingly complex and which to some extent jell with our topic of today. Interestingly again 90% used technology to support the day today operations against 80% and 70% in the US and UK. But the biggest challenge across all these geographies was getting funds for the business, which is precisely the topic to which we are coming to access through finance. And new technologies and how technology can help in business growth. He thinks and liked to add at this point that the virtual work place and digitally mobile lifestyles gives aspiring woman entrepreneurs the flexibility to achieve the balance between carrier and family need. Digital tools mean that woman can now build the business from home also create unique work schedules. It shows there's a lot of signs of optimism, a lot of entrepreneurship is visible today, woman in a very large number have taken the lead.

Mrs Satyavathi Dinkar threw some light on how women entrepreneurs work, what are the issues about accessing finance from the banks, what other issues any entrepreneurs, especially women will face when they are setting up any enterprise and what was the offerings available from SBI women entrepreneur is to have minimum financial investment of 51% of the share capital, and giving at least 50% employment generated in the enterprise to women.

It's very heartening to know that more than 45% of women all over the world in the age group of 15 to 64 are contributing to the economy in a significant way. In India self help groups, has phenomenally stepped up the role of women as entrepreneurs because Self Help Groups have been led from the front by women in India as well as some of the other countries. And most of the banks have been financing the self help groups .the experience of the state banks as well as other banks have been very favourable as for as these women groups are concerned.

So in a country like India, this is the vast scope for providing employment to all, especially women because, these enterprises can be set up from the home, there is no need to go any place, we have examples doing food processing, like making jams, pickles, making papads so these are all different kind of enterprises which have been set up from home. And then MSME contributes around 12% to GDP, 45% to industrial production and 40% to export, and 15% employment in our country. In turn GDP, it is contributing 12%, but in many countries MSME's are contributing more than 50% in UK, even in China it is contributing more than 50%. So there exist vast scope and women have to come forward with their own business plans, enterprises and there are a vast area that requires to be tapped and make

avail the finance from the banks. MSME has registered constantly a higher growth than the over all manufacturing sector, there's a double digit growth.

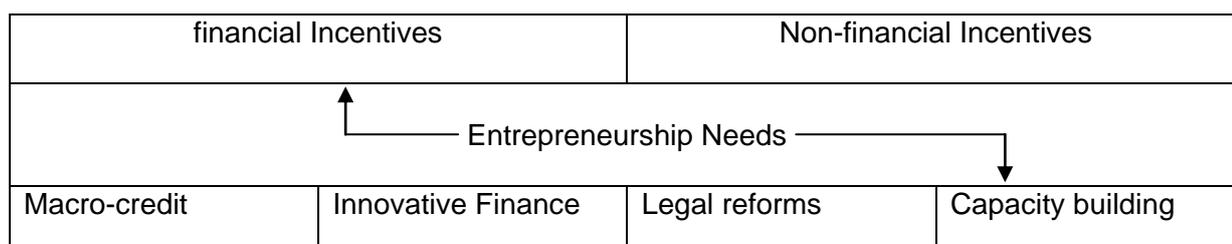
Due to limited information, evaluation is difficult, the transaction cost is high because a loan would be a smaller amount, where as you have to put in lot of efforts for that .SBI is focused on this pioneer market and financing MSME's in India. It is serving more than 13 lakh MSME's unit in India, 6.82% is for women who have set up separate units. All branches doing this finance and have special delivery channels, centralized processing cells for loans up to 1crore.

Through out 14,000 branches are accessing requirement of micro small enterprises, whether it is in rural, semi urban area as well. They have semi credit card for loans up to 10 lakhs only. SME's smart card up to 50 lakhs. They have something as seed capital. So for the technically empowered people who are having technical education, 10 lakh is given at 0% interest. Now CGTMS credit guarantee scheme for covering all loans below 1 crore as we have seen earlier the MSME's are smaller micro enterprises are not able to bring collateral.

Arun Sharma talked about that IFC is a part of the World Bank group and we deal in eliminating poverty across the world, the greatest number is in south Asia comprising India, Bangladesh, and Nepal. if we add Pakistan as well, the number will be well over 700 million. we do not lend money to retail borrowers, we give money to banks or financial institutions. In the present context one of our product under the SME business would be the most useful which exclusively focuses on lending to women entrepreneurs or who want to setup small business. Various studies have shown that every rupee spend on a women has a multiplied effect to the household and later on aggregated over the society.

One of the foremost schemes is the credit guarantee trust under which currently about 8.7 lakh projects have been covered for a total loan amount of Rs. 42,000 crore. Out of this, 18% of the projects are of women entrepreneurs, about 1.53 lakh women have benefited through the credit guarantee scheme, to get loans without collateral security and without third party guarantees. IFC has recently devised a system to help new entrepreneurs to syndicate their loans from the commercial banking system. What is proposed that on one hand we will have consultants who will help the entrepreneurs to draw their business plans, help them with their cash flows, projected statements etc. and which meets the requirement of commercial banks, on the other hand, there are the credit rating agencies, who would rate projects, and give any bank the confidence to lend against the business plan.

The second major area is the entire equity related system. There are specialized schemes for the start up stage, for the growth stage as well as units which have gone beyond that stage to help them which is something different and doesn't meet the requirements of a commercial bank in terms of security margins etc. under normal financing scheme. It may be Appropriate to establish innovation financing branches.



3.7 Session VII - “ICT Bridging Gaps – Entrepreneurs on the Frontier”

Key Note Speaker: Mr. Rajan Anandan

Panelists : Ms. Sairee Chahal

Ms. Dolly Baseen

Ms. Sairee Chahal co founder of FlexiMom's, are creating, enhancing and providing flexible opportunity to women entrepreneur.

Flexi mom's is the organization that eventualizes women and advocate in making conscious work like choices and then preparing to stick with them. We eventualise work flex and alternate formats for corporate pickers. It's a big pool of talents. They are missing out on. And there is a specific pool that also losing out of an opportunity that exists. And what is helping us bridge the gap? This is the platform which uses the whole wealth of information that lies in the cloud, on the Internet out there.

Whole lot of intervention programs for women are available who are making carrier changes. Whole lot of women are saying that women are losing out on the magic of the Internet, and Technology can deliver both learning, living and livelihood .This is happening through platforms of IT. Solving problem, using technology is the most brilliant access for people on this planet.

Flexi mom's uses the brilliance of technology and technology platforms to put together the opportunity. There are about 200,000 women on Flexi mom's today. They come from every part of world and every part of India includes women. They want to make active work with choices and they want to access opportunities and all these are available.

Services to women include advisory services, work place coaching programs, back to work programs, seminars, career resource centres, information around making career choices, work like choices whether becoming an entrepreneur whether working from home, finding job. It suits your schedule, finding a job in a sector you never work before.

There is access to best server best coding brain, best program management brain, best project management brain and they all converge to put solutions which would have not been imagined 10 to 15 years ago.

Ms. Dolly Bhasin everyone needs to embrace the world of possibilities and the technology is open today where somebody makes a new ad, new website, new piece of technology or new motion sensor technology e.g. Skype is born in a country called Estonia, and today we all use, and that's the brilliance of living in the world that we live today.

Everybody understands business entrepreneurs, but knowledge entrepreneurs are something that has been learnt recently. Knowledge entrepreneurship basically describes the ability to recognize to create an opportunity and take action aimed at realizing innovative knowledge practice or product. Now what it means is to try to find a solution, bring about results which are not something for monetary benefit, but in terms of researching out and find out what are the kinds of solution and how do you really make change happen.

Service deliveries have been a weak point. Use of information technology to develop value added information services has actually helped people; some of areas included are government department, semi government agencies, the state governments etc.

Women have a great opportunity today to really use some of their inborn strength that they have in terms of innovation and creativity. They have distinct ability to comprehend things. But there are certain inherent qualities of women which actually lend them if they really take

the leverage against the kind of short coming they have. My leveraging knowledge ability to these problems can be overcome by understanding the following

E - Entrepreneurships,
E- Business,
E-Technology,
E-enabled education and
Emerging trends.

There are multiple economic income generating opportunities in full time work, doing home based business, part time careers and setting up their new enterprises. These are very different models which can actually help the women to really take off with very little capital but very clear vision, if they help themselves to enable themselves through technology, then sky is the limit. This incredible technology that we have in the world today is to take business into new heights.

Mr. Rajan Anandan said there were 17 million internet users in the year 1995. In 1997, there were 40 million internet users in the world. Google was founded in 1999. So the company is now 13 years old. And the end of the year 2000, there were 350 million internet users in the world. That in year 2005 we crossed a billion internet users in the world. At the end of 2010, the world had 2 billion internet users. And at the current growth rates, by the year 2015 which is about 3 years from now, 3 billion people will be on the internet services.

That is 40% of the entire world on the internet, Since there are 2 billion people on the internet today, it changes everything. There were 3 million Indians on the internet in the year 2000. And the beginning of the 2012 there were 120 million Indians on the internet. And by 2015 that is 3 years from now, there will be 300 million Indians on the Internet. By the year 2014 just about every Indian who can buy anything other than basic food shall be on the Internet.

India is already on the Internet. The other thing changed over last 10 to 15 years is the cost of technology. Today, if you want to launch an internet company or noble ad company or a software company or technology company. The cost has come down dramatically; all we need is low end computer device and connectivity.

Today everything is changed. With a good website one is able to market products, on the Internet your target audience is 2 billion people. The first thing that changed with the Internet is reach. Is your ability of reach way beyond the city, way beyond the state, and way beyond the country and today all. There are many examples of companies in India. There are now building national businesses in a parallel if not, Global businesses by only leveraging the internet. It is the power of the medium, power of the Internet. This is the incredible reach that one can drive.

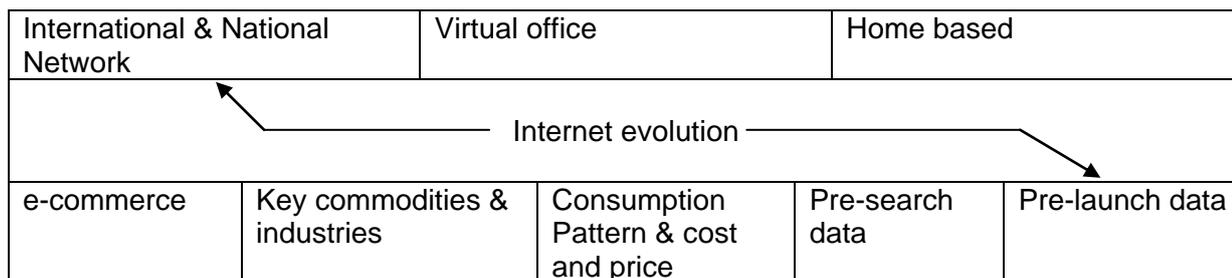
The other example is about running a NGO, and raising funds you have audience of at least 50 to 100 million people around the world who are accessible through the internet who probably care for the cause, the toughest part of the running, building and growing has changed because of Internet.

Women entrepreneurs on the web, is an initiative from Google, aimed to do three things. First to create a lot more awareness about what the web, internet is. It is to actually provide tools and solutions that can help women entrepreneurs. Either grow their businesses or help the women who want to be entrepreneurs, actually get started. We are extremely excited about this initiative.

All women entrepreneur should come together and see how the business can expand, using the web because the technology has made the world certainly small, it doesn't surprise me

any more to get questions from across, other countries, it is that people gone on to the net, looked at your website, and found that you are specialized in some area and that concerns them to get emails asking your advice and this only we enforces the power of Technology and web.

Internet is doing great job for women entrepreneur Google has started a web program for interaction with entrepreneurs and hopefully it can convert in to a forum and all can meet monthly once and exchange ideas. It is a wonderful initiative by FIWE. Excellent opportunities exist for growing business on web and women entrepreneurs across the globe are using technology to the maximum. They have discovered the power of web.



3.8 Session VIII - “Social Entrepreneurship and Urbanisation”

Chairperson : Princess Fay Jahanara
Keynote Speaker : Mr. Harsh Behl
Presentation : Ms. Alka Lamba
 Ms. Sabina Saran
 Ms. Rokia Rehman
 Mr. B.S. Pathak

Mr Harsh Behl- chairman and managing director National Handicap Finance and Development Corporation gave a brief presentation of national handicap finance and Development Corporation and also about National Trust Department of Disability Affairs India has several initiatives for women entrepreneurs with disabilities. As per 2001 Census 2.19 Crore PWDs reside in India out of which females are about one core. It provides concessional credit to PWDs for self employment ventures and also supports skill and entrepreneurship training to PWDs. NHFDC has basically two types of schemes; one which is its core function is the loaning activity. It disburses the money through state corporations to the entrepreneurs and secondly it gives grant to students for training entrepreneurs. Any citizen of India with 40% of both disabilities can take advantage of the NHFDCs schemes and he should be between age 18 and 60 years. It is a USP of the NHFDC that it has very low rate of interest on its loan amount.

The schemes of concessional credit include loan for self employment under which NHFDC extends loan up to 25 lakh. It may be for sales, trading, commercial vehicle, agricultural activity service sector, small industries unit. And for education loan for study in India, NHFDC extends loan up to 10 lakhs and for study aboard the loan is up to 20 lakhs. For women entrepreneur the rate of interest for educational loan is 3.5%.

NHFDC envisages covering more number of women with disabilities. NHFDC insists more and more coverage of women beneficiaries at least 50% quota to them. NFDC has taken up with regional vocation training institutes under the ministry of labour employment, to provide stipend at the rate of Rs 1000 per women per month for skill training.

The other scheme is Udhya Prabha; it is a scheme under which an interest subsidy is given to promote economic activities for self employment of PWDs. And one scheme of National trust is Arunim. Arunim has been established as a non profit society to serve the interest of its members through marketing initiatives for the products made by persons with disabilities. And Arunim has also put up a stall in this conference this year. We can see, the main aim of Arunim is to promote entrepreneurs with disabilities.

Mrs Sabina Saran, an awardee and entrepreneur shared that whatever business one starts should be very positive for the product. Be positive for the market, design etc. Say for export to Germany, one should study the market. One can go through their websites and see what they are selling and then study their selling season, their spring is different, fall is different, Christmas is different.

Be very focused, recognize internal strengths go methodically and nobody can stop success. Pricing is another thing which is very important. While designing one has to keep the pricing in mind. Make a design as per country's requirement and their specifications. They want to see focused products.

Alka Lamba – Spoke As a president of Rac Foundation and Empowerment Women, the mission, which is fighting against poverty and to empower women, man and the family across the nation, continents and countries? The Rac foundation headquarters was established in United States. We've done offices in U.K, Monaco, India and United Arab Emirates.

At Rac and empowerment women council, advocacy is to work together with people to build better future and to create the people to help themselves. Rac Foundation creates and encourages people to fight against poverty and give them the privilege, to do what they deserve to do.

The focus is on education by people empowerment- man and woman, health care, essential infrastructure and environmental care, social integration. Within education main concentration is on empowering men and women and children to achieve their goal. We teach children basic ideologies to respect women, men. In return they can help by working for few years in villages and slums to improve the economic and social standards of life.

As an UN goodwill ambassador for international developing for empowering women, plan is to develop professional leadership and business potential of women at all the levels through networking and economic empowerment program for projects around the world.

Rokia Rehman from Bangladesh said today we live in a very unfair world. Many children go to sleep at night without a meal, whereas in many houses food is thrown in the garbage that could feed a family. There were many children who didn't get a doctor and didn't get medicine. It is really very painful.

Social entrepreneurship is non profitable work to be done for the poor, addressing health, addressing education, addressing many things. Today Social entrepreneurship, depends on grants, say CARE in USA, NOWEEP in Netherlands, TATA foundation in India, and many to mention, and there are many other people who want to do good work, but they can't get funds. So social entrepreneurship also has its limitations. Come to CSR (Corporate Social Responsibility) the business people give a small amount and that fund is not enough.

We don't want our children and grand children to see poverty. As a business community new systems are to be evolved. Social business enterprise is a business where the money invested can be taken out but not dividends, because dividends, must go to the poor people. For example he or she can invest on million dollars, do it like normal business and she can

take her million dollars out , but with this million dollars, when it becomes four million dollars, the three million will remain in the company and that company will grow and expand and the benefits will go to the people, the benefits will go to society and this is the most functional approach as a social enterprise.

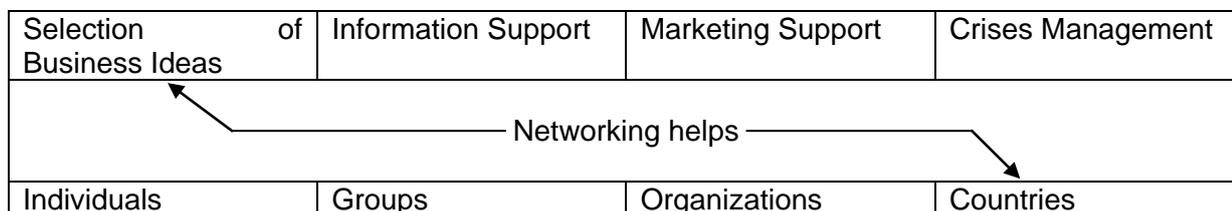
In Bangladesh, there is an NGO called BRAC having seven centres in rural Bangladesh, where these women had no idea about the beautiful things they were producing. Designers gave them designs and they produce and these are sold in market outlets in the cities where the purchasing powers of the city people are higher. They make a profit of something like seven to eight hundred crores every year though this, so the village women , gets a fair price for her work , that's one benefit , plus the profit is ploughed back into education. They are 37,000 non formal primary education schools in BRAC. They are into health service, into free tuberculosis check ups and medicine. They have several services and programs. All this money goes back into poverty alleviation. it shows that the profit goes back to the poor people ,it goes back right to the poorest of the poor.

Dr. Bindeshwar Pathak, from Sulabh International talked about that It is a matter of pride to mention that group of untouchable ladies present from our organization, at one time were cleaning human excreta manually themselves, and today they are with you and it is a change in their lives. We have been able to transform the lives of millions of people and also improve living conditions.

Because they where not literate earlier, gave them vocational education of making papad and all other things, they do facials, they do beauty care, they go to bank, now they help them to perform rites and rituals for upper caste people. Dr. Ambedkar said untouchability cannot go unless they are going to temple with everybody, taking bath in the same pond, drawing water from the same well and having common dinner. Toady problem of untouchability has been eradicated.

Some photographs were displayed on the screen showing some progress done by such a movements. These ladies went to New York, attended a conference, and were crowned in the event and also walked on the ramp with the fashion models of United States of America. They visited the Statue of Liberty in New York and declared they are not untouchables any more. Some of them were crowned by the President of India Smt. Prathiba Patil and had audience with Prime Minister of India, Sonia Gandhiji, Ravi Shankarji and then human rights commission.

Through this global conference of women entrepreneurs, if one can make a difference in life of even few of them, this should be the motive of life to help somebody.



VALEDITORY SESSION

Dr. Rajni Aggarwal while welcoming the Minister of women and Child development, Ms. Krishna Tirathji, Honourable Minister for woman and child Mauritius Minister for Gender , Ms Mireille Martin and Dr. H.P. Kumar, chairman, NSIC expressed that Priyadarshini awardees will really feel happy that three dignitaries sitting on the dais shall be giving away the awards to them. The three days proceedings have been very hectic people learnt what they wanted to learn. The topics selected were very relevant and all the women entrepreneurs for all three days have really enjoyed each and every speaker. The recommendations have already been read out, and handed over to the Honourable ministers and to Dr. H.P Kumar.

Federation of Indian Women Entrepreneur is a long story, earlier known as National Alliance of young entrepreneurs under the mentorship of Dr. Chakradhari Aggrawal, In 1993 at Hyderabad Convention, it was declared as Federation of Indian Women Entrepreneur. In 1999 we registered ourselves as an independent organisation called Federation of Indian Women Entrepreneurs. It has been a long journey, happy, and at time very difficult, but we have really come forward a long way. All the time we had a big support from Dr. H.P.Kumar, CMD, NSIC who has always been a very good mentor for us because we not only learnt, we really got all there support in every sense whether it is signing MOU with NSIC for marketing the product under the banner of NSIC or for registering women entrepreneur as a supplier for institutional sales.

She wanted to point out that marketing of the products manufactured by women entrepreneurs should be sold to Institutions like DGS & D, of course Minister of MSME has mentioned here that 20% has been allocated to small-scale industry and out of which 5% has been allocated to SC/ST. We will request our Honourable Minister to please take up with the Minister of MSME that every time whenever they mentioned women it is always connected with SC/ST women entrepreneurs, never given, as an independent place. So when 5% SC/ST procurement can be done, we should also have the 5% allocation for women entrepreneur in general. This is our strong recommendation and request Madam Krishna Tirath to please speak to MSME and also Dr. Kumar to take up with the ministry. Women and Child Development has always been working on issues related to women in general, whether it is health, whether it is poverty elevation and so forth so on. We request Minister to take women entrepreneur as part of the women and Child Development Department. Because the economic empowerment can take the women away from poverty, problems of health, sanitation and everything because it is the money power which makes everyone feel empowered.

Dr. H.P.Kumar, CMD, NSIC while thanking all the dignitaries on the dais and Women entrepreneurs from different countries, expressed great pleasure to be a part of this grand event organised by FIWE in association with IFWE. While complimenting FIWE team led by Dr. Rajni Aggarwal, for such wonderfully organized event, he expressed that unless he came here, he could not have believed that the event was organised so beautifully and professionally.

As regards to 5% reservation for procurement from the women in addition to 5% which has been year marked in the policy for procurement from SC/ST Micro and small enterprises, we can take up the issue to start with at least 5% could be year marked for procurement from women entrepreneurs and later it can be expanded. It is bit surprising that in Latin America continent 39% of the micro and small enterprises are owned by women. It is reasonably a good percentage, 39% is almost nearing half .OECD countries in Europe organisations of economic co-operation and development which is considered to be developed area of the entire world. It was bit surprising that the number is little less, 32% of SME are owned by women. In Africa, entire continent the percentage of women owned enterprises could not be less than 35%-40%..That large number of enterprises in African continent are owned and

operated by women entrepreneurs. Where in India, out of total of 15.64 Lakh registered enterprises, Only 2.15 lakh that is 13.72% micro small and medium enterprises are owned by women. So the bigger question is to create more and more women owned enterprises.

NSIC is implementing various programs for empowerment of existing enterprises and also the creation of new enterprises by conducting incubation programs, so that we can create more and more enterprises owned by women. To the new enterprises we hand hold them with advice, give some inputs, give them training and also give them the other facilities so that they can set up their business. We will conduct special programs for women and, any number of women entrepreneurs, potential entrepreneurs, those who would be interested to join our incubation program, NSIC incubation program free of cost, to any number of enterprises and any number of potential entrepreneurs without any limit. It's a three months program, program gives complete hand holding so that one can start own enterprise. It also facilitates funding, technology, machinery, equipment, practical training and everything.

We are setting up incubation centres in 10 countries we have started two very important web portals, that is basically to help the micro and small entrepreneurs. First one is www.msmeintelligence.com, as this web portal one can learn as to what is entrepreneurship, how to start a new business, how to setup an enterprise, what is finance, what is taxation, what is approval, what is registration. Any queries can be replied. Second one is www.msmemart.com; it is basically a web portal to sell products, marketing of small industries product. It is a very sophisticated portal and it is much better than most of the international and national portals which are offering various facilities and charging huge sum for that. We are recovering only the cost

Mrs. Maria Francesca Mireille the minister from Mauritius Expressing complete satisfaction on her visit to India and strengthening of relationship between the two countries, the endeavour to help women all across the globe is very much commended. During her stay in India, she really learned quite a lot about what India is doing for its women, what India is doing for entrepreneurship and had very fruitful discussions with concerned Ministries and Chairmen of various Corporations. She expressed the need to renew memorandum of understanding with different countries and desired to have exchanged programmes for enriching experiences.

Various information which have been provided during the Conference will to be steppingstone in helping women to take advantage of the trade liberalisation opportunities. This is very important because now we can no longer think local, and the word that is now used is think global. Because in fact one should work locally and think globally at the same time.

It is heartening to know that governments all across different countries are doing quite a lot in fact to promote entrepreneurship because they have recognised that entrepreneurship has enormous potential to help develop the economy of the country. And also giving work and employment to people at the lower rung of the ladder. This is specially relevant for women owned SME's. Women owned SME's usually start at a small pace but then they employ other women and that helps in elevating poverty, this is very important in countries where poverty affects the large portion of the population. A lot of information was provided during the visit and really impressed with incubators.

This will be a great step in order to help Mauritius and specially women entrepreneurs which my ministry, Minister of Gender Equality, Child Development and Family Welfare is very much engaged into. And that is a challenge for us and we really want to promote more women entrepreneurs into the field of business and higher quality products. Mauritius will certainly see in what way the relationship between Mauritius-India and other countries can be strengthened.

Mrs. Krishna Tirath, Hon'ble Minister for Women and Child Development – Expressing happiness to be in the midst of people who are involved in the generation of resources and more importantly employment and income of the country. She was appreciative of the women achievers who have received the Priyadarshini award and also for women entrepreneurs who are actively participating in business leadership and decision-making. Women have come a long way in their economic, political, social empowerment and government is also committed to bringing about women entrepreneurs, empowerment of women in all the three spheres. On women's policies, government have evolved purely welfare oriented approach to development approach, to empowerment model and now recognise women as agent of change. Because in India we are trying to bring women as agent of change. The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India.

Today women entrepreneurs are breaking the glass ceilings in India and found to be entering into every business field, the number of women entrepreneurs has grown over a period of time especially 1990s. Recognising that women can leverage their strength, increases bargaining power and enhances capacities and skills through the joint action.

The approach of government has been to encourage organisation of women into self help groups and to channel resources to these self-help groups have been instrumental in empowerment by enabling women to work together as a collective agency. Where women learn to work together for a common purpose, women self-help groups implement large number of development initiatives. Development socially, social forestry and other employment oriented program through training, credit, technology, infrastructure and marketing.

However, micro-finance still remains a small portion of the total bank credit in the country. The challenge is to reach out the vulnerable section of the society and to address the problem of illiteracy, lack of investment, poor credit worthiness etc. In Ministry of women and Child development, National credit fund for women namely "Rashtriya Mahila Kosh" provides micro credit at the door step to the women to start small business ventures to meet the credit needs of poor and asset less women. In the informal sector it also provides forward and backward linkages for raw material and markets for their products. The initial corpus of Rs. 31 crores has now grown up to Rs.180 crores.

Ministry is also administrating number of programs to ensure sustainable employment and income generation for marginalised and asset less rural and urban women. This scheme support training and employment program for women that is called STEP. Provides for enabling support services like training, for skill development, facilitating backward and forward linkages and providing access to credit. The unique feature of this scheme is its integrated package of input aimed at holistic development of the poor women across the country. Other several schemes and training programs such as trade related entrepreneurship, assistance and developmental scheme for women, TREAD, micro and small enterprises cluster development program, and Prime Minister Rojgar Yojna also give preference to women beneficiaries. Besides fund several programs are also supported by the bankers such as women entrepreneurship development program and marketing development fund for the women. Where rural women are provided loans with reasonable interest rates, these efforts are to promote women entrepreneurs because it has been realised that future of small-scale industries stressed upon the women entrepreneurs.

India is committed to promoting women's entrepreneurship which will robust economy and well-being of the family and community thereby reducing poverty and leading a holistic empowerment of women. This will not only contribute to inclusive growth but also to go global millennium development goals.

It is important to do whatever can be done for economic upliftment of the marginalised women through promoting education and skill development, the efforts however small it may be able to go a long way empowering a large number of women population of the country. In our India women are very fastly coming up in the business sector and would suggest if someone from Sulabh international can also speak.

Wishing the Conference a grand success, she finally congratulated the women entrepreneurs assembled here for their enterprise, to overcome economic hurdles and come up successfully .

Usha Chamud – Introducing herself as a part of Sullabh International, a social service organization and hailing from Alwar, Rajasthan, she expressed with confidence her progress in life, going to adult education and then doing vocational courses in various trades. The products so made are marketed to markets in Alwar, Delhi etc. The audience appreciated the efforts of such women coming from very weak background.

Honorable Minister Smt. Krishna Tirath presented boutique to her with and Ms. Usha got standing ovation.

BUYER – SELLER MEET

The Buyer-Seller meet was organised keeping in mind to use this platform to bring together the buyers and sellers. The 38 participants participated in exhibiting their goods. It generated good enquiries for future prospects and also gave a global exposure to the exhibitors. During this buyer seller meet the exhibition played a very important role and the participants were very enthusiastic about the kind of products, India and SAARC entrepreneurs could provide to the 3rd world.

PRIYADARSHINI AWARD

Priyadarshini Award was instituted in 1995 under the Chairmanship of the Chairman of Small Industries Corporation and the other common members from MSME, Small Industries Development Bank of India, Department of women and child welfare and a member of federation. The Award Committee headed by Mrs Stuti Kakkar, Secretary, Ministry of Disabilities selected the achievers for Priyadarshini Awards this year. The award was an incentive towards the promotion and success of small-scale Entrepreneurs. It also recognised the development work initiated by different NGO's. This Priyadarshini award was finally given to successful entrepreneurs from SAARC countries as well as from other countries. The awards were given to women entrepreneurs from all over the world. The list of awardees is attached. The award was given by The Minister of Women & Child Development, Smt. Krishna Tirath.

Some of awardees shared their experiences.

Giselle Rufer - It was a great pleasure to come from Switzerland, and share with some marvellous women present here. We are entrepreneurs because we want to change the world. We have to move forward and make our own destiny.

Ms. Janaki Anand said it was immense pleasure and we had a wonderful time in the three-day seminar. We started business as a hobby and now business is 40 years old. Our association is helping grass root level entrepreneurs who have become micro level entrepreneurs and some are also in small and medium enterprises.

Ms. Manjeet Bansal thanked the Hon'ble Minister of women and child development for their support and cooperation, Ministry of urban development, MSME for their constant supportshe extend her heartfelt thanks to the Minister of Mauritiusfor coming all the way and supported the conference. She thanked State bank of India for their strong cooperation.

Ms Bansal Thanked to, SIDBI, Google's NSIC, IFCI, media partners Salam Namaste, SME world. Knowledge partners Milagrow, AIMA. She expressed heartfelt thanks to sourcekey.in, Singapore Indian chamber of commerce and industries, Tie, Awake, delhi.govern.in. This conference would not have been completed, what it turned out to be without the support and cooperation of all the keynote speakers, presenters and delegates from all over the world, Bangladesh , Pakistan, Indonesia, US, Vietnam, Switzerland, Iran and middle east, Africa and last but not the least our own India. She sincerely thanked to the women entrepreneur's group from Sulabh, under the leadership of Dr. Pathak, thanks to him, for bringing under-privileged ladies, who had been brought into the main stream of society. She also thanked to Hotel the Ashok for their support and cooperation, to electronic and print media, and to all the beautiful ladies, handsome gentleman present here. She sincerely thanked to all present there who were associated with the conference. In case, some names are missed out and could not take up any individual name, our apologies for that.

We hope that global conference had left some extremely beautiful and memorable memories in every body's mind.

The dignitaries on the dais were requested to visit the Exhibition.

The conference was concluded with the cultural programme & dinner hosted by Honorable Chief Minister of Delhi, Mrs. Sheela Dixit at her residence..

7. POST CONFERENCE - GUIDE FOR ACTION

Summing up and recommendation of the conference were presented in the afternoon session of the third day. Day one of the conference started with the opening remarks by IFWE, president, Dr. Dewi Motik Promono and FIWE, president, Dr. Rajni Aggarwal along with other distinguished guests and speakers. Inauguration programme was followed by various sessions with eminent key speakers & panellists.

As a result of interaction amongst the participants in the conference, the following engaged out as recommendations which would form the guidelines for action further to the deliberations at the conference.

Proceedings were focused on trade Liberalisation and emerging opportunities for women entrepreneurs. While presenting their papers, contribution of women entrepreneurs to the economies enabling environment of policy reforms to support women, conclusion was arrived that along with existing schemes, more schemes can be pitched up.

Access to, corporate markets, international markets and global supply chains and networking and inclusion of business and trade bodies are highly recommended. The need for CCD, that is creativity, competitiveness and dream, was also recommended. Women from underprivileged society need to be strongly empowered through micro and cottage industries all over the world. Under session of the conference titled "Emerging business opportunities for women entrepreneurs with trade liberalisation" it was concluded that the need to connect internationally is the need of today's emerging global market.

Need for access to markets and business networks was emphasised. There are several platforms exists in this regard. The agenda was to organise vendors' exhibition by the International trade Centre, a joint agency of the United Nations and world trade organisation. India is encouraged to offer, to host such an event in 2013 to build women's export capacity and facilitate their access to corporate markets and global supply chain. Cooperation with We connect International, India to promote self registration, certification of women's business entrepreneur enterprises, build their capacity, enable them to scale and become vendors to multinational corporations and their tier 1 & 2 suppliers and to each other. To facilitate developments such as these, it was recommended that a roadmap to 2020 and beyond be created, to accelerate women's enterprise development in India.

It was also emphasised that there is a need to develop strategies for industrial development and to set up industrial projects involving women in specialised fields such as engineering, chemicals, textiles, food processing, leather goods, pharmaceuticals, finance and marketing etc. In the session titled "leading the way to innovative industry" it was decided to focus and promote areas that are yet unexplored with access to technology and access to innovative means to harness entrepreneurial skill amongst young and upcoming women entrepreneurs.

With emphasis on public relations and networking skills, connectivity through media is of utmost importance. Similarly innovative means in the field of recycling and waste management are highly recommended to turn waste into green.

In the session on day two the subject case study of successful women entrepreneurs-leading women entrepreneurs of the world, the first- hand experiences of successful women entrepreneurs was narrated and also breaking the glass ceiling by entering male dominated professions.

- The panel arrived at the conclusion in the session titled "Hospitality, Tourism industry and supply chains" that we need to develop the understanding that a huge industry can be shaped up, by starting something on a minimal cost or low investment.

- It was also shared that in the recent years there is the sudden emergence of young women entrepreneurs even before they turn 25, in all sectors including IT enabled industries, apparel, travel and tourism, food and beverages etc. And the astonishing fact that came to light is that out of all macro and micro investments, 50% of the young entrepreneurs ventured to take up their business for the first time of their own.
- A recent global study showed India is in a neck to neck position with UK and USA as far as growth in women-owned industries are concerned. Keeping in view positive attitude of banks, especially SBI who have set up specific department to help and assist women entrepreneurs, it shall help in a big way.
- There is a need to focus on the middle bracket SME segment with a specific business model for women entrepreneurs. Recommendations from the neighbouring countries mainly focus on exchange programs with Indian government, taking the initiative with particular emphasis on MSME loans and policies designed for women entrepreneurs. Schemes like women entrepreneur development institute should be promoted.
- It was further concluded that the social entrepreneurship can play vital role in bridging the gap between privileged and underprivileged. And that India should strongly promote social enterprise development. Minister for MSME has assured that the service sector is included in marketing support programme extended by MSME, focusing on the extended manufacturing sector.
- Similarly it was concluded by the Minister for Gender Equality, Child Development and family Welfare from the Republic of Mauritius, Mrs. Maria Francesca that an MOU should be signed with various nations namely Pakistan, Bangladesh and Mauritius regarding the promotion of women entrepreneur's schemes
- During the session on "ICT bridging gaps- Entrepreneurs on the frontier". It was recommended that it is of immense benefit if marketed online targets two billion people. Moreover the cost of computing is coming down substantially.
- While presenting papers on "Social entrepreneurship and urbanisation" it was decided that if one woman entrepreneur take up the opportunity to train and empower five women entrepreneurs it is going to strengthen the economy of that particular nation and very important to step towards empowering women.
- Enabling environment sector, support of the families, new opportunities and govt policies have contributed and improved social status of women.

In sum financial security, social equity and economic independence are essential to women's empowerment. The economic empowerment of women is central to the achievement of the triple goals of equality, development and peace. Events such as this conference can contribute greatly to the heightened awareness of the need or involvement of more and more women in entrepreneurial activity. A global consensus needs to be attained that development must be understood in terms of expansion of people's freedom and options to lead the lives they choose and peruse the objectives they value. This is more true to the developing world where these goals are still a dream. Women entrepreneurs in South Asia, are the vital force in the economic viability of the countries of the region. This is equally true of various other regions of Asia, Africa and Latin America. These women will be entering in service sector and business world in a big way in the time to come. Women's expanding role in global markets highlights the importance of work that women perform at home and market place and need to overcome the obstacles they continue to face. In the increasingly competitive global economy of 21st century, women must have the tools to access and utilise entrepreneurial resources in order to achieve their fullest economic potential. The global conferences will lead to fulfilment of those goals.

Annexure 1 - EVALUATION OF CONFERENCE

The conference brought together a large number of delegates from every nook and corner of the globe. The exceeding large participation from South Asia gave the conference a colour of the dominance of the developing world. The conference touched upon a wide range of issues of relevance to the business and to women entrepreneurs in particular. International networking amongst business organizations, financial and non-financial inventive are indeed the two importance pillars of a successful business.

The changing face of business in the context of globalisation, slow but consistent rise in the number of women entrepreneurs and the need forwards customised products and services, were the import celebrations of the conference. The role of Government agencies as facilitators, the capacity building of women entrepreneurs, the developing links between globalisation and trade liberalization and other related aspects were discussed in depth.

The knowledge and information was fruitfully shared in a special session, experiences were shared which highly elevated the awareness of the problems faced by women entrepreneurs in different regions across the globe.

Special attention was given for synergizing the global opportunities to facilitate an factitive socio-economic development. The issues faced by women, besides those related to the women entrepreneurs in under-developed and developing countries were also points of discussion. Discussions were also held on mechanisms of improving co-operation amongst the associations of women entrepreneurs at national, regional and global levels; identification of specific areas of co-operation. The conference in the views of delegates, provided tremendous opportunities to gain knowledge and know each other better.

Annexure 2 - PROFILE OF PARTICIPANTS

The conference brought together more than 400 participants from world over comprising women leaders, successful entrepreneurs, professionals, consultants, company executives, academicians, representatives of international organisations and national governments, besides those aspiring to be the entrepreneurs. Over 30 countries from various continental regions including the Oceania, Africa and America were represented at the conference. A large chunk of participants come from SAARC countries of Bangladesh, Bhutan, Indian, Nepal, Pakistan and Sri Lanka. The participants composed of speakers, facilitators special guests, bankers, representatives of sponsoring organisations and media, independent researchers, office bearers of the IFWE and FIWE and the officers of Government of India and the provincial Governments of the Indian Union.

The gathering at the conference presented a spectrum of women with global vision, possessed of awareness, beyond materialism, proud of their amenity, concerned about the environment they lived in, striving for excellence, perceptive of new technologies, communicative and ambitious. The conference owes much of success to such a wide and diversified participation. Their unified strength and vision gave a meaningful direction to the deliberations at the conference besides development of new alliances, networks and partnerships; formulating of a guide for action for success in the new millennium and making the dream of women to be equal partners in building of a new world reality.

S.N	Name & Designation	Country
1	Ashok Kumar	India
2	Kamal Singh	India
3	Salu	India
4	Sahina Praveen	Pakistan
5	Indu Sharma	India
6	Rakhi Mehra	India
7	Nasreen Fatima Awal	Pakistan
8	Kiran Singh	India
9	Heena Handa	India
10	Moowes (President)	India
11	Seetha Ranganathan	India
12	Pooja Jha	India
13	Kalpana Sharma	India
14	Janki Ananth	India
15	Sabina Alam	India
16	Ramesh Juneja	India
17	Vandna Nagia	India
18	Sonali Gaddam	India
19	Ritu Raina	India
20	Shawn Runacres	India
21	Shivani Chawla	India
22	Surbhi Deshpandey	India
23	Ashok Kumar	India
24	Kamleswar Prasad Singh	India
25	Hemant Kumar	India
26	Lakshmi Devi BV	India
27	Ramakrishna BV	India
28	Rachna Khare	India
29	Renu Bala	India
30	Harsimrat Kaur	India
31	Meenakshi Rathore	India
32	Jothi Mallima Dugula	India
33	Nandini Ghosh	India
34	Naina Patel	India
35	Moonwara Hakim Ali	Bangladesh
36	Aradhna Shawney	India
37	Jaspreet Verma	India
38	K.N Ahuja	India
39	Harshita Bhatnagar	India
40	Rafiq Sarah	India
41	Arun Sharma	India
42	T.P Singh Joshan	India
43	Rekha (Urvee)	India
44	Priyanka Gupta	India
45	Vaishali Shah	India

46	Harsh Bhal	India
47	Shalini Vadhwa	India
48	Alka Lamba	India
49	Rohit Rellan	India
50	Suhela Khan	India
51	Rebathi Vankat Raman	India
52	Renu Sharma	India
53	Alka	India
54	Nagina Saha	India
55	Manorma Devi	India
56	Tapsi Ahuja	India
57	Subhramayam Rama	India
58	Anuradha Singh	India
59	Fore School of Management	India
60	Monisha Hazra	India
61	Akash Singh	India
62	Amrita/ Ankita	India
63	Pushpa Chopra	India
64	Sneha Thakkar	India
65	Maria Martin	Mauritius
66	Fok Cheung	China
67	Arye Jagessur	China
68	Vineshwari Napaul	Mauritius
69	Nivedita Pillai Poniswami	Mauritius
70	Kusum Jain (Mukul Entr.)	India
71	Neera Sarin	India
72	Surbhi Aggarwal	India
73	Shilpa Kumar	India
74	Mithali Tiwari	India
75	Sahina Wahid	Pakistan
76	Laxman Hulugule	India
77	Anita Lal	India
78	Thresi Amma Mathew	India
79	Arti Kushwah	India
80	Bharti Kushwa	India
81	Deepti Maurya	India
82	Sabina Saran	India
83	Aparna Mishra	India
84	Jhoomer	India
85	Yerlagadda Geetha	India
86	Seema Middha	India
87	Sarina Marwah	India
88	Tersy Mathew	India
89	Savina	India
90	Sonali Gaddam	India
91	Neera Sarin	India

92	Y. Geeta	India
93	Surbhi Aggarwal	India
94	Shilpa Kumar	India
95	Mitali Tiwari	India
96	Shahina Waheed	Pakistan
97	Syed Shoiab Akhtar/Masooma Sibtain	Pakistan
98	Jabeem Zahra	Pakistan
99	Naleem Khushnood	Pakistan
100	Asia Noor	Pakistan
101	Rubaa Mahmood	Pakistan
102	Gurat Ul Aiw	Pakistan
103	Bibi Asmat	Pakistan
104	Syed Akhtar	Pakistan
105	Amina Yusuf	USA
106	Sarah Ahmed	USA
107	Mariam Issa	USA
108	Salma Murad Waheed	Pakistan
109	Lakshman Hulugalle	Srilanka
110	Prof Anita Tripathy Lal	India
111	Thresi Amma Mathew	India
112	Arti Khushwah,	India
113	Bharti Khushwah,	India
114	Deepti Maurya	India
115	Savina Sharan	India
116	Sabina Alam	Bangladesh
117	Monowara Ali	Bangladesh
118	Aparna Mishra	India
119	Maria Francesca Mireille	Mauritius
120	H.C.L. Cheung	Mauritius
121	Arye Kumar Jagessur	Mauritius
122	Napaul Bineshwaree	Mauritius
123	Nivedita Pillay Ponisamy	Mauritius
124	Kusum Jain	India
125	Rachna Khare	India
126	Ritu Raina	India
127	Dr. Mrs. Maria Lusía Abrantes, (Consultant Investment)	Africa
128	Madame Raymonde Lenou, President	Africa
129	Chief Titi Ajanaku, Special Advisor On Women Affairs To The President	Africa
130	Fabeanne Diof, Gillabrep Business Woman Senegal	Africa
131	Fatoumata Boucoum Doucoure, President	Africa
132	Madame Victoria Oudrago Guiguembe, President	Africa

133	Madame Grace Iawani, President	Africa
134	Ms. Agnes Kiganda. President	Africa
135	Ms. Slauzy Mogami, National President	Africa
136	Ms. Yeshimebet Tessema, Deputy Secretary General	Africa
137	Madame Emillienne Charlotte Lekoundzou, Chairman & Ceo	Africa
138	. Margaret Jurca, Managing Director	Australia
139	Mrs. Geeteera Safiya Choudhury, Chairman & Managing Director	Bangladesh
140	Ms. Sharmeen Murshid, Chief Executive	Bangladesh
141	Ms. Nehreen Rahman, Proprietress	Bangladesh
142	Ms. Monira Emad, Chairperson & Managing Director	Bangladesh
143	Mrs. Zeenat Islam (Director) Finance	Bangladesh
144	Ms. Yili Wang, Exexutive, Vice Presidentd	China
145	Mrs. Avjit Bose, Managing, Director	India
146	Ms. Shahnaz Hussain, Propritress	India
147	Mrs. Sarina Marwah, Propritress	India
148	Ms. Rekha Maan, President	India
149	Ms. Anuradha	India
150	Mrs. Drakshyani Lokapur	India
151	Mrs. Shyamala V. Shah, Propritress	India
152	Mrs. Mythreyi Thirtha	India
153	Ms. Uma Reddy. CEO	India
154	Mrs. Kalpana Yuvraj	India
155	Mrs. Sri Kalaivani	India
156	Dr. (Mrs) Sheila Rajarathnam	India
157	Mrs. Indira Nedungadiare	India
158	Dr. (Mrs) Martha Tilaar	Indonesia
159	Mrs. Ramva Shrestha	Nepal
160	Mrs. Yankila Sherpa, Managing Director	Nepal
161	Ms. Guia G. Gomez, President	Philippines
162	Ms. Ranee Ratnayke, Chairperson	Srilanka
163	Ms. M.S.G. Yahampath, Managing Director	Srilanka
164	Ms. M.S.V. De Alwis, Director	Srilanka
165	Ms. Janet Balasuriya, Proprietress	Srilanka
166	Ms. A. Chitra De Silva, Proprietress	Srilanka

Annexure 3 - PATRON MEMBERS AND ADVISORY COMMITTEE

S No	Name	Designation	Company	Email
National				
1	Sudarshan Sareen	President	Delhi Productivity Council	aicosmia@yahoo.co.in
2	Rajeev Karwal	Founder & CEO	Milagrow Business Solution	karwal.rajeev@milagrow.in
3	D.P.Bagchi	Former Secretary	Govt. of India & Chief Secretary, Govt. of Orissa	dpbagchi@gmail.com,
4	S.K.Tuteja (retd)	Former Secretary	MSME	sktuteja.6@gmail.com
5	Mukesh Gupta	CMD	Delhi Paper Products Co.Pvt.Ltd.	mukeshgupta1957@yahoo.co.in
6	Ajai Prakash Misra	Chairman	Indo-American Friends Group	chairman@indoamerican.us , indoamerican_chairman@rediffmail.com
7	Shahnaz Hussain	Chairperson & Managing Director	Shahnaz Husain Group of Companies	rashi@shahnaz.in,
8	Rakesh Kumar	Executive Director	Export Promotion Council For Handicrafts	epch@vsnl.com
9	N.K.Maini	DMD	SIDBI	nkmaini@sidbi.in
10	Kavita Sharma	Director	India International Centre	director_iica@nic.in
11	Dinesh N. Awasthi	Director	Entrepreneurship Development Institute of India	dinesh@ediindia.org,
12	Rajya Lakshmi Rao	Judge	National Consumer Forum	rajyarao@gmail.com,
13	B.M.Lanong	Deputy Chief Minister	Govt. of Meghalaya	
14	Stuti Kakkar	Joint Secretary	Ministry of Information & Broadcasting	stutikacker@nic.in,
15	Pallavi Shroff	Senior Partner	Amarchand & Mangaldas & Suresh A Company	pallavi.shroff@amarchand.com,
16	Rashmi Singh	Executive Director	National Mission of Empowerment of Women	rashmi.singh@nic.in,
17	Pradeep Malhotra	Director	CIAM	pradeepuresoul@gmail.com
18	G S Narang	Retd. Chief Commissioner, Excise	Excise Commissioner, Govt. of India	gsnarang@hotmail.com

19	Mr. D. P. Sibbal	Artist & Architect	Own Business	paulsibal@gmail.com, paulsibal@yahoo.com
20	Aruna Mukim	Chairperson	Aman Uday NGO	neerajmukim@yahoo.com
21	J S Juneja	Chairman	Global Projects & Services (P.) Ltd.	globalprojects95@gmail.com
22	Kamal Singh, AIMA	Director (CMD)	ALL INDIA MANAGEMENT ASSOCIATION	kamalsingh@aima-ind.org
23	Lalit Bhasin	Managing Partner	Bhasin & Company	Lalit Bhasin <lbhasin@gmail.com>
International				
24	Margret Hanson	Deputy Senior Commercial Officer	US Embassy, India	
25	Virginia Little john	CEO,	Quantum Leaps Inc	vlittlejohn@quantumleapsinc.org
26	Dr. Dewi Motik Promono	President	IFWE	dewimotik_pramono@yahoo.com
27	Nur Erden	Secretary	Women Association of Turkey	nurerden@snegroup.net
28	Ms.Mansfield	Owner	B2B Meetings	zuhal@tmgstone.com
29	Nancy Powell	U.S.Ambassador to India	US Embassy	usambassadorindia@state.gov,
30	Dimple Verma	Joint Secretary	Ministry of Minority	d.verma@nic.in
31	Govind Kelkar	Ex. Secretary Unwomen.org	UN Women	govind.kelkar@unwomen.org

Annexure 4 - LIST OF EXHIBITORS

S..No.	Name of Exhibitor	Company
1	Pallavi Gandhi	Pammi Akler
2	Deepak	Ashwamedha
3	Brij	Shilpi Handicraft
4	Sonia Dewaan	Gehnaa
5	Ms. Geetika	Geetika Creation
6	Sakila Hafeez	IWCCI,Pak
7	Rizwana Noureen	IWCCI,Pak
8	Asma Gul	IWCCI,Pak
9	Rukshana	IWCCI,Pak
10	Saazida Anwaar	IWCCI, Pak
11	Rubina Nasir	IWCCI, Pak
12	Sirin Zaved,	IWCCI, Pak
13	Mamona Khawani	IWCCI,Pak
14	ZARA	IWCCI, Pak
15	Bashir Ahmad	Parray
16	Naresh sanghi	Ganesh Pearls
17	Sangeeta Wahi	Sangeeta Creations
18	Kalyani	ancient Living
19	Kuldeep Goja	Source Key
20	Prasoon Dewan	Eurostar
22	Mahesh	Mahesh Supari
23	G.N.Sharma	Kitachenware
24	Ramesh Jain	Kasar Creation
28	Mukul Jain	Mukul Associates
29	Rajiv Arora	Exclusive Gift
30	Renu Rao	Deckel Edge
31	Lalitha	Paaki
32	Ragini Jain	Hanjer Biotech
33	Ritu Bhatia	Surreal collection
34	Kavita	Emotions
35	Ajay Kala	Sara Jewels
36	Romina Nasroon, SPONSORS	Chamber of Commerce Pakistan
37	Dr. Jasphool Singh	NMEW
38	Dr. Jasphool Singh	NMEW
39	Sunita Sangar	NMEW
40	Anil Kumar Tiwari	SBI
41	M.S. Shanker	Arunim
42	Suresh	Department of Women & Child Welfare
43	Suresh	Department of Women & Child Welfare
44	Representative	Google India Ltd.

45	Rajesh	NHFDC
----	--------	-------

Annexure – 5 List of Speakers

S. No.	Name	Company Name	Mail Address
1.	Ansoo Gupta	Pinstorm	ansoo@pinstorm.com
2.	Jagtar S Barsa	Rapiscan System	ibasra@rapiscansystems.com
3.	Subhash Goyal	STIC Travel Group	Chairman@sticgroup.com , sg@sticgroup.com
4.	Selima Ahmad	Bangladesh Women Chamber of Commerce & Industry	selimaahamad@gmail.com selimaahmad@hotmail.com
5.	Khadija Radman Ghanim	Embassy of the Republic of Yemen	khadija810@hotmail.com
6.	Madi Sharma	Madi Group	madi@madi.uk.com
7.	Dr. Bindeshwar Pathak	Sulabh Sanitation & Social Reform Movement	bindeshwarpathak@gmail.com info@sulabhinternational.org
8.	Verghis Chandy	The Financial Express	verghis.chady@expressindia.com
9.	Dr. Dewi Motik Pramono, M.si	Asean Confederation of Womes's Origination	Jiwabu58@pacific.net.id
10.	Giselle Ruffer	Delace Swiss watches	info@delance.com
11.	Vinod Shankar Nair	Kimmaya Consulting Pvt.Ltd.	Kimmaya1@gmail.com
12.	H.R.H Princess Fay Jahan Ara	Empowrment Women Council	fay@rachfoundation.org
13.	Vayalar Ravi	Minister for overseas Indian Affairs & Civil Aviation Government of India	minister@gmail.com
14.	San Jeet	DDP Group	talk@ddpl.com
15.	HarshBhal	National Handicapped finance Development Corporation 9Ministry of Scial Juistice & Empowerment), Govt of India	Nhfdc97@gmail.com
16.	Ranjan Anandan	Google India Pvt.Ltd.	reanandan@google.com
17.	Mrs Maria Francesca	Ministry of Gender Equality Child Development & Family Welfare	mireilmartin@gmail.com
18.	Satyavathi Dinkar	State Bank Of India	Dgmtns.sme@sbi.co.in

19	Mr. N. K. Maini	SIDBI	nkmaini@sidbi.in
20	Dr. J.S.Juneja	Global Projects	globalprojects95@gmail.com
21	Mr. D.P.Bagchi	Ex secretary govt of India MSME	dpbagchi@gmail.com
23.	Ms Krishna Tirath	Minister state women and child development	
24.	Dr. Hp Kumar	NSIC	cmd@nsic.co.in
25	Asha Kumari	Brahma kumara	
26	Ambassador Mauritius	Mauritius High Comission , India	mhcnd@bol.net.in
27	Dr. Shaila Akram Pakistan	Islamabad Chember of Commmerce & Industry	
28.	Virginia Little John	USA	vlittlejohn@quantumleapsinc.org
29	Rezani Aziz	Sri Lanka	rezani@bates.lk
30	Ms Sunita Chibber	Additional Development Commissioner MSME	min-msme@nic.in
31	Reema Nanawaty	SEWA	rehanariyawala@sewa.org
32	Alka Lamba	Go India Foundation	alka@goindiafoundation.com,
33	Arun Sharma	IFCI	

Annexure – 6 NAME OF “Priyadarshini” AWARDEES FOR THE YEAR 2011-2012

Sr. No.	Nominee name	Designation	Company Name
1	Revathi Venkatraman	Proprietor	Precision Industrial Components
2	Rakhee Mehra	Director	Frontfoot Sports Management Pvt. Ltd.
3	S Rama	Partner	Jayveecons
4	LAKSHMIDEVI B V	Proprietor	MATHURA FOOD PRODUCTS
5	Rekha Mavinkurve/ Nandini Karanje	Partners	URVEE. Friends of nature
6	Mrs Nayana Mahendra Patel	Director	Mamta Airwings
7	Smt. Kusum Jain	Proprietor	Mukul Enterprises
8	Archana Gupta	Proprietor/ Director	Artistic Glass Pvt. Ltd./ Achievers Institue
9	Ms Vaishali Shah	Managing Director	Zorba Logistic Pvt. Ltd.
10	Dr. (Mrs.) Bimla Arora	Founder Director	Shemrock Group of Schools
11	Mr. Amol Arora	Chairman & M.D	Shemrock & Shemford Group of Schools
12	Neera sarin	Director	Karmic Centre for Learning and Healing
13	Rachna Khare	Proprietor	DCW Engineering
14	Mrs. Meenakshi Rathore	Proprietor	Adishma export
15	Sonali Gaddam	Founder & CEO	V'Spell Consultancy
16	Monisha Hajra	Founder	Scientia Bio
17	Sweta Sharma	COO & co-founder	In Rev Systems
18	Shilini Vig	Founder`	Founder 100 Degrees
19	Savina Sharan	Proprietor	Ozone International
20	Manika Chandra	CEO	Sourcekey Media Pvt Ltd.
21	Pushpa Chopra	President	Bihar Mahila Udyog Sangh

22	Sneha Thakker	Proprietor	Thakker Technologies
23	SHILPA DALMIA	DIRECTOR	ADVANCE TENNIS ACADEMY
24	Dr.JhoomerKulshrestha	Chairman & Managing Director	Indian institute of Cosmetology Trichology and Nutrition Pvt Ltd. (IICTN)
25	Seema Midha	Proprietor	Delhi school of occult sciences
26	Ms. Priyanka Gupta	Executive Director	MPIL Steel Structure
27	Ms. Janaki Ananth	Proprietor	Bags and bags
28	Ms. G.Latha Kalyani, President	Executive Director	Ancient Living / MOOWES
29	Sarina Marwah	Proprietor	Linen talk
30	Manjeet Bansal	Chair person	Rajasthan Chapter-FIWE
31 32	Heena Handa Kiran Joshi Kiran Bawa	Creative head	Design board

INTERNATIONAL “PRIYADARDHINI “ AWARDEES

1	Giselle (Fridelance) Ruffer	President and CEO	Delance SA Swiss Watches for Women, Switzerland
2	Virginia Littlejohn	President, CEO and Co-Founder	Quantum Leaps, Inc.USA
3	Nasreen Fatema Awal	President	Women Entrepreneur Association of Bangladesh(WEAB)
4	Monowara Hakim Ali	Chairman	Genetica (BD) LTD.Bangladesh
5	Ms. Shaira Saleem	Director	Jal Health Spa Investments Pvt. Ltd., Maldives
6	Selima Ahmad	Director	Nitol Motors, Bangladesh
7	Nur Erden	CEO	SNE Group, Turkey
8	Zuhal Mansifield	CEO	Turkey

Annexure – 7 LIST OF SPONSORS

- Ministry of Micro Small and Medium Enterprises (MSME)
- Ministry of Women & Child Development
- State Bank of India
- Small Industries Development Bank of India
- Ministry of Urban Development, Govt. of India
- Google India
- Women Entrepreneurs on the web
- International Federation of Women Entrepreneurs
- IFCI Factors
- National Small Industries Corporation
- SME Jomup
- SNE World
- Milagrow Venture Catalysts
- The Indus Entrepreneurs (TiE)
- Sourcekey.in