



6<sup>th</sup>  
Global  
Economic  
Summit

27-28-29 March, 2017  
World Trade Centre Mumbai

# SUMMIT HANDBOOK

on

**Women's Empowerment**  
Entrepreneurship, Innovation and Capacity Building



All India Association of Industries



WORLD TRADE CENTRE™  
MUMBAI

Promoted by MVIRDC



M. Visvesvaraya Industrial Research and Development Centre



MVIRDC

**Bharat Ratna Sir M. Visvesvaraya**  
(15 September, 1860 - 14 April, 1962)

# One Man's VISION

**T**he World Trade Centre Mumbai is the realization of the vision of one man - Sir M. Visvesvaraya - engineer, scientist, and a great son of India. His life was dedicated to the nation's prosperity through scientific research and industrial development. Named after him, M. Visvesvaraya Industrial Research & Development Centre (MVIRDC), a company registered under the Indian Companies Act, is the promoter of World Trade Centre Mumbai, which stands tall as a symbol of trade and industry.

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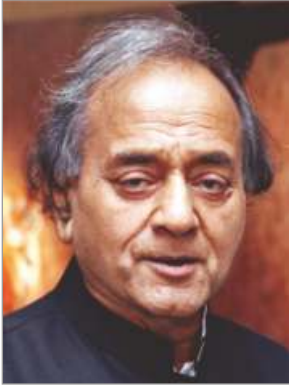
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A Research Initiative by MVIRDC World Trade Centre Mumbai

Disclaimer: The information contained in this Summit Handbook has been reviewed for accuracy and is deemed reliable but is not necessarily complete and cannot be guaranteed. The views expressed in the articles appearing in this Summit Handbook are those of the author's and do not necessarily reflect the views of the Centre.

## Foreword



**R**esearch shows that more can be done to empower women given the fact that they make up for half the world's population. Policy makers and program implementers need to review and redefine their means and modes at making women independent and to contribute more to the global GDP. Empowering women on a full and equal basis to that of men will increase their participation in discussions, deliberations and decision-making, helping shape their futures with their hands.

As the maxim goes, 'When you invest in a woman, you are investing in her family.'

The world is full of remarkable stories of women crusading in various walks of life, and making their way to the mountain peaks of their respective careers. Women lend a nuance to leadership as a whole and thus prove indispensable in shaping the contours of the society and economy. Women have long emerged from the shadow. It is time for the world to acknowledge the fact.

The 6th Global Economic Summit 2017 Handbook focuses on the research study on women's empowerment and also a compilation of articles and interviews of leading women achievers, who advance the critical dialogue on the importance of women in international trade, business, and commerce.

This Handbook would be of immense value to all stakeholders working toward empowering women. A more inclusive world will help bring talent, and business potential together, without prejudice. Doing so can open doors for women to a variety of industries and sectors which have traditionally been male-driven.

It is imperative that women and men receive equal access to education, work-life balance, income, decision-making, leadership, etc. which has the potential to usher in a new level of peace and prosperity across the world. A richer world that also lifts the lives of people from around the world will lead to a more harmonious quality of life.

**Kamal Morarka**

Chairman

World Trade Centre Mumbai

## Preface



**W**omen represent one-half of the world's population. The participation and contribution of women to the world trade needs to be enhanced. Although women are playing a very crucial role in agriculture, industry, trade and services, their contribution to these activities needs to be increased from the present 13.5% to at least 25% by 2025.

A study by McKinsey Global Institute says global GDP can increase by as much as \$12 trillion by 2025 if all countries attain the level of gender equality in the best-performing country in their region.

To promote women's participation in entrepreneurship, innovation and capacity building, World Trade Centre Mumbai and All India Association of Industries (AIAI) are jointly organizing the 6th Global Economic Summit on WOMEN'S EMPOWERMENT on March 27-29, 2017. A key feature of this Summit is the publication of this Handbook.

The Handbook attempts to put forth the recent trends on Women's Empowerment and women's engagement in commerce and trade. Women's Empowerment is closely linked to the Sustainable Development Goals (SDG) of the United Nations. The 5th Sustainable Development Goal on Gender Equality can positively impact other goals such as eliminating poverty and hunger, attaining good health and well being, ensuring quality education, decent work and economic growth, clean water and sanitation and so on.

The Handbook also contains thought-provoking articles and interviews from multilateral organizations, policy makers, women entrepreneurs, non-government organizations, and academicians. These articles and interviews cover the most important themes that play a crucial role in the empowerment of women. These themes are Education, Entrepreneurship, Leadership, Training, Skill Development & Capacity Building, and Policy & Sustainable Development Goals.

We thank United Nations Conference on Trade and Development (UNCTAD), International Trade Centre (ITC), UN Women, Organization of Women in International Trade (OWIT), other fellow organizations and women leaders for contributing their articles and sharing their perspectives and experiences in this Handbook. We hope the contents in this Handbook would serve as an inspiration for young women and aspiring women entrepreneurs.

**Vijay G. Kalantri**

President

All India Association of Industries (AIAI)

## Opening Remarks



**T**he 6th Global Economic Summit 2017, on Women's Empowerment: Entrepreneurship, Innovation & Capacity Building, assumes great importance against the backdrop of Hon'ble Prime Minister Narendra Modi's 'Nari Shakti' and the Government of Maharashtra's 'Skill Sakhi' Programme, besides the UN's Sustainable Development Goals (SDGs). The Summit has been designed to provide a platform to analyze and discuss policies and initiatives implemented by different countries including India on women's empowerment. This Summit offers an opportunity for women entrepreneurs and other stakeholders to exhibit and access global markets through B2B meetings and SheTrades, a very effective web and mobile app that seeks to connect one million women entrepreneurs to market by 2020.

On this occasion, this Handbook on Women's Empowerment: Entrepreneurship, Innovation and Capacity Building is being released as an initiative of the Research Department of MVIRDC World Trade Centre Mumbai. The articles and interviews of women achievers and experts have been compiled to bring to you the latest trends and their perspective on women's empowerment.

The forum seeks to build global collaborations for women entrepreneurs, academicians, professionals and policy makers through power packed sessions. The Summit is designed to create a better understanding of various issues related to women's empowerment, besides exploring strategies to help build women-led businesses in a borderless world.

In this technologically advanced era women should take advantage of digital and social media platforms to reach out to newer markets. Women should also explore business opportunities in smart cities, nano technology, waste management, climate change, renewable energy and other such challenging fields.

Women around the world can improve their quality of living by focussing on practical strategies and experiences for economic inclusion. Women's contribution to the mainstream economy needs to be enhanced. The initiatives taken by academicians, social entrepreneurs, policy makers, artists and business women in their ascent to the top echelons of leadership are not sufficient, in this context the role of policy makers and leaders is paramount in effectively implementing policies and initiatives.

### **Rupa Naik**

Executive Director, AIAI

Director-Projects, World Trade Centre Mumbai



सत्यमेव जयते

प्रधान मंत्री  
Prime Minister

### MESSAGE

I am pleased to know that All India Association of Industries (AIAI) and World Trade Centre, Mumbai are organizing the 6<sup>th</sup> Global Economic Summit from 27<sup>th</sup> - 29<sup>th</sup> March, 2017. It is delightful to see that you have fixed the theme 'Women Empowerment: Entrepreneurship, Innovation and Capacity Building' for the summit.

Women empowerment becomes meaningful only when roles of decision making and entrepreneurship are open to them. Our Government is committed towards this aim. Schemes such as 'Stand Up India' are programmed in this direction. We want to make sure that facilitating environment exist in our country for unleashing the true potential of Women Entrepreneurship. Our nation will surely leap further ahead, when women actively engage in the role of 'Job Creators' rather being 'job seekers'.

Trading system has an important role to play in duly rewarding their contributions. Global economy itself will be enriched, when women are integrated meaningfully into the system.

I convey my best wishes for the successful conduct of the summit and believe that the deliberations will guide us into evolving a better trading system that recognizes the meaningful role of women.

(Narendra Modi)

New Delhi  
27 March, 2017

**Ms. Rupa Naik**  
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Fort, Mumbai- 400001  
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RAJ BHAVAN  
GUWAHATI

### **MESSAGE**


I am happy to know that All India Association of Industries and World Trade Centre, Mumbai are jointly organising the 6<sup>th</sup> edition of the Global Economic Summit 2017 on the theme Women's Empowerment: Entrepreneurship, Innovation and Capacity Building at World Trade Centre, Mumbai from 27 to 29 March, 2017. A Summit Handbook is also being brought out to mark the event.

I hope the Global Economic Summit prove to be a boon to all stake holders to ponder over issues to stimulate women empowerment through entrepreneurship, innovation and capacity building.

I, moreover hope that the Summit also provides a knowledge sharing platform to all the participants to interact with leaders, experts and policy makers from across the world and contributes to the utility of the Summit.

I convey my best wishes to the organisers and the editorial team of the handbook for all round success in their endeavour.

**Dated: February 21, 2017**

  
**(Banwarilal Purohit)**  
**Governor of Assam**



**Devendra Fadnavis**  
Chief Minister  
Maharashtra



Mantralaya  
Mumbai-400 032  
20<sup>th</sup> February 2017

### MESSAGE

I am happy to know that All India Association of Industries and the World Trade Centre Mumbai are jointly organizing the 6th edition of the Global Economic Summit 2017 with the theme Women Empowerment: Entrepreneurship, Innovation & Capacity Building on March 27 to 29 March 2017 at World Trade Centre, Mumbai.

India has shown the world that it can produce the brightest of minds and people brimming with energy. Entrepreneurs from India have proved to be trail-blazers across the world. Today, the concept of a woman entrepreneur no longer elicits surprise or curiosity in India. Women entrepreneurs are today seen as icons and are looked up to. Many women have gone on to become global business leaders and are making every Indian proud. Still, a lot of women do need a boost, need encouragement and a solid backing to help them achieve their goals.

I hope that this summit will provide a platform for women to voice their issues as well as to provide a network of experts and leaders from India and overseas.

I extend my warm wishes to the organizers and all participants and wish the Summit a grand success.

A handwritten signature in black ink, appearing to be 'Devendra Fadnavis'.

**(Devendra Fadnavis)**

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**VASUNDHARA RAJE**

CHIEF MINISTER RAJASTHAN

### **Message**

I am glad to know that All India Association of Industries (AIAI) and the World Trade Centre, Mumbai are jointly organising the 6<sup>th</sup> edition of the Global Economic Summit 2017 on March 27-29, 2017 at Mumbai.

The theme of the Summit 'Women Empowerment: Entrepreneurship, Innovation & Capacity Building' is indeed appropriate. For economic empowerment of women there is a need to promote women entrepreneurship. For political empowerment, we require a system which favours high degrees of participation of women in decision-making and governance. Rajasthan is the first state in the country to provide 50 percent reservation for women in the Panchayati Raj Institutions at all three levels.

I hope that the Summit shall act as a forum for experts, academicians, policy makers and other stakeholders to discuss on measures and strategies to achieve the women empowerment.

I wish the event the very best.

A handwritten signature in black ink, reading 'Vasundhara Raje'.

**(Vasundhara Raje)**



Pankaja Gopinath Munde

**MINISTER FOR  
RURAL DEVELOPMENT AND  
WOMEN AND CHILD DEVELOPMENT**

GOVERNMENT OF MAHARASHTRA  
Mantralaya, Mumbai 400 032  
[www.maharashtra.gov.in](http://www.maharashtra.gov.in)

Date : 27/02/2017

Greetings Ladies and Gentlemen!

First, I would like to warmly greet everyone at the Global Economic Summit! You make it special; you provide the momentum to this highly desirable cause.

Second, I truly appreciate the efforts of World Trade Centre Mumbai and All India Association of Industries in organizing the Summit.

It is heartening to note that the Summit seeks to further the United Nations' Sustainable Development Goals and the UN Women's Empowerment Principles by focusing on Women's Empowerment in the social and economic spheres.

Of course, this advancement has come after a considerable struggle. Overcoming social prejudices is the biggest challenge for any woman. This is not only for women to take on at individual levels but also for the society as a whole to reevaluate itself from within.

It is the self-same thought with which the Ministry of Rural Development, Women and Children in Maharashtra, which I am proud to lead, has undertaken several initiatives to further the cause of women across one of India's most economically productive states. Our ministry is driven by a strong desire to improve the living condition of our fellow women.

The darkness of ignorance can be dispelled only by the light of knowledge. Efforts such as these make knowledge available to every girl born in this state – also the driving force behind our Ministry.

My message to the women of this world is to go after their deepest desires and move the flame of progress by a few notches. We have the whole world rooting for us, and it is time we bring the benefits of change to all.

I wish everyone a happy world where men and women are equal, as only such a world can ensure true prosperity for all. Thank You.

(Pankaja Gopinath Munde)



TRADE IMPACT  
FOR GOOD

Arancha González  
Executive Director

## GOODWILL MESSAGE FROM THE EXECUTIVE DIRECTOR OF THE INTERNATIONAL TRADE CENTRE

Tackling inequalities, women's empowerment and reaching out to the most marginalized through trade-related technical assistance has been the business of the International Trade Centre for the last half century. One of the biggest imbalances that we see exists in the realm of women in the economy – and specifically in the gap that exists between the potential that lies in women's economic empowerment and the reality of how little of that potential is harnessed and capitalized upon. Women comprise 50% of the global population yet in many developing countries less than 5% of businesses are women-owned. The 2030 Agenda for Sustainable Development has taken steps to acknowledge the case for women's empowerment. Now, the world must take action. Through initiatives like SheTrades.com we can bridge the gap.



ARANCHA GONZALEZ

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## WTC Mumbai to Launch **SheTrades** at GES 2017

**International Trade Centre (ITC), Geneva, the joint agency of the World Trade Organization and the United Nations, has designated World Trade Centre Mumbai as a 'verifier' of 'SheTrades', a mobile and web-based app seeking to connect one million women entrepreneurs to market by 2020. The Centre will formally launch the SheTrades app in India at the inaugural session of the 6<sup>th</sup> Global Economic Summit 2017 (GES 2017) on Women's Empowerment: Entrepreneurship, Innovation & Capacity Building on **March 27, 2017**.**

The ITC initiative enables women entrepreneurs to share information about their companies, makes them visible, expand networks, connects and internationalizes them. Further, it also helps corporations include more women entrepreneurs in their supply chains, as part of their diversity and inclusion commitments. It provides women entrepreneurs across the world a unique platform to connect to markets.

The app, based on internationally recognized business protocols, also provides users the opportunity to create new businesses, in real time, in a user-driven, dynamic and user-friendly space. Through a series of customized filters, companies can also identify women entrepreneurs who can meet their sourcing requirements. As a SheTrades member, companies have full access to women entrepreneur profiles and company information.

### **The verification process**

The app works with partners to verify registered women entrepreneurs. A growing number of credible organisations such as SDI International, KAGIDER, PROMPERU, CAWEE and IWCA have already confirmed their place on the platform to verify women entrepreneurs who are members of their networks. This functionality provides a form of reference for women entrepreneurs registered on the app, enhancing their credibility to potential business partners.

Thousands of women entrepreneurs have already joined the rapidly growing network on the app.

**Come join **SheTrades** at the 6<sup>th</sup> Global Economic Summit 2017!**





**Y. R. Warerkar**  
Executive Director  
World Trade Centre Mumbai

**W**omen constitute 49.5% or nearly half of the world population<sup>1</sup>. We cannot attain the United Nation's Sustainable Development Goals, which is the most ambitious mission of mankind in the 21st century, without empowering the half of world population. According to a study by the McKinsey Global Institute<sup>2</sup>, "if women participate in the economy identically to men, it would add up to \$28 trillion, or 26%, to annual global economic output in 2025 compared with a business-as-usual scenario".

In order to highlight the significance of women's participation in the economy, World Trade Centre Mumbai and All India Association of Industries (AIAI) have jointly organized the sixth Global Economic Summit on Women's Empowerment: Entrepreneurship, Innovation & Capacity Building on March 27, 28, 29, 2017. The Summit would discuss the challenges faced by women in the 21st Century, the role of education in women's economic empowerment, women's leadership in business, government and institutional support for women, the significance of capacity building and the relevance of arts and culture to women's empowerment. I am happy to present sections (1-4) an initiative of The Research and Trade Promotion Department of MVIRDC World Trade Centre Mumbai.

## Section 1 Overview

### Women's Empowerment - With Reference to Labour Force Participation

At the Fourth World Conference on Women, in September 1995, world leaders adopted the historic Beijing Declaration and Platform for Action to promote gender equality across all walks of life, including in the economy. Even after 22 years of the adoption of this declaration, women's role in the economy has not changed remarkably. Today, official data shows

participation of women in labour force and in entrepreneurship is far less than that of men. Globally, women labour force participation rate stands at 49.6% compared to 76.1% for men as of 2015<sup>2</sup>. Surveys conducted by the World Bank Group across different countries since 2010 show that only 13.7% of companies have majority female ownership and only 18.6% of companies have female top manager<sup>3</sup>.

One of the reasons identified by several studies for the unequal participation of women in the labour force is that the burden of family care falls disproportionately on women. According to survey conducted by the International Labour Organisation (ILO) in 2015, the burden of family responsibilities is the leading barrier for women's participation in workforce<sup>4</sup>. Other issues that affect women's participation and retention in workforce are harassment at work and gender discrimination in wages.

While the above reasons hinder women's participation in the labour force, there are some other factors which prevent women's participation in entrepreneurship. According to Global Entrepreneurship Monitor (2015-16), women are less likely than men to engage in entrepreneurship, but when they do, they are more likely to do so out of necessity. Thus, entrepreneurship is not a preferred career choice for women, especially among educated women in urban areas. Women consider entrepreneurship as the last choice for livelihood, if they could not find a job suitable to their qualification or ability. Poor participation of women in entrepreneurship could be due to their perception towards taking risk and fear of encountering financial losses. In rural areas or among marginalized sections of society, the key factors hindering women's entrepreneurial ventures are lack of access to finance, lack of training or guidance, poor awareness about procedures to start a business, ignorance about government schemes and so on.

In order to address the above hindering factors, we need a co-ordinated action among government, non government organizations, business chambers, multilateral development bodies and other stakeholders.

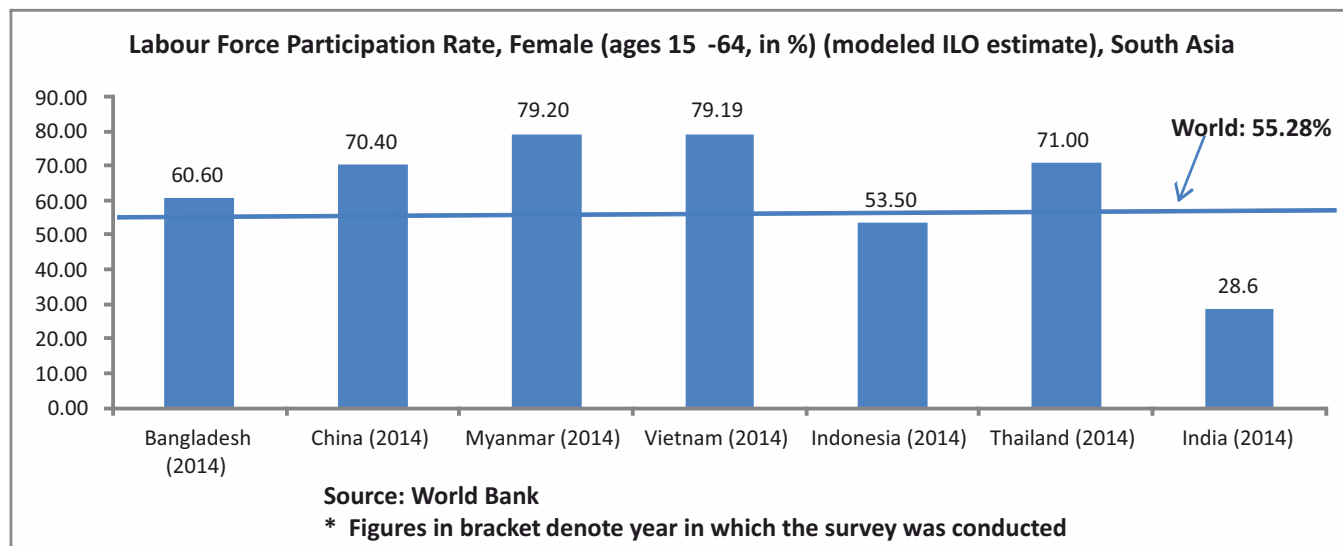
In this section, we have examined the labour force participation of female in the working age group of 15-64. With women representing almost half of the world population, it is essential to examine how far women are represented in the labour force. Lack of women's participation in the labour force means under-utilisation

of available human resource and hence it would result in considerable loss of potential economic growth. Under the 2030 Agenda for Sustainable Development, the international community aims to achieve full and productive employment and decent work for all women and men and equal pay for work of equal value by 2030. Considering the significance of women’s labour force participation in attaining potential economic growth, we have examined cross-country trends in women in labour force. For the purpose of analysis, we have selected 31 countries across South Asia, Europe, South America, Africa and the Middle East Asia.

From the analysis of the above parameters, it is observed that female labour force participation varies considerably across different countries. The cross-country variation in female labour force participation

could be attributed to various factors such as social norms, educational attainment, level of economic growth, incidence of poverty, availability of suitable employment opportunities and so on.

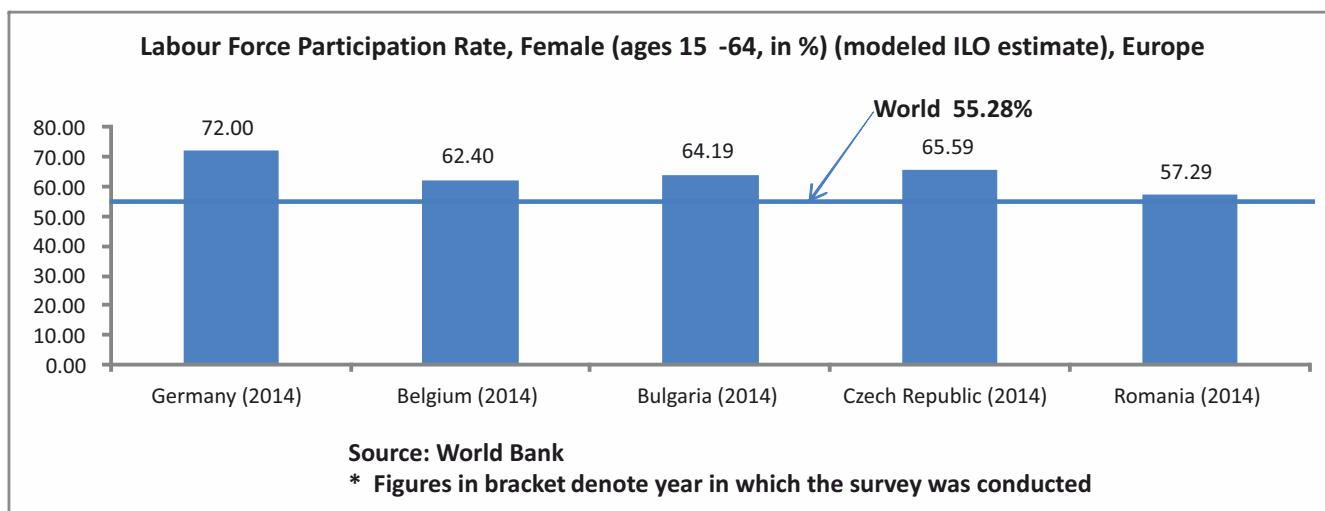
Countries in South Asia perform better than countries from other regions in terms of female labour force participation and female ownership of firms. In South Asia, we considered Bangladesh, China, Myanmar, Vietnam, Indonesia, Thailand and India for the study. It is observed that in all these countries (other than India and Indonesia), labour force participation rate of female (in the age group of 15-64) is far higher than that of the world average of 55.28%. In countries such as China, Myanmar, Vietnam and Thailand, female labour force participation rate is higher than 70%.



Female labour force participation is very less, at 28.6%, in India. The low female labour force participation in India is attributed to various factors. One of the factors is the measurement error. Women, who work in family farms or who are engaged in the traditional livelihood activity of their family are not considered to be in the labour force. For instance, many women in India are engaged in traditional livelihood activities such as pottery, handicrafts, livestock and cattle rearing, catering services, domestic maids and so on. These women may not be included in the official labour force data, thereby leading to under-representation of women’s participation in the workforce. Another reason cited for the low female labour force participation is that more and more women opt out of the labour force

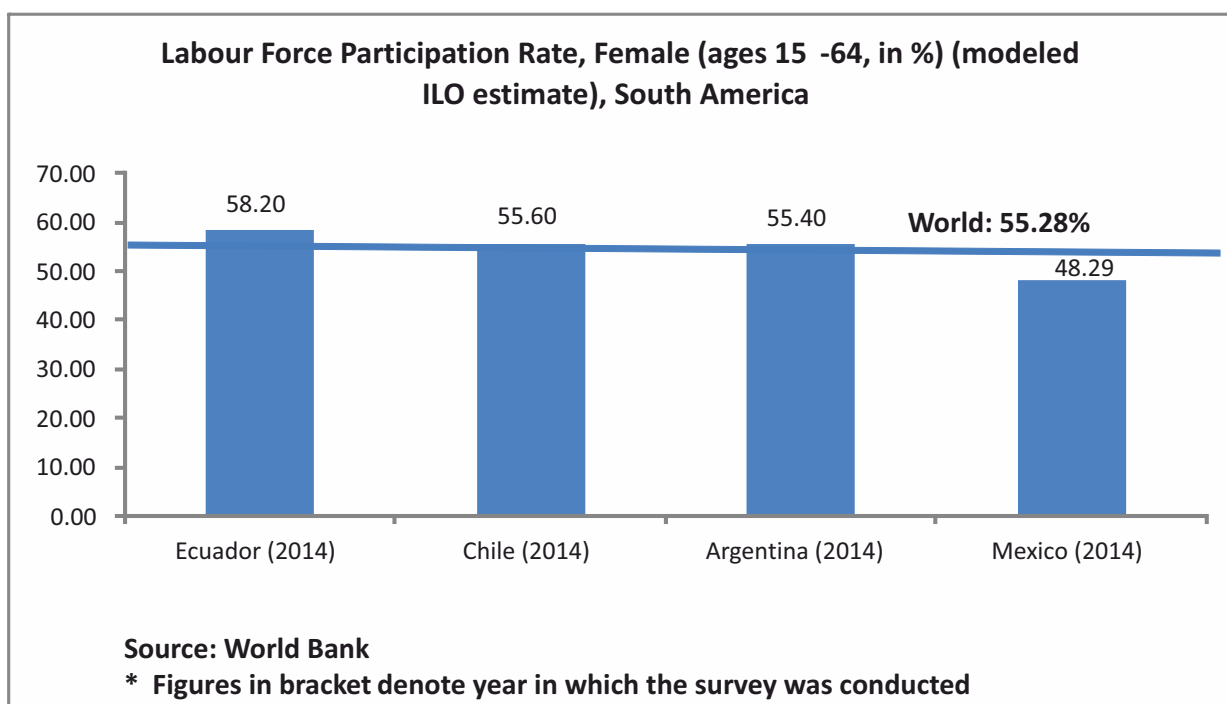
to pursue higher education<sup>5</sup>. Also, women are likely to quit jobs owing to reasons such as taking care of children or elders in the family, increase in income from other sources and so on.

Countries in Europe have also performed fairly well in female labour force participation rate. It is notable that in developing countries such as Bulgaria, Czech Republic and Romania, the female labour force participation is higher than the world average of 55.28%.



In South America, female labour force participation rate is largely similar to the world average of 55.28%. According to International Labour Organisation (ILO)<sup>6</sup>, labour participation of women in Latin American rose above the 50% mark to 52.9%, for the first time in 2010, from 49.2% in 2000. As can be seen from the following graph, women’s labour force participation in Ecuador is 58.2%, while it is around 55% in Chile and Argentina. Majority of women in Latin America, as in many other developing countries, are employed in the informal

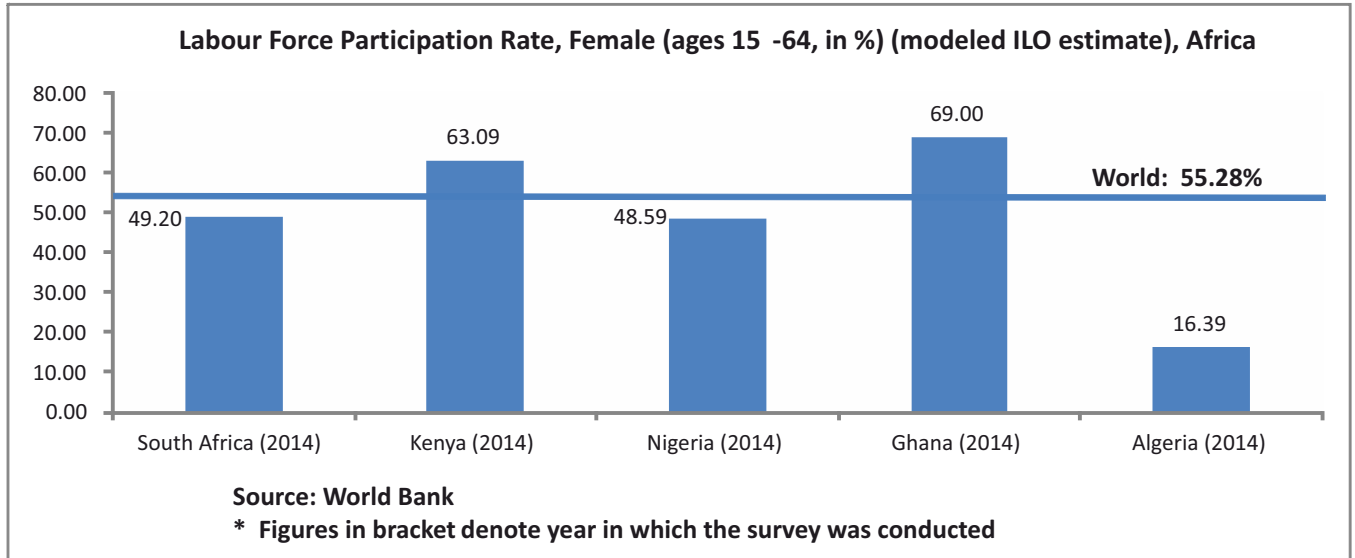
sector, where the condition of work is poor and there is no social security. According to an estimate by the ILO, women constitute 92% of domestic workers (people who offer services in private households) in Latin America<sup>2</sup>. There is no limit of working hours for domestic workers and at many instances, women domestic workers suffer from exploitation, sexual harassment and low wages.





The level of women’s labour force participation in Africa varies widely across different countries. For instance, countries such as Ghana and Kenya have more than 60% female participation in labour force. However, the comparable figure is only 16% in Algeria and around 49% in Nigeria and South Africa.

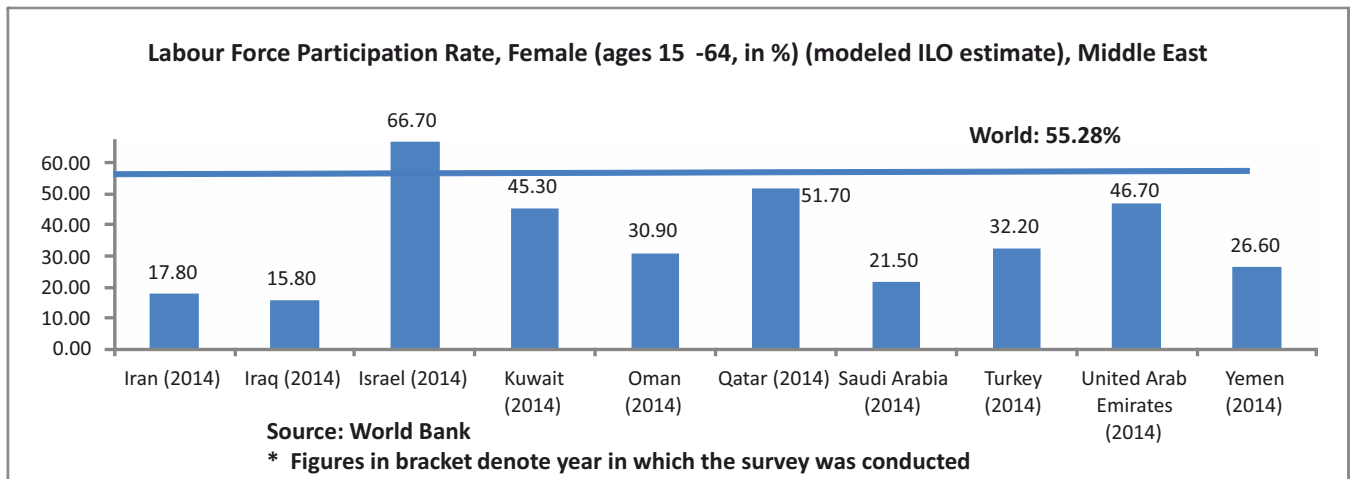
According to report by ILO<sup>7</sup>, the female labour force participation rate in Algeria is held back by a multitude of complex, notably socio-cultural, factors. In Algeria, as in many other developing countries, women who perform unpaid family livelihood activities in agriculture, livestock, textile and clothing sectors are not counted in the labour force.



According to a report by the ILO<sup>2</sup>, gender gap in labour force participation has declined in countries in the Middle East Asia and North Africa over the last two decades ending 2015. Gender gap in labour force participation is defined as the difference between male labour force participation and female labour force participation rates. While gender inequality in labour force participation has declined 4.6% in Middle East Asia, it has fallen 2.3% in North Africa in the last two decades ending 2015. However, ILO report also mentions that Middle East Asia or Arab States continue to have the

largest gender gap in labour force participation among all regions.

As can be seen from the following chart, out of 10 countries in the Middle East Asia, only four countries have women labour force participation rate above 35%. In countries such as Iran and Iraq, the comparable figure is less than 18%. Among the countries in the Middle East Asia, only Israel managed to exceed the world average for women labour force participation rate of 55.28%.



## Conclusions

Based on our analysis of cross-country experience and based on the studies conducted by ILO, we have identified the following areas which require policy attention to bridge gender gap in employment.

## Unpaid Work

Majority of women in the working age (15-64), both in high and lower income countries, spend considerable amount of their time in unpaid household work. According to ILO, on average, women perform at least two and a half times more unpaid household and care work than men in countries where the relevant data are available. Although the amount of time spent by women on unpaid work is declining in recent years, there is still tremendous scope to distribute unpaid work equally between men and women. Because women shoulder the responsibility of family care, they end up taking part time jobs or home-based jobs, which does not guarantee income commensurate to their qualification or talent.

## Informal Sector

Among the women who are active in labour force, a considerable number of them work as casual labourers or daily wage labourers in agriculture, construction, handicrafts, food processing or catering services and so on. Informal sector is the leading source of employment for women, especially in South Asia (where 74.2% of women workers are in the informal sector) and Sub-Saharan Africa (63.2%). Women in informal sector lack social protection such as maternity leaves, pensions and generally the working condition is the least favourable.

## Wage Discrimination

It is observed that, both in the formal and informal sector, there is prevalence of gender discrimination in payment of wages. According to a study by the ILO, women earn 77% of what men earn, across the globe. Thus, the gender wage gap is estimated to be 23 per cent. Some of the reasons identified for the gender difference in wages are undervaluation of the work done by women, undervaluation of skills required in women-dominated sectors such as domestic works, nursing, tailoring and so on. Women who take break in their career after marriage or after child birth may have less bargaining power to negotiate wages when they re-apply for jobs. This is another contributing factor for wage discrimination. Although some progress is visible in

reducing wage gaps between men and women, an ILO study indicates that it would take more than 70 years before gender wage gaps are closed completely.

## Recommendations

Gender gap in labour force participation cannot be completely bridged as it is the result of complex inter-play of societal norms, long-held stereotypes against women and women's commitment to family responsibilities. However, policy makers and non government organizations can play an important role in reducing gender difference, if not completely eliminating it, in the labour force.

In this section, we offer some solutions to reduce gender disparity in labour force, based on our analysis of the issue and based on the studies conducted by the ILO.

### Balanced distribution of unpaid care work

One of the key factors that prevent many women from joining the workforce is their commitment to family care, which is an unpaid work. More and more women could join the labour force only if men take their due share of the family care, including taking care of infants, elders and so on. For this to happen, communities across the world must change the traditional perception that family care is the exclusive responsibility of women. Although attempts have been made in some countries to change this perception, it has not spread on a global scale. In Zimbabwe, a non government organization popularized the "Africare's Male Empowerment Project", which encouraged the involvement of men in home-based care services for people affected by HIV/AIDS and thereby attempted a role-reversal for men and women.

The concept of maternal leave must be transformed into parental leave to change the view that child caring is the exclusive responsibility of women. In Sweden, for example, employers offer 480 days of parental leaves, which can be shared by mother and father. Some experts advocate the introduction of paternal leave for fathers so that men can take equal responsibility in child care.

In some instances, men are willing to share equal family responsibility. However, they are unable to do so because of long working hours or overtime. Therefore, some experts feel that government must introduce legislation to limit long working hours and overtime.

Ensuring balanced distribution of unpaid care work between men and women is an arduous task and it can be achieved only with the co-ordinated efforts of government, employers and non-government organizations.

### Availability of Infrastructure Services

In rural areas and in certain urban areas, women spend considerable amount of time in fetching water from far-off places and cooking food, which leaves them with limited time to take up a full-time job. The government must provide basic services such as water supply, electricity connections and cooking gas connections to all households, which can save women's time in fetching water and procuring firewood for cooking and lighting. Also, government must provide safe transport facilities for women in remote areas, who wish to apply for jobs in neighbouring towns.

Some experts suggest that municipal bodies or local governments, employers and non government organizations must set up common facility centres for childcare, care of disabled people or elderly people, so that women can take up full time jobs. These centres

must offer good-quality childcare and other social care services at affordable cost.

### Skill Development/Training Centres

Many a times, women tend to quit jobs on account of increase in family responsibility after they become mothers. Once their children attain maturity, these women plan to re-enter the workforce. However, prolonged break in career make them uncompetitive in the job market. Therefore, government and non-government organizations must set up skill development and training centres to upgrade skills of these women who choose to re-enter the workforce. This would facilitate women to upgrade their skills, unlearn obsolete practices and learn new technologies in their job and thereby regain the lost ground because of long career gap.



<sup>1</sup> World Bank

<sup>2</sup> The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion To Global Growth, September 2015, By Mckinsey Global Institute (MGI)

<sup>3</sup> Women at Work Trends 2016, ILO

<sup>4</sup> World Bank Group Enterprise Surveys

<sup>5</sup> ILO survey of 1,300 private sector companies in 39 developing countries (2015)

<sup>6</sup> Women's labour force participation in India: Why is it so low?, By ILO

<sup>7</sup> 100 million women in Latin America's labour force, By ILO, 08 March 2014

<sup>8</sup> The pride of working women, ILO, 16 January 2014

## Section 2

# Sustainable Development Goals: A Path to Financial Independence in Women

Sustainable Development is defined as the “development that meets the needs of the present without compromising the ability of future generations to meet their own needs”<sup>1</sup>. There is an inextricable relationship between women’s empowerment and the attainment of Sustainable Development. In recognition of this relationship, the United Nations, as far back as 1992, included women’s participation in sustainable development as one of the 27 principles of the Rio Declaration on Environment and Development. The 20<sup>th</sup> principle of this landmark declaration talks about women’s role in sustainable development and it reads as follows -

“Women have a vital role in environmental management and development. Their full participation is therefore essential to achieve sustainable development.”<sup>2</sup>

Since this declaration, the principles of women’s participation in the development process and gender equality have gained prominence at the national and multilateral policy agenda. In 2015, the United Nations made 91 declarations to attain ‘the 2030 Agenda for Sustainable Development’. The 20<sup>th</sup> declaration clearly

explains the link between sustainable development and women’s empowerment as follows<sup>3</sup> -

“Realizing gender equality and the empowerment of women and girls will make a crucial contribution to progress across all the Goals and targets. The achievement of full human potential and of sustainable development is not possible if one half of humanity continues to be denied its full human rights and opportunities. Women and girls must enjoy equal access to quality education, economic resources and political participation as well as equal opportunities with men and boys for employment, leadership and decision-making at all levels. We will work for a significant increase in investments to close the gender gap and strengthen support for institutions in relation to gender equality and the empowerment of women at the global, regional and national levels. All forms of discrimination and violence against women and girls will be eliminated, including through the engagement of men and boys. The systematic mainstreaming of a gender perspective in the implementation of the Agenda is crucial.”

### Six Reasons Why Women’s Empowerment Matter for Sustainable Development

Reason	Explanation
1. Eliminating Poverty	Poverty rates for male and female are similar for most countries where comparable data is available. However, working-age women are more likely to be poorer than men when they have dependant children and no partners to contribute to the household income. <sup>6</sup> The first goal of the Sustainable Development Agenda of the UN is to end poverty in all forms everywhere by 2030. This goal cannot be fully achieved if we do not address the prevalence of poverty among working-age women who do not have partners. Also, poverty-eradication strategies would be more effective if they empower women in the households. Experiments from Latin American countries have proved that government schemes involving conditional cash transfer in the hands of women in poor families have successfully lifted many out of poverty.
2. Promoting Sustainable Agriculture	Women constitute 43% of agriculture labour force globally <sup>4</sup> . Therefore, the goal of ensuring sustainable food production systems and implementing resilient agricultural practices by 2030 (UN Sustainable Development Goal 2) will remain incomplete without empowering women farmers and farm labourers. The United Nations has urged the governments of all the member states to support women small holder farmers by facilitating their access to extension and financial services, agricultural inputs and land, water sanitation and irrigation, markets and innovative technologies.

Reason	Explanation
3. Safe Drinking Water and Sanitation	In 2015, 42% of the global population do not have piped water connection. In most parts of the world, women have a higher burden of water collection than men. This burden hinders women's enrollment in education and their active participation in the workforce. The 6 <sup>th</sup> goal of the Sustainable Development Agenda of the UN is about ensuring availability and sustainable management of water and sanitation.
4. Education	Nearly two thirds of the world's 781 million illiterate adults are women, and almost all of them live in developing regions <sup>6</sup> . An educated woman contributes to the overall progress of her family and the society. Sustainable Development cannot be attained if we cannot ensure equal access to education for women and men.
5. Skill Development	Almost 40% of total labour force in the world comprise of women <sup>5</sup> . Although reliable data is not available, a large proportion of women in the labour force are engaged in the informal sector, which is characterized by low productivity and lack of formal skill training. Thus, women's empowerment would be incomplete if we do not skill women workers and improve their productivity. The fourth Goal of UN's Sustainable Development Agenda envisages equal access for women to vocational and technical education.
6. Sustainable Environment	Human beings across the globe bear the brunt of natural disasters induced by climate change. These disasters include floods, droughts, temperature extremes and storms. Men and women are affected by these disasters in different ways. The 13 <sup>th</sup> goal of the Sustainable Development Agenda envisages urgent action to combat climate change and its impact. Women remain underrepresented in local and high-level decision-making on environmental issues. Promoting gender diversity among policy makers on environmental issues would improve policy outcomes.

The following section traces the relevance of women's empowerment to some of the Sustainable Development Goals of the United Nations.

## Eradication of Poverty and Women's Empowerment

Of the 17 Sustainable Development Goals, the first goal deals with ending poverty. One of the targets under this goal is to reduce at least by half the proportion of men, women and children living in poverty. In many communities, men are the breadwinners of the family and women depend on their spouses for their financial needs. Even now, in many parts of the world, women could not earn income because they have to shoulder the household responsibility of taking care of children and sick members of the family. Therefore, in these cases, poverty eradication strategy must focus on how women's burden of unpaid family care work can be reduced. Some experts have proposed the role of government and community-based organisations in setting up community creches and day care centres for disabled and sick people. Community creches and day care centres can reduce the time spent by women on

unpaid care work and hence facilitate them to take up jobs. These creches and day care centres must offer services at affordable rates so that even poor families can benefit from them.

Another gender-specific policy action needed to eradicate poverty is regulation of the informal sector. Many women, in rural and urban areas, work in the informal sector to pull their family out of poverty. Informal sector is characterized by poor working condition, lack of social benefits, maternity benefits and exploitation. Thus, there is a need to regulate the wages and working conditions of informal workers, although it is easier said than done. There are instances where workers in the informal sector have fought for their rights for better working condition. In Uganda, women flower workers have campaigned successfully, with the support of an international non-governmental organization, Women Working Worldwide, for higher overtime pay, better working hours and freedom of

association, even if their real wages remained low as a result of high inflation rates in 2010-2011.

## Environment Sustainability and Women's Empowerment

Reducing the emission of greenhouse gases and protecting the environment have emerged as the greatest policy challenge for world leaders in recent years. Women often bear the brunt of coping with climate-related shocks and stresses or the health effects of air pollution.

Experts have pointed to the synergies between gender equality, on the one hand, and economic, social and environmental sustainability, on the other. It is observed that women's full participation in policymaking on environment issues leads to better policy outcomes. For instance, women's decisive involvement in community forest management bodies yields positive outcomes for both forest sustainability and gender equality.

As early as 1977, efforts have begun to involve women in preservation of environment. One such example is Kenya's Green Belt Movement, founded by Wangari Maathai in 1977. The movement encouraged rural women to plant trees collectively for sustainable livelihoods and forest conservation.

The Convention on Biological Diversity recognizes that the integration of women's rights and gender equality in biodiversity conservation and sustainable use is not only intrinsically important, but can also improve the efficacy of interventions, programmes and resources<sup>7</sup>.

As mentioned earlier, women constitute 43% of agriculture labourers, globally. Many small farmers in Africa and South Asia are women. Therefore, it is essential to include women farmers in the consultative process before implementing sustainable farming practices. Policy makers must consult smallholder farmers, particularly women, about their priorities and constraints while promoting low-chemical and environmentally sustainable agriculture. Stakeholder consultation, before implementation of the policy, is essential to ensure that the policy objectives are in sync with the priorities and constraints of farmers.

The Conference of the Parties to the United Nations Framework Convention on Climate Change (UNFCCC) emphasizes adequate representation of women in the international negotiation process on climate change.

Adequate representation of women in the negotiation process is essential because gender-responsive climate policy responds to the differing needs of men and women in national and local contexts.

## Sustainable Development Goal 5

The 2030 Agenda for Sustainable Development, adopted by the member countries of the United Nations in September 2015 and which came into force in January 2016, has 17 Goals. Of these, it is pertinent to present the key highlights of Goal 5 - To achieve gender equality and empower all women and girls.

Implementation of this goal matters because it has the potential to transform unequal power relations between women and men and address structural barriers impeding progress. Following are the nine targets under this Goal.

1. End all forms of discrimination against all women and girls everywhere. Laws and policies need to be urgently reviewed, amended or abolished as a first step towards achieving substantive gender equality, complemented by measures to change discriminatory social norms and practices.
2. Eliminate all forms of violence against all women and girls in public and private spheres, including trafficking and sexual and other types of exploitation. This is also central to realizing sustainable development, peace and security, and human rights.
3. Eliminate all harmful practices, such as child, early and forced marriage and female genital mutilations. This can be achieved through legal reforms, policies and protection measures, community mobilization and engagement of religious and community leaders, as well as those affected.
4. Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies. Such work must be reduced and redistributed between households and the state (through provision of services and infrastructure) and between women and men.
5. Ensure women's effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life. For democratic accountability and legitimacy, women's full involvement is key in implementing the new development agenda.

6. Ensure universal access to sexual and reproductive health and reproductive rights. Women have the right to live free of discrimination and violence, and to control and decide freely on matters related to their sexuality, including sexual and reproductive health. For this, they need access to essential information, education and services.

7. Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources. This is essential for their economic security and status, for decent work, sustainable livelihoods and to ensure an adequate standard of living.

8. Enhance the use of enabling technologies, in particular information communication technologies (ICTs), to promote women’s empowerment. Access to quality infrastructure and technology is key to improving women’s formal employment and entrepreneurship opportunities and to reducing unpaid care work.

9. Adopt and strengthen policies and legislation for the promotion of gender equality and the empowerment of all women and girls at all levels. National legislation must guarantee equal rights, aligned with international standards.

In September 2015, the UN Women and the Chinese government co-hosted the “Global Leaders’ Meeting on Gender Equality and Women’s Empowerment: A Commitment to Action.” The meeting was attended by around 80 leaders from various countries. These leaders announced concrete and measurable actions towards gender equality and women’s empowerment. The following table traces the actions taken or being taken by 20 countries across Europe, Latin America, Africa and Asia towards gender equality in the last five years. The information in this table is sourced from the commitment reports filed by these countries at UN Women.

Country	Action taken towards gender equality
Thailand	<ul style="list-style-type: none"> <li>• Included gender-responsive budgeting in 2016 Constitution and it will be implemented at the national level.</li> <li>• Introduced gender equality in school curriculum</li> <li>• Created National Plan on gender statistics</li> </ul>
Norway	<ul style="list-style-type: none"> <li>• Preparing a comprehensive Equality and Anti-Discrimination Act. This act will replace the existing four different acts on gender equality and anti-discrimination</li> <li>• Parliament has requested the Norwegian Government to prepare annual report on the status of efforts to promote equality and diversity in all sectors</li> <li>• Prepares statistics on the gender equality situation and developments</li> <li>• Developing indicators for all grounds of discrimination</li> </ul>
Mexico	<ul style="list-style-type: none"> <li>• Implemented the National System for Equality between Women and Men</li> <li>• Prepared Mexican Regulation on Labour Equality and Non-Discrimination</li> <li>• Set up over 3000 Centers of Rural Assistance for awareness on sexual and reproductive rights</li> </ul>
Luxembourg	<ul style="list-style-type: none"> <li>• Introduced system to monitor progress in women’s representation in boards of companies</li> <li>• Preparing legislation to ensure political parties nominate women candidates for elections.</li> </ul>
Latvia	<p>Signed the Istanbul Convention (on preventing and combating violence against women)</p> <ul style="list-style-type: none"> <li>• Introduced state-funded social rehabilitation services for victims of violence</li> <li>• Became a lead partner in the international project HESTIA “Preventing human trafficking and sham marriages: A multidisciplinary solution”</li> <li>• Financially supporting women empowerment projects in Kirgizstan and Tajikistan</li> </ul>

Country	Action taken towards gender equality
Jordan	<ul style="list-style-type: none"> <li>• Revising National Strategy for Women (2013-2017) to reflect Sustainable Development Goal (5) of Gender Equality</li> <li>• Reforming education curriculum to include subjects on ‘discrimination against women’</li> </ul>
Japan	<ul style="list-style-type: none"> <li>• Introduced Act on Promotion of Women’s Participation and Advancement in the Workplace</li> <li>• Formulated “Development Strategy for Gender Equality and Women’s Empowerment”</li> <li>• Hosts World Assembly for Women (WAW!) every year</li> </ul>
Italy	<ul style="list-style-type: none"> <li>• Set up Inter-Institutional Steering Committee on Sexual and Gender Based Violence</li> <li>• Passed legislations on gender quotas in state-owned companies and on compulsory paternity leave.</li> </ul>
Germany	<ul style="list-style-type: none"> <li>• Passed Act on Equal Participation of Women and Men in Leadership Positions in the Private and the Public Sector</li> <li>• Introduced women quota in supervisory boards of listed companies</li> <li>• Introduced legislations to address gender discriminations in payment of wages</li> <li>• Introduced ‘Development Policy Action Plan on Gender Equality 2016-2020’</li> </ul>
Estonia	<ul style="list-style-type: none"> <li>• Amended Victim Support Act to support victims of gender violence</li> </ul>
Denmark	<ul style="list-style-type: none"> <li>• Required all municipalities to provide child-care facilities so that women can participate in labour force</li> </ul>
Cyprus	<ul style="list-style-type: none"> <li>• Appointed Commissioner for Gender Equality</li> <li>• Prepared Strategic Plan on Equality between Women and Men 2014-2017</li> </ul>
Costa Rica	<ul style="list-style-type: none"> <li>• Passed legislation to collect data on women’s contribution to unpaid domestic work</li> <li>• Established 5 public–private partnerships to promote gender equality at the workplace, to strengthen women’s entrepreneurship and to impart career training</li> <li>• Introduced quality seal to verify and certify gender equality in private sector companies and institutions</li> </ul>
China	<ul style="list-style-type: none"> <li>• Established review mechanisms for regulations and policies on gender equality in 24 provinces, regions and municipalities.</li> <li>• Launched Women Entrepreneurship and Innovation Action</li> <li>• Conducted midterm review of the Programme for the Development of Chinese Women (2011–2020)</li> </ul>
Chile	<ul style="list-style-type: none"> <li>• Mandated at least 40% of candidates to be women in Parliament election</li> <li>• By 2018, Chile aims to have 40% of public enterprises directed by women</li> <li>• Intends to train 300,000 women for highly skilled jobs</li> <li>• Implemented national action plan on violence against women</li> </ul>
Burundi	<ul style="list-style-type: none"> <li>• Increased the number of women in security and defense forces</li> <li>• Set up fund for micro-credit for women owned start-up businesses</li> </ul>



Country	Action taken towards gender equality
Bosnia and Herzegovina	<ul style="list-style-type: none"> <li>• Introduced web-based database on domestic violence</li> <li>• Passed new Labor Laws prohibiting discrimination on the basis of gender</li> <li>• Introduced Project "Social, Entrepreneurship and e-Inclusion of Women 40+"</li> </ul>
Armenia	<ul style="list-style-type: none"> <li>• Developing a Strategy on Providing Equal Rights and Equal Opportunities for Women and Men for 2017-2021</li> <li>• Prescribed quota for women's representation in elective bodies</li> <li>• Implemented Action Plan "On Promoting Gender Balance among Candidates for Judges"</li> </ul>
Argentina	<ul style="list-style-type: none"> <li>• Introduced National Action Plan to Prevent and End Violence against Women 2017–2019</li> <li>• Plans to open a UN Women office in the country</li> </ul>
Austria	<ul style="list-style-type: none"> <li>• Reformed child care allowance system to encourage fathers to take parental leave</li> <li>• Organizes exchange programmes among government officials, legislators and NGOs on women's health and welfare issues</li> </ul>

Source: UN WOMEN

In future, the member countries of the United Nations must adopt a global strategy for women's empowerment and to ensure work life balance for women in labour force. This strategy should be mandatorily implemented by all member countries through an act of Parliament. Such a strategy must facilitate women to participate effectively in economy and political decision making. The following action plans must be key elements of this strategy -

1. Ensure 50% representation of women in the elected bodies of the country
2. Separate labor laws for women in worker and management cadre. Such a law must emphasize appraisal by competent central authority so that women do not face exploitation when it comes to appraisals
3. Mandatory paternal leave of six months so as to bring males on par with women. Mandatory paternal leave would stop preferential treatment to male candidates in job selection and bring in a sense of responsible parenthood among both the sexes. Also, government legislation on maternal leave must include fifteen days

of additional leave (over and above the standard leave) for women who have children below 8 years of age. Women should not be forced to work beyond 6 hours a day during one year post delivery of child.

4. Mandatory whistle blower policies for women especially reporting to a government administered agency for sexual harassment against women
5. Death sentence mandatory in case of rape with 30% reported evidence
6. Free education for girl child up to post graduation levels
7. Reservation of seats in education and government jobs for economically backward women or women living in a family having income below USD 7000 per annum

A global uniform policy such as this will ensure not only removal of gender inequality but also bring in the required confidence among women to deliver the best in their careers without compromising on their family responsibility.

<sup>1</sup> By World Commission on Environment and Development, 1987

<sup>2</sup> REPORT OF THE UNITED NATIONS CONFERENCE ON ENVIRONMENT AND DEVELOPMENT, (Rio de Janeiro, 3-14 June 1992), Annex I, RIO DECLARATION ON ENVIRONMENT AND DEVELOPMENT

<sup>3</sup> Transforming our world: the 2030 Agenda for Sustainable Development, Sustainable Development Knowledge Platform, United Nations

<sup>4</sup> The Role of Women in Agriculture, ESA Working Paper No. 11-02, March 2011, The Food and Agriculture Organization of the United Nations

<sup>5</sup> The World Bank

<sup>6</sup> White and White, 2012; Levien, 2012; FAO, 2012

<sup>7</sup> The World's Women 2015, By United Nations

<sup>7</sup> Gender Equality and Sustainable Development 2014, UN WOMEN

## Section 3

# Role Transformation for Better Engagement

**T**raditionally, women are viewed as home maker, responsible for taking care of family and performing household chores. While handling household responsibilities, women have also, since ancient times, engaged in farming, livestock and cattle rearing, weaving and other family businesses without wages. On the other hand, many women have also been working as agriculture labourers, domestic help, nurses, construction workers and daily wage earners in unorganized sectors to support their family. These women, who work in family business or who work as daily wage earners in entities not owned by their family, have undergone transformation of their traditional role as homemakers. However, this transformation of role, by itself, does not mean empowerment. The true empowerment of women is achieved through access to education, skill development, access to finance and freedom to make financial decision in the family. A woman contributing to a family weaving business, without wages and without the freedom to make economic decision in the business is not truly empowered. On the other hand, a woman who chooses to develop her skills in textile designing and who offers her professional service to a textile firm, not owned by her family, for monetary consideration, is truly empowered. This woman is economically independent and she can take decision on how to spend her income.

Women farmers have always contributed to family income in an informal way. However, their role as a contributor to family income has never been recognized. Urbanization and poverty domination have forced many women to undergo role transformation. Women have stepped out of their roles of a home maker to join the general work force earning steady income and this has no bearing on their educational status per say.

In this chapter, we understand the role transformation of women from a homemaker to being a recognized contributor to family income. Recognition adds value to the earnings gained by the woman who enhances not only her position in the society but at the same time is endowed with equal opportunities and value for the work delivered. Role transformation has happened in different ways in rural and urban areas. Women in rural areas have largely transformed their role by working in agriculture, livestock and cattle rearing and marketing farm produce in the local market. Whereas, role transformation in urban area has happened with uneducated women working as cook or domestic help in affluent families or women working as casual labourers in the unorganized sector. Educated women, in urban areas, have transformed their role by taking up jobs in the corporate sector or by setting up their own enterprises.

The following discussion highlights the issues and challenges faced by women while undergoing this role transformation in urban and rural areas. The discussion also includes possible solutions, wherever possible, to address these issues and challenges. The points discussed in the following section are borrowed from studies conducted by International Fund for Agricultural Development, International Labour Organisation, World Health Organisation and other organizations.

**Challenges in Rural Areas:** Agriculture is a seasonal occupation and it is also risky as crop production depends on the vagaries of climatic condition. Therefore, it is not advisable for rural households to depend only on agriculture as a source of livelihood. Consequently, families in rural areas devise strategies to cope with the unreliable nature of the agriculture sector. According to International Fund for Agricultural Development (IFAD)<sup>1</sup>, the feminization of agricultural work results in part from the coping strategies adopted by rural families to increase and diversify incomes and livelihoods. These strategies are gendered: men usually work with lucrative crops, or migrate as seasonal or permanent workers; while women cultivate the family plot for household consumption, care for small livestock, and process and or sell part of their production in local markets.

Rural women engage in farm and off-farm economic activities to ensure their families' food security and diversify income sources. They contribute to agricultural and rural economies with their labour and valuable knowledge of crop varieties, biodiversity and agricultural practices.

Their off-farm work is often low-skilled and low-paid, but is particularly important in facing the adverse shocks that affect agriculture, such as droughts or floods. Women's share in the agricultural labour force ranges from about 35 to 50 per cent in counties across Asia and the Pacific. Women's increasing role in family farming could be an opportunity for enhancing their economic and social empowerment as producers, traders, workers and entrepreneurs.

However, there are many challenges that women engaged in agriculture activities face. Quite often, women farmers suffer from poor access to extension services, technologies and institutional credit.

Although these challenges are common to both men and women farmers, the latter are more disadvantaged in this regard. This is because restrictive customary norms on women's role in households and public life limit their

ability to make decisions and seize opportunities. Women farmers typically work 12 hours a week more than men because they have to manage household responsibilities simultaneously with farming. This situation leads to time poverty and lost opportunities for women to attend training, invest in other income-generating activities or participate in community-based organizations.

In order to empower women farmers, the role of government agencies, self-help groups and community-based organization is very important. Self-help groups and other organizations have a major role in building women's self confidence, providing access to financial opportunities and training, and engaging in collective processing and marketing of agricultural and other value-added products. They can contribute to improving the agricultural productivity of family farms, engage in processing and marketing activities, and increase the voice of women in household decisions.

Empowering women farmers would enhance their productivity and income. Enhancing the income of women farmers would be beneficial for the entire family as women usually spend money towards education, healthcare and clothing of their children.

**Challenges in Urban Areas:** While women undergoing role transformation in rural areas face above challenges, women in urban areas face different set of challenges. Urbanization has certainly increased women's labour force participation<sup>1</sup>. Employment opportunities are more diverse in urban areas than in rural areas. The benefits of paid employment for women are many - including increased household income, increased status in the family and community and possible positive impacts on gender relations. Much of the global growth of employment opportunities for women has been in the informal sector, especially in Africa and Asia. Informal sector employment is critical in enabling poor women to develop survival strategies and to lift their families out of poverty.

The key challenge for women working in informal sector is poor working condition. Jobs in informal sector have low pay, and at times even unsafe environments, exposing women to exploitation and abuse. Many women are exploited in cities as informal domestic workers, as trafficked workers for low-wage jobs or as trafficked prostitutes, and as women migrant workers. Women's independent migration for work has increased over the past decade. The employment - both formal and informal

- of foreign-born women in cities covers an increasingly broad range of economic sectors, some illegal and illicit, e.g. prostitution, and some in highly regulated industries, e.g. nursing.

### **Role Transformation and Gender Equitable Relationship**

So far, we have seen the challenges faced by rural and urban women while undergoing role transformation. In some instances, this role transformation and the consequent women's economic empowerment and greater financial independence is viewed as a threat to masculinity. This highlights the importance of better understanding men and masculinities, and of actively engaging men in gender equality. In this section, we understand the need for gender transformative programs to transform gender roles and promote more gender equitable relationships between men and women.

Researchers have underlined the importance of engaging men in gender equality, and of going beyond a gender-sensitive approach, that recognizes the specific needs and realities of men based on the social construction of gender roles, towards a gender-transformative one (Barker, 2007)<sup>2</sup>.

Men can indeed benefit from greater gender equality, as for example the pressure of being the main breadwinner of the household is lifted and they build healthier relationships with their wives and children<sup>3</sup>. Moreover, they have a role to play in women's economic empowerment. In a world in which they often still benefit from what R. W. Connell called the "patriarchal dividend", they can act as real gatekeepers towards the implementation of greater gender equality, by helping their female family members to access resources that are essential to their economic empowerment.

We conclude this section by noting that in this age of globalization, most women have transformed and some are in process of transformation to evolve as empowered women. Role transformation is the foundation of women's empowerment. Unless women come out of the traditional gender role of home maker, it is difficult for them to understand the life economics. Economic independence not only contributes to family income but at the same time changes outlook of women towards managing the same. Education enables them to be aware of the various channels for savings which is the cream of empowerment.

<sup>1</sup> The changing role of women in the economic transformation of family farming in Asia and the Pacific, IFAD, July 2014

<sup>2</sup> Engaging men and boys in changing gender-based inequity in health: Evidence from programme interventions, By Gary Barker, Christine Ricardo and Marcos Nascimento, World Health Organisation, 2007

<sup>3</sup> Engaging Men in Women's Economic Empowerment and Entrepreneurship Development Interventions, International Labour Organisation

<sup>4</sup> "Promoting gender equality and empowerment of women in cities": Keynote address by Carolyn Hannan, Director, Division for the Advancement of Women, United Nations Department of Economic and Social Affairs at the Conference entitled: Global City Strategies for Implementing Policies on Gender Equality on 28-29 August, 2007.

## Section 4

# NGOs and Economic Enhancement of Women

**A**cross the world, non-government organizations (NGOs) play an important role in providing education, livelihood support, healthcare facilities to women. In this Section, we discuss the role of NGOs in the formal and informal sectors across rural and urban areas, in empowering women.

The self-help group (SHG) model of women has been very successful in empowering women in rural and urban areas. The SHG model is mostly backed by NGOs who bring together women in a group. Benevolent programs administered through such groups or clusters of SHGs have seen far reaching effects not constrained only to enhancement of living conditions of the women but the family as a whole. The SHG model further improvises into cluster model to boost group entrepreneurship and women farmer organization for agricultural entrepreneurship. The impact of SHG model in empowering women through entrepreneurship in agriculture, textiles, food processing, electronics, among other sectors is immense. Also, we touch upon the empowerment needs of women who are educated / working but have to leave their jobs so as to accommodate parenting.

### Self Help Groups

It has been observed that women become more empowered when they form a group. Therefore, women empowerment programs administered through clusters are more effective than ones administered through individual women. Thus, the SHG model has been effective especially among socially deprived women. Social deprivation brings about lack of confidence in women who prefer to live as mute animals in families submitting to poverty and exploitation. In such conditions, women themselves tend to harm their own sex. Creation of group helps women understand their own sex and think positively towards family progress. Live examples displayed among such groups help them to change their mindsets and follow their hearts for a better tomorrow.

Empowering women starts with building their self-confidence and SHGs have played a key role in this regard. Experiences across countries have shown how SHGs have been instrumental in building women's

confidence, voice and bargaining power. SHGs provide a safe space for women to learn new skills, discuss and design their own solutions, implement joint actions, obtain access to productive resources (especially loans), and process and market products. IFAD's Tejaswini Rural Women's Empowerment Programme has been empowering poor women farmers by enhancing their access to credit and supporting them in livelihood activities such as horticulture, livestock and kitchen gardening. This increased their income and provided their families with nutritious food.

By providing women with agricultural and financial management skills, an IFAD-supported pilot project under Indonesia's National Programme for Community Empowerment improved the livelihood of families and changed the lives of women. Facilitators worked with community leaders to define needs and identify solutions. Women were trained to sell vegetables and thereby become earning members of their families. They were proud to become their families' main breadwinners, and are now treated with respect. They have their own bank accounts and decide how to use their incomes. The success of this project results from its focus on local needs and the potential of agriculture, taking into account existing social structures. The Indonesian Government is considering replicating this project across the country.

The SHG model is also used to address social evils such as alcoholism and violence against women and girls in villages. In Madhya Pradesh, India, an empowerment project initiated by the State Government and supported by IFAD facilitated the formation of Shaurya Dal or "Courage Brigades". Each brigade comprises five women from the SHG and five men from the village who work together to change attitudes at the household level, combatting domestic abuse, caste violence, alcoholism and malnutrition. It is essential that targeted support to women is combined with the sensitization of men and community leaders to build acceptance of women's empowerment. Resistance usually fades when positive results - especially additional income - start to flow.

## Entrepreneurship through Clusters

SHGs empowered marginally poor women with skill sets so as to earn a livelihood. However, the members of such SHGs sometimes were small in number and could not avail bank credit based on this skill. Such SHGs evolved into a cluster to start businesses such as manufacturing of sanitary pads, manufacturing domestic cleaning chemicals etc. in the urban space. In rural areas, such women clusters operate business in textile weaving and garment embroidery. Collective income of such clusters being on the higher side enabled them to access micro credit for working capital requirements. These segments fall between the traditionally bankable and the ultra-poor populations targeted by government and non-profit initiatives. Many slum-dwellers or unregistered enterprises do not fall in either of these two segments and thus they remain excluded from both full financial access and social aid programs. The micro finance segment focuses on economically active women whose income falls under or just above the international poverty line (\$2 a day). These women are usually secondary earners in their households. Some do not have a steady income of their own but may contribute to a home-based or family enterprise. They also tend to run businesses larger than those of microfinance clients and thus enjoy relatively higher incomes and financial capacities. Despite their limited income, these women typically manage their households' finances and invest earnings back into their families. This population is unable to access formal credit, as most families lack the requisite documentation and collateral guarantee requirements. Cluster finance provides access to institutional credit for business expansion, thus empowering these women to improve their livelihoods, build on their capacities and ultimately become self-reliant. Such micro entrepreneurs are grouped in cluster or joint liability groups who can then access microfinance through such financing institutions.

Cluster financing enables women to create business value chains by providing financial and technical services. In Bangladesh, the IFAD-supported Microfinance and Technical Support Project (2003-2012) created a community-based value chain for poultry. Besides providing microcredit, the project offered technical and social training (in hygiene, health, legal rights) to women and men. Women's mobility increased and their roles within households and the community changed. They now have more control over their incomes and are engaging in public affairs.

The microcredit delivery models in India are of three

basic types, which are as follows -

**1. NABARD-led SHG and bank linkage programme:** NABARD, in 1992, introduced a pilot project to link SHGs with banks for developing a supplementary credit delivery system to reach the poor in a cost effective and sustainable manner. The financial scheme under this programme is based on the following principles:

- Saving first and no credit without saving
- Savings as partial collateral
- Bank loan to SHGs for on-lending to members
- Credit decision or on-lending to SHG members
- Interest rates and other terms and conditions for loans to members to be decided by the SHG
- Joint liability as a substitute of physical collateral
- Small loans to begin with and difficult credit cycles clearly defined

**2. Swarnajayanti Gram Swarozgar Yojana (SGSY) and National Rural Livelihoods Mission (NRLM):** The Union government introduced SGSY, a self employment programme, on April 1, 1999. Under SGSY, assistance is given to poor families living below the poverty line in rural areas to take up self employment by forming SHGs. Persons taking up self-employment are called Swarozgaris. They may take up the activity either individually or in group. Swarozgaris earn Rs 2,000 per month, exclusive of bank loan repayment. SGSY was later restructured as NRLM from June, 2011 to provide greater focus and momentum for poverty reduction and to achieve the Millennium Development Goals (MDGs) by 2015. An ambitious target of mobilising and building skills and capacities of nearly 28 lakh SHGs has been taken up.

**3. Microfinance Institutions (MFIs):** In the last 25 years, women-focused organizations such as the Shri Mahila Sewa Sahakari Bank of Ahmedabad, Annapurna Mahila Mandal of Mumbai, and Working Women's Forum in Chennai have enhanced access of women to institutional credit. The entry of various NGOs into the microfinance domain in the 1990s, gave a fillip to the domain. Over 1,000 NGOs are currently providing microfinance services to the poor.

## Women Farmer Producer Organisation and Women's Empowerment

Women Farmer Producer Organisations, whose origin can be traced in SHGs, have played an important role in strengthening the economic position of women farmers. These organizations have transformed the role of women from home makers into successful farmers. They

have given this role transformation a business angle wherein every woman farmer member of this organization is an agri-preneur herself. Male domination in farming practice has been given a way out with active participation of women farmers supported by these initiatives. Some of the positive shades of such a role transformation are discussed further.

Establishing women-based organizations is a primary strategy to address women's unequal participation in commercial activities. In this Section, we will present a few organizations in West and Central Africa that are operated and managed by women and will describe their activities, structures, strengths and limitations. These organizations engage in one of the following areas:

1. Improving members' capacity to access markets and commercialize their produce.
2. Developing opportunities to add value within specific value chains.
3. Providing access to support services such as education, technical training, transport or finance.
4. Conducting policy advocacy

These organizations are good examples of women-based organizations in Africa

#### **The Role Of Women Producer Organizations In Agricultural Value Chains institutional structures appropriate for staple crop value chain development in Africa**

Small-scale rural producers, both men and women, face a number of constraints in accessing markets, such as lack of access to productive assets (e.g. land, water, finance), education, technical skills and new technologies; high transport and transaction costs; and lack of bargaining power. However, women farmers face greater disadvantages than their male counterparts. They face social, economic and political constraints ranging from social norms and customs that dictate the type of work they can do and the conditions in which this work must take place, to gender-unequal laws which limit or constrain their access to productive assets such as land, livestock, productive inputs and finance (FAO, IFAD, ILO, 2010).

In addition, women often have less access to education, knowledge, information and technologies than men. Finally, women's access to markets can be limited by

lack of social services such as child care. Rural producers' organizations can play a crucial role in enabling small-scale producers, especially women, to enter or improve their position in the market, increase their bargaining power, benefit from higher prices and negotiate better conditions for contracts. However, women's initiatives in the West African country of Mali show that if producers' organizations are to benefit women, they need to be managed and owned by the women themselves or women should be actively involved in the management and decision-making processes. Following case studies are presented from a study (titled 'The Role of Women Producer Organizations in Agricultural Value Chains) conducted by the Food and Agriculture Organisation (FAO) of the United Nations in 2011.

**Co-operatives of women producers of shallots in Segou, Mali:** In the Segou region of Mali, shallots are cultivated mainly by rural women farmers on relatively small plots (0.20 hectares). Shallots are used in all Malian dishes, and they represent a major marketing opportunity because of growing consumer demand. Traditionally, women operate at the production and retail levels while men dominate bulk-marketing activities. The Benkadi cooperative of women producers of shallots had serious problems selling all of its production on the local market or having to sell it at very low prices before it spoiled. In order to sell their shallot surpluses through bulk marketing, the co-operative partnered with 21 other women's shallot cooperatives (each of which included only one or two men). Together, they lobbied to become members of Faso Jigi, an association of farmers' cooperatives based in Segou, Mali, that brings together farmers' products such as cereals, rice, onions and, more recently, shallots for collective sales.

Faso Jigi also lobbies for better access to credit, provides technical advice and collectively purchases fertilizers at better terms for farmers' organizations. In 1997, the women cooperatives became members of Faso Jigi and were represented on the management board. They negotiated with Faso Jigi to build two storage facilities to conserve the shallots. Faso Jigi would buy the shallot production from the cooperatives, store it and sell it when market prices were more favourable. After the success of this initiative, Faso Jigi invested in building 19 more storage facilities with a capacity of 400 kg each.

Currently, 960 of the 4,200 members of Faso Jigi are women who specialize in shallot production and market-

ing. The shallot cooperatives have a female representative who is in charge of bulk marketing of onions and shallots. The representative also ensures that women's concerns and needs are taken into account in the strategies of Faso Jigi. Faso Jigi has been a very successful marketing organization. The women shallot producers' income has increased because they can sell all of their production at a better price. The women can now keep a portion of their fresh shallots to produce seeds for the next season, which reduces their cost of inputs. The expected growth in the dried shallots market is bringing new opportunities for women producers of shallots, who are testing a technology to dry and slice the surplus shallots that cannot be stored in the storage facilities. However, women will only be able to fully benefit from this market if they have access to training and resources to improve the quality of their slicing, drying, packaging and branding.

**Co-operatives of women producers of sweet peas in Mali:** Sweet peas (or tiger nuts) are the main crop in the Sikasso Region of Mali. This crop has a high market potential at national, regional and international levels (a large part of sweet pea production is exported to Spain). Sixty-eight percent of sweet pea producers in the region are women (Coulibaly et al., OXFAM, 2010), and sweet peas represent 75 percent of their income. Typically, traders procure sweet peas from producers with whom they have a personal relationship.

Other producers will store part of their produce and wait until the market prices are higher to sell it. This lack of price transparency in the local market was problematic. In order to better profit from market opportunities, the women producers organized into groups and cooperatives; each cooperative now negotiates a contract with one trader. However, there is still a lack of transparent market and price information. In 2010, 26 co-operatives decided to create the Union Jekafo, with 1,417 members, of which 875 are women (some co-operatives are women-only and others are mixed).

The Union Jekafo offers advance payments to its members, who repay the loans in kind at harvest time. Usually, members keep a small part of their production for their own consumption and for sale in the local market; they sell the rest to the Union Jekafo, which is in charge of commercializing it. In order to access information on sweet pea prices in other countries, Union Jekafo became affiliated with a sub-regional organization, ORIPROFIS (Organisation Interprofessionnelle de la filière Souchet) covering Burkina Faso, Mali and Niger.

The essential part of the production is marketed in the form of seeds. The Union Jekafo created processing facilities and organized training on processing techniques for women. Five women producers trained 150 women to process sweet peas in juice and soap. These women will then train the members of their grassroots organizations. Processing sweet peas can bring new market opportunities; however, the women still contend with a lack of sufficient storage and handling facilities and the need to improve capacity-building activities and package quality.

The Union Jekafo, along with other sweet peas producers' organizations in the region, joined the Association des Organisations Professionnelles Paysannes (AOPP), which facilitates marketing of sweet peas at the regional (Sikasso) and national (Bamako) levels through retail outlets. AOPP also offers capacity-building activities and lobbies for small-scale producers' concerns to be taken into account in national policies. A representative of women producers promotes women in the AOPP network and ensures that women's concerns are considered. The Union Jekafo still needs to overcome several challenges, including limited technical capacity, access to appropriate equipment and lack of marketing skills. Recently, the organization hired a consultant to teach and advise members on crop budgets and to develop business plans for the cooperative.

**Cooperatives of women fish processors and traders in Mali:** Traditionally in Mali, men do the fishing. From the time the fish is landed, the women are in charge of processing, conservation and marketing. A group of 14 women from the village of Baco Djicoroni - mainly the wives of fishermen - created the co-operative "Femmes en Action" to collectively market fish. One of the constraints they faced was competition from outside traders who would come into the villages and buy the fish directly from fishermen. In order to overcome this challenge and guarantee the supply of fresh fish to its members, the cooperative negotiated a higher purchase price with the fishermen. For example, if the traders would buy the fish at 500 FCFA (US\$1.09), the cooperative would offer 750 FCFA (US\$1.64).

The additional 250 FCFA (US\$0.54) would go to the woman member of the cooperative (i.e. the fisherman's wife) and 500 FCFA (US\$1.09) would go to the fisherman. With this financial incentive, it did not take much effort to convince the fishermen to sell their fresh fish to the cooperative. Eventually, fishermen knew that the income from the sale of fish by the cooperative represented additional income for their households. As a

result of this additional household income, women saved 100 FCFA (US\$0.22) per day, which they reinvested in the cooperative to start alternative income-generating activities, such as livestock and horticultural production.

Apart from fish processing and marketing, the members of the cooperative cultivate and process cereals, and practise micro-gardening. This contractual arrangement between the fishermen and the co-operative was also instrumental in guaranteeing a steady supply of fish to markets in the high season. The fish is transported to the market by public transport after women buy them at the landing sites.

Transporting fishes over long distance - from 180 to 500 km - involve a high risk of post-harvest losses. The cooperative developed multiple marketing strategies in order to mitigate these risks. Fresh fish (la “peche du jour”) is delivered to a single sales location in the market. A part of it is sold on the spot and another part is delivered to homes on a motorcycle. What is not sold at the end of the day goes back to the village to be processed into smoked fish, dried fish and fish cubes. The processing unit in Bamako employs 50 women who are not co-operative members. It processes 1,000 kg of fish per month as well as cereals, fruits and vegetables produced by the co-operative members.

### **Increasing women’s opportunity to upgrade in a value chain**

Women and men small-scale farmers and entrepreneurs do not participate in the same way in agricultural value chains. Women are mainly concentrated in the production and processing of fresh foods such as vegetables, fruits, grains, dairy products and fish, which are sold in local markets (FAO, ILO Policy brief 4, 2010). They lack access to information, capital, technical and entrepreneurial skills, and often they lack confidence to engage in more complex activities. As a result, they are largely absent from bulk marketing activities, higher value-added activities and export markets dominated by men. This situation limits women’s ability to economically gain from the sector’s development. Some initiatives from Burkina Faso and Senegal show that when women pull their resources together and receive adequate support and accompaniment, they can engage in higher value markets (e.g. the cosmetics markets), increase their control over several nodes of the value chains (i.e. production, processing and marketing) and become involved in the coordination of the value chain.

**Helping women become entrepreneurs in Burkina Faso:** The Association Féminine pour le Développement Buayaba (AFDB) is a national NGO gathering over 3,200 women across 42 rural organizations. Women constitute 90% of its membership base. The objective of AFDB is to empower women economically and socially through various activities such as providing literacy training and education, training in agricultural and processing techniques and technical advice to start and develop small “social businesses” (i.e. the professionalization of women producers to enable them to become entrepreneurs). The AFDB member organizations engage in a variety of value chains including shea butter, cereals, horticulture, livestock and other products. In rural areas of Burkina Faso, one of the important sources of household income comes from harvesting, processing and marketing shea nuts, which are mostly women’s responsibility. But the greatest potential income lies in the production and marketing of shea butter, which gets a higher market price than raw shea nuts. Women already have the traditional knowledge to produce shea butter, but they lack the capacity and resources to transform this activity into an economically sustainable business.

AFDB supported one of its members, an organization of women producers of shea butter, to create a company and to develop a business plan and marketing strategy. The company, Assana (a commercial business with a social objective to support women through shea butter production), was created in 2007. One of AFDB’s main lines of support to Assana is an operating loan of 1-3 million FCFA (US\$ 2,185-6,554) to help the company with income-generating activities. Currently, Assana produces an average of 5 tonne of shea butter per year and employs around 300 women to transform it into organic cosmetic products such as soaps, shampoos and body creams.

Although shea butter cosmetic products have a high potential for export, Assana currently markets its products in the local and national markets - through one shop in Ouagadougou, local markets, fairs and exhibitions. This strategy enables women to concentrate on short supply chains, which they can control, and to reduce or eliminate intermediaries, which results in higher margins. However, selling products in the local and national markets is not enough.

Assana aspires to develop linkages with international traders or retailers in order to create a fair-trade shea butter value chain.

**Improving processing in Senegal:** In response to



increasing demand, especially from a growing urban population, traditional local products (e.g. maize, beans, cassava) are processed into ready-to-use products. For example, processed cassava has emerged in some countries as an alternative to rice, especially in the aftermath of the rise in rice prices during the 2007/08 food crisis. Women in Thiès, Senegal decided to create an Economic Interest Group (EIG) to engage in processing activities and seize this market opportunity. The EIG Keur Tafsir Makhary helps its 15 women members develop and improve their food processing techniques in order to diversify the types of products they can commercialize. For example, members took the initiative to process cassava into ready-to-use couscous.

The idea was to change the image of this traditional cereal so it could be used as an alternative to rice. The EIG members transform a variety of products including mill, corn, honey, cassava, fruits and vegetables. However, cassava couscous and flour became the main products commercialized from the members' homes or from shops in Thiès. While the EIG has had a positive impact on the women's revenue, it remains to be seen how the EIG can position itself in markets for processed products. Members still face several challenges: maintaining a steady supply of raw products, especially the cereals they have to buy; overcoming technical difficulties related to the lack of suitable equipment; obtaining adequate training and transport; improving labelling and packaging; and expanding sales points. This example points to a larger problem: the creation of an EIG doesn't solve the main obstacles faced by women food processors. A higher-scale organization (or a network of closely interlinked organizations) may be needed to acquire the appropriate technical, managerial and financial resources to overcome the obstacles faced by women food processors in becoming effectively integrated into the markets. Appropriate support policies and government initiatives also are needed to

enhance these groups and enable them to fulfill their needs.

### Producing milk products in Burkina Faso

In Burkina Faso, milk production is very important for a large part of the population. This is especially true for women, for whom it is their major income-generating activity. In 1994, a grassroots association called NEEDI was created to support rural and semi-urban women producers of milk around the town of Dori in northeastern Burkina Faso. This association has 57 members and focuses around three core income-generating activities: milk production, animal fattening and small trade. NEEDI also engages in literacy training for its members and supports schooling for two girls from each of its member families. This last activity is carried out with the support of UNESCO, which collaborated with NEEDI by providing one mill to a village. NEEDI members are trained to add value by making milk into yoghurt and cheese and by cattle fattening. The entry point to bring the women together was the creation of a credit and savings system which enabled them to develop activities such as animal pasture-fattening. NEEDI is a good example of a grassroots organization which supported its members in diversifying their income-generating activities and in creating added value to their livestock products.

We have thus observed how grass-root associations in rural areas empower women to engage in gainful livelihood activities. More importantly, these grass-root organizations impart technical skills and improve access to institutional credit to enable women succeed in business ventures. The economic empowerment of women in rural areas lead to better social outcomes such as improvement in health, family planning and better education for children.

### Some noted NGOs worldwide and their success stories

#### Iranian Women NGO's Empowerment Bazaar in Tehran Women in Ancient Iran –

Archeological excavations at Shahr-e Sookhteh "Burnt City," a prehistoric settlement in the Sistan-Baluchistan province of southeastern Iran, have revealed that the women of the 4th–3rd millennium BCE community maintained a high level of

socio-economic status. Of the seals discovered in graves there, 90% were in the possession of women, who in turn made up over 60% of the population. The distribution of the seals, which as instruments of trade and government represented economic and administrative control, reveals that these women were the more powerful group in their prehistoric society.

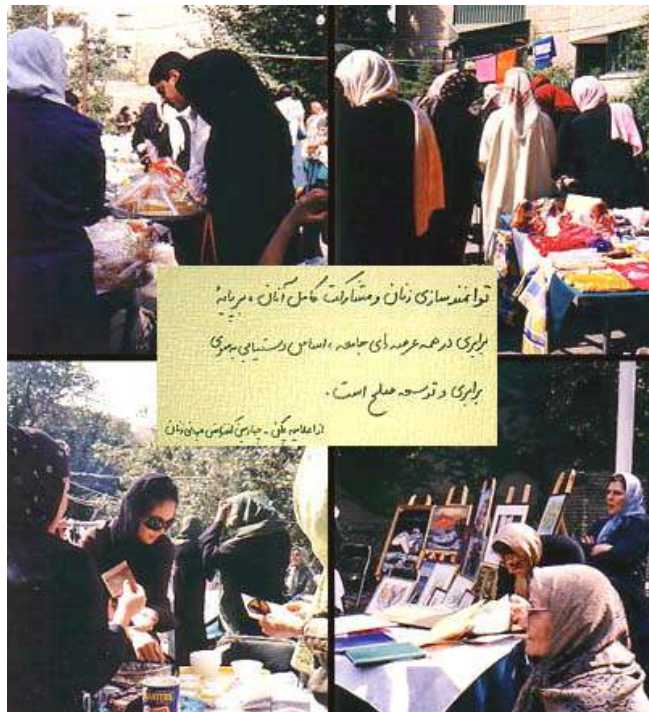
(Source: The Judy Chicago Art Education Collection @ Penn State)

The early Achaemenid-era Persepolis fortification and treasury tablets refers to women in three different terms: *mutu*, *irti* and *duksis*. The first refers to ordinary (non-royal) women; the second to unmarried members of the royal family; and the last *duksis* to married women of royalty. Such differentiated terminology shows the significance of marital status and of a woman's relationship to the king. The tablets also reveal that women of the royal household traveled extensively and often personally administered their own estates. The queen and her ladies-in-waiting are known to have played polo against the emperor and his courtiers. The only limits on the extent of the authority exercised by the king's mother were set by the monarch himself.

In the tablets, "non-royals and the ordinary workers are mentioned by their rank in the specific work group or workshops they were employed. The rations they received are based on skill and the level of responsibility they assumed in the workplace. The professions are divided by gender and listed according to the amount of ration. Records indicate that

some professions were undertaken by both sexes while others were restricted to either male or female workers. There are male and female supervisors at the mixed workshops as evident by the higher rations they have received with little difference in the amount of rations between the two sexes. There are also occasions where women listed in the same category as men received less rations and vice versa. Female managers have different titles presumably reflecting their level of skill and rank. The highest-ranking female workers in the texts are called *arashshara* (great chief). They appear repeatedly in the texts, were employed at different locations and managed large groups of women, children and sometimes men working in their units. They usually receive high rations of wine and grains exceeding all the other workers in the unit including the males." Pregnant women also received higher rations than others. Women with new-born children also received extra rations for a period of one month.

(Source: Wikipedia)



A bazaar which was organized in Tehran, inspired by women groups involved in environment and women empowerment programs. These include Green Outlook Supporters, Women with Good Intention, Green Women Co-op. The aim of these bazaars, which are held in different parts of Tehran, is not only to encourage women cooperatives to market and sell their products, but also to familiarize ordinary people with their activities.



The bazaar was set up to display and market home-made or hand-made products made by women supported by the above groups. This bazaar enabled women to earn their livelihood and it also provided them with extra cash and it also provided them with extra cash to buy new machineries or equipment for sewing and other purposes. Many such women are heads of families and their contribution into the family purse is most vital, yet they lack high education and have few

skills. The bazaar has impacted women in the following ways:

- Helping to empower Women
- Expanding and Increasing Work Culture among women
- Developing Effective and Positive Environmental Culture

- Improving and encouraging sense of unity, cooperation and group work
- Learning new marketing inspiration as well as meeting people as customers

(Source: Payvand)



## Turkey

### Women in Turkey

In the course of the 16th and 17th centuries during the Sultanate of Women, women of the Imperial Harem had extraordinary influence on politics of Ottoman Empire. Many of the Sultans during this time were minors and it was their mothers, like Kösem Sultan, or sometimes daughters of the sultan as Mihrimah Sultan, leaders of the Harem, who effectively ruled the Empire. Most of these women were of slave origin. The period started in 1520 during the reign of Suleyman the Magnificent until 1656, the reign of Mehmed IV.

During the decline of the Ottoman Empire in the 19th century, educated women within the elites of Istanbul began to organize themselves as feminists. With the Tanzimat reforms, improving women's conditions was considered as part of a wider modernisation effort. Ottoman women's movement began to demand rights. They fought to increase women's access to education and paid work, to abolish polygamy, and the *peçe*, an Islamic veil. Early feminists published woman magazines in different languages and established different organizations dedicated to the advancement of women. The first women's association in Turkey, the Ottoman Welfare Organization of Women, was founded in 1908 and became partially involved in the Young Turks Movement. Writers and politicians such as Fatma Aliye

Topuz, Nezihe Muhiddin and Halide Edip Adivar also joined the movement. In her novels, Halide Edip Adivar criticised the low social status of Turkish women and what she saw as the lack of interest of most women in changing their situation.

During the Turkish War of Independence, Kara Fatma a widow proved herself as a successful milita leader. After the founding of the Turkish Republic in 1923, the feminist movement gradually became part of the Kemalist modernization efforts. Polygamy was banned, divorce and inheritance rights were made equal. In the 1930s, Turkey gave full political rights to women, including the right to elect and be elected locally (in 1930) and nationwide (in 1934). There still remained, however, a large discrepancy between formal rights and the social position of women. In the 1980s, women's movements became more independent of the efforts to modify the state. After the 1980 Turkish coup d'état, women from both urban and academic milieus began to meet in reading groups and discuss feminist literature together. In these "awareness-raising groups", which were established notably in Istanbul, Ankara and Izmir, they criticized the standard construction of the family as well as the gender-specific role behavior that was forced on women. Independent feminist women's magazines were founded to expose the frequency of sexual harassment and violence against women. In 1987

feminists organized the first public protest against male violence, followed by campaigns against sexual harassment, "purple needle", and campaigns seeking the right of self-determination over the female body. These campaigns arose due to women's wish to reject the traditional patriarchal code of ethics, honor, and

religion which left men to decide the fate of the female body. The second wave of the women's movement in Turkey reached a wider and more diverse group of women than the first women's movement.

(Source: Women in Turkey, Wikipedia)

## Women Empowerment in Turkey

Turkey is the 17th largest economy in the world. Despite the growing economy, complex social problems of the country prevails and Turkey is listed amongst the lowest in terms of female labor participation (%28).

Compared with the top 20 economies' average (51%), this trend shows that there is a long way for Turkey to unleash its women's labor potential.

Current research held by international organizations, CSOs and government on the economic and social status of women in Turkey states:

- Among the 37 million female populations in Turkey, only 7 million is included in the labor force.
- Only 3 out of 10 women participate in the economy, while this number is 7 for men in Turkey.
- 1 out of every 5 women is on the verge of poverty.

These data shows that many women in Turkey are waiting to realize their own potential, provide for their family and contribute to the wealth of their community.

## Microfinance Program in Turkey

As Turkey's leading Technology and Communications Company, Turkcell focuses on supporting women entrepreneurship and women inclusion in the labor force with its strong technology and communications infrastructure.

Turkcell's program; "Women Empowerment in Economy" aims to promote the participation of women of limited means in the economy, and to contribute to

their social and economic empowerment by helping them set up an income generating business, or expand their existing business.

In 2003, the local NGO Turkish Foundation for Waste Reduction (TİSVA) launched The Turkey Grameen Microfinance Program to provide microcredit to women entrepreneurs. In the course of time, Turkcell partnered with TİSVA to upgrade the functioning of this program with the use of mobile technology.

With this partnership, a 'crowd sourcing' tool using digital platform was created for the first time and mobile technologies were deployed to help ease digital divide. Since the project started in September 2012, Women Empowerment in Economy project reached out to 55 thousand women in Turkey offering them different tools such as microcredits for startups or business development, and mobile trainings, e-commerce platform for sales and other mobile solutions. Target is to reach 100 thousand women in 4 years. Women Empowerment in Economy project uses its technology to empower women and alleviate poverty through:

- **Access to more resources:** More Funding Through Social Lending enables donation or lending via handsets ([m.ekonomiyekadingucu.com](http://m.ekonomiyekadingucu.com)), or online ([www.ekonomiyekadingucu.com](http://www.ekonomiyekadingucu.com)), as well as by use of other payment options, including online payment and money order/wire transfer.
- **Mobile Bazaar:** This trading and selling opportunity via mobile phone enables women to market their products to a larger audience throughout Turkey via Turkcell's technological infrastructure.
- **More access to basic financial services:** Introducing



women to mobile finance for basic financial needs and microcredit transactions.

- **More business skills:** The Mobile and Face to Face Personal Development Program gives training on sales-marketing, communication, and personal development via f-2-f + mobile education enabling women to grow their businesses.
- **Mobile Phone Microcredit Cash Flow:** The mobilization of microcredit cash flow reduces physical cash transactions during the granting and collection of microcredit with the help of mobile technologies, which is a first for Turkey. Within this model: i) entrepreneurs will have secure access to financial services via their handsets, while developing “money management” awareness through the use of mobile phones. ii) Operational efficiency will increase with the transition to electronic money. With the “Women Empowerment in Economy” project women will produce more, participate in the economy, expand their dreams and invest in their families and their future, whereby Turkey itself will win.

#### **An Innovative Method in Fighting Poverty: Social Lending-Crowd-Funding**

The “Women Empowerment in Economy” initiative is working towards finding new resources for the innovative micro credit system by starting the social

lending model that provides small capital support to women so that they can start an income generating activity, in so doing marking a first for Turkey. Thanks to this innovative model that has the properties of social innovation, any individual can now support women micro-entrepreneurs by lending money via online and mobile payments. This allows more women to access funds for microloans, helps them grow their business and hence, supports them in achieving their dreams.



Turkcell is building a socially innovative platform that allows more low-income women to benefit from microfinance. The platform is unique in Turkey because of the “social lending structure, which by relying on Turkcell’s technological solutions, lets the public support women in need of economic activity by helping them create new funds for microfinance. This also leads to social transformation of women, thereby strengthening their overall standing.

(Source: United Nations)

## **WOMEN’S EMPOWERMENT PROGRAM: Indonesia**

### **Women in Indonesia**

In Indonesian society, women performed vital roles, both within and outside the family. In rural native society, certain positions, such as dukun beranak (traditional midwife), traditional healer, to ritualist and shaman are often held by women.

Despite having limited role, after the adoption of somewhat patriarchal cultures of Hinduism, Buddhism, Islam and Christianity, women still hold important position, especially within family. The Minangkabaus are known as one of the few traditional society that applied matriarchal culture, where property and family names is inherited from mother to daughter, and husband is considered as “guest” in their wives’ household.

In Indonesian history, there are records of some prominent women who held and exercised considerable power and influences within their society, despite usually reserved only for elite ruling class. Among others are Queen Shima of Kalingga Kingdom (c. 7th century), Pramodhawardhani of Medang Kingdom (c. 9th century), Mahendradatta of Bali (c. 10th century), Ken Dedes of Singhasari (c. 13th century), also queens of Majapahit (c. 13th-15th century); Gayatri Rajapatni, Tribhuwana Wijayatunggadewi and Suhita. Sultanate of Aceh also recorded several sultanahs ever ruled the sultanate.

The women emancipation movement was started in late 19th century colonial Dutch East Indies, when a handful of upperclass native women advocated women’s rights and their education. These women’s right pioneers are Kartini of Jepara and Dewi Sartika of Bandung, both of

them established school for girls, and has been recognized as the national heroine of Indonesia.

In 2001, Megawati Sukarnoputri—then serving as Vice President—became the first female president of

Indonesia after the removal of President Abdurrahman Wahid.

(Source: Wikipedia)

The San Francisco-based non-profit organization, The Asia Foundation, has adopted women's empowerment as one of its five goals. For over 50 years, this Foundation has been cooperating with Indonesian organizations to expand women's rights and opportunities, and enable them to participate and be effective leaders in the political and economic life of their society. While Indonesia is now the world's third largest democracy, Indonesian women are still struggling to take part in decision-making processes and gain political power at the local and national levels. Many continue to lack financial independence and personal security. The Asia Foundation partners with local Indonesian organizations to help women advocate their rights and improve their lives. Its programs support leadership training, microfinance and community budgeting to enable women effectively contribute to Indonesia's development as both community members and potential leaders. Their programs assist Indonesian women's organizations to impart skills and confidence among women. Simultaneously, working with government officials and prominent community and religious leaders to encourage their support for women's participation in public decision-making. In 2009, the Foundation trained nearly 500 women to run effective election campaigns. These trainings included communication strategies, leadership skills, and education on substantive issues to contribute to their success once elected.

## PUBLIC RESOURCES

Local government budgets determine how public resources are used in local communities. Indonesian women have historically received fewer benefits from public spending as their interests are often not considered in budget planning processes. The Asia Foundation and its local partners have improved the ability of over 4,500 local government officials and civil society representatives, both women and men, to develop and monitor budgetary processes to ensure public resources are shared equitably. These trainings facilitate involvement of community members in the important community planning and consultations that contribute to the government's annual budget planning processes.

As a result of its projects, five of the Foundation's six targeted districts in Sulawesi have increased funding for

women's priorities. Significantly higher levels of funding for health and education resulted in improved services for women. Moreover, analysis of the budget further identified approximately US\$1.4 million in wasteful spending. These resources have since been reallocated to better serve women's priority needs. The Foundation programs also combat human trafficking at the community level and reform national government policies. The Foundation's local partners design innovative anti-trafficking programs to educate women on potential trafficking risks and how to avoid them. This includes working with the Foundation's expert local staff to design a unique anti-trafficking training curriculum based on Islamic teachings for use by local religious leaders - often the most influential figures in a community.

Religious leaders can reach thousands of people with critical culturally-appropriate information on the dangers of trafficking. As a result, communities across Indonesia are working together to prevent trafficking. This program in Aceh provides microloans to a network of 42 women's groups with over 1,500 women members. Through a local partner, the Center for the Development of Women's Resources, poor Acehnese women receive microloans and the technical training necessary to manage their funds and start productive small businesses. Loan recipients also gain vital skills and confidence to participate in the public arena, enabling them to help make decisions and solve community problems.

Foundation programs also provide computers and training to build the capacity of local women's groups to better track their lending and increase transparency. Many Indonesian women do not have access to important information on reproductive health or adequate healthcare during pregnancy. Consequently, maternal mortality rates are almost double the levels seen in neighboring countries. To date, Foundation programs have trained community leaders on reproductive health information dissemination and data-collection techniques. Approximately 3,000 women across Indonesia have already received critical information through this program and are mobilized to pass their knowledge to other women.

(Source: The Asia Foundation)

## Women's Empowerment in Bolivia

### Women in Bolivia

In the 19th century, the 1830 civil code of Bolivia oversaw women's rights in the country. Under the code, women had to practice obedience to their husbands. Women had no rights or legal protection against domestic abuse. Bolivian law began to change in the early 20th century due to pressure by upper class women. These women found inspiration in the work of feminist writer Adela Zamudio. The General Labor Act of 1939 gave women protection regarding labor relations.

A constitutional amendment in 1949 stated that men and women were equal. Women earned the right to vote in 1952 as part of the Bolivian Social Revolution. The Bolivian Constitution of 1967 declared that women and

men were equal in regards to the law. The Civil Code of 1976 gave women some rights in a family code. That code also gave all Bolivians personal liberty. Today, the Bolivian government acknowledges that laws protecting women are not enough. Poor publicizing of the laws is credited with this problem, causing lawyers to not use the laws in court. Furthermore, officials, often male, may choose not to enforce laws. Local and regional governments also lack the resources to implement the laws. Illiteracy of Bolivian women is also a possible cause, as women are unable to educate themselves about the laws that protect them.

(Source: Wikipedia)

Several organizations work for Women's Empowerment in Bolivia. We have presented eight outstanding organizations that have impacted the lives of women in this South American country.

### 1. FIMI and MADRE

International Indigenous Women's Forum (IIWF), which is best known by its Spanish name and acronym Foro Internacional de Mujeres Indigenas (FIMI), was founded in 2000. It is a network of indigenous women from all over the world that partners with another global women's organization, MADRE, to enhance the role of women in international decision making, improve women's human rights, and build political participation of women in Bolivia. Together they work to enhance the skills of women and help them enter politics. Until the 1990s, women's involvement in Bolivia's national and local politics was uncommon and generally unwelcome. However, the two organizations have seen great successes through the training they have provided to women in running political campaigns, gathering consensus, and addressing communities' needs through the legislative process. In December 2009, for instance, the number of women elected to Parliament doubled, rising from 14 to 28 percent. Six women who

participated in the FIMI/MADRE workshops were elected.

### 2. The Change for Children Association (CFCA)

The Change for Children Association (CFCA) is an organization that supports sustainable community development in Latin America, Africa, and the Caribbean. In Bolivia, CFCA has partnered with a group of entrepreneurial and engaged indigenous women of Palos Blanco & Alto Beni, Bolivia, (the primary agricultural producers in the area), to support their project that helps women produce more and better quality food. The project encourages individual producers to diversify their agricultural production and reduce food waste on their land, while at the same time promote collective organizing for small-scale economic development. The food the women produce is then used at home and/or sold to an innovative school feeding program. This has the effect of improving women's own food security, increasing their income, and improving the school children's health and nutrition.



Bolivia's Indigenous Female Parliamentarians.  
Photo Credit: MADRE

### 3. Womankind

Womankind is an international women's human rights charity organization that has been building partnerships with local Bolivian women's associations since 2002. The primary aim of Womankind is to improve women's capacity to stand up against discrimination and domestic and other kinds of violence. It also works with the Bolivian government to help change mindsets and shift policies to include and prioritise women in decision making process.



Womankind's Bolivian Beneficiary. Photo credit: Womankind

### 4. 'Pro Mujer'

Pro Mujer helps women in Latin American countries break out of the cycle of poverty by building livelihoods for themselves. The organization provides business



Women in Santa Cruz, Bolivia, receive business training from Pro Mujer. Photo credit: promujer.org

training and microfinance as well as health care support, enabling women to support themselves and their families financially. It was founded in Bolivia in 1990 by school teachers Lynne Patterson (an American) and Carmen Velasco (Bolivian). Today, Pro Mujer works in five Latin American countries including Bolivia. The majority of Pro Mujer's Bolivian clients live in small cities and are involved in commercial activities, such as selling goods produced in home-based businesses.

### 5. 'Casa de la Mujer'

'Casa de la Mujer' (Women's House) is a private institution which aims to bring about sexual equality in society, enabling women of all classes and ethnicities to participate in all aspects of Bolivian life. It has a particular focus on eliminating violence against women. To promote their work and ideals they have a radio station, Radio Alternativa, which features a women's magazine in addition to news and entertainment programs.



### 6. 'Asociación Mujeres en Acción'

This organization (also called Bolivian 'Women in Action' Association) aims to improve the lives of women in rural areas through social programs. Founded in 2008, the association conducts training workshops for women to produce goods (such as traditional cakes) which can be sold at local fairs. They also organize social events to enable women meet each other and share ideas.



### 7. The 'Instituto de Formación Femenina Integral'

The Institute for Women's Training is over 30 years old and it is based in Cochabamba. This organization motivates women in local areas to participate actively in making decisions on issues that affect the community as a whole. Some of these issues are food security, development of local economy and so on. The institute also advocates women's rights and their participation in politics.



### 8. Ipas

This organization is working to prevent death and disabilities caused by unsafe abortion. The motto of this organization is 'Health, Access, Rights.' Ipas believes that every woman has the right to manage her fertility and access safe reproductive health care, including safe abortion care. In Bolivia, Ipas works to improve women's access to reproductive health care and to prevent sexual violence. In 2010, Ipas co-organized a large community event which resulted in the alliance of 130 indigenous women leaders. These women then made a national declaration affirming the sexual and reproductive rights of all Bolivian women, including the right to safe, legal abortion. Ipas is also working with the Bolivian government to address sexual violence and to change the legal system to empower victims of such violence.



Indigenous groups have affirmed women's reproductive rights. Photo credit: Ipas.org

(By Loulia Fenton, Researcher, INESAD and Tracey Li, Intern, INESAD)



## Serbia

### Women in Serbia -

There is huge potential to enhance the role of women in the economy and business world of Serbia. Family is the foundation of Serbian society and the pillar of a family is the mother or the wife. Republic Statistical Office presented the results of a survey on the use of time in Serbia. According to the survey, 63% of working women start doing household chores as soon as they come back home from work. Women spend two hours more than men in household activities i.e. cooking, cleaning and tidying the house, washing and ironing. Of all the household work, men spend more time just shopping and taking care of pets (www, Statistics of Serbia, 2014).

Research has shown that females receive about 83% of the salary for the same job as men. Women are represented in administrative and secretarial occupations and processing (processing of textiles and leather). Majority of women employed in administrative occupations possess a university degree.

**(Source: Women entrepreneurship in Serbia, A qualitative study of the perceived enabling factors for female entrepreneurship, By Swedish University of Agricultural Sciences)**

The following story illustrates how a cluster has revived the traditional handicrafts in Serbia, while also promoting livelihood and entrepreneurship among women.

### RE: CRAFTS-Cluster

RE: CRAFTS-Cluster was established in Belgrade in late August 2010 after a year and a half of the cluster initiative for revitalization of traditional crafts in Serbia. The Cluster comprises ten shops, out of which seven are owned by female entrepreneurs, and three are supported by institutions. The cluster is supported by the local self-government of Savski Venac (Business incubator center and office for EU project/strategic planning).



The cluster was formed to eliminate the problems faced by the handicraft industry in Serbia. These problems include underdeveloped market, small production capacity, inadequate price realisation, low productivity and the need to redesign products.

### Missions of Re: Crafts

- Promoting entrepreneurship among vulnerable groups (women and youth) by training them on sustainable use of natural and human resources available in Serbia.

- Imparting education on the importance of cultural heritage, through the workshop
- Improving competitiveness of Serbian products in the EU market

The cluster has internationalized its work at conferences:

- UNIFEM and the Global Compact UN in Istanbul in April 2011 at the invitation of Turkey-BPW
- UNESCO Center for Peace and Women in the Balkan country In Thessaloniki. The main theme of the conference was: “Equality means-business” and empowerment of women through the principles of Corporate Social Responsibility and the position of women in the labour market (including women’s businesses in the supply chain of socially responsible companies).
- UNESCO Club of Youth, Paris in December 2012 presented their project WOOLStory.

**(Source: The Danubius Journal)**

## India

### Women in India

The status of women in India has been subject to many great changes over the past few millennia. With a decline in their status from the ancient to medieval times, to the promotion of equal rights by many reformers, the history of women in India has been eventful. In modern India, women have held high offices including that of the President, Prime Minister, Speaker of the Lok Sabha, Leader of the Opposition, Union Ministers, Chief Ministers and Governors. Women's rights are secured under the Constitution of India – mainly, equality, dignity, and freedom from discrimination; further, India has various statutes

governing the rights of women. As of 2011, the President of India, the Speaker of the Lok Sabha and the Leader of the Opposition in the Lok Sabha (Lower House of the Parliament) were women. However, women in India continue to face numerous problems, including violent victimisation through rape, acid throwing, dowry killings, marital rape, and the forced prostitution of young girls. In 2012, the Thomson Reuters Foundation ranked India as the worst G20 country in which to be a woman.

(Source: Wikipedia)

According to the latest (6th) Economic Census, women own 13.76% of the total establishments in India.

Public sector institutions such as Small Industries Development Bank of India (SIDBI), NABARD, Development Commissioner - Ministry of Small and Medium Enterprises (MSME) support women entrepreneurship.

In order to promote women entrepreneurship in the small and medium enterprises sector, Government of India has implemented five schemes. These schemes are 1. Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD), 2. Micro & Small Enterprises Cluster Development Programme (MSECDP), 3. Credit Guarantee Fund Scheme For Micro and Small Enterprises 4. Support for Entrepreneurial and Managerial Development, 5. Exhibitions for Women under Promotional Package for Micro & Small Enterprises.

Among the above five schemes, the “Trade Related Entrepreneurship Assistance and Development (TREAD) scheme is noteworthy. This scheme envisaged economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme; 1. Grant of upto 30% of the total project cost to the Non Government Organisations (NGOs) 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. 2. Grant of upto Rs. 1 lakh per programme to training institutions or NGOs for imparting training to the women entrepreneurs. 3. Need-based grants upto

Rs. 5 lakh to National Entrepreneurship Development Institutions and any other institution of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules etc.

(Source: Ministry of Small and Medium Enterprises, Government of India)

The following case study illustrates how the Government of Kerala, in India, successfully introduced a programme to empower women economically. The case study is presented from an article appeared in [india.blogs.nytimes.com](http://india.blogs.nytimes.com).

Kudumbshree is a program in the southwest state of Kerala. This program is a testimony to how a government can indeed successfully empower women, both economically and socially. The program, Kudumbashree, meaning “family prosperity” in Malayalam, the local language, was started in 1998 by the then-Communist government to fight poverty through female emancipation and the collaborative effort of local self-governments. It started with a few thousand women, but now Kudumbashree counts nearly 3.7 million women as members, who have collected a total of Rs 16.9 billion, or \$276.7 million, in the form of thrift. By providing grants and arranging low-cost loans, Kudumbashree encourages women to run their own businesses, which include taxi services, handicraft shops, schools for disabled children, homes for destitute families and small paper mills. Kudumbashree workers have been lauded, both nationally and internationally, for achieving community-based goals and efficiently harnessing the potential of women's participation in the

work force, which until then had been largely untapped. In 2002, the program was recognized in a study by the United Nations Development Program and the Indian government as one of the 20 best practices in India in governance. The initiative has helped women in realizing that they have a right to talk and voice their opinions and have the courage to go to banks and set up accounts. At the heart of the program is the local neighborhood groups, where women accumulate their savings in the form of a thrift. The state government provides financing in the form of grants and administrative support, but the savings generated within the neighborhood group act as the initial investment. State and private banks also provide loans to members at very low interest rates. The goal is to make these private businesses self-sustaining. Regular assessment meetings are held to see whether an enterprise is profitable. If a business does not look like it can make money, it is eventually closed. Over the years, the success of the program has been rewarded with more funds from the state government. Kudumbashree distinguishes itself from other government agencies by enforcing accountability through a unique three-tier system of local governance that begins from the neighborhood groups at the grassroots level, then the Area Development Society at the ward level, and finally the Community Development Society at the village, town or municipality level.

Officials, at each level, are accountable to the higher levels, and the Community Development Society units report to the district mission authorities of Kudumbashree. Kudumbashree is made more effective through close coordination with the Panchayati Raj, the rural local governments, which are especially strong in Kerala because they receive 33 percent of the state's planning funds every year. Other states provide much less to their Panchayati Raj and at varying levels every year. Kudumbashree enjoys a rare link with the panchayat, which in turn has helped in continuous and consistent fund flow," Mr. John said.

The program's vast network and hassle-free coordination with local bodies has led the central government to appoint Kudumbashree as the administrator of several major antipoverty programs in Kerala. One of the crown jewels in Kudumbashree is its collective farming program, which has joined thousands of aspiring farmers to work together. In areas where government land is not available for cultivation, fallow lands belonging to private owners are leased out to women's cooperatives. Kudumbashree officials said



around 260,000 workers currently till and harvest more than 60,000 acre throughout the state. The initiative, many experts and social activists say, has resulted in the cultivation of once-fallow lands. At one time, the paddy cultivation in the state was dwindling considerably due to high costs, and farmers were focusing more on commercial crops. However, the collective farming program has brought back paddy cultivation through large-scale women community efforts.

In 2010, nearly 11,000 Kudumbashree workers contested local elections, and half of them won. In 2011, when the United Democratic Front, an alliance led by the Indian National Congress party, came to power in the state, P.K. Jayalakshmi, a party worker who entered politics through Kudumbashree, was sworn in as the minister for welfare of scheduled tribes and youth affairs in the state cabinet. However, like all government programs, Kudumbashree has had its share of criticism. In a study, the Planning Commission noted that Kudumbashree was marred by local-level political differences at the municipal and ward levels that often led to theft and pressure on workers to carry out work for political parties. But social activists and those who have studied the program say that Kudumbashree's weaknesses are minor when compared with the improvements that it has achieved in the lives of millions of families in the state. While successful, Kudumbashree's model cannot be replicated in other states as "Kudumbashree has worked because of Kerala's strong Panchayati Raj system, which no other Indian state can boast of. The other Indian states could learn to take Kudumbashree's hierarchical structure and its projects and incorporate it into their programs. Copying Kudumbashree would also be impossible because its scope keeps expanding as it comes up with more initiatives. In January, it announced

## The Association of Lady Entrepreneurs of India (ALEAP)



an insurance program to cover its 3.7 million members. But the goal remains the same: to provide economic independence for women.

The Hyderabad-based Association of Lady Entrepreneurs of India (ALEAP) is a voluntary organization that empowers women by guiding them in converting their idea into business. The organization, which was inaugurated in 1993, has promoted women entrepreneurship through motivation, counselling, training and hand holding.

ALEAP developed the First Women Entrepreneurs Industrial Estate at Gajularamaram village in Ranga Reddy district in Telangana with the support of Government of India under Industrial Infrastructure Development (IID) scheme. The estate has all the required Infrastructure facilities to transform women into excellent entrepreneurs. Central Government and State Government supported to develop the best Industrial estate in Hyderabad. The estate houses more than 103 industries, which are established and run by women entrepreneurs. The estate has all the required infrastructure facilities such as electricity, water and drainage. The electricity is provided free of cost to the entrepreneurs by ALEAP. These industries are from diverse sectors such as Food Processing, Garments,

Packaging & printing, Pharmaceuticals, Bio-Technology, Plastics, Electronics and so on.

Besides setting up industrial estate, ALEAP has also supported women entrepreneurs through various ways. The association offers counseling to Women entrepreneurs through Facilitator and Business Development Cell (FAB CELL). The counseling session enables women to choose a business activity in which they possess interest. It has also launched the Aleap Credit Guarantee Association (ACGA), which enables small entrepreneurs to access bank funding without collateral.

The above case studies show how non government organizations, across various countries, have played an important role in providing livelihood support and promoting entrepreneurship among women.

**Education**

# Rural Women's Enterprise in North East India

**Monisha Behal**  
Executive Director, North East Network



Investment in agriculture production, especially by women, may well sustain the fragile but significant bio-diversity zones of north east India. It is my firm belief that ecological agriculture is a viable constituent for churning a sizeable revenue within the government and corporates too. As for the community- it would guarantee them food security on one hand and peaceful co-existence on the other. I am emphasizing on the latter because the north-east region has experienced conflict at a large scale, resulting in lack of a sustained economy in the rural domains where agriculture is so vibrant.

Entrepreneurial skills, among women, can only be successful if there is access to certain opportunities. But it has not been so. India is a patriarchal society and the status of women reveal discriminatory practices that perpetuate systemic barriers for women in partaking certain resources, such as land rights and decision making in over rural governance. The two crucial components for starting an enterprise by women, are access to resources such as schemes and loans, access to banks, and access to land. The community and the society should provide free mobility to women without any bias. Secondly, they must be provided with sufficient information about the available resources. For instance, knowledge about the market is important to acquire, on the part of the woman entrepreneur. Women have constitutional rights towards equal opportunities along with the right to healthcare services and education. Thus, having access to healthcare and state support services is vital as women need to be resilient and healthy, with innumerable chores that they have to fulfill on a daily basis.

**Collective work pattern** among north-east women has always been seen as 'a way of life', something that is a common scenario and therefore acceptable to society. The reason is because traditional women's work in the field of agriculture are done together. And yet, when it comes to decision making in local governance or rural home matters, patriarchal authority and customary laws pervade the home and the heart. These are perhaps the reason why women could never fight collectively against their own discrimination in society.

## Handloom and Waistloom weaving

One of the most vibrant rural enterprises in the region is the handloom and handicrafts sector. From textile weaving to bamboo basketry, canework, beadwork, pottery, etc diverse communities in the region have contributed to the larger world. The existing market for these products have been created by individuals, collectives as well as the Government and the Corporates.



The market looks for good colour combinations and durability of products. It is with this in mind that our organization has succeeded in marketing weaving products called Chizami Weaves. The same strategy is now being implemented in Assam near Nameri national park.

# Education

## Seed and Grain Banks

The conservation of seeds is an important area of sustaining agro-biodiversity. Though not yet monetised in the economy, seed keeping is a traditional activity at the household level and its importance lies in the storage of healthy seeds for the next sowing season. In Nagaland, (and Meghalaya), for instance, seeds are exchanged between women farmers within and outside their communities.



Knowledge associated with the seeds is passed on through generations of women—from mother to daughters and daughters-in-law. Similarly, rice grains are normally stored among groups of women, especially in traditional Bodo households of Assam.

Once collected, the entire bulk of grain is loaned out to people who have to return the amount in kind with 50% interest. The amount made from this interest is normally expended on the purchase of yarn among women. Seed and grain banks, if community driven, will encourage a sense of ownership and viable venture among women.

## Organic Food and Farming

Traditionally communities in the north-east region practice bio-diverse agriculture, which is organic, in remote areas. This practice, declined considerably though, awareness on the healthy and environmental benefits of organic foods have raised the demands for organic produce. For instance communities in parts of Nagaland have adopted climate resilient crops such as millets, which offer multiple securities including nutritional wellbeing. Assam has not made a conscious effort to return to organic farming. Yet all is not lost as the government, which is now



adamant that India should go organic, is extending assistance to distribute natural bio manure for cultivation. Climate change, degraded environment, lifestyle diseases need to be prevented only through policy support from the state as well as the corporate world, specially to promote nutrition to an active young generation who are the future of the nation.



## Herbal Production

Rural women are engaged in herbal production though there is no recognition that they are producers of locally processed foods and medicinal plants. Though low profile, women have been instrumental in providing basic health care services to poor rural households with distribution and sale of such herbs at very low rates in the villages. A case in point is that of an organization called Kalyani in Nagaon district of Assam, which has trained many women in this field. Though Dabur has a presence in Assam, Patanjali has entered the state where vast areas have been taken up for the manufac-



ture of its products. It would be worth our while to see that local women are provided with skills of packaging and marketing their products to a larger market, similar to that of Patanjali. Otherwise there is every danger of these women remaining as non-entities in the field of herbal production.

## Horticulture & Allied Activities

Endowed with fertile lands and favourable climatic condition the region is ready for large scale production of horticultural crops. This sector has been well-tapped by the communities with the support of the Government. For instance, in Nagaland 'Myki'- a

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women-led enterprise has created a mark in marketing of locally processed food while providing livelihoods to hundreds of women producer collectives. Floriculture in the Mokokchung district has made a name for itself. Aided by the government, this sector is fully business oriented and it is felt that women of the region can be encouraged to delve into it too.

## Multi-Media Communications

Though not regarded as a rural enterprise, it has become important for the corporate world and the government to appreciate that this component has a huge potential for strengthening a range of initiatives.



This opportunity may harness young rural women to learn communication techniques for purposes of accounting, using software to run a business, to compute, document and showcase their work. This, I would think this is a key requirement for them to excel in any social enterprise.

## Conclusions:

Strengthening women entrepreneurs in the area of land-based activities and natural resource production, is necessary for economic development in the north-east region. The reason is because there is scant industrialization in the region. Below are some of the gaps that have been experienced by farmer in general and women in particular:

Gaps	Recommendation
Poor quality of crops, weaving yarn and manure	Promotion of healthy seed storing, genuine cotton and organic compost
Lack of adequate skills and technological know-how	Conscious effort from experts to train women in simple technologies, including multimedia
Improper preservation and storage facilities	Need for infrastructure and cold storage to promote seed storing, perishable agro products
Unavailability of raw materials	Need for warehouses and infrastructure.
Poor transport facilities and high costs of communications	Need for good road connectivity and engagement of youth in running transport services
Lack of professional marketing expertise	Software development and networking with buyers
Inferior packing and packaging technology	Training in packaging and label making is a must

The rural population continues to be engaged in agriculture and allied non farm work. The larger world of private and public enterprise, along with the government must have the political will in providing entrepreneurial opportunities for women. Of course the baseline has to be on providing better educational facilities, suitable financial schemes, training on technical and management skills for professional competence. Only then can the women in the north-east region and the nation can make marked progress in the near future.

### About the Author

**Monisha Behal** belongs to a generation of activists whose efforts brought change in the mind sets of many rural women who had always accepted the traditional pattern of patriarchy, in parts of the north-east region of India. Questioning their low status in society Monisha went on with the life mission to work with rural women's collectives, a common feature of the region. Her work is important because it touched those critical, local and policy issues that women's groups are concerned about, such as good governance, land-based resources, and growing violence against women. Monisha's struggle since the 80s and 90s gradually developed into a well recognized organization, North East Network ([www.northeastnetwork.org](http://www.northeastnetwork.org)). Through her work the organization has influenced several State agencies of Assam, Meghalaya and Nagaland in giving recognition to women's work and contribution to society.



# Educating Women Promotes Economic Development

**Maya Shahani**  
Chairperson of the SAGE Foundation



**W**omen need to be financially independent in order to live a life that they choose and not one based on what the men in their family decide they should be doing.

Women should get equal rights in the economic, social and political spheres as they have the power to change their lives, their communities and their world. Yet too many women are prevented from enjoying their full rights because of discrimination, poverty, violence and inequality.

Gender inequality weakens families, societies, nations, and the world as a whole. Countries that actively include women in the workforce have more economic growth than countries that don't.



The World Bank found that for every 1% increase in the population of girls educated, a country's GDP increases by 0.3%.

Women receive more college degrees (and have higher IQs on average) than men. Women in business have shown that they are an asset as managers, investors, and leaders. Companies managed by women report higher productivity and more motivated workers than those managed by men as women are more affirming, and check in with their employees more often than male managers do. Women are smart investors, and studies show that they make better financial decisions than men.

It is observed that countries that educate women have better economies, healthier citizens, and less violence than those that don't. When girls are educated, economies improve, not only because of their ability to enter the skilled workforce but also because educated women raise educated children. Investing in women is investing in the future economy. Beyond the financial motivations, each additional year of girls' education lowers infant mortality by 5-10%. The numbers of families in poverty also decreases, as educated women wait longer to get married and have fewer children.

Probable Government policies to strengthen women's empowerment could be to create a universal primary education for inclusion of girls and to strengthen opportunities for primary and secondary education for girls.



Sexual and reproductive health and rights of girls should be guaranteed as also their property and inheritance rights.

It is great news that Parliament has passed the Maternity Benefit Bill to provide 26 weeks paid leave to all working women and provide crèches in companies which have more than 50 employees.

Gender inequality in employment should be eliminated

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by closing gender gaps in earning and reducing occupational segregation. Women's share of seats in national parliament and local governmental bodies should be increased.

The Shahani Group works closely with the United Nations Alliance of Civilizations and Global Dialogue Foundation to bring in a Unity in Diversity in different cultures within Campuses and Companies. This also includes Gender Diversity and the Group hopes to create an environment of inclusiveness where women are considered as equals to men in every field.

Partnering with the Clinton Global Initiative and the Bombay Mothers and Children Welfare Society, the Trust has helped to set up model villages in Rajgurunagar which empower women through self help groups and vocational training centres.



The ThadomalShahani Centre for Management works towards the empowerment of girl students by offering them vocational training courses like Real Estate Management and Banking and Finance at subsidized rates. These are highly lucrative careers and give women an opportunity to be independent. As a Property Consultant, a woman can easily be in the high income bracket with the added benefit of flexi timings.

There is an urgent need to combat violence against girls and women. After the horrifying Nirbhaya case, the Thadomal Shahani Group had invited the most dangerous man on Earth, Hollywood Star Glen Levy, to train women in the art of self defence. Glen spent time in the villages to train hundreds of rural and tribal girls. In Mumbai city he trained college students as well as



hospital staff. His training techniques received massive news coverage for their uniqueness and lethal punches.

Women need to be made aware of their self worth through education and job placement. Our ThadomalShahani Centre for Talent Services provides the right platform for them to be assessed as per their innate capabilities. They are then trained in the career best suited for them and finally helped to find a career of their choice.

We focus on educating underprivileged girls and help them to build sustainable careers. VaraLakshmi Pillai, the daughter of a housemaid, was nurtured by ThadomalShahani Trust throughout her school and college years, and finally earned the Sheriff's scholarship to the University of Westminster.



(Charles Dharapak/AP Images)

Through the Right to MBA programme launched by the ThadomalShahani Group, a Pan Beedi vendor's daughter received the UK based Anglia Ruskin University Scholarship. A tailor's daughter has aspirations of becoming an Engineer and has been helped with scholarships through the Trust. These are just a few of our success stories.

### About the Author

Maya Shahani, Chairperson of the SAGE Foundation is also the Chairperson of Thadomal Shahani Centre for Management. Ms. Shahani also holds leadership positions in various non-government organizations working towards education and women's welfare. Ms. Shahani is the Trustee of Thadomal Shahani Trust and Governing Board Member of the HSNC Board, Vice Chairperson of Global Dialogue Foundation and Founder Trustee of Women's Movement for Peace and Prosperity under the aegis of Times Foundation.

# Empowering Disabled Women Through Education

**Dr. Radhike Khanna**  
Trustee and Consultant,  
Shraddha Charitable Trust



I have always felt that we need to look beyond the disabled and see the potential in every human soul that is born into this world. We need to see the whole human being and not have pre-conceived notions about their advantages. I believe that women and specially-challenged women need us to believe in them and in what they can achieve. This has been the driving force behind my conviction and my work which is to empower women.

I have found as an educator that to empower the “woman”, I first needed to empower the girl. I have mentored at SPJ Sadhana School and was able to formulate a curriculum which led to mainstream employment rather than academics. The goal was to prepare eventually every student to be independent and contribute to society.

After completing their special 5 year vocational program which includes training in Visual Arts & Crafts, Hospitality & Catering, Office Procedures, Gemology and Work World Skills, students are empowered to take their place in mainstream employment. My students are now employed with multinationals, nationals, the hospitality industry, to name a few.

Women are taking their place in society and making a great success of what they do for society. They work with balanced head/heart and have a different perspective of the situation - a more holistic view. They are capable of handling stress and succeeding in all walks of life which I feel is adequately evident in the working of the sheltered workshop - Om Creations. I was able to conceptualize and create this work space for the developmentally enabled women that I have taught.

Om Creations is now a social firm and a brand leader. It is a business with a social mission, providing quality goods and services to the market. The firm has a workforce of challenged women, who play a key role in making the venture successful and prosper for all of its stakeholders.

Over the years, the organization has created capabilities to navigate itself through various ups and downs without losing its beneficiary-focused approach. It has managed

to stay rooted in the Indian cultural context while delivering services to the modern globalized world.

No social firm can survive or sustain itself unless it has got an ideological compass. It has to have strong ideological foundations. And therefore certain fundamentals were founded for OM Creations. The first and most important fundamental was that our center of gravity is our people. You cannot kill people’s spirit. The information Revolution is bypassing hierarchies. It is empowering the common people. The Global leader of today, is not you, it’s not me. It is the common people. The one thing, which is taking place, is a shift from analysis to perception.

The second important aspect is that the basic issue before the special woman today is not roti, kapada aur makan (food, clothing and shelter). Good governance, clean governance, food, electricity, water, good quality of life, good education, opportunities to develop as a human being and human dignity are the bigger issues.

In Om Creations, I have encouraged a certain amount of intellectual dissent to empower the women who work in the organization, and for them to preserve their culture. They are made aware that their relationship with the firm is moving towards a culmination point where there are some end states, goals and objectives.

At OM Creations Trust, I have introduced A Downs-Ji Plan which will help sustain the senior citizen special employee. We are in the process of establishing Om Abodes in Karjat, a residential-cum-sheltered facility where they can live as long as they wish. The objective is to create a self-sustainable centre that will act as an integrated education training centre, production centre and a place for residence.

Employment enhances quality of life, determines financial security, builds self-esteem and achieves a sense of satisfaction. It motivates persons with disabilities greatly in gaining independence and achieving

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social inclusion. Enhancing employment opportunities for people with disabilities is a struggle and thus remains one of the main concerns of the disability sector in India. Although overall, there is increased awareness about economic empowerment of persons with disabilities -- in the government sector there is the mandatory 3 per cent reservation in jobs, there is also on paper various schemes for self-employment of persons with disabilities, and some private sector companies (not guided by any mandate on employing persons with disabilities) have even taken proactive measures at the pan-India level to employ them. However, the picture continues to be bleak.

I am certain a great deal may be achieved through public awareness and by creating an acceptance of people with different abilities. Today, we have the advantage of multimedia which could be extremely efficient in spreading awareness. Programmes conducted online would also go a long way in creating visibility so that problems would not only be a matter of discussion but would be represented as hard core issues in front of the public.

I also feel a standard recognition symbol such as the white cane used by the visibly impaired - maybe a wrist band or bracelet - would easily identify the specially-abled and create consciously, greater awareness and the sense of responsibility among people.

The need for added employment could also be adequately made public by mediums like “jingles” or “short films” to be aired on television or as “pop ups” on social media sites.

Through my organization, SPJ Sadhana School, I have been able to reach out and support woman empowerment through outreach programmes conducted in various centres all over India and some abroad.

- I have been fortunate to conduct workshops and seminars in Nigeria, Kenya, Tanzania and in several states of India such as Kerala, Gujarat, Punjab, Assam, Maharashtra, to name a few, and I have found common grounds where change is necessary.
- To create vision. It is essential for any institution whether educational or involved in commercial activities to have a clear vision of the direction they wish to move in and the goal they wish to achieve. Though most institutions work with a goal, this needs to be a long term one with the foresight to include changes which need to be incorporated and to be able to integrate advances made in society around them.
- With a goal in place, processes of the institution should also be incorporated to be able to serve from induction to rehabilitation. These processes often

lack continuity, being inconclusive and not achieving optimal parameters. The goal setting and gap analysis would highlight the priority area of attention and support the direction of investment to develop resources.

- A practical and down to earth assessment of capabilities and handicaps should also be made. The assessment training programme should identify the skills of the interns and channelize the same.
- Training should be provided to mentors and caregivers on their roles and responsibilities as well as reorientation to look at development in a more holistic manner. Thus, it would include modules such as:
  - Demonstrating the necessity of additional skill development and the newly defined roles.
  - Developing strategies.
- Creating an environment more friendly and receptive of local customs to create an interest in the interns and their families. Rural India still views the girl child and the woman a step behind the male. Women have to face many inhibitions and curtails on their freedom and their place in society. If sympathetically dealt with these could be integrated into the framework of the institution within jarring the beliefs of the population.
- Local opportunities for production such as complementing a local industry or training given with a local industry in mind should be considered on a priority basis, for eg: in an agricultural area, teaching women to produce milk on farms or to manufacture milk products.

I believe, if we need to empower women, we need to have an understanding of who we are as women, which results in understanding our strengths. We would then be able to enhance the qualities of each person based on common values, culture and heritage. This would lead to the development of new skills and tools to bridge differences, build co-operative relationships and understand agreement and commitment. We also need to focus on the spiritual development, and concentrate on areas and affirmations such as visions, direction, growth and determination. Women specially need to know that determination can get you anywhere and believe that though ‘life is tough I am tougher’.

### About the Author

Dr. Radhika Khanna, Trustee and Consultant of Shraddha Charitable Trust, is also the Vice-Principal of The SPJ Sadhana School, Mumbai. She holds a doctorate in Special Education from Knightsbridge University, England. Dr. Khanna has received numerous awards and recognition for her contribution to education of specially-challenged children. Notably, she received National Award from Former President of India, Dr. A.P.J. Abdul Kalam in December 2005.

# Providing Opportunities, Key to Women's Empowerment

**Sairee Chahal**  
Founder, Sheroes



The 6<sup>th</sup> Global World Economic Summit is deliberating on the theme of Women Empowerment within the context of Entrepreneurship, Innovation and Capacity Building.

Women must be given the opportunities to empower themselves. In many parts of the world, girls do not have access to basic formal education.

Educating our little girls will add to the pool of women professionals in future such as leaders, micro entrepreneurs, freelancers, work-from-home professionals etc. We need to broaden the scope of career and keep in view the changing priorities of a woman's career graph.

One of the 17 Sustainable Development Goals earmarked for a better world, is to achieve gender equality. We have entered the year 2017 and sadly gender issues still figure prominently as one of our problem areas. This has stunted our growth and narrowed our vision. It is important to be gender inclusive and tap the underutilized pool of a part of human resource.

Women constitute half of the world's population. It becomes all the more important to provide women and girls access to opportunities of growth and development. This will eventually translate into greater economic growth and promote social development.

Gender equality is a fundamental human right which has been denied to women, for ages. We are at the point where either it has become a norm to provide a token acknowledgment or else march out shouting slogans against prejudices.

Nothing wrong with them, but what we need at this stage is a clear cut strategy that will help in increasing participation of women in the workforce. Not only that, equipping women with education, science and technology is one way of mainstreaming them.

SHEROES is filling in the gender gap at workplace, by providing economic opportunities to women. It is an

ecosystem which runs on empathy and supports women not only in their professional endeavours but, also acts as an overall support system.

The situation has to change at the grassroots, in our homes, in our thought and spirit. We are occupied glorifying the accounts of women breaking out of a box and paving their own path. Whereas it should be a norm. And we have to work on this aspect tirelessly till we reach that point.

The Summit is a congregation of female leaders from different parts of the world. It's an opportunity to deliberate and showcase various facets of women donning different roles in the socio-economic sphere.

The Summit will provide an insight into how diverse businesses around the world are implementing Women's Empowerment Principles (WEPs) and striving to achieve the new Sustainable Development Goals (SDGs), set forth in the 2030 Agenda.

### About the Author

**Sairee Chahal** is the Founder, CEO of [www.sheroes.in](http://www.sheroes.in) - an online career destination for women. Sairee is India's foremost women at work evangelist and earlier co-founded Fleximoms. She is also the Convener, The SHEROES Summit and has been instrumental in bringing businesses and women professionals on a common platform. The SHEROES Community has access to high growth career resources, mentorship and support. SHEROES engages with businesses to help them connect with female talent in form of employees, partners, customers and business owners.

Nominated for the Editor's choice for L'oreal Femina Women's Award, she is also a Cartier Women's Award Initiative for 2012 alumni, a TED speaker, Business Today, Most Powerful Women in Indian Business 2012 and has been featured on shows like Young Turks, Pioneering Spirit and What Women Want. A believer in work-life redesign, serial entrepreneur, mentor, an occasional writer and mother of an 9-year-old.

# Gender Equality becoming More of a Reality

**Norina Fernandes**

Principal, Lilavatibai Podar High School



I strongly advocate Women's Empowerment since I have worked hard throughout my career to advance. It is heartening to see that gender equality is really becoming more of a reality.

I appreciate the words of Malala Yousafzai - "I raise up my voice - not so that I can shout, but so that those without a voice can be heard...we cannot succeed when half of us are held back." How do we work towards women empowerment?

- Ours is a co-ed school, and at Lilavatibai Podar High School, we have created a school environment where girls develop the confidence they need, be effective and resilient. There are girl pupils with diverse talents and abilities who achieve great things during their school life and when they leave they are armed with knowledge to take their place in the global society.
- We annually host the Model United Nations and students of both genders offer solutions to various social issues and form core agendas in the various committees. This helps them understand world problems and the students, specially the girl students, develop leadership quality, ability to research, think multi-dimensionally, empathize and be sensitive to others.
- We encourage girls to participate equally in the School Council Activities and develop their core skills and be able to adopt a leadership position in all aspects of life.
- Teachers and resource people, parents and alumni come and advice senior girl pupils on various career options, help them with interview practice and work place experience. Of course, AEP - Adolescents Education Program is specially conducted for girls from Grade 8 onwards, by qualified doctors and faculty incharge.
- Our support staff is trained to build the self-esteem of girl pupils. We wish to remove the gap and make them independent to break the wall of inequality, backwardness and exploitation. At Lilavatibai Podar High School, we try to eliminate gender disparity through proper education of both genders.
- We have adopted a rural village near Dahanu where,

as part of our community service, we have school teachers and students interacting with the rural students, specially the young tribal girls with health, safety and hygiene tips.

We need to ponder, why still most of the girl dropouts in rural schools are due to the unavailability of separate toilets for them?

I am sure, the recently launched Swachh Bharat Mission will prove to be very significant in reducing the rate of girl dropouts.

Women's empowerment is a prerequisite for creating a good nation. This should include higher literacy level and education for women, better healthcare for women and children and equal ownership of their rights and responsibilities and improved standards of living.

Women's Empowerment at my school is very obvious, when our own teacher Ms. Rachael Irani received the prestigious National ICT Award 2016 from the Honourable President of India, at Rashtrapati Bhavan, New Delhi.

Women Empowerment - (the letters WE itself suggest all, us, together, equality) - can lead to the overall development of any society.

The position enjoyed by women in the Vedic period had deteriorated to a large extent during the Gupta dynasty, till the British Raj. Women had a very significant position and they were superior to men in the Vedic Society.

Women could select their husband in an assembly called '*Swayamvara*'.  
*'Yatra Nari Asia Pujyante,  
Ramante Tatra Devataa'*.

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which simply means that the Gods reside in places where woman is worshipped. The feminine forms of the Absolute and the Hindu Goddesses are believed to have taken shape in the Vedic era.

Before the British Raj, women were denied the right to education, widow remarriage, right to inheritance and ownership of property. Also, many social evils like child marriages and dowry started to surface.

Ironically, challenges like discrimination against girl child, burden of tradition, culture and honour is on the shoulders of women only to mark the growth of a patriarchal society.

There are not enough number of laws to protect women against all sorts of violence, instead there has been a significant increase in cases of rapes, extortions, acid attacks, etc. Women are still being tortured, victimized, exploited and humiliated because of the deep-rooted patriarchal mentality.

In short, we should identify and eliminate forces that work to keep alive the tradition of male dominance.

To quote Pandit Jawaharlal Nehru, who was the first Prime Minister of India -

“When women move forward, the family moves, the village moves and the nation moves,”

and also to quote Swami Vivekananda, who contributed and reinstated many social reforms and initiated the empowerment of women -

"There is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to fly on only one wing,"

Ideas were incorporated in the Indian Constitution like rights to all Indian women and equality before law, equal pay for equal work, maternity relief, seats in the Lok Sabha and Assembly.

Women population constitute around 50% of the world population and a large number of women around the world are unemployed.

Women in India are not just a handful - they are 586.46 million, constituting nearly 48.5% of population in the country. And, only 29% of the total workforce are women in India. India is still unable to transform the available women base into human resource.

At the end of it all, women work more than men on weekly average. Women's total work hour is 62.3 hours as compared (by India National Time Study) to 54.6 hours of men. Of the total work done by women, 66% consti-

tute unpaid care work. The comparable figure for men is just 8%.

Today, surveys, conducted by various agencies, indicate a better picture, where women are healthier, wealthier and well connected.

- Around 45.9% of women have a mobile phone.

There is a heartening rise in the number of women operating their savings accounts, owning houses and participating in decision making in households as well as opting for ante-natal checkups and hygienic methods for protection.

- The 38% rise in women with bank accounts is complemented by the survey finding that 84% married women in the age of 15-49 years are increasingly taking part in decision making.
- Survey also shows 38.4% women own a house and or land, either alone or jointly with others.
- Female literacy rate also show a marked increase to 68.4% in the current survey as compared to 55.1% in the previous. However, it still continues to be low when compared to men who have a literacy rate of 85.6%.
- Women with more than 10 years of schooling also grew from 22.3% to 35.7%.
- While nutritional health of women and children continue to be a concern, the findings show women now have better access to healthcare. Around 58.6% mothers received antennal checkup in the first trimester.

India is ranked 29th among 146 countries across the globe on Gender Inequality Index. Isn't it ironical, for a country accomplishing several firsts in outer space missions. In order to be a fully developed country, India has to empower its half human resource - the women. Surely, we can reach new heights of development with WE i.e. Women Empowerment.

This is an era of enduring and securing active participation of the women's power in development. This is an era of quantum leaps in development.

### About the Author

Norina Fernandes is an educationist. She has been serving at Lilavatibai Podar High School, Mumbai for more than twenty years.

# Promoting Women's Economic Empowerment through Trade

**Bipul Chatterjee**  
Executive Director, CUTS International



While India has experienced unprecedented economic growth over the past two decades, women's participation in the economy has seen a steady decline over the years. At 27 per cent, India has one of the lowest female labour force participation rates in South Asia. Given the role that trade can play in enhancing a country's development agenda, trade-related projects that directly and indirectly benefit women can have a positive impact on our society. In light of this, over the past decades CUTS has undertaken numerous projects that have had a positive impact on the economic empowerment of women.

Most research on trade and gender linkages focuses on women in wage employment and assesses how their employment and income are affected through an increase or decrease in exports and imports. It is also important, however, to focus on women as owners and managers because promoting women as entrepreneurs better positions women to benefit directly from trade. In light of this, CUTS undertook a project entitled Regional Trade Potential and Associated Non-tariff Barriers with special focus on WMSMEs: An Indian Case with support from the Asia Pacific Regional Centre of the United Nations Development Programme.

The objective of the project was to identify the constraints faced by Indian women-owned micro, small and medium enterprises (WMSMEs) in operating and expanding their businesses, including issues related to accessing regional markets and non-tariff/trade facilitation linked barriers.

The project benefitted from a cluster-based survey that was conducted on 300 WMSMEs across the country. The study focused on three sectors, namely: apparel, coir and handlooms. The preliminary results emphasised the need to clearly define WMSMEs within the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 in order to emphasise the importance of women enterprises within the legal framework as well as determine the scope of beneficiaries eligible for gender-sensitive schemes and initiatives.

While a woman enterprise is not defined in any central act, it is defined in various government documents such as the MSME Annual Report 2013-14 as 'an enterprise (manufacturing or services) managed by one or more

women entrepreneurs in proprietary concerns, or in which she or they individually or jointly had a share capital of not less than 51 per cent as either a partner, shareholder, Director of a Private Limited Company or Member of Co-operative Society.'

Although the definition clearly explains ownership, it does not fully explain what 'management' implies. Given the diverse structure of enterprises in India, the definition is broad enough to include a variety of woman enterprises including home-based enterprises however efforts need to be made to clearly explain what this entails.

There is also a need for more gender-specific trade policies to cater to the various needs of WMSMEs in India. Indeed research has shown that in spite of the increasingly complex relationship between trade, gender and development, most governments tend to neglect the gender dimension when formulating trade policy.

The findings of our work indicted that it is important for policy makers to increasingly begin to acknowledge that the effects of trade on economic participation tend to be gendered because of the different distribution of men and women both across and within sectors due to gendered occupational segregation. While not all the impacts of trade are negative with many documented cases of increased job opportunities for women arising from more open trade, evidence has shown that the overall benefits accrued by women are marginal compared to their male counterparts.

In order to identify and subsequently undertake accurate, targeted approaches to addressing these inequalities there is a need to undertake more comprehensive assessments of the gender-differentiated effects of trade liberalisation. Addressing these issues will aid in the promotion of an inclusive growth strategy in India.

#### About the Author

Bipul Chatterjee has keen interest in political economy of trade and development with emphasis on regional connectivity.



# Women Empowerment in India: 'Choice to effect change'

**Charu Pragya**

Opinion maker, Social reformer  
Budding Author



It is amazing that in a country that worships women as 'Devi/Mata' in the temple, there is still a need to talk about Women empowerment.

This is more of a societal and cultural mindset that men are providers and women are nurturers and a role reversal or more power to women is frowned upon often due to the patriarchal familial upbringing in India. It's apparent that such a social hierarchy is based on the misguided assumption that women are the weaker sex. There are two parts to this story, one is outward facing, as in pertaining to the society framework and the other very important part is inward facing...as a woman do you seek empowerment? Or are you happy with the stereotype created by the people at large? There is a larger subliminal message here; do you, as a woman, want to exercise your 'choice' of being an equal to men in all walks of life?

Once the choice is made, more than half of the battle is won. You then brace yourself to bring that inward change in your outside world.

But is this enough? Obviously not, as many catalysts are needed to complete the metamorphosis from being in a silo to societal equality.

There has been some remarked change in thought and therefore action in our country regarding Women Empowerment. This thought has translated into policies as well as opportunities- the catalysts, provided by the government to help the women complete their journey. This journey starts from birth to education to vocation and finally a paradigm shift in our culture as a nation. There has been a renewed focus by the government in saving the girl child; this is the important first step. Many corporates today shoulder this responsibility alongside the government through their CSR initiatives. The same is true on the sensitive subject of girl child education, it's heartening to see both centre and state governments working together to provide primary education free of cost to the girl child.

Both these initiatives have a deeper impact than is apparent in our society; whilst the first helps blur the divide between the boy and a girl child in the family, the latter provides the much-needed foundation for the girl child to be truly independent in her future life.

While we are seeing women break the glass ceiling in many so-called 'male bastions' such as Banking, Law enforcement, FMCG and so on, there is a no better time than now for women to seek empowerment as entrepreneurs. The central and state governments have created an ideal ecosystem for any motivated woman to make a difference to the nation.

As an entrepreneur, the two big challenges faced across the different economic strata's in the country is funds to get started. This is the crucial stage where many an aspirations and dream fade away. Cognizant of this first and perhaps the most critical challenge faced by women, the government has come out with a multitude of schemes that enable a smooth start to the business. To ensure that the aspiring women entrepreneur gets the right vocational training, the following programs have been introduced by the government;

- (i) Support for Training and Employment Programme of Women (STEP).
- (ii) Development of Women and Children in Rural Areas (DWCRA).
- (iii) Small Industry Service Institutes (SISIs)
- (iv) State Financial Corporations
- (v) National Small Industries Corporations
- (vi) District Industrial Centres (DICs)

To assist women entrepreneur, State Industrial and

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Development Bank of India (SIDBI) has introduced following schemes:

- (i) MahilaUdyam Nidhi
  - (ii) Micro Cordite Scheme for Women
  - (iii) MahilaVikas Nidhi
  - (iv) Women Entrepreneurial Development Programmes
  - (v) Marketing Development Fund for Women
- Other than the above, the following loan schemes are also available to empower women in business,

(i) StreeShakthi Package - Women Entrepreneur Loan Schemes are for women who have 50% ownership of their business and have pursued the EDP programmes (Entrepreneurship Development Program) organised by state level agencies. This scheme aims at providing all the necessary assistance for establishing a successful business.

(ii) Annapurna - Women Entrepreneur Loan Scheme The Annapurna Scheme is available for women entrepreneurs to establish a food catering business. This scheme is a composite term loan with a maximum limit of INR 50,000/- against pledged collaterals.

(iii) Cent Kalyani - Women Entrepreneur Loan Schemes; this scheme is aimed at professionals, self-employed new or experienced women business owners engaged in retail, small industry, agriculture and allied activities, village and cottage industries.

(iv) Dena Shakti - Women Entrepreneur Loan Schemes; this scheme provides a concession on the interest rate of loans availed by women-owned business in manufacturing as well as allied industries.

(v) Udyogini - Women Entrepreneur Loan Scheme Udyogini is a scheme of Punjab and Sind Bank that motivates female business owners to obtain loans online at liberal terms and low-interest rates. This loan is taken for establishing small scale industries, business enterprises as well as for agricultural activities. Moreover, this loan is also available for retail traders and other self-employed female entrepreneurs.

In an effort to further boost women-owned businesses, the government has provided special subsidies, few notable ones are,

(i) TREAD or Trade Related Entrepreneur Assistance and Development, through which the Ministry of Micro, Small & Medium enterprises provides a subsidy of upto 30% of the total project cost with the lending institutions covering the balance 70%. This subsidy is for the semi-literate women who are unable to provide adequate security/collaterals to the bank for business funding. The subsidy has to be routed through an NGO to the aspiring women.

(ii) BhartiyaMahila Bank; started in 2013, with over 45 branches in the country is one of its kind banks in India that focuses on the economically weaker segment to ensure inclusive and sustainable growth. It helps the women entrepreneurs in setting up small businesses such as Beauty Parlours, Salons, Foodstuff industry and Day Care Centres.

With the slew of initiatives, briefly outlined above and fuelled by 'Make in India' and many similar initiatives of the government, India is truly poised to 'walk the talk' on women empowerment.

Now the onus is on you, the women of India, to make the choice to bring the change in your life.

### About the Author

**Charu Pragma**, a change agent, passionate social reformer, budding author, lawyer, international shooter, is a vivacious multifaceted personality.

A lawyer by profession and a social engineer at heart, Charu is set on transforming the nation, one step at a time, by empowering women. She has an enviable track record as a lawyer and has leveraged her skills in being a social agent of change over the past many years.

Her mantra for women equality in all spheres of life is simple yet effective- awareness, education, opportunity and nurture. Charu has been an active proponent of creating awareness amongst women for being self-reliant by exercise the power of choice to be equal to men in all spheres of life.

Charu's social engineering efforts are most evident through her involvement with the Satya Foundation, an NGO that does work for the underprivileged section of society, with the objective of providing them with opportunities, sustenance and equality in all walks of life. Born in a very organised bureaucrat family, Charu's family, educational and cultural backdrop has been the key drivers of her success. In her free time, Charu is passionate about travelling and exploring new places and cultures, reading, writing and philanthropy.

# Business Ethics and its Relevance to Gender Diversity

**Laura Pincus Hartman**

Director, Susilo Institute for Ethics in the Global Economy;  
Clinical Professor, Business Ethics Questrom School of Business



In an interview to World Trade Centre Mumbai, Professor Laura Pincus Hartman highlights the role of diversity in promoting ethical decision making in business organisations. Professor Hartman also shares her experience in promoting gender equality among marginalized sections of people in the Caribbean country of Haiti. Excerpts of the interview.

**Women still account for smaller proportion of corporate executives and entrepreneurs in most economies, especially in the developing countries. What is the significance of gender diversity in strengthening ethical practices in business organizations?**

I would suggest that diversity of all sorts is valuable in business organizations - gender, ethnicity, race and color, national origin, religious (spirituality) and so on. Each individual brings with her or him varying mental models, which are comprised of the bulk of their experiences. Gender diversity, in particular, has been shown to lead to higher profitability, more significant stakeholder satisfaction, and higher collective intelligence overall. In fact, research has shown that including more women on boards and in the executive ranks, specifically, has enhanced the Return on Investment (ROI) and Return on Equity (ROE) of business organizations (Liswood, 2015).

In terms of ethical practices, ethical decision-making relies on the capacity for moral imagination and for visioning alternatives when none seem available. Diversity on teams and among decision-makers throughout an organization can contribute to a more ethical corporate climate in this manner in exceptional ways. Finally, stakeholders perceive organizations to be more ethical if they have a more diverse staff and executive rank.

**What, according to you, is business ethics and what is its relevance in the age of globalization, privatization and marketisation?**

“Ethics” is the practice of applying our individual values to our decisions (it is the practical application of our values). Accordingly, “business ethics” is the practice of

applying our values to business decisions.

As a process of decision-making, business ethics offers guidance during an era of enhanced globalization. While some might suggest that ethics vary across cultures - and certainly, there exist some distinctions - the practice of business ethics also can serve as a common language as we cross those borders. When considered as from a process perspective, business ethics encourages us to consider the stakeholders involved in our decisions, the alternatives available to us, the implications of our decisions and how we might make better decisions in the future. While the end result might be different among different decision-makers, business ethics allows a common vocabulary for the conversation.

**The operation of business organizations has positive and negative externalities on society and environment. For instance, manufacturing firms in certain sectors affect climate change through emission of harmful gases. How should business organizations reconcile their private motives with social good?**

This question is too general to answer in a single response since the answer depends on a number of factors. In general, I would suggest that the responsibility of a business organization is to serve its individual mission (what you define as “private motive”). However, it is crucial to consider the power of an organization’s stakeholders. Consumers, employees, investors and others have influence over corporate decision-making; and organizations seek to serve the interests of their stakeholders in order to be sustainable. Therefore, if an organization seeks to cultivate a positive reputation among its stakeholders, and its stakeholders have an interest in a particular “social good” (whether it is climate change, a political agenda, a local park, a children’s school or any other “good,” however defined), then it serves the organization’s private motives to contribute to that social good. This orientation is called “corporate social strategy.”

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You were involved in the implementation of a micro-development, finance and education system for marginalized people in Caribbean country of Haiti. Can you share the impact of these initiatives in improving the employability and livelihood of poor people, especially women?

In 2009, I helped establish Zafèn, an online microfinance initiative for entrepreneurs in Haiti (mostly women). Recognizing that these women were severely limited because of the poor education infrastructure available to them, I co-founded a high quality leadership development program at the elementary level for children living in the most extreme conditions of poverty: L'Ecole de Choix / the School of Choice.

Gender inequality exists in Haiti in almost every facet of the social fabric and manifests itself not only economically with devastating consequences, since women in poverty are more likely to be heads of households, but also in broad scale gender violence and the minimization of the role of girls and women in Haitian society. Indeed, many families are unable to pay the direct and indirect costs of education; so, many, especially those with multiple children, are forced to make difficult decisions in deciding which of their children will be provided an education. This ultimately leads to many children being withdrawn from school, which disproportionately affects girls since, given the choice, families will educate only their boys.

By offering a quality education, based in values of self-respect and dignity for all individuals - to both girls and to boys - we hope to instill in these young Haitians a sense of pride, both in themselves and also their country.

We are committed to gender equality and we demonstrate that commitment through our inclusive culture and encouragement and development of both male and female students. As such, we ensure that 50% of our students are Haitian girls and that all of our students are learning in an environment infused with values of respect, dignity and accountability. As just one example, we have a strong athletics program at our school. When we compete against local schools, we always require that the visiting teams come with both boys and girls to play, which really encourages the other schools to let their female students participate, as they would often times be excluded from such an activity. Everybody in town knows that all of our sports teams are co-ed!

**What is the role of government and industry bodies in promoting women entrepreneurship?**

Governments should create opportunities for individuals in their countries to thrive. They should open doors, and do what they can to encourage their citizenry to walk through them. However, when bigotry and discrimination deny or stand in the way of those opportunities, when the doors are blocked, it is the government's responsibility to stamp out those negative forces, to remove the blockades.

Women entrepreneurs should be encouraged and offered the same opportunities as any other entrepreneur. If they are denied because of current or historical discrimination, or because of lack of access to current or historical opportunities, it is the government's responsibility to create a more level playing field.

**What, according to you, are some of the best human resource practices in business organizations to promote women leadership?**

- Establish a structured mentorship program. Do not wait for individuals (men or women) to ask for a mentor. Assign a mentor to every incoming executive as soon as they are in an executive position, then check in with the mentee (not the mentor) after 6 months to see if the fit is right. Even if it is right, offer an additional mentor after a year or two in order to allow for a fresh perspective. Have the program for both men and women.
- Create a structure for all voices to be heard, whether at meetings, when soliciting ideas or proposals, when considering promotions or any other area of group decision-making. Individuals and cultures have varying methods of contributing so ensure that all methods of "voice" are considered.
- Be transparent about compensation and the means by which salary increases are achieved and awarded.
- Talk about bias in the workplace. Be aware that bias does exist. Ensure that the conversations actually take place about it in the workplace so the issues do not grow and fester but instead the issues come to the surface and are resolved.

### About the Interviewee

Professor Hartman serves as Executive Director at L'Ecole de Choix or the School of Choice, a high quality, leadership education program for youth living in extreme conditions of poverty in Haiti. She is currently on leave from her position as Professor of Business Ethics in DePaul University's Kellstadt Graduate School of Business (Chicago). She has most recently served as Director of Boston University Questrom School of Business' Susilo Institute for Ethics in the Global Economy.

# Empowering Women for Economic Inclusion

**Valerie Agberagba**

Vice President, World Federation of Engineering Organization



## Introduction

The involvement of women in the development of nations spreads across all sectors of the economy of any nation. The role of women in the developing process, no doubt should always be emphasized and expected to be taken seriously. Therefore, empowering women to be involved in nation building through many ways: leadership, skill acquisition, capacity building and financial independence, will not only be empowering women but also building a stronger nation. Empowerment, can also be developing confidence in one's own capacities. It is also a pathway now for accomplishing the SDG as it was also a vital tool for nations to attain the MDGs.

## Discussion

Empowerment can be explained to be the process of increasing the strength (Capacity) of individuals, teams, groups, organizations or communities. This means that empowering women is not empowering a bunch of helpless people but increasing already existing strength. It covers political, social, technological and financial or economic strength. It encourages people to seek skills and knowledge that will allow better performance and therefore overcome obstacles or challenges in life or in work environment and ultimately help them develop within themselves in the society, (Blanchand, 2003).

According to Whitemore, 1988, "Empowerment can be explained to be a process that is interactive, through which people acquire or experience personal and social change that will enable them take decision to achieve influence over the organization and institution which affect their lives and the communities in which they live (cited by Ikegwe et al, 2014).

Social empowerment creates the ability for women to participate economically, politically and technologically. It also enhances women's standing in society. Unfortunately, many women are not empowered in these ways.

Many nations and organizations have taken concessive decisions on women empowerment. However, implementation is standing in the way of success. According to Citrome, L, 2011, with recognition of this problem some well-intentioned people want to give power to women. Though a good intent, however, if power" is given to you, then someone else can take it away. This, we think is not what women want. To be fully empowered, women have to take power for themselves and must be prepared for it. By empowerment, our aim should be to enhance the possibilities for women to control their own lives, be bold to desire more than they get now. As women, we understand our own needs far better than anyone else and as a result should have the power both to define and act upon them.

How do we prepare then for it?. We must consider the following;

- **Education:** What knowledge do we have that we can use as a weapon to demand for more. No matter what, we must desire knowledge. Women do not have to be college graduates before they can make a difference. Women must have knowledge. Education is an essential part of life for everyone. It is an indispensable aspect of life that is to be considered and acquired for both personal, social and economic development of the society. Knowledge is power, so we must make strong efforts to educate women.

Those in Engineering, Science and technology must continuously seek knowledge. There are new skills, new approaches and off course innovation has changed most usual norms of doing things. We must not have excuses for not being able to compete with our male counterparts. We must be up and doing in acquiring knowledge.

- **Developing required skills;** Skill acquisition has been defined to be one of the best ways to empower women

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and reduce poverty and mortality rate. Businesses are built on skills acquired. Skill development is a veritable tool for goal achievement. The reason why some people are seen to have achieved their goals effortlessly is because the right skills have not just been acquired and harnessed but adequately developed.

Science and engineering are evolving, new skills must be learnt. Skill acquisition is not only for poverty reduction but also for enhanced performance and efficiency. Developing required skills as Engineers, Scientist,



Informal sector is very important. Skill acquisition, according to Daniju (2007), is the best option for empowerment, financial independence and better standard of living. Most studies have shown that skills acquisition will bring about societal empowerment by providing jobs, develop entrepreneurial ability which in turn will ensure financial independence and assure better standard of living. We must make efforts to improve the life of the next woman by exposing her to skill acquisition.

■ **Personal development:** This is a lifelong action. One must continuously appraise oneself. Ask questions where necessary, like, do you need new skills, new approach, is there need to set new goals? Can I compete with this knowledge or skill? Personal development gives room for self-appraisal and refocusing. Women should not be satisfied being in one spot. We must plan for greater heights, start our own businesses and become employer of labour.

## Challenges to Empowering Women

Every issue has its own challenges and women empowerment is not left out. Even as women in technology, we are continuously being challenged with job and other issues like bias, discrimination, perspectives of engineering and leadership. This is across nations. However, there are some nations who have policies and proper implementation for empowering women across board. In Rwanda, East of Africa, there is a policy with strong monitoring of at least 30% women empowerment across all sectors.

Women must be the voice for themselves. No one will fight this cause for us. We must collectively across Africa, Asia, Europe and the Americas join our voices together to see that we get to where we desire to be. "Seeing Women across the Continents speaking with one Voice and attaining a world of Equality.

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### About the Author

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# Empowering Women, a Necessity to Better Economies

**Hannah Cheng**

Business Assistant, Beijing Representative  
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‘Women make up half of the world’s working-age population and do two-thirds of the world’s work but receive only 10% of the world’s income’ and ‘women only own 1% of the means of production while deliver around 37% of the world’s current GDP.’<sup>1</sup> Imagine, if women and men could share the same access to the resource and the ‘full potential’ scenario to eradicating the gender gap was realized someday, the economic potential unleashed just based on the rough estimate, especially against backdrop of economic globalization would be too alarming to be neglected. According to research by McKinsey, the consultancy, ‘the world’s gross domestic product (GDP) could get as high as a \$28 trillion uplift, if women performed an identical labor role to their male counterparts equivalent to adding a new United States and China.’<sup>2</sup> The United Nations has been addressing issues relating to the advancement of women and gender equality since 1970s and the various fields of politics, economics and academics have long acknowledged that gender equality represents a very significant economic value and it is a massive potential driver of economic growth, an effective way to eradicate poverty.

With the end of the 20<sup>th</sup> century the world moves towards a new era characterized by economical globalization in which the

movement of resources, capital, organizations, thoughts and people becomes progressively global and transnational. Such transformation consequently requires any issues concerned about human activities or social relations to be examined, weighed and addressed under the global context. When it comes to women empowerment today, economic globalization should consider the effects of gender equality and further analyze, how to empower women and help them stand at the same footing with men to embrace future economic opportunities and thereby lift up world economy.



<sup>1</sup> Could gender equality boost global GDP by trillions? In World Economy, available online (accessed on Feb,13 2017)

<sup>2</sup> Could gender equality boost global GDP by trillions? In World Economy, available online (accessed at Feb,13 2017)

<sup>3</sup> Connecting the Spheres of Trade and Gender: Creating a Gender-conscious world Trade Organisation available on line accessed on Feb,13 2017

<sup>4</sup> “Feminist Perspectives on globalization” in Standford Encyclopedia of Philosophy, May 6, 2014 available on line accessed on Feb,13 2017

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The relationship between globalization and gender equality has been increasingly studied and well documented along with feminist perspectives on globalization. In general, it's universally acknowledged that economic globalization does provide some benefits to women by creating employment opportunities which moves many of them out of extreme poverty and enhances their capacity to negotiate their role and status within the household or society; However if the examination on the gender effect of economic globalization goes further into each specific economic sector, the result would not be as positive as the general statement above. Economic globalization indeed saves women the vulnerable social group out of destitute but not yet escorts them to the stable and prosperous status as it promised.

From agricultural perspective, the economic globalization, especially its byproduct -- the trade liberalization most directly harms women 'because they often lack access to the resources necessary to produce the export corps, namely credit, education and enforceable property rights.'<sup>3</sup> Besides, 'the pouring of heavily subsidized agriculture products into the southern market leads to a decline on the small-scale and subsistence farming where many women are employed.'<sup>4</sup> Having been pushed off their land, women have to turn to manufacturing to seek their job, where the situation is no better off.

For the past two decades, in order to save labor costs and natural resources the developed countries have relocated the labor intensive or heavy polluted industries to the developing countries. 'Export-Processing Zones (EPZ) were witnessed to be established in many less advanced countries to attract foreign investors with special incentives for some export activities, like textiles, clothing, footwear and electronics.'<sup>5</sup> Such so-called 'global assembly line'<sup>6</sup> indeed created many job opportunities for people there, especially for women due to their 'docility, manually dexterity and their

willingness to stand monotonous or repetitive long-time work'<sup>7</sup> but the problem is the condition of the working environment provided in most cases is far from secure, particularly in sweatshops in the informal sectors despite that the pay from the factory is comparatively more generous than the agriculture sector. Besides security issues, manufacturing jobs do not provide women with long-term employment, skill improvement and upward mobility, 'because once the companies subtract their work out to the more informal labor market for the purpose of cost-competitiveness, the women probably lose their jobs or get less payment.'<sup>8</sup> The same situation is with the case that 'when the nature of employment evolves, more technology or knowledge inputs is required. In this case the factory is more likely to hire more men who are socially stereotyped as more intellectually sophisticated than women.'<sup>9</sup> Therefore, in the manufacturing sector under the background of globalization, women especially those in developing countries end up being confined to low-skilled, low-paid and less-mobility jobs which will not ensure them stability or prosperity at all.



Expansion is one feature of economic globalization. The expansion of employment opportunities in the manufacturing sector leads to the flourish and expansion of service sector, and like the manufacturing, the service sector brings about opportunities worldwide but women

<sup>5</sup> "Mainstreaming Gender into Trade and Development Strategies in Africa" in United Nations Conference on Trade and Development United Nations Development Program, New York and Geneva, 2008 available online accessed on Feb,13 2017

<sup>6</sup> "Feminist Perspectives on globalization" in Stanford Encyclopedia of Philosophy, May 6, 2014 available on line accessed on Feb,13 2017

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are still confined to lower-paying and low-skilled jobs, like tourism and hospitality services. ‘Service-oriented jobs are comparatively more unstable because any technological advancement could result in companies outsourcing the jobs.’<sup>10</sup>

If say the disproportionate disadvantages listed above women suffered are partially related to the economic globalization, then the effect of migration on women due to the globalization is undeniable. Transportation development and economic globalization shrink the whole world and makes labor mobility possible and mandatory. As cost-saving is the sole legitimate for pure economic globalization theory, ‘economic globalization inherently favors short-term, temporary employment.’<sup>11</sup> Women then become its perfect target because they have low opportunity cost and socially are considered to be ‘flexible labor’. ‘Global Care Chain’<sup>12</sup> is a typical example of women migrant workers that usually poorer women from developing countries move to the relatively well-off northern or western family to take care of their babies when their mummies go to work. Even though it is difficult to articulate the harm or the injustices involved in such ‘Global Care Chain’ it is undeniable that the migrant women tend to ‘fall victim to trafficking, including sexual exploitation due to lack of effective international mechanisms that regulate and protect the rights of migrant labor.’<sup>13</sup>

Admittedly economic globalization does not cause gender inequality but to some extent it does intensify the existing gender-based inequalities and puts women in more vulnerable positions by the increased trade or changes a country’s economic condition. To empower women against the background of economic globalization, addressing and closing the gender gap should start from international policy, particularly the international trade policy formulation and implementation. ‘Any financial, social security, agriculture, industry and services-related policies and measures in the context of national, regional and international development strategies should be formulated in a gender conscious and friendly manner to make sure they are in place.’<sup>14</sup>

From an economic perspective, women should be given more access to the finance operation, like credit or micro loans or how to open a bank account so that they can gain financial support to run their own business. Besides women should be encouraged to make effective use of new communication technologies, like Internet and email for development purpose such as networking, advocacy and exchange of information or even sell goods and run businesses, just the way Chinese women

conduct business via Alibaba, an e-commerce platform. While access to new technology first requires certain skills, hence skill training or literacy education for women or girls should be strengthened along with gender equality awareness.

Since economic globalization will for sure continue and it is supposed to lead to worldwide growth due to better allocation of resources in the world via exchange of knowledge, technologies, labor and capital, it poses challenges but also brings about huge income opportunities. Women accounting for one half of world’s population can be the winners or losers in this transformation. International Organizations, like the World Trade Centers Association (WTCA) can take the lead in women empowerment by establishing Women Entrepreneurship Foundation, Women Trade Club or Women Education Program to help them access or get control of material assets and intellectual resources. With more empowerment women will for sure contribute significantly not only to the global economic growth but human future.

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### About the Author

Hannah Cheng has earlier served in leading organizations such as ANZ and British Council.  
(Source: LinkedIn profile)

# Globalisation, India as a Primary World Power - An Opportunity for Success or Failure



**Ella Nilakanthi Ford**  
Director, Europe and Asia, KfV Consulting

The significance of India as an economic force has never been so real. Even recent GDP reports indicate that economic activity is buoyed beyond the expectations of economists and analysts. Indian Economic growth slowed to 7% which is lower than the previous quarter's 7.4%. but STILL beats analysts' expectation. On Tuesday 28th February, the OECD forecast India's GDP growth to be 7.3% in 2017-18 and accelerate to 7.7% in 2018-2019. By contrast to all this, China's economy grew by just 6.7% in 2016, compared to 6.9% in 2015. Reforms will be needed to sustain the momentum.

So, what makes the difference between success and failure? Studies show that the most crucial success factor is the people. Globally successful businesses will be the ones that invest time and effort into understanding the difference between business cultures, into actively developing gender equality and celebrating diversity as well as understanding and motivating employees. This will not happen in isolation. Such cultures need to be carefully built and require constant attention.

Over time I have gained many insights into collaborations across borders from a range of perspectives. When it comes to listing factors of paramount importance, common words of wisdom emerge:

- Stakeholder engagement - especially a relationship of trust and respect
- Investment in human resource (the people) and diversity from the outset
- Sharing expertise for genuine collaboration

## Building an effective global culture to enhance business performance

Speaking at Conferences in London, Dublin and Delhi recently, it is clear that while companies aspire to be

global players, the outlook and aspirations of the people they have representing them can be quite insular and singular. When I discussed this issue with some of the executives I met, the responses were equally dismissive. I received replies like "cultural mismatch is irrelevant in a business context"; "people get along somehow" or "we muddle through" and when it comes to gender and diversity "this is really women's issue."

Gender balance is more than a moral imperative or a "women's issue." It should be at the core of what we stand for. Every employee must have access to the same opportunities and be able to develop his or her career. By tapping into the full potential of men and women, your company will be stronger, more innovative, and globally more effective.

It takes years and a determined journey to make gender balance a reality. It requires real, genuine commitment. You will need to consistently share the lessons you learn, as well as resources and expert teams as well as awareness and training tools.

## Changing the culture

Greater diversity and inclusiveness are part of a cultural transformation that requires time and humility. It needs a set of clear, measurable, and attainable long-term objectives for management. Teams must be held accountable and accountability cascaded through the organization. We all know that without targets, nothing gets measured and nothing changes.

Building a strong and diverse global culture is not easy. It does not happen by accident. The Board of Directors will refer to globalisation as business policy. How often do they take proactive action to create a global culture from the inside out? Instead, spurred on by the drive for

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production figures and shareholder demand, Board attention becomes focussed externally, outside the company. So, they avoid the more difficult, more plodding, gradual and difficult work of building internal culture whilst at the same time incorporating inter-cultural awareness into the mix. Leaders have to help teams alter their perceptions so as to build organisations in which each of employees can build a better future.

### Encouraging equal opportunities regardless of gender

Building women through the ranks also requires selecting the right people. We all agree that recruiting and selecting the right people is fundamental to any organisation's success. How to do it well remains a challenging area. Ultimately, any recruitment and selection process demands complex and speedy decision making from both sides.

### Making the right selection

Behavioural science has a lot to say about the way in which people make decisions and the language we use in these types of settings. Our behaviour does not always fit a rational actor model but it is still systematic and predictable. Harnessing knowledge about how we actually behave and the language we use can help recruiters - including external agents, recruiting managers and HR professionals - to improve outcomes for the organisations they represent.

If you start by looking at ways to attract candidates best suited to the job and the organisation's broader needs. There is growing evidence that how you conduct outreach efforts and how you utilise existing networks will determine who finds themselves in your applicant pool. Recent evidence from behavioural science also shows that even small changes to how you frame a job advert can have a disproportionate effect on who applies and, subsequently how they perform on the job.

In a study by Gaucher et al (2011), when a job advert included stereotypically masculine words, women were less attracted to these jobs compared with when the same job advert was constructed to include stereotypically feminine words. Moreover, both men and women assumed there would be more males in this job role when the job advert included masculine words.

To illustrate, when an advert for a retail sales manager position was constructed to sound masculine, it included

sentences such as, 'We will challenge our employees to be proud of their chosen career' and 'You'll develop leadership skills and learn business principles.' The feminine worded version of the same job advert included sentences such as, 'We nurture and support our employees, expecting that they will become committed to their chosen career' and 'You will develop interpersonal skills and understanding of business needs.'"

Then consider the evidence behind the use of key selection and assessment tools as well as the biases and judgement errors that may occur on the assessor's side when using these tools. There are simple tweaks that can be made to use the tools in a more effective way. For example, anonymising or jointly comparing CVs helps assessors to concentrate on the information that matters. Structured interviews are shown to be more effective than unstructured ones overall, although the difference may not be as stark for certain types of interviewers. The evidence on tests and questionnaires shows they can be powerful predictors of performance, but the content of those tests will determine their predictive validity, so they must be carefully matched with job requirements.

The candidate's experience during the recruitment process not only affects our ability to decipher who is best, it also can have knock-on effects on an employer's brand and their ability to attract talent in the future. The impact of stress and anxiety during interviews is well documented and should be avoided. Candidates from disadvantaged or minority groups may be particularly prone to experiencing pressure, due to negative stereotypes and the sense of being an outsider. The research here is clear: when someone's identity as being from a disadvantaged or minority group is highlighted to them, this may negatively impact their performance in the assessment process. There are simple ways to relieve individuals from these pressures.

In conclusion, shifting away from a model based on intuition and vague notions of 'fit', recruiters can build a strong evidence base by building rigorous evaluation into their own practices. By constantly and consistently testing their own practices, organisations will not only learn what works best, they will make better hiring decisions.

Our biggest challenge is to build up our bench strength so we can promote more talented women to management and leadership positions in our operations. The cornerstone of that strategy is to bring together senior female leaders, including multiple nationalities and represent-

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ing all areas of the organisation. The group's mission would be to identify and put in place the right strategy and actions to promote the advancement of women.

One outstanding challenge is to bring more women into senior leadership positions with P&L responsibility. Clearly, men have a role to play in providing the right support, and I see a younger generation of men taking these issues more seriously and further advancing the arguments. Men don't always realize that the rise of gender balance has been beneficial to them. Many requests from women (for flexible hours, parental leave, and other initiatives to improve work/life balance) have directly improved the quality of life for men.

### **Expanding the business case: gender balance can only deliver results if it is systematically addressed throughout the organisation.**

Last year, one of our Clients explored the correlation between gender-balanced management teams and key performance indicators such as employee engagement, brand awareness, client retention, and financial metrics. Data was analysed from managers across entities around the world and the results are compelling. They clearly show that teams with a male-female ratio between 40 and 60 percent produce results that are more sustained and predictable than those of unbalanced teams.

The research, for instance, shows that the employee engagement rate of gender-balanced teams around the world increased by an average of four percentage points, against an average of one percentage point in the case of unbalanced teams. Similar findings show correlation between gender diversity and other business metrics, including consumer satisfaction and operating profit. There is a business case for gender balance. Studies to date have looked extensively at the correlation between financial performance and women in leadership or on boards. Gender balance drives results at all levels of the organisation. Moreover, we are convinced that more women in the middle ranks increase the pipeline of candidates for these top positions.

### **Changing the language**

For generations, the corporate world has largely adopted a male definition of leadership. Women can be

just as ambitious and career driven as men, but they tend to have a different perspective on life. I will never forget how one of my female colleagues presented herself for the first time by saying, "I am a woman, a mother, and a wife" A man would not be this up front or candid about his private life.

To succeed in developing a more diverse and gender-balanced workforce, corporate leaders must be prepared to stand up to their executive committees, driving commitment and ensuring accountability even if the initial perceptions are negative. They have to do what they believe is right not just to improve an organization's performance but to create a better world.

I will be clear on my views at this stage. I have known that in a business context, understanding both the organisational culture of the companies as well as the gender bias and national cultures of the individuals within that company or that company's exploration location can be a deal breaker! At the very least, this lack of understanding can become a minor irritant, at its worst may lead to major conflict. My team have had so many experiences of being invited into companies to carry out interventions as these seemingly small differences had become blown out of all proportion and seriously affected business performance.

Companies with strong global cultures and multicultural understanding perform better than companies without global cultures. They are more aware of cultural norms, bring the best teams together, sustain high morale and keep employees as well as each other focussed on the company's purpose and mission. Their workforces also feel more empowered to come up with innovatory and the best solutions for the business locally and globally. These firms seem to understand local business rituals together with their own strengths and weaknesses. They fare better than companies that are more introspective.

#### **About the Author**

**Ella Nilakanti Ford** is an international professional advising on business development especially in new markets, organisational transformation and effective leadership including Cultural sensitisation, Diversity and Talent Management.

# Emergence of African Women Leaders in Mainstream Economy

**Madelein Mkunu**  
Founder & President  
Leading Women of Africa (LWA)



In the past two decades there has been huge focus from local and international development institutions on the women economic empowerment in Africa. Many institutions including private corporations have been successfully designing and implementing women's empowerment programmes in collaboration with local women's platforms or government in Africa. The main segment targeted by many such programmes have been women in informal and micro enterprises operating in sectors such as handcrafts, sewing, agro-processing, beauty... Services offered include: Business skills, coaching and mentorship, packaging and marketing skills and in some instances, women receive extra support with market identification for their products as well as access to micro-finance.

While the current interest from development partners is placed on establishing successful income generating activities for women in informal and micro sectors, the impact of these programmes remain at micro level whereby participating women contribute to reduce household poverty.

A very important segment comprising of small and medium enterprises (SME's) owned and managed by women continue to be under-serviced by most of these programmes. This segment holds an enormous potential to contribute significantly in job creation and in the continent economic growth as a whole.

In recent years, the African region has experienced a vigorous surge of women involvement in the mainstream economy including primary infrastructure sectors such as construction, transportation, science, information and communication technology, energy, oil, gas and mining. As such the promotion of women involved in these formal sectors should remain an important priority for African leaders as well as development stakeholders.

While in general, women of Africa face numerous constraints for their empowerment, women operating in small and medium enterprises encounter major difficulties to build sustainable enterprises with the main

constraint being the lack of access to affordable business or project finance. Consequently they are refrained from growing their business ventures and becoming fully participants in the economic growth of their respective countries.

## Engaging women in the mainstream economy

There is an ever growing acknowledgement of the importance to engage women as stakeholders and integral role-players in the socio-economic development of Africa as they seek to be at the forefront of driving the economic growth in Africa. Women across the continent continue to actively mobilize themselves and like-minded leaders to find collective ways that encourages, promotes and communicates the need for extensive participation in the process of re-building Africa. Since 2008, Leading Women of Africa (LWA) has built a pan-African network of women entrepreneurs involved in the mainstream sectors of the economy. The LWA Network has acknowledged more than ever the importance to engage with all stakeholders at public and private sectors in order to promote win-win partnership and the integration of women in the mainstream economy in Africa. While robustly lobbying for these, women are however, confident that hard work on their part, proactive thinking accompanied by dedicated political will from decision makers, can make this process possible and speedy.

## Integrating women of infrastructure projects

Across Africa, women are mobilizing themselves to find ways to ensure their active and massive participation in the process of rebuilding Africa through designing and planning infrastructure projects in Africa. It is critically

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important that women's interests, views and full participation in the designing and planning of infrastructure development be taken seriously not only by African governments but as well as all partners for development. The presence of multiple women's construction, engineering, ICT companies proudly led by women themselves prove that women of Africa are capable of playing a positive role in the process of establishing a solid and sustainable win-win collaboration with other stakeholders. It is believed that integrating women into the mainstream economy will contribute in achieving the Sustainable Development Goals in Africa in years to come as part of post MDGs strategy.



### Partnering with women of Africa is smart economics

Confident of Africa's growth opportunities, women are strategically positioning themselves to take advantage of numerous trade and investment opportunities in Africa. LWA has been working tirelessly to ensure that women emerge as successful leaders in mainstream industries and sectors of the African economy. LWA is in the process of building a pool of investors, funders, financial and technical partners who might be looking to diversify their investment portfolios in Africa in partnership with women.

### Call for action

- If your answer is "yes" to the following questions, then you need to engage with us:
- Is Africa part of your growth or expansion strategy?
- Are you looking to invest in projects with high return potential in Africa?
- Are you considering entering in partnership with credible businesswomen in Africa?
- Are you looking to access the African market and decision makers?

For more information, please contact us at [invest@leadingwomenofafrica.com](mailto:invest@leadingwomenofafrica.com)

#### About the Author

Madelein is a visionary entrepreneur who has built an unparalleled reputation for her innovative thinking and her strategic approach to women and business development in Africa. Through her genuine leadership, she is building global influence, catalysing change and driving innovation. In 2008, after 13 years in the financial administration field with various South African companies such as Sun International SA and Shell Global SA, Madelein decided to embrace Business & Gender development. She is the Founder & President of Leading Women of Africa (LWA) and currently the Director of LWA-Corporate Investment, a firm that aims to increase the number of women involved in investment, international trade and other services on the continent. Furthermore, Madelein has put together a diverse team of Experts and Professionals capable of providing strategic solutions to issues related to business, leadership, governance and development at all levels of government structures as well as corporate sector IN Africa.

# Women in Logistics Industry

## Shantha Martin

CEO - Indian Sub-Continent, Middle East, Africa and East Mediterranean, NVOCC vertical of All Cargo Logistics Limited (India)



Women over the years have transitioned from the role of spectators to being actively involved in the purchase /decision cycle. Today, women influence the majority of purchase decisions for any household. For an enterprise to be successful, hence, it is imperative to include a healthy balance of both genders, enabling it to be competitive and ready to face the ever changing market trends.

Having a healthy gender mix enriches an organization with new and out of box creative ideas. Such an organization is better at problem solving, ultimately leading to superior performance. A gender-diverse workforce provides easier access to resources, such as multiple sources of information, and wider industry knowledge thus serving an increasingly diverse customer base.

In the logistics industry, in particular, the number of women is far less than the number of men despite the fact that women have it in them what it takes to face the unique challenges of logistics and supply chain management. It is ironical that women, despite making a vital contribution to the growth of the industry, are not employed in positions that require decision making.

Despite numerous examples demonstrating women succeeding not only in sectors where traditionally they have had a strong presence, but also reaching leading positions in sectors that were previously believed to be male dominated. The number of women at various levels of the logistics industry resembles a pyramid with many women attracted to these sectors, but not many moving up the ranks due to the workplace culture and failure to find work life balance. So apart from the problem of attracting women to work in the male-dominated logistics sector, there is an additional problem of retaining them and encouraging their progress.

Today, this is slowly changing. Even the logistics and supply chain industry has come to realize the importance of having a diverse workforce and are actively promoting women involvement, facilitating their progress by enabling them to maintain better work-life balance.

However, this inclusion is just only begun. Many organizations need to still become sensitive to the needs, wants and aspirations of the female workforce. Boundaries of the proverbial “glass ceiling” need to be shattered and greater inclusion of women needs to be promoted, not only at the root level but also at the highest level of decision making.

Systematically, organizations need to analyze and work on teams or units, which are less diverse, by creating the right hiring strategies, which promote gender diversity without compromising on merit. This should be followed up with creating a supportive, engaged and an open culture, sensitive to the needs of the female workforce. Reaching a level, where managers are accountable for promoting and maintaining diversity.

The entire corporate world needs to join hands, irrespective of their gender, to work towards creating an inclusive and open environment.

An environment where merit can foster and succeed irrespective of its gender!

### About the Author

Shantha Martin is also the Joint Secretary in the Executive Committee of Women's International Shipping & Trading Association (WISTA). Under her leadership, Allcargo Logistics Limited won the leading Consolidator of the Year Award consecutively for 3 years and also the Logistics Company of Year 2010.



## All India Association of Industries

### *Connecting Business Globally*

Established in the year 1956, All India Association of Industries (AIAI) is a premier industry association representing industries across sectors located in Mumbai, the commercial capital of India. AIAI is a not for profit, non-government organization, advocating the cause of trade & industry with an overall aim towards industrial growth.

AIAI endeavours to meet various needs of enterprises by combining the power of networking and resource building. AIAI plays a prominent role in promoting its members to international markets, concerned authorities and represents their issues to the State and Central governments from time to time.

- **Advocates the Cause of Trade & Industry**
- **Promotion of International Trade**
- **Micro Small & Medium Enterprises- MSMEs**
- **Policy Framework**
- **Facilitating Partnerships**
- **Expand your International business network and build smarter businesses / enterprises**



#### Activities

Seminar, workshop, trade exhibitions, trade delegation visits, interactive meetings and economic forums. Some of our flagship event include Global Economic Summits on trade and investments, export-import policies, etc.

Organizing trade delegation visits to different countries and also participation in international trade fairs accelerating business opportunities.

B2B meetings and G2G meetings in India and overseas.

#### Services

##### CERTIFICATE OF ORIGIN

AIAI has been authorized by the Government of India to issue Certificate of Origin to exporters. The exporters can now avail this facility from the AIAI secretariat.

##### VISA RECOMMENDATIONS

AIAI's international linkages with embassies and consulates allows the Association to issue recommendation letters for business visas

#### Associate Bodies

- Indo Polish Chamber of Commerce (IPCC)
- Indo Mauritius Chamber of Commerce (IMCC)
- Russia India Trade House Mumbai (RITHM)
- Young Entrepreneurs' Society (YES)
- Indian Council of Foreign Trade (ICOFT)
- Maharashtra Port Developers Association (MPDA)
- AIAI Women Entrepreneurs' Council (AIAIWECC)

#### Let's Connect

New Excelsior Building, 6th Floor, A.K. Nayak Marg,  
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Email : [info@aiaiindia.com](mailto:info@aiaiindia.com)  
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# **Training, Skilling and Capacity Building**

## Training, Skilling and Capacity Building



### Kaylene Alvarez

Kaylene Alvarez is a gender specialist in financial inclusion and impact investing with the International Finance Corporation (IFC). She has over twenty years of banking and investment experience in almost thirty emerging markets. She focuses on access to finance for women-owned MSMEs, risk management, investment structuring and innovations to reach underserved sectors. Prior to joining IFC, Kaylene founded two businesses supporting equitable access to finance for women in emerging markets. She is based in Mumbai, India.



### Anuradha Sridhar

Anuradha Sridhar is a MSME & Risk specialist with the International Finance Corporation (IFC) with over twenty-two years' professional experience in large financial institutions & consulting organizations in emerging markets. She focuses on SME Banking, access to finance for women-owned MSMEs & Risk Management Advisory Services across South Asia & East Asia. In her prior roles, she has worked for banks and consulting organizations leading engagements in Banking and Risk space. She is based in Mumbai, India.

## IFC: Investing in Women's Economic Empowerment

The article presents International Finance Corporation's (IFC) involvement in bringing about women's empowerment through capacity building mainly in the area of finance. Besides, IFC also helps women build businesses and encourages innovation and entrepreneurship, which is in sync with government policies.

The International Finance Corporation (IFC) is the private sector arm of the World Bank Group. IFC's commitment to advancing gender equality is anchored in a strong business case and in client demand for gender-smart solutions, which has significantly grown over the past five years. In response, IFC works with clients to reduce gaps between men and women as entrepreneurs, employees, corporate leaders, suppliers, consumers, and community stakeholders. IFC supports companies with gender-specific advice and investment by providing access to credit, markets, housing, savings and insurance products, information, technology and supply chains. Additionally, IFC works with companies on recruiting and retaining diverse talent from a gender perspective.

Creating markets for women has been identified as a key area of focus within the overall agenda of financial inclusion and specific metrics are being put in place to

measure success in this regard. IFC's philosophy is that developing strategies targeting women as users of financial services is a sound business decision—stimulating revenue growth for the financial institution, but also empowering women as a forceful engine for economic growth.

IFC works with clients to build businesses that meet the needs of men and women equitably, as contributing members of an economy and household wealth. One outcome of these efforts is that as of 2014, IFC had supported 212 Financial Institutions (FI) in 76 countries that had provided MSME loans to nearly 17M clients (valuing \$45B), of which over 4 million were women clients.<sup>0</sup> Women are deserving of attention in Corporate Social Responsibility programs; however, the IFC's Banking On Women (BOW) approach is to promote women's financial empowerment by viewing women as influencers, decision makers and capable business

<sup>0</sup> "IFC Financing to Micro, Small and Medium Enterprises in 2014 – Global Overview".

## Training, Skilling and Capacity Building

### **BLC Bank Lebanon: Becoming the 'Bank of Choice for Women' as clients, employees, and economic contributors**

- BLC Bank was the first bank in Lebanon to introduce a Women's Market program, a business award program and a dedicated 'Women in Business' Award
- After 2 years of their targeted Women's Market program, the bank calculated that 18% of their total profit came from the program, with that number expected to double each year for the next 2 years.
- Conservative estimates by the company suggest that the Women's Market program had an Internal Rate of Return (IRR) in excess of 33% in the first 3 years.
- Women currently comprise 43% of senior management positions, a number that is expected to increase to 50% by 2020. More than half of BLC staff are women.<sup>1</sup>

*"While paying attention to the Women's Market, we are not rendering a service to women themselves as much as we are catering to a major market influence on our global economic growth."*- **BLC Bank (Lebanon) Management**

leaders, particularly with respect to Micro, Small and Medium Enterprises (MSME).

The IFC's BOW program facilitates access to finance for women through investment and advisory support. IFC provides specific Gender Finance lines to Financial Institutions for onward lending to women, in general, and to women entrepreneurs, in particular. To date, the BOW program has supported 52 financial institutions in 36 countries through advisory services projects and investment with a cumulative investment portfolio in financial institutions totaling \$1.3 billion globally, dedicated to financing women-owned SMEs. BOW's focus has been on Financial Institutions offering products and services to SMEs, insurance companies with products for women and other types of organizations that are an inroad to access finance for women. Although the BOW focus is on women SME owners, we encourage clients to develop business strategies that

meet the needs of all types of women: SME, professionals, employed, homemakers and young leaders.

Women are, after all, half the world's population. According to a 2015 McKinsey report encouraging gender parity, India could boost GDP by \$0.7 trillion (1.4% year-on-year) by 2025 by bringing 68 million more women into the labor force—an increase of only 10%—from 31% of the labor force to 41%.<sup>2</sup>

For IFC, supporting women's empowerment for small business owners includes provision of banking products and services as well as Non-Financial Services (NFS) such as mentoring programs, entrepreneurial training, technical capacity development, training on soft skills, creating networks for information dissemination and marketing. Evaluations of existing training and leadership programs that target women entrepreneurs<sup>3</sup> have shown limited impact results when programs lack or have limited use of NFS. IFC's own practical experience has shown that it is not enough to provide mere loan products to women SMEs, and much of our work involves embedding NFS into the service offering for women to reduce the barriers women entrepreneurs consistently encounter.

The MSME sector plays a significant role in India's growth through innovation, diversification, and employment generation. MSMEs are seen as the backbone of India's economy, with an estimated 29.8M MSMEs contributing to 11.5% of GDP, 45% of industrial output, 40% of exports, and employing nearly 69M people.<sup>4</sup> Access to finance is a key constraint to growth of the MSME sector in India. A significant proportion of financing is sourced from informal sources such as moneylenders.

Women entrepreneurs make a significant contribution to the Indian economy. There are nearly three million MSMEs with full or partial female ownership in India, which represents about 10% of all MSMEs in the country and employ over 8M people.<sup>5</sup> Although financing requirements are quite similar, data indicates that women entrepreneurs have lower access to finance from formal financing sources when compared with male entrepreneurs. The level of financial exclusion is higher due to a combination of factors and the credit gap for women-owned enterprises is estimated at 86% compared with men-owned enterprises at 72%. To facilitate narrowing this gap, BOW has directly invested \$US 70M in

<sup>1</sup> Global Banking Alliance for Women Case Study, "BLC Bank: Strategic Differentiation in Women's Market Yields Significant Profits." Sept 2016. [www.gbaforwomen.org](http://www.gbaforwomen.org).

<sup>2</sup> "The Power of Parity: Advancing Gender Equality in India." McKinsey Global Institute, November 2015.

<sup>3</sup> High-Potential Women Entrepreneurship Training, Overview of Existing Programs, World Bank 2014; IFC analysis of 50 programs, 2015

<sup>4</sup> Micro, Small, and Medium Enterprise Finance in India, A Research Study on Needs, Gaps and Way Forward (November, 2012), IFC

<sup>5</sup> Micro, Small, and Medium Enterprise Finance: Women-owned Business in India (Research report, December, 2013), IFC

# Training, Skilling and Capacity Building

## Market Dynamics for Women MSME in India

- Over 3 million women-owned MSMEs
- Employ over 8 million people
- Only 14% of women-owned MSMEs access formal financial services compared to 28% for men-owned enterprises

India, supplemented by advisory services around creating women's market and service offerings.

IFC focuses on removing key barriers by working with financial institutions to provide both Financial & Non-Financial Services (NFS) for the women entrepreneurs in India. Furthermore, social status of women and prevalent social norms in India influence perceptions of financial institutions and the ability of women entrepreneurs to access finance.

Some key barriers include:

- **Women entrepreneurs are predominantly in the informal sector:** The vast majority of women-owned MSMEs are in the informal sector. In fact, in India, the number of informal women-owned MSMEs is estimated to be 50 times larger than the number of formal women-owned MSMEs.<sup>6</sup> As unregistered enterprises they have considerably less access to formal financing sources and are effectively excluded from government support schemes.
- **Paucity of capacity building programs:** Though government departments, Non-Government Organizations (NGOs) and various other private players offer various skill development programs, there still exists a significant gap in financial awareness and business management skills for women entrepreneurs. Training required include specific business areas along with financial planning and management, business development and growth, personal development and leadership skills.
- **Difficulty accessing finance:** Across India, women entrepreneurs have lower access to finance than male entrepreneurs. In India the rejection rate for loans to women-owned businesses is 2.5 times higher than that for men. Reasons given by FIs for such high rejection rates include a lack of collateral, inadequate documentation and businesses that are too young for lending.
- **Limited access to markets:** In India, women tend to have limited access to information, which subse-

quently restricts understanding of market dynamics, sales and distribution channels. Therefore, understanding of and access to existing or new markets for product expansion, client acquisition or retention, trade opportunities and relationship building is hindered. In addition to restricted mobility for practical or cultural reasons, women lack both market understanding, and have restricted opportunity to pursue new markets.

- **Lack of Networking opportunities:** Due to poor market awareness, lack of access to finance, information and government support, and lack of time, women entrepreneurs have limited or no participation in any business network and association, adding further constraints to their visibility and business growth

## NFS Solutions: Overcoming Barriers in Access to Finance for MSMEs

Specific types of NFS help to support MSME lending including:

- Formal modules that enhance women's confidence, leadership and presentation skills;
- Formal coaching and mentoring opportunities built into program frameworks;
- Successful entrepreneurs as role models, trainers, and coaches;
- Blended-learning platforms; and
- Post-training support mechanisms. Furthermore, there is often a missing linkage between training and financial products; and little access to corporate supply chains

IFC's investment in women in India goes beyond dollars and rupees. Our commitment to supporting women's empowerment through entrepreneurship is soundly based on two premises: 1) developing women entrepreneurs as a viable customer segment for financial institutions makes good business sense; and 2) creating an enabling environment where women flourish equally with, and alongside, men. By working with and through private sector clients to create an equitable enabling environment for women's empowerment, IFC is helping to create an India where women can achieve their full potential—both as women and as fully contributing members of the economy.

<sup>6</sup> Giving credit where it is due - How closing the credit gap for women-owned SMEs can drive global growth (February, 2014), Goldman Sachs

# Making Women Economically Independent

**Uzma Naheed**

President, IQRA International Women's Alliance (IIWA)



### Challenges:

Today, women face two types of challenges: Internal i.e., within community, and External, due to general gender injustice. Our patriarchal society has strong demands from women. She works thanklessly the whole day without any leave. She hardly gets time for herself. Even if she has money at her disposal, she rarely spends for herself. The worst thing is in our society she does not have even her own identity.

IQRA International Women's Alliance (IIWA) is an NGO for the women's development and to empower women. It is established for the economic empowerment of the under-privileged women. The under-privileged women are basically from the slums and unhygienic dwellings of every city in India. They are school dropouts or illiterates who often end up doing maid's job for the elite groups. The males in the family do not have permanent jobs owing to lack of education and earn a very little income.

IIWA identifies such women, trains them in handicrafts and other skills, thus supporting them to earn additional income for their family.

IIWA does not believe in asking them to make petty items like Agarbatti, Papad and detergent powder which gives them a meager income. IIWA encourages them and help them learn art and craft for bigger business and earn decently. As we all know these poor ladies are living in a specific atmosphere with cultural or religious taboos to which they are emotionally attached. IIWA does not disturb that particular atmosphere and brings out a solution from within the prevailing system. IIWA's purpose is to uplift them economically.

Women usually are required to do daily home chores and all of them cannot be expected to go to work for earning livelihood. IIWA ensures that these women get the stuff at home and work from their houses.

The world is now a global village and connected through internet, smart phones and other modes of communications where everyone is visible and accessible if he or she wishes to. It has added new avenues for business,

mainly exports. There is no reason as to why poor women should not explore those avenues and earn what export houses are earning.

IIWA does not ask any woman to make certain things. In fact, we ask them what they can make and then train them to improve quality and ask them to follow the trend prevailing today. Traditional designs can be given elegant look making their product acceptable in local as well as overseas markets.

The products made by these women are readymade garments, bags, files, folders, home-décor products, hand embroidery products, machine embroidery products, hand painted products, embossed garments, block-printed garments, screen printed garments, hand-made dupattas, carved furniture, hand-made or machine made dohars, bed spreads, patch work cushion covers and pillow covers, pot decorations, decorative wall hangings, etc.

It is strange that work done by these poor women is appreciated but they are never made partners in business. IIWA believes in making them partner to share the profits.

Usually women come to me with an idea of starting their own business. Some have talent and some other abilities. I guide them to have SHG (Self Help Groups) and start their own business. IIWA guides them as what to make and where to sell. IIWA is in fact in SOCIAL BUSINESS. Helping poor women is a social work whereas marketing their products is a commercial activity.

I come from a family of scholars and educators and had never seen poverty and the difficulties faced by poor women. Even since I started social work in 1992, I realized that being poor is not their own fault but to keep them poor is our fault and we should help them come out of this acute poverty. I therefore surveyed many slum areas in Mumbai to find answers to three

## Training, Skilling and Capacity Building

questions: (1) Why are they poor (2) Is there any way to help them come out of poverty? (3) In case they can manufacture something then why can't they reach the market?

Then, I tried to make a triangle connecting Corporate Sector, Media and Artisans to solve their problems. Through this effort, I could successfully implement my plan in Maharashtra, Bihar and many cities in Uttar Pradesh.

IIWA's vision is to work towards socio-economic upliftment and empowerment of underprivileged women through handicraft based activities. IIWA's vision is to make the weaker section especially the women, economically independent.

### Mission & Vision

**IIWA is developing a mindset in the society to appreciate the Imperfect as perfect.**

- To make the weaker section especially the women, economically independent.
- To empower the underprivileged women economically sound through handicraft-based activities and provide opportunities to them.
- To create and sustain a work environment that values people, promotes learning, nurtures innovation and leads to collective excellence.
- To encourage women to establish their own business.
- Maintaining the quality as well as quantity for online business offers.
- To introduce skilled women to the global market so that they earn their livelihood respectfully.
- Liaison or working as mediator between manufacturers and traders/ exporters to safeguard the interest of women manufacturers
- To introduce IIWA products manufactured by skilled women to corporate world.
- To introduce and help establishment of small scale industrial units for women entrepreneurs.
- To help women increase their income and alleviate poverty, which helps reduce domestic violence
- To promote self-help groups of women to restore confidence and self-respect in them.
- To make common women as skilled workers and to train and guide skilled women about fashions and trends of the market through market research so that profit margins on products are enhanced.
- To help establish home-based business so that women with children could start in-house business.
- Skilled women are usually exploited by big business houses or traders. IIWA will guide them as to how they

could start their own business instead of being laborers getting petty sums for their work.

I observed that most Indian women have artistic potentials. Yet they live below poverty line. They do not get reward even though they put unmatched hard work into making products of international standard and quality because they are weak and are being exploited. Potential has no bar, but it needs direction and support from responsible people to break the shackles of socio-economic strife. Women need a platform where they can securely make use of their talents in a financially rewarding way. **IIWA** is a Confluence where **Talents** meet **Opportunities**.

IIWA women are writing a new history by operating from many cities in India and offering many products of superior quality at most competitive rates.

### Our Programs:

Various studies, as well as my experience have shown that when we help women and empower them, the whole society benefits. Their families are healthier, children go to school, income levels improve and communities become more prosperous. But unfortunately in India, far from being empowered, most women are denied even their basic rights such as health, education, employment and a respectable status in society.

To address this issue, we, at IIWA, are introducing STEP - Specialized Training & Educational Program for underprivileged women.

We train them in handicrafts and other skills, thus supporting them for an added - income in their family.

I have gathered a team of professionals and local experts, who are involved in identifying and organizing handicraft groups and also upgrading their skills for making various types of products. Our team, with the help of designers, provides traditional and trendy designs that have a market value.

I have procured a small piece of land at Kashi Mira, where I plan to establish a cottage industry for women who could come and work there. It will also have a training house and a packaging facility and a showroom for women to showcase their products.

#### About the Author

Uzma Naheed is the Founder of the Mumbai-based non government organization IIWA. Ms. Naheed is a renowned philanthropist and a champion of women's cause.

# Jagriti- Learning Innovation for Rural Indian Women

**Roshini Suparna Diwakar**  
Project Manager, Jagriti



The development discourse has been witnessing a shift from a prescriptive approach to one that places the community at the centre, making it critical to leverage this opportunity. We found that creating enablers allows for communities, specifically women, to define and take forward their development agenda. In this context, there is a crying need for access to basic information- with regard to food and nutrition, health and sanitation, environment, legal rights, government schemes, financial literacy, micro entrepreneurship and so on.

Primary and secondary research revealed what we instinctively recognise, that women are major decision makers when it comes to the lives of their children, and play a significant role in bringing together their communities at the local level. While this is notable trend, women's ability to affect change is mired in patriarchal institutions and traditions. Therefore, to enable women to initiate a domino effect of change, it is essential to create an enabling environment. Jagriti, an information dissemination tool and an awareness campaign, was born out of this belief.

At the core of our entire approach was design thinking (popularized and leveraged for business and social innovations by IDEO, an International design and innovation consultancy). Design thinking is a process, a methodology for the practical, creative resolution of issues (Brown, Wyatt, 2010)<sup>1</sup>. What differentiates design thinking from the more standard problem solving methods is that the focus is on the desired outcome or goal rather than on the current problem. As part of the first step of design, we sought to create a persona for our audience as well as evolve an effective mode of dissemination.

One of the greatest constraints that we were operating under was illiteracy. While that opened up possibilities for a more audio-visual mode of communication, we

were keen to create an easily replicable, scalable solution that was cost effective. This concern also determined the kind of implementation organisations we would be able to partner with.

Our pilot implementation partner, Grameen Koota Financial Services Pvt. Ltd., is a microfinance organisation that works extensively in southern India. Loan officers attend the weekly self-help group meetings, making them ideal implementing agencies for Jagriti. This decision to partner with Grameen Koota helped us discover our mode of dissemination- a letter!

We envisaged Jagriti, a fictional character, as a knowledgeable, empathetic, and fearless woman who writes letters on issues affecting the everyday lives of women. These letters would be written as simple and easy to understand stories, which portrayed Jagriti's life experiences and the day-to-day decisions she made based on information she received. The letters would be read out during the weekly meetings by the loan officers, and a discussion would follow. Through the letters, Jagriti was positioned as a role model who would inspire and motivate other women to follow in her footsteps to empower themselves, their families and their communities through information.

While the letters were the primary mode of dissemination, we also piloted audio clips and a missed call service. The audio clips featured Jagriti talking about a topic and sharing insights from her life. The missed call service allowed for playback of the audio recording, as well as a feedback mechanism where women who called in could share their own stories.

The project was initially implemented in Karnataka in

<sup>1</sup> Brown, T. & Wyatt, J. Design thinking for social innovation. Stanford Social Innovation Review, 26, Winter 2010.

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2011, and then expanded to Maharashtra in 2013. Jagriti now reaches over 9 lakh women across the two states.

### Project Impact:

An impact assessment conducted in 2015 revealed that Jagriti has a significant, tangible impact on the lives she reaches. We discovered that in over 50% of the groups, Jagriti was the sole source of information, while in the other groups she was often the primary source of

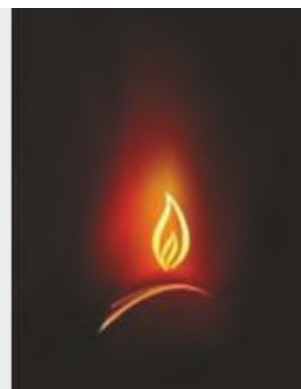
information on themes related to health, sanitation, financial management, entitlements etc. We found that many women view Jagriti as an inspirational figure, someone they aspire to emulate. The most heartening discovery was the very personal impact that Jagriti has had on some of the women's lives. Many reported having greater self-confidence because of the information they received, and some even spoke about how the perception of those within their communities has changed as they are viewed as more knowledgeable.

### Case Studies



“After finishing meals, usually my elder daughter would clear all the plates and it would be expected and taken for granted. Due to Jagriti's intervention, I thought about it and told my son that each of us should clean our own plates. If there is an urgency, then yes, he can request his sister to clean his plate, but under normal circumstances, he should take care of his own plate. My husband also now insists on it. We realise now, that if we differentiate between our son and daughter, then they will grow up to do the same and it is important that we are responsible and teach them the right values at this young age.”

“We did not have toilets earlier and everybody defecated out in the open. Jagriti then sent us a letter informing us that we should pool in our resources and get toilets built...She explained to us the ill effects of defecating out in the open - diseases can spread through flies that swarm over the excreta; we would then end up going to hospitals for treatment which would lead to increased expenses! She also informed us of the benefits of using closed toilets - we could use it comfortably at night without having to step out and having to worry about insects, snakes biting us or getting pricked by thorns.”



### Way Forward

Jagriti as an information dissemination and an empowerment tool is successful beyond doubt. Its simplicity and ease of implementation uniquely positions it as a tool that can be leveraged across sectors and has the power to reach every single rural woman in India. As a concept, there is great extensibility and potential for Jagriti to be taken to other countries as well.

Following a successful pilot, we are now looking at scaling up the project by exploring other

implementation partners and modes of dissemination. We are currently in talks with multiple organisations, ranging from those that work in the tribal rich areas of Odisha to urban based community radio stations.

#### About the Author

Roshini Suparna Diwakar is the Project Manager of Jagriti, a tool that provides information to women who lack this basic access. She holds a Master's degree in Comparative Politics from the London School of Economics and Political Science, and has since been working in the space of Gender and Education as both a researcher and a programmatic officer.



# Basta: Creating Livelihood for Women by Converting Waste to Worth

### Malvika Verma

Student, Lady Shri Ram College for Women, University of Delhi



'Basta: Waste to Worth' is an initiative founded by students of Lady Shri Ram College for Women (LSR). It revolves around the concept of equitable development and strengthening of women led economies through self-sustenance. The initiative has, since August 2015, successfully made 16, previously unskilled and unemployed, rural women, financially independent. Basta aims to impart entrepreneurial and stitching skills to under-served women, using which they refashion bags out of waste flex sheets and waste cloth. The model of the initiative is such that the women associated are involved in every activity carried out, which in turn helps eliminate dependencies, thereby making the model sustainable.

Basta started out in Shyampur village, Uttar Pradesh, with a team of 3 LSR students and has since then expanded to Zamrudpur village and Tihar Jail in Delhi, and the team has grown to include nearly 30 LSR students. The first user group from Shyampur village, UP, consisted of semi skilled women. The women never having worked with waste materials lacked the skill to stitch products out of waste. Hence, the first phase started off with giving the women market bought physical samples of bags, which they attempted to copy using waste cloth pieces and flex sheets. Once they got sufficient practice working with flex and waste scraps, they moved on to new designs. In Zamrudpur, however, the objective was to widen the approach, so completely unskilled women were sought. Sewing machines were purchased and a trainer hired to organise stitching lessons for women residing in the village. These women have since the training been able to produce over 300 products and are spreading the word in their village so as to help other women acquire skills and gain employment.

The model of the initiative ensures that at least 2 women from the user group are present whenever sales

are conducted. The idea behind this is to encourage the women's interaction with the customers so as to facilitate the learning process for these women. Having worked with villages, the Basta seeks to diversify its user group base. For this reason, Basta is also looking to explore possible avenues for expansion by seeking out refugee communities residing in Delhi; one such community in dire need of developmental assistance is the Rohingya refugee community. The Rohingyas (especially women), often at the receiving of racial discrimination at the hands of the locals, look for work opportunities that offers them equal and fair wages. However, not having been provided government approved identification cards, they are forced to take up jobs in the unorganised sector, further exposing them to exploitation and perpetuating the cycle of poverty. The initiative started with the sole aim of women empowerment; however, it has now modified its aim to include achieving the United Nations Sustainable Development Goals. Out of the total 17 SDGs, Basta is already working to achieve 4

**1. Gender equality:** more often than not, women of our country possess skills that are sufficient to generate income for their family, but are never given the opportunities to utilise these skills. Due to familial restrictions and responsibilities, women look for work that allows them to operate out of the comfort of their homes. Unfortunately, such opportunities are not readily available, thus, reducing women to the position of non-contributing members of the family. Through Basta, the aim is to allow women to work from their homes and even acquire new skills so as to be able to contribute something, if not equally, as compared to the male members of the family. The initiative aims for financial independence of women, though sometimes women are happy with merely an additional income. Financial security, Basta believes, is a step towards decreasing gender inequality.

**2. Decent work:** Basta gives the women associated with

## Training, Skilling and Capacity Building

it a great deal of freedom, flexibility and a certain sense of pride. They are not only able to choose the terms of their working conditions, but also contribute to the family income and often even learn new skills.

**3. Economic growth:** this goal in particular is crucial for the initiative. International Labour Organisation Global Employment Trend report 2013 records that Despite very rapid economic growth in India in recent years, a decline in female labour force participation rates across all age groups, across all education levels, and in both urban and rural areas. "While 80 per cent of men in the region are either employed or searching for a job, the number for women is a lot lower: 32 per cent." So while economic growth of a country is quite important, WHO is contributing, or rather BEING ALLOWED to contribute, to this growth requires the attention of not only the government but civil society too.

**4. Responsible consumption and production, and reduced inequalities:** our demands are ever increasing. The youth especially are often swept off their feet by the never ending options available in the markets today. However, at Basta it is believed that change starts with our consumption patterns. For instance, if instead of a Zara or Vero Moda shirt we go and buy a handmade kurta from Khadi ashram, we would be helping out an entire cluster of artisans in some remote village that is struggling to make ends meet. This seems like a very outdated and clichéd idea, but this is the need of the hour - it's what will kickstart change and empower people. Our choices pertaining to what we throw on our body need not be trivial, one need not spend months in a village to be able to change the world - our consumption patterns can do that for us. Additionally, what is being produced also needs to be looked into. Mindless mass production with no regard to the amount of waste being generated is only going to come back to hurt us. Waste management and responsible production coupled with responsible consumption are the building blocks of a sustainable living.

With these goals in mind, Basta has undertaken a rather tumultuous journey so far. In the month of December in 2016, as part of the Creative Rehabilitation and Reformation Programme at Tihar jail, initiated by the National Service Scheme of LSR, Basta started to

rehabilitate female inmates by imparting skills and marketing the products crafted by them in the mainstream market. This not only generates an income for the participating inmates, but also sensitises the masses about importance of criminal reformation.

In the future Basta hopes to be able to provide women with not only employment opportunities but also a platform for discussing the various issues affecting them - from gender based violence to empowerment. Apart from this, the initiate is looking to strengthen its base in the waste management field, and has recently set up a small paper recycling unit in Lady Shri Ram College for Women, using which waste paper is collected from students and the student body is trained to recycle paper for their use. The aim is to reduce consumption of paper in LSR considerably. Additionally, distance has proved to be a challenge many times and has restricted the outreach. This challenge is sought to be overcome by recording video tutorials of stitching lessons and other



waste management techniques which can be then distributed to NGOs operating out of far off rural areas.

Basta is a young and small enterprise; however, this does not in any which way limit the scope of the impact it has and can make. It runs on the raw energy, dedication and passion of young individuals - it seeks to prove that the youth of this nation can be the catalysts for social change; all that is required is will.

### About the Author

**Malvika Verma** is a final year student at Lady Shri Ram College for Women, University of Delhi. She hopes to be able to understand the challenges to development, especially for women communities affected by conflict, and for this reason aspires to pursue an academic career in development. She is a member of the National Service Scheme, which a central government scheme, at LSR and aspires to effect a change in society by harnessing the immense potential of the nation's youth.

# The Journey of a Multi-Faceted Social Entrepreneur

**Pallavi Korgaonkar**  
Social Entrepreneur



**P**allavi Korgaonkar is a social entrepreneur, a sports enthusiast and Indian classical dancer. Following is the excerpts of a speech delivered by Ms. Korgaonkar at a gathering.

The greatness of our destination will be lost without the memory of our beginning.

I am Pallavi Korgaonkar born in the year 1972 in a small town Burhanpur in Madhya Pradesh. My story would be incomplete without showing the gratitude to the pillars of my life - my parents, my in-laws and my husband, who are the reason I am standing before you today. My parents made me a tough, skillful and versatile person with commitment to high morals, ethics and values. I always remember a saying by my father, “Beta kide makodon ki tarah jiye , toh kya jiye , jiyo is tarah ki gujron kahin se to ehsas ho, koi gujar raha hai.” They enriched my life with culture, sports and academic studies. All these activities were going hand-in-hand, my national championship in table tennis, achieving lorals in Indian classical dance Bharat Natyam and Classical music, which geared me up to excel the journey of my life. After completing my masters in management studies, I worked as a regional manager in a multinational company. My education and employment not only boosted my managerial capabilities but also gave me an identity and recognition.

My journey towards social entrepreneurship began with my step into a Korgaonkar family. A family known for its philanthropic heritage. Late Mr. Prabhakarpant Korgaonkar, a staunch Gandhian, is popularly known for his philanthropic deeds. He participated in India’s freedom struggle and supported many freedom fighters. He lived his life with a Gandhian principle of trusteeship of wealth with a strong commitment to upliftment of human beings. This made a great impact on me. He used to say, “You always owe to the society” and this statement is a driving force towards my responsibility.

My work in the society is a result of the person who is my inspiration, support, and strength, my mother in law Mrs. Suchetatai Korgaonkar. She has been always there to accomplish my work towards women empowerment. I am also blessed to have my husband Ashish being a strong pillar with his enthusiasm and energetic approach. He has always inspired me to fulfill the need of the society.

During my journey as an entrepreneur, I came across many women who are skilled but couldn’t get the platform and have no funds to support their skills. Empowering a woman is like empowering a family. At my hotel, I give maximum employment to women. I trained them to get education and employment, to make them self sufficient and independent through various government and private aid. Also, I take care of their family relations by continuously counseling them. Through our Mahila Dakashata Samitee, I provide a strong support and backing to women in the form of free legal assistance. Our legal assistance has helped settle many marriage disputes amicably.

An Indian woman has to play many roles during her journey as a mother, a wife, a daughter and she herself is at last priority in her role. So, I counseled and took initiative towards the betterment of medical health, hygiene and self awareness.

I have also conducted many seminars on proper utilization and conservation of water and environment. Through our trust activity, we provide food, cloth, shelter and employment to many girls. While working, I also found that students are lacking soft skills in western area of Maharashtra. Therefore, I decided to start a finishing school in Kolhapur, which employs mostly women. Soft skills are making a huge impact on the employment of the current generation. Teaching them life skills makes it easy for them to excel in their life. I get a sense of satisfaction and fulfillment by doing this a little contribution to the society and I will keep passing this sense of responsibility towards the further generations too. In future, I am planning to start a skill development institute to train uneducated women and girls who have dropped out of schools.

#### About the Author

**Pallavi Korgaonkar** is the head of 13 schools and an Industrial Training Institute in Maharashtra. Ms. Korgaonkar is also running a hospital, an orphanage and an agriculture college in the state.

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# MVIRDC INITIATIVES

## **WORLD TRADE CENTRE MUMBAI**

World Trade Centre is a unique concept of public private partnership to facilitate trade and investment. WTC Mumbai is the premier World Trade Centre in India, spearheading the World Centre movement. Conceptualised as a single-point location for banks, business houses, trade offices and export promotion councils, WTC Mumbai has emerged as an export promotion powerhouse.

## **WORLD TRADE CENTRE BHUBANESWAR (ODISHA) ASSOCIATION**

World Trade Centre Bhubaneswar (Odisha) Association was established in July 2014. The Centre undertakes trade promotion activities in association with the state government, public and private organizations to serve the needs of the local businesses and helps them set up bases abroad. A member of World Trade Centres Association (WTCA), New York, WTC Bhubaneswar connects industries from India's eastern state to a network of 322 member organizations in 89 countries.

## **WORLD TRADE CENTRE GOA ASSOCIATION**

Established in August 2015, World Trade Centre (WTC) Goa is based in Panaji, the capital city of Goa. WTC Goa opens up fresh opportunities for industries based along the West Coast, famous for its agribusinesses and packaged food industries. A member of the World Trade Centres Association, New York, WTC Goa promotes economic growth across the state in traditional industries and new-age business segments. The Centre, partnered by the state government and multiple trade & commerce agencies, organizes various trade promotional events to promote trade from the high potential erstwhile Portuguese colony.

## **WORLD TRADE CENTRE JAIPUR (RAJASTHAN) ASSOCIATION**

In the land of colorful turbans, ornate palaces and culinary delights, World Trade Centre (WTC) Jaipur opened on March 16, 2015, and also became a member of the World Trade Centres Association (WTCA), New York. The Pink City-based institution opens up new vistas to businesses that bridge the artistic and commercial aspects of business and trade. WTC Jaipur brings together local and international governments and businesses on a common platform, strengthening trade, investment, tourism, technology and exchange of information.



# **Entrepreneurship and Leadership**

# Work-life Balance, a Key Factor in Women's Empowerment

**Arianna Huffington**  
Founder & CEO, Thrive Global



One of the most important things we can do to empower more women is to change our workplace culture. Right now, the way we work -- and live -- is fueled by burnout. It's a world in which the sleep deprivation and long hours are taken as proxies for dedication.

And women pay the highest price for this -- given that women, even when working full-time outside the home, still end up doing the lion's share of the work of keeping up the household. This becomes a backdoor way of excluding women or making it harder for them to advance.

Right now, 59 percent of working mothers report experiencing sleep deprivation, and 50 percent say they get six hours of sleep or less a night. And 43 percent of women who have children will quit their jobs at some point. Around three-quarters of them will return to the workforce, but only 40 percent will go back to working full-time. And in the last 30 years, even as women have made great strides in the workplace, self-reported levels of stress have gone up 18 percent.

So we need to end this culture of macho burnout -- a system put in place largely by men. This is part of what I think of as the Third Women's Revolution. It's about going beyond access, getting our foot in the door, and promoting diverse hiring practices -- as vital and important as those are. What we need, in addition, are workplace cultures that don't make women choose between success and the well-being of themselves or their families. Because we know this is a false choice -- when we prioritize our well-being, we're actually better and more productive at our jobs.

So, what we first need to do is prioritize sleep. It's not only the bedrock of well-being, but also of all the elements of empowerment: creativity, decision-making, focus, drive, self-confidence, intuition and, especially, resilience. And to get more sleep, we need to give up the tired (literally) idea of 'having it all.' We can't have it all or do it all, but we can make time in our lives to do

what we need to do. And getting the important things done -- and doing them well -- begins with sleep.

Another way to chip away at our culture of burnout is to learn to disconnect. Technology has allowed us to do many amazing things. But our always-on culture also consumes our attention, cripples our ability to focus, think, be present, be creative, and truly connect with ourselves -- all critical tools for any entrepreneur.

So we need to build time into our days to disconnect. Don't reach for your phone first thing in the morning -- take ten minutes to breathe and set your intention for the day. And, my favorite tip -- related to both disconnecting and sleep -- charge your phone outside the bedroom. Our phones are repositories of our to-do lists, our in-boxes, our workplace worries -- everything we need put away to allow us to sleep. And yet, according to one survey, almost 70% of women sleep with phones in their bedroom. Kicking our devices out will ensure we wake up as fully charged as our phones.

There's a lot of talk about gender parity and how there should be more women leaders, more women entrepreneurs and more women business owners. But we're never going to get there until we change our sleep-deprived, always-on culture of burnout that's especially punishing to women.

### About the Author

**Arianna Huffington** is the founder of The Huffington Post, the founder and CEO of Thrive Global, and the author of 15 books, including, most recently, *Thrive* and *The Sleep Revolution*. In May 2005, she launched The Huffington Post, a news and blog site that quickly became one of the most widely-read, linked to, and frequently-cited media brands on the Internet. In August 2016, she launched Thrive Global, a corporate and consumer well-being and productivity platform with the mission of changing the way we work and live by ending the collective delusion that burnout is the price we must pay for success.

# Tips for Women in Business

**Deepika R. Rajnoor**

Founder and Lead Consultant, Image Mantra



Having been on the ‘Entrepreneur’ journey, it seems like I’ve gone around the globe. Seen how people ridicule you, appreciate you or compete with you. So here are a few tips for all you budding CEOs:

- Firstly, most important... Always get a name for your firm. No matter how small it is, whether your stitching clothes or giving tuitions, brand yourself. Get a logo, business cards, stationary, etc.
- Always do a strength, weakness, opportunity, and threat (SWOT) analysis for future plan of action. Also, helps setting up goals and assigning jobs. SWOT gives a clearer picture of your strengths and weaknesses. Knowing your weakness always helps you in growing in the right direction.
- Have a separate official number. Maintain self professional discipline that strikes a good balance between your personal and professional life. (For example: Decide what your working hours are and stick to it. Let your clients know about it. You may keep WhatsApp and other message services on, however prefer to reply that, ‘we shall get back to you in our working hours’.)
- Keep social media abreast with your work and achievements. Make sure you mention necessary details about the event or activity/photo you’re posting. Although pictures speak a thousand words, the public always wants to hear the fact from the horse’s mouth.
- Offer a professional handshake. Gone are the men dominating days, when handshakes were only man to man. Offer a professional handshake with a proper grip and introduction.
- Learn professional skills like email manners, telephone etiquette and many more.
- Networking is the key. Never stop networking. Meet new people, market your business and profession. People love to hear passionate stories. Learn elevator speech, it’s a 30 second self-introduction which creates curiosity and interest in others to know more about you.
- Delegate work. Do not be the admin, accountant and marketing person all by yourself. Contract-based employees are easily available. Hire them. Let them be in your team. So, with this I mean to say, let your assistance do the follow up with the clients or writing bulk mails, etc.
- Don’t forget to sharpen your axe. Learn more skills,

advance in your knowledge. Learn other necessary skills required for your growth. It always helps you grow.

- Learn about taxes and duties. Have a trusted Chartered Accountant (CA) who can give you the facts and figures on time.
- Generate official invoice for every service or product, whether cash or cheque.
- Have a current account; don’t mix it with your saving account.
- Assign a budget for marketing. While you are busy in earning, you may not realize the need to market your skills or products. However, marketing is a tool to show that you are still in the world
- Dress professionally always. Groom yourself well. Also, maintain professional quorum within the team.
- Once again! Balance: Balance your personal and professional life. Learn to say ‘No’ whenever required. Prioritize things properly. Let your family know what is going on in your professional life.
- Be technology savvy. Walk with this world. Keep updating yourself always.

There are many more things that you would learn in your journey as an entrepreneur. However, these were few tips from my 7-year long journey, which I wish someone had taught me too.

I wish you all a great success in your endeavor!

#### About the Author

Ms. Deepika Rajnoor work on image building right from clothing, grooming, body language, etiquette and vocal communication for individuals, groups and corporate; individual coaching on image enhancement for senior managers, chartered accountants, engineering student, homemaker, industrialist, construction manager, school student, orator, recruiter, technical director, trainer, doctor and many more. Ms. Rajnoor has conducted sessions and participated in several seminars and workshops both with government and corporate world.

# Women in Business and Leadership Roles

### Ms. Lilia Postolachi Glover

Board Member, WTC Atlanta and  
COO, Medici International



Every woman at some point of her life is looking to find a role model. Be it a woman, who has a professional presence, a woman who has useful and dynamic ideas, from which she can learn and apply in different areas of her life.

How do we identify those women in our lives and why do we, women, search for role models? Are we benefiting from having female role models in our lives?

The historical transition from the traditional household pattern is in the process of dramatic changes out of necessity worldwide. Often these challenges are due to financial and economic changes, beyond that there is a reality that women are awakening to the possibilities and realities of fulfilling their dreams, talents and ideas, and to make a difference in this world.

Women have always been highly intelligent and resourceful. Now, more than ever, it's time to ready yourself to step into position of Leadership; or, to either become an entrepreneur or work for an organization at a higher level. Yet, perhaps, there is still a great deal of drama in this arena due to cultural, historical expectations and the suppressers, from the 'way things have always been'.

How to make this transition and how to keep up with the demanding family duties and requirements. It's not easy, nobody even mentioned that it's going to be easy, but women have a choice to either reach their highest potential or feel sorry that they never stood up to their needs to become a professional, a woman with her own interests and ideas. This is when the role model comes into 'play'.

In today's modern society, Female leaders have developed a level of cockiness and business mind in problem solving, some of them have achieved top leadership positions in corporations lead by men, and many others have developed emotional and social intelligence skills in addition to outstanding business acumen.

The Global Survey Analysis of 21,980 firms from 91 countries suggested that those corporations that had women leadership positions or women on board showed improvement in their firm's performances. Mixed

gender boards outperformed all male boards (McKinsey 2012b) and the Fortune 500 companies that had highest proportion of women on the board outperformed firms with the lowest proportion (Catalyst 2011)

Firms' boards in Latin America (McKinsey 2013) and Spain (Campbell and Minguez-Vera 2008) showed the same results.

Even in Japan and China where traditionally women taking care of the household full time and do not work, the share of female executives ranged from 2.5 percent in Japan to 13.5 percent in China.

For the past few decades, we see the tendencies emphasizing the new role of women in our society. Women, who are capable and willing to raise healthy families and at the same time, who are eager to make a difference, to be recognized for their achievements and to play a role in the positive development of our economy and society.

These days women are earning more doctoral degrees than men in the US. In the past 10 years, the annual rate of increased doctoral and master's degrees' numbers of women has been consistently higher than those of man.

The 'trend' of women being the small business owners is changing slowly as well. The Small Business Jobs Act 2010 and the Women's Equity in Contracting Act, both where created to support women in small businesses, win more governmental contracts.

In recent years, women-owned business in predominantly male industries, such as utilities, mining, grew up by 82 and 39 percent, respectively.

At the same time, it's a proven fact, that women, working in groups, partnerships or belonging to women only organizations, achieve better results in their lives and businesses, have more confidence and harmony in everyday situations, than women, who do not engage in such organizations.



## Entrepreneurship and Leadership

For example, in India, 2 days of business courses were offered to a random group of customers of India's largest women's bank. However, the chosen participants had to bring a female friend along. These business courses had a significant and immediate impact on the participant's business results. The attended women participants with their female friends, in the next four months had shown increased business activities, were more likely to have taken a business loan, and had shown higher household income. The stronger results were shown from women belonging to religious or caste groups, with the same social norms, where the restricted female mobility was still in place.

Another helpful solution is to look around and to 'see' those women who have been around you for some time, but are often not considered, more than that, identify not one, but 2,3 or 5 of them and communicate with them closely to learn as much as possible those tactics and strategies that will mold your business, professional and unique character.

During my twenty years in international business, I was blessed to be inspired by great women everywhere I was. Sometimes those women were personally known to me, as my first CEO in Moldova (1996) a highly intelligent and fearless business lady, who inspired me to be bold and pro-active.

The other times, I was identifying them by the closeness to my core values and my personality, such as: Madeleine Albright - the first woman to have become USA Secretary of State, American politician and diplomat and Margaret Thatcher - former British stateswoman who was the Prime Minister of UK from 1979-1990. The most admirable about the career of these two women was the sensitive and hard to balance family- job-leadership lifestyle.

Of course, there were glitches, it's not possible to manage full time high demanding job position and full time family in a perfect manner, but it's more about the core values of these women and truth to their female identity and uniqueness.

Then, from another female mentor, I have learned that successful people ask for help when they need it. I was inspired by their identity and strength, they were 100% feminine, they were confident in their own 'skin' of a woman and they showed the World that yes, you can be a woman with weaknesses and emotions and still run a successful business and be a Leader.

Yes, as Madeline Albright showed, you can run the country's Foreign Affairs and Other businesses extremely effectively and raise three daughters and have a great family.

When I was appointed as the Director of the World Trade Center Atlanta in 2007, I barely had any leadership experience or exposure, I wasn't sure that I was good or experienced enough for such a high role position in International business. I have to admit, I was frightened for quite some time that I will not make it..... But I did make it and I am endlessly thankful to each and every woman in my life who contributed to my development and my growth as a confident business woman, a better person and a leader who continues to inspire the young generation of women to become stronger, better and more authentic.

Besides my parents, who inspired my development and strongly supported my success, during all my life, there was Jim Munson, who was the WTC Atlanta Board member from its establishment, he offered the first-hand support.

The presence of women on the WTC Atlanta Board was significant not by numbers, but by their influence in decision making and the power of wisdom when it was needed: Dr. Janet Walsh, Lori Cloth Fisher, Marisol Wesson, Dr. Karen D. Loch, Dr. Diane A. Caceres, Sue Ellen Reager, Dawn Ely, Josette Gauthier, all of whom have contributed immensely, knowingly or unknowingly, to my rise as a self-confident woman in a leadership position.

One of them, Josette Gauthier, was the Georgia State Leader for Futurallia, after her paving this road for me. I, as the WTC Atlanta Director, became a leader for the State of Georgia presence in the Futurallia International Forums. Josette's unique style of operations, effective communication and high operational productivity left a perfect pattern to follow up on in my business and leadership career.

As I transitioned into my private business in 2014 I luckily met another amazing business woman, writer, executive coach for effective leadership and a highly proclaimed speaker - JaneAnn Beaudry, who worked with me on the behavioral patterns that didn't serve me anymore, boosted my professional confidence and encouraged me to grow more as a business owner, by sharing her life story and her numerous achievements, I, personally, was inspired, supported, molded into the business lady I am today by my role models.

Did I plan to be the way I am today, did I know that I possibly can be strong like this or have such a confidence, of course not, I grew up in a Former Soviet Union Republic of Moldova, in a different environment, led by men, where very few women could achieve such success and powerful positions.

# Entrepreneurship and Leadership

The latest numbers show, that due to the shift that had happened towards growing numbers of women in business and leadership roles, male CEOs must take in consideration that the 'old style' of male dominated businesses might be detrimental for their future business growth and success.

'Many CEOs who make gender diversity a priority—by setting aspirational goals for the proportion of women in leadership roles, insisting on diverse slates of candidates for senior positions, and developing mentoring and training programs are frustrated. They and their companies spend time, money, and good intentions on efforts to build a more robust pipeline of upwardly mobile women, and then not much happens. A significant body of research shows that for women, the subtle gender bias that persists in organizations and in society disrupts the learning cycle at the heart of becoming a leader. This research also points to some steps that companies can take in order to rectify the situation. It's not enough to identify and instill the 'right' skills and competencies as if in a social vacuum. The context must support a woman's motivation to lead and also increase the likelihood that others will recognize and encourage her efforts—even when she doesn't look or behave like the current generation of senior executives.' (Women Rising: The unseen Barriers, by Herminia Ibarra, Robin J. Ely, Deborah. M. Kolb, Sept. 2013, Harvard Business Review)

To emphasize on the advantage of having women on board or in leadership position, please read quotation and see the numbers below: 'But the women's advantages were not at all confined to traditionally women's strengths. In fact, at every level, more women were rated by their peers, their bosses, their direct reports, and their other associates as better overall leaders than their male counterparts – and the higher the level, the wider that gap grows as pointed out in the article and the chart by: 'Are Women Better leaders than Men? By Jack Zenger and Joseph Folkman, Source: Zenger Folkman Inc. 2011. USA.

Overall, our modern Society highly benefiting from having women on board, be it in the executive rooms, in governmental offices or in our households.

It's not a feminism rising, it's just a larger number of women, who are interested to develop their inner talents and skills, women, who are willing to grow professionally and support the world's growth towards economic and political stability.

It's great to know that today we all have many more choices than we had many years ago, and we must encourage and support women to reach out to their highest potential, to reach their dreams and goals to become better self!

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### About the Author

Since 1996 Mrs. Postolachi Glover was involved in international business relations, development, marketing, and branding. Managing at the time the largest tour operator in Moldova, she has opened bilateral partnerships with Turkey, Tunisia, Bulgaria, and Romania.

In 2000 Mrs. Postolachi Glover was invited to work for the second largest facilitator of International Adoptions 'Amrex', where she was involved in organizing international summits, including the Black Tie Gala Fundraising event to promote and market the unique software for adoption industry.

In 2007, Mrs. Postolachi Glover was appointed as the Director for International Department of the WTC Atlanta where she directed international branding, marketing and business development, strategic planning, program development, needs assessment, internal/external communications and implementation of joint go-to-market strategies for WTC Atlanta and its members.

Ms. Postolachi Glover is the COO of Medici International and working as Global Marketing Director for TYWI.

# Upskilling Returning Women Professionals

**Anupama Kapoor**  
Founder, Reboot



The mood was reflective and solemn. The informal and unstructured setting of the 'Personal Growth Lab' seemed to have sent its participants on a journey of self-discovery. No one spoke for a while. Moments, in which they forgot that they were away from home, from family, from loved ones - together here for a year-long management course for returning women. They were of different ages, they came from different parts of the country but they were all here to realise their dreams of having a career and breaking the glass ceiling one day. Each woman was alone, with herself.

Finally, Poonam spoke up, barely audible...almost mumbling to herself "I haven't been able to reconcile to this decision. Sometimes I feel that something is wrong with me...How could I do this?" Everyone waited for her to continue, not interrupting her meditative moment. "I haven't shared this with anyone.... In July last year, my husband had to travel to Europe for a fortnight, for an official trip. He asked me to accompany him but the thought of leaving my two-year old, for two long weeks seemed simply cruel. Six months later here I am - I have moved from another city to Mumbai for a full time course. I have left my toddler with my parents. I won't see her for months and I refused a European junket of 2 weeks." Sobbing, she looked up expectantly at the group, for support. Teary eyed faces looked back at her.

In a society, where a woman's worth is judged by her maternal capabilities and family commitments, crossing the threshold of leaving her child and family in the care of extended family or help, while she works or studies away from home, is an enormous step. This is what the promise of economic empowerment has done, for the participants of a 'Returning Women Management Programme' in Mumbai.

Investing in women's education and upskilling them to navigate and manage the Volatile, Uncertain, Complex and Ambiguous (VUCA) world of Corporate India, will go a long way to build capacity and a leadership pipeline. This is especially true for returning women, for whom a lot more is at stake. This is an area which has been

largely misjudged by India Inc. Synergies between Industry and academia can catalyse efforts towards creating a favourable eco system for women empowerment principles to be successfully employed by the private sector and bear fruit.

That Corporate India is a microcosm of our society is understood by all, what we need to reflect upon urgently is - how Corporates impact our social conditioning and the pivotal influence it can exert on society's mental make-up. Sponsoring skilling and re-skilling programs for women, Science, Technology, Education and Mathematics (STEM) related initiatives and campaigns, all women sales force development programs etc. will provide women the economic independence and voice they need and have a pronounced bearing on their families and communities.

Women's economic empowerment has a ripple effect on families, societies and the economy. Poonam shows us that aspiration already exists, Corporate India needs to partner and take the lead.

### About the Author

**Anupama Kapoor** is a gender advocate and a women coach, with over 20+ years of experience in diverse functions across the Services, Banking & ITeS industries, in Hong Kong, the US & India. Her decade long entrepreneurial venture BEANStalk, helps organizations' in retaining & strengthening the women leadership pipeline via diagnostics, strategy and implementation of gender appropriate HR policies & practices. She is the Founder of Reboot, A Women Empowerment Initiative by BEANStalk. Reboot is a Mentoring and Coaching Career Community of returning women professionals, with a vision to mentor them through their journey back to the workforce.

# Women's Foray into Leadership and Business Domains

**Chhaya Sehgal**  
Founder and CEO  
The Winning Edge



*Recognising and nurturing female talent will be the game changer in the coming years. Continuous mentoring and nurturing is needed to encourage women to leadership positions.*

- Smt. Smriti Irani Hon'ble Minister, Textiles, Government of India

Integrating female workforce and bridging the gender gap is foundational to leverage the much talked about opportunities brought about by digitization of the economy, demographic dividend and technological revolution. Collaboration is the newest innovation and gender collaboration is the one with the highest potential for economic return in any business.

While there is no doubt that over the past two decades, women have become more visible in the workplace; IIM-B's Srinivasan says that the findings in the World

Economic Forum Gender Gap Report 2015 are not very heartening. "Out of 145 countries, India ranks 139th when it comes to economic participation and opportunity pillar. While data on the number of women in skilled and leadership positions is not available, India was ranked 136th in terms of labour force participation. So, we have a long way to go in terms of presence of women in more powerful roles in the corporate sector."

The gender disparity within the states also varies; with bottom five states topped by Bihar being home to 32% of Indian women and top five to only 4% of them implying that if we look at the gross numbers it's the larger count of women which is disadvantaged.

McKinsey Global Institute's **Gender Parity Score** points to where 95 countries stand on gender parity.



These countries, grouped into 10 regions, are home to **93% of the world's female population.**

Source: McKinsey&Company

# Entrepreneurship and Leadership

Janaki Krishnan, author of *Breaking Barriers*, points out that studies have shown “in demographics where income levels are low, employment of women is higher. When income levels improve, their employment levels fall as there is no necessity for them to work. Therefore, earlier women largely played supporting roles - secretaries, assistants, typists, clerks”. But when education levels improve, their participation in the workforce rises. This helped women gain entry into non-clerical roles, particularly in banks, tax and customs through common entrance exams, she says.

A closer look at the data shows what's happening: Women enrolment in 2010/11, as per UGC, was 41.21 per cent in Arts; 19.14 per cent in Science, and 16.12 per cent in Commerce/Management. Krishnan says participation of women in the workforce actually fell between 1987 and 2009. Reason: high economic growth in India and higher income levels. “So, the women who entered the workforce were only those who were serious about their careers.”

Shachi Irde, Executive Director, Catalyst India says while we do see a number of women making it to senior positions, women constitute only 14 per cent of executive officers and only 7.7 per cent of board seats, while in the US women hold 19.9 per cent of S&P 500 board seats. “As per our analysis, nearly 50 per cent Indian women drop out of corporate employment between junior and mid-levels, compared to 29 per cent across Asia. Also, women at executive levels leave at a higher rate.”

Even as India has a long way to go to be truly gender inclusive, Tarjani Vakil, Former Chairperson and MD, EXIM Bank says a lot of good things are happening now. “Women are travelling; they are getting training; so many of them are leading organizations! It’s no more a man’s world.”

Currently, women only contribute to 17% of India’s GDP and constitute 24% of the workforce compared with 40% globally. India could add up to \$700 billion by 2025 through gender parity alone by covering the gender gap in the fields of education and employment.

*“India may be a land of over 100 problems, but it is also a place for a billion solutions.”*

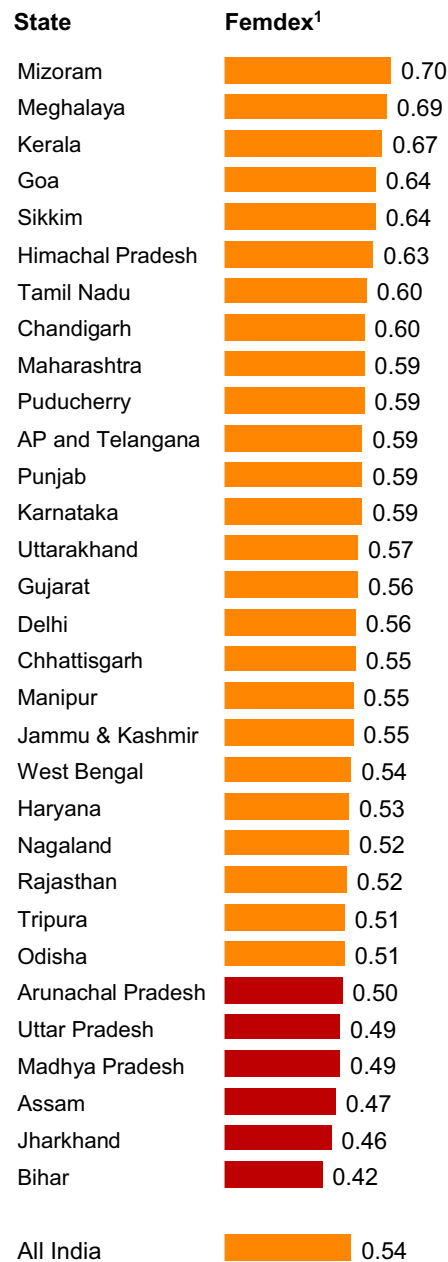
- **Kailash Satyarthi - Indian Activist & Nobel Peace Prize Winner (2014)**

Integrating Women in our Productive Work force is the only key to a sustainable and inclusive growth.

## States have significant variation in Femdex

Level of gender inequality

Extremely high High



<sup>1</sup> All Femdex calculations are conducted using a sum of squares method with equal weighting across indicators. For all categories, the colour coding is in line with MGI's global Gender Parity Score (GPS). Colour coding for the aggregate Femdex is based on thresholds for the majority of indicators

NOTE: Femdex values are rounded to two decimal places. Colour coding is based on actual, not rounded, values.

SOURCE: McKinsey Global Institute analysis

# Entrepreneurship and Leadership

## Women in Business Opportunities and Challenges

*“Great works are performed not by strength but by perseverance.”*

- Samuel Johnson, English Writer, 1759

Speaking of the challenges in the 1980s says Rama Bijapurkar - Market Strategy Consultant, “I used to joke that slides must be projected on the ceiling, because that’s where most men in my client offices were comfortable looking rather than making eye contact with me as I presented; and that even if I took the illiterate office peon to the meeting, they would talk business with him and not me, a mere woman.” Even today the biases exist feels Kalpana Morparia, CEO, JP Morgan India “Good leaders are expected to be strong, confident and assertive. Yet, when women are strong, confident and assertive, they’re often perceived as uncaring, self-promoting and aggressive.”

pastures post 1995, while the women grew with the organization.”

Those who stuck it out accomplished their goals - being a woman meant more resilience for being in business but then being a woman also meant some unforeseen opportunities post liberalization and those who were prepared and present around went on to become exceptionally successful too.

## Today’s Women Tomorrow’s Leaders

*“Earlier, it was believed that force indicates power. Now, power must come through the strength of ideas and effective dialogue.”*

- Shri Narendra Modi, Hon’ble Prime Minister of India

Tarjani Vakil was the only woman officer among the first 40 hired by IDBI in 1965, Vakil blazed a trail for women financial honchos of today, when she became Chairperson and Managing Director of EXIM Bank in 1993 - the first woman to head a bank in India and Lila Poonawalla; the first woman engineering graduate from College of Engineering, Pune, Poonawalla was a trainee engineer on the shop floor of Ruston & Hornsby in 1967. In 1987, she was appointed MD of Alfa Laval, creating history as the first woman head of an engineering MNC in India.

“At IDBI, we were made to sit in a big hall and whenever I looked up, I found someone staring at me” says Tarjani Vakil describing the work environment then while Lila Poonawalla quips: “With growing computerisation, both families and organisations were keen that women engineers should get into design aspects rather than work on shop floors.”

Post liberalisation, while banking was scripting success stories, information technology was not far behind. The sheer number of women in the sector since 2000 became a testimony of how it developed into a 'women-friendly' sector. S.

Ramadorai, former CEO of TCS who now chairs the National Skill Development Corporation, talks of a Nasscom-PwC survey of March 2016, according to which women constitute 34 per cent of the IT-BPM workforce (over 1.3 million women employees) - an increase of around 1.8 times since FY2009. Nearly 10 per cent of these women are in senior management roles (approximately 1 per cent in the C-suite). Further, around 28 per

THEN	NOW
<b>PARENTAL HOME</b>	
Learn to make rotis or there's no hope for you for a good future	Study hard to get a good job and stand on your own feet for your own future good
Fight to go to work; pursue 'honourable' professions such as doctor and teacher only	Need to work for second income and to meet family aspiration; do whatever you want as long as it's remunerative
<b>AT WORK</b>	
Prove to me that you can do this	Your ability is not questioned but your style and staying power will always be questioned
Show up in the office every day on time to prove your commitment	Work from home as long as you deliver the goods
No gender-friendly or supportive workplace policies	Lot of policy talk, but implementation depends on individual bosses
Don't ask for special treatment	Special facilities provided; but you have to deal with the co-worker backlash yourself
You are the interloper, we don't need you; and you have to fit into the mould to make it easier for us to accept you	We need you, will make space for you but don't spread out; fit into the new mould we have - bring the oestrogen to a testosterone-laden world; we call it diversity, be the yin to the yang
<b>WORK-LIFE BALANCING</b>	
Mental and physical stress of poor home help infrastructure	More kinds of mental and physical stress from traffic, safety issues, etc.
Be a superwoman, do it all yourself as per husband's/ mother-in-law's acceptable standards of perfection	Demand more at home and use other new services business; outsource house work; learn to throw money at the problem
Simpler career paths and limited mobility - possible even with unsupportive spouses	Coping with complex career paths demanding global mobility - impossible without supportive spouses
Clear role of the woman as nurturer and the man as provider	Blurred roles of both being nurturer and provider; husbands have evolved; roles are based on aptitude and type of job each has
You must try and have it all, remember the ticking of your biological clock, and honour your parents' desire to see you 'settled' into marriage	You don't have to have it all; being single or childless is no big deal; medical science helps beat the biological clock

An age-old gender specific challenge facing women states Aruna Jayanthi, CEO, Business Services, Capgemini “A significant section of our talented workforce quits work mid-career; when the question becomes of selecting one of these (personal or professional) lives, we lose the plot.” Renuka Ramnath, Founder MD, Multiples Alternate Asset Management says, “Interestingly, the men (at ICICI) left for greener

# Entrepreneurship and Leadership

cent of the women employees in the sector are primary breadwinners, thereby indicating the changing trend of women's employment and inclusion in the sector. Today, the sheer number of women in IT says it all. IBM (Vanitha Narayanan), Hewlett Packard Enterprise (Neelam Dhawan) and Accenture (Rekha Menon) in India are all headed by women; while Capgemini (Aruna Jayanthi) and Intel (Kumud Srinivasan and Debjani Ghosh) have recently seen Indian women graduating to bigger global roles.

Coming closer to today's success stories; "Once more women start entering other sectors such as manufacturing, FMCG; more will follow suit. It's just about creating a gender neutral environment"; opines Chanda Kochhar, MD & CEO, ICICI Bank

"Our industry functions with the intent of being an equal opportunity employer. We make an effort to fine-tune and amend policies pertaining to the health and safety of women. This is perhaps one of the most important reasons that led to more women joining and remaining with IT," says Ramadorai. For him, the biggest landmark was when TCS became the first employer to have 100,000 women employees.

Around the globe and back home in India too the number of women on companies' boards has shown a distinct uptick in recent times, helped in no small measure by new regulations. Here is some data which speaks for itself.

Countries with legislative quotas for publicly listed or state-owned companies is up from 7 to 24 and resultantly there has been a 7.4% increase in the share of women directors on boards globally during the decade spanning from 2004 to 2014 says the Corporate Women Directors International (CWDI) report.

A study of 2014 catalyst census of number of women board directors of a few countries at a country level puts Norway on top with a figure of more than 35%, followed by Finland, France and Sweden each reporting a number of around 30%. India trails behind at 9.7% with Japan at less than 5% level.

Back home a study of prime database of 1,570 NSE listed companies analysed has shown a rapid rise in the number of women directors over 6 times in last five years from 2011 to 2016. Further only 4% of these companies yet do not have women directors on board.

The table toppers are: Apollo hospitals enterprises, Indraprastha Medical Corporation and Ultratech Cement with 4 and Adlabs Entertainment and AgroTech Foods

with 3 women directors each on their respective boards. Textiles, Financial Services, IT, Real Estate and Construction and Pharma and Drugs are the Sectors with highest absolute growth of women on boards in India.

That leaves us with an optimistic thought to conclude this article as we usher into the new era of growth and equality.

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## About the Author

First generation entrepreneur **Chhaya Sehgal** is an alumnus of Mumbai University Institute of Chemical Technology and Jamnalal Bajaj Institute of Management Studies. She began her professional journey over three decades ago with Navratna Oil Giant HPCL until it was disrupted by her entrepreneurial calling to set up 'The Winning Edge' - a venture committed to mentor the entrepreneurs and build business acumen of practicing managers across small, medium and multinational businesses as well as government bodies through learning and developmental interventions. Her passion for nurturing talent and the need for higher learning drew her back to academics and teaching to be closely associated as a visiting faculty with her alma mater Jamnalal Bajaj Institute of Management Studies, Prahlad Kakkar School of Branding and Entrepreneurship and many other management institutions and entrepreneurship development schools for over two decades now.

# Weavers of Magic

**Madhavi Nathani**

Member, Ismailia Helping Society



## Project Tara

Project Tara was launched in 1955. Tara, a Star, symbolizes Hope. A Hope to achieve the heights of success. This is a bead craft project nurtured by IHS to promote economic empowerment of rural women of India. The traditional skill and art of rural women is blended harmoniously with contemporary colour and design to provide handcrafted masterpieces. The exquisite products crafted by these women artisans are tremendously appreciated and have a huge demand in the fashion industry.

The project supports women to become second earners in the family, thereby improving the quality of their lives. Besides empowering them economically, it also boosts their self-esteem and morale, and gain them respect and honour as active income generating members contributing to their families and society at large.

## Mentorship

The Society initiated the Mentorship programme in 1997. Selected women from the community were approached to guide women entrepreneurs as 'Mentors'. The women entrepreneurs are 'beneficiaries'.

Each Mentor-Beneficiary ratio is 1:3. The mentors guide them with design, packaging, presentation, costing, customer lists, pricing and marketing. Besides successful sales, this helps in creating a strong client base. The mentors also assist in exhibitions and in-house sales. The women are provided with overall support by the mentors till they become entrepreneurs. They then periodically follow up with the beneficiaries and track their progress. This programme has brought about a marked upward swing in the confidence level and has helped increase the earning capacity of the beneficiaries.

The society continues to upgrade the skill of the women every year and maintains a record of its beneficiaries. It's been a huge success.

## A success story - Tajbanu Samnani

Tajbanu has been a 'Tara' beneficiary since its inception

in 1997. She learned the bead craft skill in Gujarat as a young girl. After moving to Kausa, Thane she joined IHS as a bead craft beneficiary making a variety of items. In 1997, IHS under the able guidance of world-renowned Egyptian Calligraphic artist Dr Ahmad Mustafa, created the mural of Sur-e-Noor - The Nocturnal Journey. Tajbanu was among the twenty artisans selected to translate art into bead craft. The final product was an unusual and stunning piece of work.

Tajbanu is one of the main artisans of the IHS family. She is now a parallel earner in her family. Tajbanu's dream to educate her girls soon became a reality. "I have been able to fulfill all my girls' dreams and aspirations of giving them the best education and my older daughter will soon be a Chartered Accountant" says Tajbanu as her eyes sparkle and radiate the pride of a mother.

She is thankful to IHS for her achievement and hopes that soon she can mentor and teach her skill to other beneficiaries.

'I can go far but with a Mentor I can go further'.

### About the Author

**Madhavi Nathani** is presently a self-employed graphic designer. She worked at a prominent architecture and interior design magazine for 15 years. She is a volunteer at IHS



# Role of business and government in creating women leaders

### Prerana Desai

Vice President - Research & Service,  
Edelweiss Agri Value Chain Limited



Every modern and thinking woman in the world has a view on Women's empowerment because of the struggle that she has gone through for emerging as an empowered one. The journey of women empowerment itself has also gone through its trial and error and is yet to reach its ultimate goal. Being in the field of social reformation, I have given a thought to this issue.

Some of my guiding principles are:

- There is very little to learn from cultural and social history of human beings across the civilisations, in this context (women empowerment). Not denying the fact that every culture has had exceptional women, the norm has been far from it.
- Women and their role in the modern society will need to be re-written. In that very context the role of men will also get re-written.
- We are necessarily not looking for a role reversal, as current order is exploitative and it really does not matter if men are in position of power or women. Ultimate aim is to create a society where women are not scared and the men are not scary. Both will work on themselves and help other reach to the level where the women are no longer scared of anything and confident enough to deal with the complexities of the world.

My journey has been guided by these principles in professional, personal as well as in social life. While it is true that as far as physical strength is concerned men are stronger but the fact is that we no longer live in a society where there are many things that require absolute strength. In most areas of work that requires absolute strength, machines are doing those tasks. And innovation of these machines has been such that they can be handled with ease by anyone.

As a result, the division between the tasks that men can do and women cannot is blurring by the day. Now only

the perceptions are left, social norms and taboos that stop men and women from performing tasks that were traditionally designed based on their physical strengths and limitations. We call them the glass ceilings, and I have also identified the glass floors. Women need to break the ceilings by saying yes I can do this and men need to break the floor by saying that even I need to do this.

Because of the roles that each gender has played in the development of human civilisations certain qualities are predominant in each gender. For example, men are relatively more daring, more adventurous, more logical etc. Women are more caring, more compassionate, more emotional. I have always felt that by calling "Men are from Mars and Women are from Venus" we have very conveniently compartmentalised the qualities and created the stereo types. Instead, the modern human being in a civilised society will have to be all adventurous yet compassionate, daring and yet caring, logical but not void of emotions. This is how a balanced human being should be. I consciously try and create such environment everywhere that I go, be it family, office or in socially relevant programmes. That has clearly helped me be a better leader as well as a person.

Professionally, it was a man's world in the commodity business when I joined it way back in 1994. Visiting the spinning mill to understand the demand of cotton and visiting the fields to be able to estimate the crop of cotton was mainly done by the men. "Even I can do" approach helped me throughout my career. While giving respect to the seniors, who are mostly men, is a done-thing at the work place, it was commanding respect that I consciously worked on, irrespective of the post that I held. Eventually, giving respect even to the juniors and team members helped me be an effective leader as well. Edelweiss Group was surprisingly resonating my values

## Entrepreneurship and Leadership

when I joined the group around three years ago. The group has very active initiatives in the form of Edelgive. Ms. Vidya Shah is the CEO of EdelGive Foundation, the philanthropic arm of the Edelweiss group. Under her leadership, over the last eight years, EdelGive Foundation has become a catalyst for change, dedicated to collaborative philanthropy. The foundation has been awarded by many platforms as one of the most effective CSR programmes amongst the corporate. Edelgive has strategically developed partnerships with exceptional grassroots NGOs, working in rural areas and urban shanty towns, focussed on changing dynamics for women and girls in various communities. The cause closest to our heart is the movement protesting violence against women and promotion of women safety. Our investees are committed towards nurturing women leaders for social change and gender-just communities. The organisation diligently celebrates the 8th March the Women's day by calling the women achievers in the society to share their experiences.

Edelweiss Financial Services has embarked on a strategy to increase the number of women working at the diversified financial services conglomerates to 30% of the workforce, from the current 19%, in five years. The plan is to stop women from leaving around mid-career, by providing them with mentoring support and charting out a clear career growth path to retain high-potential female professionals. In the last four years, the share of women in the total staff strength (across all levels) has risen from 13% to 19%. At the senior management level, women number at 10%, which the company aims to increase to 20% in five years. The company's headcount is more than 6,000. Explaining this vision to the national daily news paper Economic Times, the Edelweiss Group Chairman Mr. Rashesh Shah said that "We found through our surveys that a lot of women make decisions very early in careers and it is the first five or 10-year experience you have that determines whether you want to stay back in an organisation... that we have to do a lot more handholding not at 35, when they are quitting their career, but at 28 and 30 when the seeds are planted." Keeping this in mind, the company implemented a mentorship programme for women who are in that age group. It identified 60 high-potential female staff who are being mentored by 30 senior woman employees who are mostly in their 40s and have themselves gone through the various stages of balancing career and life, made the tradeoffs and stuck to their career. I have been part of the team of mentors that was made up of 30 most energetic and vibrant women of the group. Edelweiss also incentivises the group heads to seek and hire

women at the entry level. It has 695 women in frontline and business roles.

There are very few organisations with such well defined vision on the issue. We need many more to create an environment in the society that works on its full potential towards creating a better world. Government also has a very definitive role to play. While I am all for reservation for women as a stepping stone in this direction, I also recognise the limitation of reservation policies. Hence, rather than having a government intervention in every aspect of life, I think governments need to work on creating an environment that allows women to express themselves. Our governments are far from being on that path if not being on an opposite path. We are still fighting the war of girl child foeticide. Women are an easy victim and hence at the receiving end of violence of all kind. Speaking up for or against anything by women is still a crime and the example are too many to be ignored. We are still deciding what a woman should wear, where she should go, at what time to go with whom to go and what she should say, all this just so that she does not end up enticing a man! Currently all the governments across the party line refrain from taking a stand on this issue as these parties are also made up of men who are perpetrating this very attitude in the society. Hence, some brave men and women will need to come out to create an environment that punishes every act of crime that considers a woman anything less than a human being. Laws, its proper implantation, as well as timely justice will go a long way in this direction.

For any reform to begin, one needs to "be the change you want to see in the world". That in itself is not the end of it as the reform is not complete till all are reformed.

### About the Author

**Prerana Desai** heads the research team at Edelweiss Agri Value Chain Limited. She has several years of experience in research in the commodities market. Prior to her current job, Ms. Desai was leading the research team at Kotak Commodities Services Ltd.

# Financial Services to Meet Aspirations For a Better Future

**Veena Mankar**

Founder & Chairperson, Swadhaar



Swadhaar started its journey over 10 years ago, in 2006, as a micro-credit company with the objective to bridge the gap between formal financial institutions and the informal sector, for households and entrepreneurs, especially women.

It started in Mumbai with the vision to become a preferred provider of financial services to economically vulnerable urban households. Its mission is to make available regular, reliable and efficient financial services enabling its target segments to become self-reliant and meet aspirations for a better future. It now works in rural areas as well.

The lack of access to financial services is not only a missed opportunity for low income households and entrepreneurs, it also exacerbates their vulnerability. The past decade has seen the focus of microfinance in micro-credit primarily for women. Microcredit has enabled poor women to meet lumpy cash flows, educate children, improve living conditions and set up and grow businesses.

Swadhaar, first as a non-profit, then an NBFC- MFI and now a Business Correspondent has empowered women by providing access to credit, primarily for productive purposes. In the process women understood financial concepts, started to budget, plan and save. By the end of 2015, the microfinance sector (MFI) catered to over 30 million women across villages and cramped urban settlements. This has been empowering, but not enough. Credit alone, as a standard joint liability or self help group loan, is not adequate. Households need safe avenues to save, protection through insurance, remittances and various types of loans to build wealth and meet aspirations.

Financial Inclusion today is a national and economic priority and the challenge is in the last mile - distribution and offtake of appropriate products at affordable prices. The digital infrastructure for payments and financial services that now exists in India as well as the availability of devices in the hands of local agents acting as business correspondents (BC) and consumers can make the dream of access to all for financial services a reality in the foreseeable future. There are now 240 million Jan Dhan accounts opened and the journey for mainstreaming the micro finance client has begun in earnest. A majority of these accounts are, however, inactive. In this context, keeping in perspective our strengths as a distributor at the last mile, Swadhaar converted status to a BC in 2016 working as a distributor for a bank. The task for true financial inclusion, as I said earlier, is to bring appropriate products to financially



## Entrepreneurship and Leadership

excluded and under served clients and ensure adoption. As a BC, Swadhaar can now bring the complete range of financial services to its clients as against providing group loans as a NBFC-MFI.

Women in particular face greater barriers to financial access because of their social and economic status. The Global Financial Inclusion (Global Findex) Database suggests that only 26% of female adults in India have an account with a formal financial institution compared to 44% of male adults (World Bank 2014).



Access to micro credit has given women enhanced economic and social status within their families. Whilst the jury is still out on whether they have greater decision making powers within their family, they do have a greater participation in financial decisions within their households. The task now is to increase the usage of other financial products, thereby reducing vulnerability and improving economic status.

Swadhaar serves the objective of financial inclusion in two ways. First, as a BC for a bank, it will bring the Bank's full array of financial products to its customers through a mix of digital, branch banking and door step service through relationship officers. It provides valuable feedback to its bank partner on design of financial products and maintains a customer centric approach in serving clients. As of December 2016, Swadhaar was operating in 7 states and one Union territory, serving over 300,000 clients, of which 99% are women.

Secondly, through the non-profit entity, builds financial and digital capability in women to understand and use financial products to their advantage. Availing financial products in an appropriate manner requires an understanding of financial concepts, one's own financial

position and goals. This is not an easy task even for the educated middle class consumer, and financial advisors and intermediaries play an important role here. For our low income clients with low literacy, this task becomes even more complex. Swadhaar, through its non-profit entity, has focussed on providing financial education to women and youth to bridge this gap. We also place a premium on digital inclusion as it is through digital channels that the issue of low value transactions at low cost for the masses is being resolved, enabling mainstreaming.

Swadhaar FinAccess (SFA) is a non-profit organisation, registered under section 25 of the Companies Act, engaged in facilitating access to financial services for financially excluded and underserved low income households, primarily women, since 2006.

SFA aims towards inclusive growth through financially inclusive communities. The organization works to bust the belief among low income people, that their earnings are too low to be able to manage their finances in a prudent manner, to save and invest in their own progress i.e. in education, health etc. With this objective, SFA set up 10 Financial Inclusion and Literacy Centers (FILCs) in FY 2013-14. The objective of the FILCs is to provide training and access through a physical centre, which will result in building financial capability of its members, to make sound choices and exhibit prudent financial behaviour, having a positive economic impact on their lives. SFA's objective is also to increase the uptake of various formal financial products like savings and insurance, appropriate for their financial situation.

SFA currently has operations in Mumbai and Gujarat, India and has reached out to over 2 lakh people from low income communities -primarily women and youth - through financial education and product linkage activities via the FILCs.

March 2017

For further information please visit:

[www.swadhaar.com](http://www.swadhaar.com) & [www.swadhaar.org](http://www.swadhaar.org)

### About the Author

**Veena Mankar** is the Founder of Swadhaar, a not-for-profit organisation that offers financial services to economically vulnerable sections of the society. Ms. Mankar has over four decades of experience in the financial services industry. During the course of her career, Ms. Mankar has worked with leading international and Indian financial institutions including Emirates Bank, Dubai, Banque Indo Suez Aval, UK, West LB Germany, to name a few.

# Empowering Women Across All Social Segments

### Anitha Raj

President, Women Wing, Dalit Indian Chamber of Commerce and Industry (DICCI)



For generations, women have worked for others; be it husbands, in-laws, children, or employers. It is time we worked for ourselves, carving our own identity, empowering ourselves, without being answerable to others. Being our own person; standing tall and proud! It is time we fulfil our own dreams before someone else hires us to fulfil their dreams!

Women empowerment is a global movement, encompassing several aspects of life. For centuries, women have been treated as the lesser sex, being made to slog more while being paid less. To me, women empowerment means walking as an equal with not only men, but also as an equal with the different divisions of the national social strata. As a Dalit woman, I believe that Dalit women must be able to make a strong presence in all walks of life, proving that they are second to none; walking shoulder to shoulder with the modern women and men.

Empowerment of women without empowerment across the different societal segments would be meaningless. With the roots of Casteism being deep in India, we need to focus on the hitherto downtrodden section of the society; namely, the Dalit women. As equally empowered citizens, there should be no discrimination between men and women, as well as between men and women of the lower social or economic segments. Equal social, judicial and political rights and equal economic stability are the fundamental rights of every human being, irrespective of caste, creed or sex.

Empower a woman, and you empower her whole family, her whole village, and finally the whole nation! The United Nations, too, emphasises that empowering women to be economically strong and independent is the key not only to stronger economies, but also to achieving the global goals of development and sustainability. I believe that every woman should have an independent and personal source of income. Financial independence liberates a woman from being subservient or from feeling lesser than other members of her family. Self respect and a sense of accomplishment

helps her hold her head high. This belief drives me to motivate other women to become entrepreneurs like me.

When I look back at my life, I see the years of strife and pains I have endured. The hard times only increased my determination to persevere persistently, one step at a time, until I changed my destiny. Today, I can proudly look at myself, stronger for all the lessons I have learnt. But I do not wish to rest on my laurels. I shall only sleep in peace when I know that I have utilized the blessings I have received to help my less fortunate sisters. My motto is, "Let us grow together".

It took a lot of gumption to find my footing in the world. I started my first modest business venture, Akash Enterprises, in 2000, with just 10 sewing machines, with my modest savings, providing a livelihood to 15 women. Today, Akash Enterprises and another venture, Jala Beverages Pvt Ltd, have grown to provide jobs to hundreds of employees.

With a view to helping more women, I started my dream project, Purple Haze Beauty Spa Pvt Ltd, in 2013. I started on a small scale with my savings, putting back whatever I earned to take it to the level it now stands. Today, the unisex salon Purple Haze Beauty Lounge and Academy offers quality hair and skin services under one roof. I train the students free of charge at the academy, helping them learn the skills and tricks of the trade. Once trained, I help them obtain financial help to stand firmly on their own feet, setting up their own Purple Haze across all states of India, without demanding any royalty for the franchise.

A strong desire to give back to my people of the bounty I have received led me to join the women's wing of Dalit Indian Chamber of Commerce and Industry (DICCI). As the National President of the DICCI Women Wing, I have

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joined hands with coordinators and volunteers who work for their respective states, to set up a platform for the Dalit women where we lead them from the walls of kitchen to the realms of Dalal Street.

We not only provide Dalit women with awareness and education, but also opportunities to become entrepreneurs. We go from village to village, conducting seminars, skill development classes, finishing classes and counselling sessions to guide them towards a bright future. DICCI provides the means and connections to help young rural women to turn businesswomen, following the motto, “Be job givers, not job seekers”.

Prime Minister Mr. Narendra Modi has given a big boost to the cause of Women’s Empowerment through the scheme “Stand Up India”, which came into force in 2016. DICCI was instrumental in recommending to the government a scheme for financial assistance to women resulting in Stand Up India. The scheme facilitates bank loans between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

Our focus is on implementing the scheme and empowering women through Stand Up India where 1,25,000 public sector bank branches can help create one lakh, twenty five thousand women entrepreneurs per year across India. DICCI has set a target of developing rural SC ST women entrepreneurs across the country, organizing entrepreneurship development programs, emphasizing women participation. To accomplish the goals, several seminars and workshops are conducted across the nation.

The Government of India’s Public Procurement Policy 2012 has mandated minimum 20% procurement from small and medium enterprises, with a sub-target of 4% from SC/ST entrepreneurs. This policy has helped DICCI members to become vendors to the public sector undertakings (PSUs).

In its journey of 10 years, DICCI has accomplished a lot for women empowerment, but a major part still remains to be achieved. The Government of India has a key role to play. Many more schemes with focus on women remain to be devised. In my opinion, businesses set up by women entrepreneurs must be given special concessions

and benefits, just like start-ups. There must be a policy to give entrepreneurial opportunities to women in all government departments at the central as well as state levels. Women entrepreneurs should be encouraged by the government of India with a provision of investment subsidies, interest subsidies and taxation subsidies.

Women, hitherto confined to the walls of homes and shooed away from all major decisions by men, should be given a lot of encouragement and motivation to come out and walk in step with the world. Policies to help them grow and sustain their business would be one of the best ways to help them achieve women empowerment.

With more and more women at the helm of businesses, leading the world, we look forward to move slowly and steadily towards equality. However, it is an unfortunate fact that not much has changed in the way women are employed or paid in jobs. The government must set up strict rules for equal job opportunities and equal salaries for women, even in the private sector. More women should be encouraged to join politics, and women should be chosen as policy makers.

Most importantly, crimes and violence against women must be brought to a halt, and perpetrators should be firmly penalized. While we motivate women to learn to protect themselves, we must also make strict laws so that crimes like rape, molestation, etc. are dealt with so strictly that the offenders would think twice before striking.

The society, too, has the major responsibility of creating an environment where women have their voice heard; where their equal rights to participate in social, religious and public activities is recognized; the society allots them equal social status; they get equal rights for social and economic justice; get equal opportunity for education; where there is no gender bias; and where working environment for women is protected and comfortable. Only then can women be truly empowered; **only then can they truly live their life with dignity, their heads held high!**

### About the Author

Anitha Raj is the President of DICCI Women Wing and Director of Jala Beverages Pvt. Ltd. Jala Beverages Pvt. Ltd is a Bangalore (India) based manufacturer of packaged drinking water.

# Empowering Women Through Equal Opportunities in All Walks of Life



**Gauri Kelshikar**  
Director, Gauri Plastochem Pvt. Ltd.

*“ There is no tool for development more effective than the empowerment of Women.” - Kofi Annan, Former Secretary-General, United Nations*

What is women empowerment? It means to enable women to have equal opportunities in every field so that they can be self sufficient and capable of making their own decisions.

I find it very disconcerting that today in the 21st century, Women still need to be empowered to claim their rightful place in the society, that this place is not given to them by right. When the population of women in the world is almost 50%, why is it that the same proportion is not reflected when it comes to representation of women in workforce, business, politics, armed forces and many other fields? Why should there be any discrimination based on gender?

How is it that women are considered weaker or incapable for certain jobs and positions as compared to men? And who has given a root to the stereotype of a woman only being fit to look after the Home and Hearth?

I suppose the answer to these questions lies in the patriarchal system prevalent in our society. This system has manifested itself deeply over many centuries in our social, legal, political, religious and economic culture. Therefore, women are not deemed capable enough to assume leadership roles or make decisions.

This holds true in the field of business and especially family-owned businesses where a male member of a family is still preferred to lead over a female member .... which is why I feel extremely proud to be where I am today and hold the reins of this business which my father, Shri Arun Karnik, started 30 years ago.

My Father named our company, Gauri Chemicals, after my name. At that time, I was young and I am sure he must not have had any idea or plan that I would get involved with the business after I grew up.

Having grown up in a joint family with my parents and grandparents, we, my elder sister and I, were never made to feel that being girls we were any lesser. We were never expected to behave in a certain way or have limited choices as far as our life was concerned.

My grandfather, Shri. D.B. Karnik, Senior Journalist, freedom fighter and my father were very well educated and well read and encouraged the habit of reading in my sister and me. We were always encouraged to participate and offer our opinions whenever there were any discussions on politics and current affairs during family get-togethers.

My parents gave us all the opportunities to the best of their abilities to pursue whatever fields we chose. I still remember the joy on my father's face when I scored well in my 10th grade board exams and went on to pursue a Bachelor's degree in Chemical Engineering, a field which even now is considered a male bastion.

When I chose to join our business, my parents never once doubted my ability to acquire the skills required to handle the trade. Of course, there were many detractors. Some people thought I would not be able to handle the pressure, suspected my commitment and thought I would quit once I got married and had kids. Even my insistence on wanting to stay in the same city after marriage was considered as a hurdle by many in getting good proposal for marriage since a girl is normally expected to be ready to move wherever her husband is.

It has been sixteen years since I joined the business and

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eight years since I got married, and my passion for my work has only grown. My daughter is 7 years old now and I have never thought of giving up my role in our family business. At times, the situation does get very challenging and the pressure is daunting especially when I am forced to choose between my role as a mother and a businesswoman.

I have to admit, I have a great support system in my husband Amit, who always encourages me to concentrate on my work, sharing full responsibility as a parent. He has always been a great friend and he has offered moral support in my stressful times. I receive immense love and support from my in-laws who are like my second set of parents and of course my mother and father who are always there for me.

I feel that with faith and support from loved ones and respect from society, a woman can move mountains. She can reach great heights socially and economically if given the right opportunities. I consider myself blessed to have a loving and caring family, access to good quality education and healthcare, opportunity to be an entrepreneur or career woman.

Our modern society is witnessing a change in the perception of women. As a result, not only have women entered diverse fields such as financials services, IT, engineering, and medicine but we are also seeing women entering domains which were previously reserved for men such as Police, Armed Forces, and bureaucracy.



healthcare. Women remain the most underutilized resource especially in India.

This situation cannot change without active participation of the government. It must concentrate on health and education of women and children by setting up and closely monitoring women welfare schemes. Some of the ways government can help in empowering women are by providing them with equal employment opportunities, easy loans for higher education and setting up of small and medium enterprises, safe working and travelling environment, policy on flexible working hours and maternity leave.

In conclusion, Woman empowerment is a must for a better and a more developed society. With Education and Empowerment of women, we not only improve the socio-economic status of our present generation but also the quality of life of our future generations.

To quote Mahatma Gandhi..”*To call a woman the weaker sex is a libel; it is man’s injustice to woman. If by strength is meant brute strength, then indeed woman is less brute than man. If by strength is meant moral power, then woman is immeasurably man’s superior..... Without her, man would not be...If Non-violence is the law of our being, the future is with Woman.*”



However, millions of women in rural and urban India remain victims of a patriarchal society. They still do not have access to basic needs of primary education and

### About the Author

Gauri Kelshikar holds a Bachelor’s Degree in Chemical Engineering from Mumbai University. Ms. Kelshikar is the Director of the Mumbai-based Gauri Plastochem Pvt. Ltd, which manufactures products of metals and chemicals.



# Women Entrepreneurs Have Become A Powerful Force In Global Market: ITC

### Arancha González

Executive Director  
International Trade Centre, Geneva



The International Trade Centre (ITC) is the joint agency of the United Nations and the World Trade Organization fully dedicated to supporting the internationalization of small and medium-sized enterprises (SMEs). ITC enables SMEs in developing and transition economies to become more competitive and connect to international markets for trade and investment, thus raising incomes and creating job opportunities, especially for women, young people and poor communities.

ITC works with developing countries and economies in transition to achieve 'trade impact for good'. It provides trade and market intelligence, technical support and practical capacity building to policymakers, the private sector and trade and investment support institutions. ITC has introduced a number of successful initiatives such as SheTrades to promote the international competitiveness of women-owned enterprises. In an exclusive interview to World Trade Centre Mumbai, Ms. Arancha Gonzalez, Executive Director of ITC provides valuable recommendations to policy makers for promoting women entrepreneurship. Ms. Gonzalez also offers useful suggestions for aspiring women entrepreneurs.

### Following is the excerpts of the interview

**Q.1. ITC is implementing gender-related targets and goals set out by the United Nations' Action Plan on Gender Mainstreaming and the Empowerment of Women (UN-SWAP). The year 2017 is said to be the deadline for achieving these targets and goals. Can you share with us your achievements in this area and your future action plans?**

ITC actively ensures alignment and progress under the United Nations System-Wide Action Plan on Gender Mainstreaming and the Empowerment of Women (UN-SWAP), adopted by the United Nations in April 2012. UN-

SWAP is an accountability framework that sets out gender-related targets and goals to be achieved by all United Nations entities within specified time-frames; in the case of ITC, by 2017.

Under this plan, ITC has achieved major progress. We have exceeded the following 7 UN-SWAP indicators in 2016.

1. Policies and Plan,
2. Monitoring and Reporting,
3. Evaluation,
4. Programme Review,
5. Organizational Culture,
6. Capacity Development,
7. Coherence, Knowledge & Information Management.



ITC increased its aggregate number of "Meets" and "Exceeds" ratings from 53% in 2014 (8 out of 15 indicators), to 80% in 2015 and 2016 (12 out of 15 indicators), representing a 50% improvement in the number of indicators met or exceeded compared to 2014. In terms of women empowerment, ITC intends to mainstream gender into all of its policies, processes, programmes, projects, and activities.

ITC focuses on making its strategic framework and

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indicators gender-responsive; training staff in gender mainstreaming; mainstreaming gender in all projects; and collecting data to ensure gender-sensitive reporting, monitoring and evaluation; and ensuring gender parity in staffing.

ITC's Women and Trade Programme is highly innovative in developing business generation events and tools to connect women-based enterprises (WBEs) to international market demands and to accelerate gender mainstreaming in global markets.

ITC has also launched the SheTrades initiative to connect one million women to market by 2020. As of today, ITC has connected over 800,000 women to global markets.

**Q.2. (In India) Majority of the women-owned enterprises operate as unregistered units and hence they do not benefit from the government incentives and programmes for micro, small and medium enterprises. Do you feel women-owned enterprises do not opt for registration in order to avoid complex regulatory and compliance procedures for filing taxes, adhering to quality standards of goods and so on? If so, how can this challenge be overcome?**

Micro Small and Medium Enterprises (MSMEs) are an integral part of the Indian economy. This sector, as of today, consists of over 36 million enterprises and secures employment for over 80 million people in India. India has the highest use of cash among the global economies, and one of the by-products of a cash economy is a shadow economy which can imply that there is high informality with many MSMEs going untaxed and unaccounted for.



According to the 4th MSME Survey Census 2006 and the 2011-12 report of the Ministry of MSME, there are 2.69 million unregistered women-owned MSMEs in India. A

high cost of doing business in the formal sector can drive SMEs into the informal sector or the shadow economy. Legal formalities required to register a business can also hinder unregistered business transition to formal economies. According to the Women Business and Law Report 2016, in India, a fragmented legal framework re-enforces inequality of women, and about 4 legal gender differences impede their economic participation. In order for women-owned enterprises to register, public institutions need to devise inclusive policies and regulation.

Large parts of the Indian rural economy use cash for most of their transactions. Part of the problem is the poor penetration of financial institutions that can support entrepreneurship beyond subsistence services in India's villages; a large part of the population does not even have formal bank accounts. Governments can also use public procurement to encourage firms to adopt national, international, or private standards as an incentive for women SMEs to transition to the formal economy. Requiring that women SMEs comply with relevant standards to be eligible to bid on public contracts adds a powerful market access incentive for them to adopt and apply these international best practices standards. According to some estimates, public procurement accounts for 40% of GDP (or up to \$9 trillion) in developing countries.

Women SMEs are spread out geographically in India, making targeted support difficult for central governments. Trade and Investment Support Institution (TISIs), such as industry associations, chambers of commerce and sector-specific institutions are well-positioned to provide direct assistance to unregistered women SMEs for transition to the formal economy because of their extensive networks and traditional close relationship with the private sector. Working through such institutions can also increase the impact of capacity-building by national governments. This may require first enhancing the range and quality of advisory services provided by TISIs.

**Q.3. What are the policy measures you suggest the Indian government to take to support women enterprises, especially to enhance their participation in global value chains?**

One of the significant elements of trade policy doctrine was the assumption that trade policy was gender neutral. However, research and studies have proven that trade policy affects women and men differently. The Government of India should consider reviewing trade treaties and agreements from a gender equity lens.

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Women can play a critical role in each node of the value chain. However, gender inequalities in access to education and training, economic assets and financial services, hinders their participation.

In 2014, the Government of India launched an ambitious program of regulatory reform aimed at making it easier to do business. Spanning a range of areas measured by Doing Business, the program represents an important effort to create a more business friendly environment, particularly in Delhi and Mumbai. Reforms include abandoning the minimum deposit requirement to start a local limited liability company, and several other initiatives to simplify the start-up process including developing a single application form for new firms and introducing online registration for tax identification numbers.

Fostering an environment more supportive of women-owned enterprises will take time. But if the efforts are sustained over the next several years, they could lead to substantial benefits for small Indian Women entrepreneurs.

Women entrepreneurship is largely skewed towards smaller sized firms. Schemes such as Trade Related Entrepreneurship Assistance and Development (TREAD), with the objective of providing finance and information related to trade for women-owned SMEs are commendable but can be broadened. Access to finance is a key success factor for SMEs to participate in international value chains.

The Government of India must provide products and services tailored to the needs of women-owned SMEs. Providing non-financial services and training, along with access to financial products, will offer holistic growth opportunities to women entrepreneurs. Lending institutions rely heavily on collateral to give credit, which is a constraint for some women-owned services enterprises. The Government of India should also encourage ownership rights for women by offering incentives for registration of property. This could help women who own SMEs to get greater access to collateral and, in turn, access business finance.

Shetrades aims to play a part in this by helping corporations identify eligible companies to engage with as potential suppliers to their value chains and to connect women entrepreneurs to these opportunities.

**Q.4. What is your suggestion to a woman aspiring to become a small scale entrepreneur and wants to participate in the global value chain? What are the qualities required for women to become a successful entrepreneur and to enter into global markets?**

Female entrepreneurs have become a powerful force in today's global markets. Many SMEs around the globe are now led by women entrepreneurs, many of whom have paved the way for future generations of female business owners. For women trying to find their place in today's market, there are many powerful pieces of advice. First is not to be afraid of failure, most often we see powerful and successful women business entrepreneurs, but what we don't know is that even the most established entrepreneurs have faced countless failures. Deal with



failure and learn from the failure. Get a better sense of the market and use trade and market intelligence to inform the level of risks that you wish to take. Be innovative and invest in skill upgradation of your team and quality upgradation of your products and services to be able to meet international quality standards. And sign up to Shetrades to connect to other women entrepreneurs. Be part of the Shetrades movement.

### About the Interviewee

**Arancha González** has been serving as Executive Director of the International Trade Centre (ITC) since September 2013. Ms. González is an expert in international trade issues with over 20 years of experience in public and private sectors.

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# Women in Business and Leadership Roles

### Selima Ahmad

President and Founder of Bangladesh Women Chamber of Commerce and Industry



Entrepreneurship has been regarded as one of the most important determinants of any economy's growth both in the developed and in the developing countries. It is the driving force to bring about excellence in production, market innovation, human resources and skills development, social mobility and changes in the attitude of people. Despite its importance for the economy, the emergence of women entrepreneurship is a new phenomenon all over the world. There is no doubt that women entrepreneurs have become important players in the entrepreneurial landscape. Working women contribute to national income of the country and maintain a sustainable livelihood of the families and communities, throughout the world.

In the context of a developing country like Bangladesh, it's no secret that women have historically faced greater barriers than men when it comes to fully participating in the economy. The level of participation of women in mainstream economic activities remains insufficient and the percentage of women in business is still much below than that of their male counterparts. As they face many socio-cultural attitude, legal barriers, lack of education and personal difficulties. They are rarely financially independent and often they are more vulnerable members of society.

Besides, business women in Bangladesh still do not have their own national business agenda, although a number of women all over Bangladesh are involved in business and historically fighting to develop their own path to develop themselves as entrepreneurs in a highly male dominated socio-economic, cultural and political structure. The only way to address and overcome these preconceptions and barriers is to have more women in positions of leadership, providing the support and role models women desperately need to advance in their careers and bringing about much-needed changes in the workplace benefitting both genders.

So from the thirst of developing women entrepreneurship in Bangladesh, being one of the topmost woman entrepreneurs, leaders and activists in Bangladesh, Ms. Selima Ahmad founded Bangladesh Women Chamber of Commerce and Industry (BWCCI). She is the President of Bangladesh Women Chamber of Commerce and Industry

(BWCCI) which is the first chamber of commerce in the country exclusively working on women's economic and social empowerment. It is a non-profit, non-political organization established in June 2001 with an enlightened aim to encourage and strengthen women's participation in the private sector as entrepreneurs through promoting a women friendly business environment. BWCCI has also formulated 1st Women's National Business Agenda (WNBA), which is a result of three years intensive work of BWCCI and BWCCI actively participated in the process and gave direction and leadership to reach and formulate the first ever women's national agenda in Bangladesh which is aimed at ensuring a better business environment for women to unleash their potentiality.

Selima Ahmad is well known around the world as an activist for democracy, gender equality, anti-corruption and female entrepreneurship. According to Ahmad, "if someone is honest and passionate about his or her work then he or she will always get the best result. To be successful, one should have a strong goal and after that hard work with a vision. This is very important to have a vision and then definitely commitment and passion. Without passion and commitment, one cannot achieve success. Alongside, love for others will help you to go long way. Working for your family, people and country can lead you towards the title 'Successful'. If I want to tell about my strong passion and commitment regarding my work, I will have to share my relentless struggle to overcome the obstacles I faced during the formation of BWCCI. One of the obstacles was getting the license for BWCCI. Mainstream Business Community and the male dominated Apex Trade Body objected the formation of BWCCI. Therefore, Government had to give permission by the Gazette notification for the formation of Bangladesh Women Chamber of Commerce and Industry but the problem arose when all Chambers of Commerce & Industry of Bangladesh which is dominated by male opposed the idea of formation of a Women Chamber of Commerce. Most of the existing business communities, trade bodies, association and chambers of commerce all over Bangladesh continuously for seven years opposed

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for the registration of BWCCI. After seven years when we had the Trade Ordinance License and registered in the Joint Stock, these oppositions became more intricate when cases were filed against the formation of Bangladesh Women Chamber of Commerce and Industry. However, we overcome all those impediments and these did not stop us from doing the work to promote women entrepreneurs and ultimately we succeeded.”

Regarding the sharing of her experience, according to Selima Ahmad, “My journey towards women’s development in the private sector with an aim to bring women beyond Micro enterprise was not easy. I had to continuously advocate for their issues and facilitate access to market and finance and build their capacity through training. This is engaging, exciting, exhilarating, enabling and at the same time empowering. I grew into my business from start-up and made it into a corporation with several businesses. I took upon myself to get into totally male dominated trade bodies to voice my needs and the needs of women. Our needs are huge and the expectation of the women entrepreneurs is also huge. Bangladesh Women Chamber of Commerce and Industry (BWCCI) can name each individual business of its members and how we helped them to gain markets and finance in order to succeed. This is because Women entrepreneurs have much less resources and far less informal support and therefore a helping hand from women’s Chamber is essential. Our work has been recognized by UN Women, Islamic Chamber of Commerce, Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI), Asian Development Bank, CIDA, USAID, CIPE, WDN, DANIDA, Netherlands Government, EU, Common Wealth Secretariat and several others organization. We become richer in our activities because of their supports and cooperation.

I am continuously advocating with the policy makers to have new policies and for a gender friendly environment and working to promote women in business, through BWCCI we provide ‘handholding’ services to women entrepreneurs to have access to market by developing their products, facilitating to participate in domestic and international trade fairs and building their capacity through many training programs. We also do the networking by taking them to different conferences and events around the world where they can showcase their product, gain exposure and learn from other people. I really believe that whenever we have given support to all grassroots entrepreneurs to participate in global conferences like the Global Summit of Women, Conferences organized by Islamic Chamber of Commerce which give them more confidence and they learn a lot from other women entrepreneurs around the globe. I have seen the changes in these grassroots entrepreneurs after they came back from such an experience.

I believe that leaders are not born, they can be trained. We have a Women and Leadership program where we have already trained 250 women in leadership skills and year to year we are going to train more and more women. I am expecting more and more women will come into leadership role both in economic and political arena. Till now, we have given training to 27,000 women on business development and capacity building. Around 8,000 women entrepreneurs participated in different types of trade fairs both in national and international level.”

Ms. Ahmad believes that through her work for women entrepreneurship will naturally be enhanced bringing benefits to her families, her community, her people and her nation. She has shared her views that a woman who plays an income-generating role adds to women empowerment in terms of greater control over their own income and their role in family’s decision making.

Selima Ahmad’s aims and dreams are to build a prosperous Bangladesh through progress and economic empowerment of women and to evolve as a national platform for urban and rural women entrepreneur with an aim to enhance their contribution in all spheres of life through attaining sustainable financial strength and recognition in family, society, economic and public life. Bangladesh is moving forward towards for a middle income country by 2020. Therefore, she has planned to enhance more and more Bangladeshi women into entrepreneurship that can add value for the socio-economic development which will help Bangladesh to fulfill the vision by 2020.

Her work has been recognized through the award 2014-2015 TIAW World of Difference Lifetime Achievement; in 2014, Business for Peace Award from Oslo; in 2013, Jeane J. Kirkpatrick Award; in 2012, The Islamic Development Bank Women’s Prize and in 2010 TIAW World of Difference Award 100 from TIAW Canada and from many other national and international organizations. These awards help her to work with confidence and build trust and get support from different stakeholders for BWCCI and members, she added.

### About the Author

**Selima Ahmad**, President and Founder of Bangladesh Women Chamber of Commerce and Industry (BWCCI) and Vice Chairperson of Nitol-Niloy Group is the developing world’s personification working for the private sector development for last 28 years. With her deep understanding of business, she focused on developing entrepreneurial talent, organizing financial and marketing resources to enable women get over hurdles. She founded BWCCI in 2001 to empower women into businesses and developed more than 8,000 women entrepreneurs.

# Enhancing Women's Capabilities to Promote Social Transformation- Experiment of Working Women's Forum (India)

**Dr. Jaya Arunachalam**  
President, Working Women's Forum (India)



**H**istories of social movements when analysed are always reflections of the struggles of women and men activated by the philosophy of justice and fairness towards those victimised and suppressed. Working Women's Forum's (WWF) initiation too has been a necessity and a turning point at a time when India was going through severe vacuum of political leadership. When there was no physical evidence of any change towards betterment in the lives of the poor in the country, even after three decades of India achieving its independence.

### Feminisation of Poverty

Women among poorer families were the most vulnerable (even today), as world's army of illiterates, are found only among women in this country. At the time when this movement was initiated, women have had the shortest life expectancy, something like twice less than that of men. The persistence of dowry, make women victims of abuses, desertion, bigamy and host of other violences against women. Almost 50 percent (in 1978 which continues even today) of country's masses being poor, their day-to-day sustenance are an abysmal demonstration to sight.

The failure of the political class and the leadership vacuum compelled many of us to reintroduce the concept of Mass Leadership. In search of leadership and mobilisation strategy, the initiation of WWF was thus a spontaneous initiation and demonstrated to the new political class (after independence), how the socio-economic milieu in India require divergent strategies to generate mass movements and leadership rather than stereotyped leadership that clings on to chairs and mikes in vacuum addressing empty halls. Though non-political, WWF demonstrated more a class based intervention against all vested interests - fight against caste and gender situations had been taken up as and when the need arose.

### Objectives of Mobilisation

- a) To demonstrate women's contribution to the family and to the national economy and enhance value of women's economic role vis-à-vis to do away with such an impression that women's role is only an extension of their household duties.
- b) To reach only poorer households so as to reduce poverty among women in the slums and rural neighbourhoods.

### Structure

Towards this aim, drastic structural change in the pattern of organisation has been evolved to facilitate the poor women to participate at all levels. This bottom up structure not only facilitated their participation, but also improved the poor towards their decision-making and leadership roles. Further, this was a strategy to help them to easily identify other poor, bringing in more and more of them into the fold of the organisation. Above all, it kept the organisation out of elitist control. They went to the extent of promoting themselves as supervisors, office bearers and staff from their own class.

### Group Process

Undoubtedly the neighbourhood group of 10 or 20 women, a small unit at the grassroots was thoughtfully evolved as a manageable outfit, in which women learned all the principles of collective management and action. Though as a credit group, their interest was in trade and business only, gradually these women took up other issues that affected their day-to-day concerns at the grassroots, and started mobilising other women in the neighbourhood for collective action towards achievement of their needs and requirements. Such consciousness raising efforts of women in particular, became an absolute necessity in the existing discriminatory, patriarchal structures towards a new social order with

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female values, governed by principles of autonomy and solidarity among themselves.

## The Need

Therefore, it is with a commitment and urge to deliver atleast some kind of vital services to poor women in poverty that the original idea of providing small or micro loans to women vendors or hawkers were initiated in the slums of Chennai and rural areas. Taking advantage of the Nationalization of the Indian Banks in 1969, this micro loan service delivery to the poor became possible in 1978 and later through initiating our own cooperative called Indian Cooperative Network for Women.

## Conceptual Framework of Class, Caste and Gender

Undoubtedly WWF, have gone through enormous struggles in structuring this movement, particularly in an adverse social and physical environment for women and female children. At a time where everything has been controlled by traditions, patriarchal cultures, women's equal participation, in the society has been meagre. This issue of such a widened gender-gap was reflected in education, employment, social or community participation, infact in her total existence as a human being.

Thus, women's participation at all levels ran into rough weather due to the fact that the enactment, enforcement, and legal interpretations of all kinds of social legislations in favour of women were in the hands of male dominated institutions and were administered by hard core patriarchal fundamentalists, where women had very little to say.

Therefore at this point of time, the effort to bring total participation of women at all levels needed a drastic, revolutionary approach in all aspects of their living and working conditions. Women's issues and gender questions had to be addressed seriously. The caste and class issues were taken up as and when women had to confront the same. A testing period to WWF.

## State of Assetlessness to Accumulation

When it was, an issue of ideology of the Forum to lead the particular target group towards a permanent struggle process, one can't think of a short-lived project-to-project approach. Therefore, we had to think of a permanent strategy that would help them in their day to day life and work i.e., a strategy to escape moneylenders, negotiate or bargain amidst middleman, with cash in hand, or educate their children, or relieve

themselves from the illiteracy they suffer, acquire a technology to reduce their drudgery from their manual labour operations, purchase small piece of land or make small home of their own. Infact to move away from a state of assetlessness to become asset holders, i.e., a permanent change process towards quality of life. Towards this process, credit thus strengthened their group dynamics, increased their collective consciousness and paved the way not only for collective survival also led to a state of sustainable existence towards their total livelihood security. Studies further showed that women through credit intervention, could move from marginal or subsistence level to trading, servicing to manufacturing or production, steadily towards growth orientation in economic ventures.

## Mobilising Poor Women

To think back on what happened in the early days, WWF never went into the drudgery of collecting women from the slums and villages for training them in skills, to find some work for them. At that time we in WWF were quite cautious, and only strengthened their traditional, existing occupations and this had its own effect. Instead of searching for the poor, poor started mobilising themselves and reached us on their own in tens and thousands. This contributed to quick outreach to poor women, contributing to Forum's phenomenal growth as a social movement.

By way of bringing to light the social status of poor women in society not only unmarried women of working class, but also the status of those who do not have the sophistication and resources to get into legalised wedlock's and those who lived in common law arrangements are totally unacceptable to elites. Even those who attempted arranged marriages, had to pay heavy dowries and spend lavishly on marriage ceremonies that they can ill afford. Therefore, such of these women, who are in common law wedlock, are abused in derogatory language in the traditional communities even among the poor. Also their relationship as man and wife are equally insecure and women faced desertion in large numbers. WWF was quite concerned about such women mostly, as out of the early 800 initial members two-thirds of them belonged to such category of women. WWF's effort therefore was to legalise these relationships through registration, sometime under Special Marriage Act, if they belonged to different religions celebrating it as a big social event presided over by Governor of States or President or Vice President of India. Such registration of marriages gave women the right to fight for divorce in the court and make compensatory arrangement for her children and herself during times of crisis.

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## Combating Female Infanticide, Child labour and Devadasi Systems

Despite the Hindu code bill and several acts in favour of women, such as Dowry Prevention Act and Bigamy Prevention Act, women's succession to property on an equal basis to men, the messages of these Acts has not reached women in communities, more so in villages and slums, due to illiteracy and ignorance. The traditional preference of a "male child" lead many families to loose their girl children in foeticides and infant mortalities in some case, but in majority of the families it has resulted in large numbers of children who had to work for their livelihoods as child labourers. It was more a common occurrence that adolescent girls were pushed into early marriages and motherhood where their fate became fatal either in mother mortality or in dowry deaths.

The Devadasi system (child prostitution), where the girl children have been victims of religious dedication to temples and later falling prey to prostitution was another serious anomaly to be tackled effectively. This evoked feministic concerns and needed drastic action to save female children from the victimisation of religion and culture, besides enhancing the status of the girl child treating her as "Future women".

To prevent child labour, female foeticide, infant mortality, devadasi system etc, WWF had to look for new forms of programme strategy. Therefore, it was a change from entire character of the state sponsored family planning programme, into a grassroot reproductive health care programme spreading the messages through sound methods of advocacy, and pleasant change from control to life choices for women. This new culture of advocacy in the neighbourhoods of slums and villages created a cadre for every 500 families as an advocate of health consciousness who multiplied in large numbers as "network of advocates" in the course of time and not only took up health issues, but slowly advocated holistic gender or class concerns among the women in poverty.

Through a demonstrative experience, WWF was able to bring to light the fact the under valuation of women at home reflected in the workplaces as well.

## Gender Awareness Approach

Thus at the outset the gender question acquired prime place in WWF. With this ideology in focus, demand for gender equality had become the prime question. Whether in village Panchayat, or in fighting, caste, religious / traditional barriers or evade customs, also to fight discriminatory wages, i.e., to confront employers, landlords and other power structures like police,

municipalities. Therefore, women soon had their way to fight injustice. Everyone had to listen to women. All these women in WWF could do this only with the strength of its cadre-based approach, and the numbers mobilised on the road in long marches or in mass meetings to demonstrate the injustices by creating a public opinion. Therefore, right from its beginning gender question gained predominance at the WWF.

Thereafter the "Class" question became equally important when the above mentioned mobilisation strategy became a way of life among the women workers, particularly where they had to face struggle on wage questions both in their contract labour work or piece rate operations in many of WWF branches in Andhra Pradesh and Tamil Nadu.

Being unorganised conglomerations, women workers earnings are so meagre and irregular that they hardly make both ends meet. Further their struggle for housing, water and for civic-amenities are enormous in the urban slums. Their landless counterparts in the rural areas suffer equally due to under employment, low wages, sometimes limited to even 45 to 60 days a year. If they happened to be part of drought prone areas (Bidar, Dindigul) it was even worse. Thus, it is more than an annual feature that 'rural poor' are on their migrating journey to the already over crowded city slums, in search of new work options and continue to be victims of vicious cycles of poverty.

There women workers work as weavers of cloth, mats and baskets, cigar or agarbathi rollers, food processors, either work alone or collectively. They work as agricultural labourers in farmlands or they work for their kith and kin. They are providers for their families; working in service occupations, i.e., dhobis, cooks, sweepers and water carriers, etc. They are the integral part of production process and contribute to the informal economy; unfortunately, they have little or no access to fruits of their own labour, nor that of the Government's assistance.

While the Forum is a class structure in terms of its membership, it took up mainly gender and caste issues in its initial days of its organising effort. In the urban situation, the occupations of vending or hawking being micro enterprises, could not relate to class issues since this urban group was the initially organised one. However, gender (violence) caste (most service workers are untouchables) were on its heights due to the high prevalence of alcoholism, in urban centres. Also most service workers belonged to scheduled castes, and hence the character of the group had been more a solidarity or neighbourhood group in a grassroots initiative, and was working towards leadership effort.



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The activism of the class nature, came up to forefront when WWF organised, agricultural labourers, export workers, piece rate and contract labourers, such as cigar, agarbathi and handicrafts, lace and weavers of textile industry. Here the problems particularly for women are low wages, harsh and exploitative working conditions.

As alternate options of cattle assistance, agricultural workers in Dindigul branch of WWF have had, remarkable impact in making a real frontal attack on landlords, who had to make revision in the wage by marginally increasing it. While this marginal increase may be the fruits of their struggle, but this effort in our opinion, had not taken away women workers dependence on landlords.

Similarly, women lace artisans working in Narasapur, rural Andhra Pradesh have been totally neglected by the workers' unions as they are work done by women at home, therefore, branded as leisure time employment.

Similarly, the beedi or agarbathi rolling, fisherwomen's fish marketing activities all have been considered as leisure time activities by male dominated unions. In fact, fish marketing is a more permanent work than fishing.

In the weaving industry (Kanchipuram) women as their men do weaving but are kept out after designing, calling themselves as 'master-weavers'. Similarly, despite major share of work in many occupations as women's responsibility they are only low - wage efforts and branded as leisure timework. Therefore, to strengthen women worker's bargaining position against vested interests and to expose the class character of the oppression women go through, WWF thus decided to register themselves as a Trade union in the year 1982 as "National Union of Working Women" that was a turning point in women workers lives. This indeed is a much-felt need to provide a sharper focus to fight the presence of the antagonistic elements in the production process, wherein women had major thrust. Apart from its original grassroots character, now WWF also had acquired an additional strength by getting into unionisation process that strengthened women's economic roles. In addition to this, the health programme physically took care of the health aspect of their productive role both as a worker and her role as a mother. More specifically the trade union offered the micro insurance program with affordable premium covered poor women's lives and that of their families against unexpected disasters, such as deaths, illness and property loss. The health insurance took care of women during her entire life cycle from the stage of girl child to reproductive age group, maternity benefits to old age ailments as well.

Thus it was quite important to break through the vicious nexus between, patriarchy / feudalistic elements, and empower poor women towards leadership, both at home and in the community.

All this were achieved only by relying on the strength of the poor women, both in their numbers, energetic support and could initiate and sustain feminist leadership process. Inadvertently, this effort had strengthened many reform processes towards other women of middle and upper class. (Dowry, gender violence and so on.)

To be more precise and truthful to oneself, the strategy adopted in the process of building this movement of Working Women's Forum, has not been a sophisticated one but the same indigenous, sustainable effort followed by Gandhiji years before during the struggle for India's freedom. However, despite the strategies being indigenous it has worked in building up a commitment and solidarity among poor women, facilitating other poor women in small communities and neighbourhoods. This commitment of poor women has been responsible that such a small initiative of 800 women, in 1978 led to a massive social movement of 1.4 million women today.

With the human potential from the grassroots, comprising of low educational levels, but with high common sense and acumen, a model of a credit union, and a women's union was possible within the parameters of poor women's access. This has assured poor women, food plus economic security but also the much needed social security. Above all, the movement contributed to the over all human security and welfare.

This visible movement of mass up surge has to be sustained in its future growth. Therefore, conscious strategies of trained and indigenous leaders have been placed in both the urban and rural neighbourhood. Women members in the WWF, despite being the poorest have not been silent spectators to the happenings. Their lives may have been harshly affected by poverty, cultural, physical and social handicaps. However, their commitment to the cause of ameliorating the lives of their sisters in the neighbourhood towards empowerment has been a vital force to make this movement of WWF wider and meaningful.

### About the Author

Dr. Jaya Arunachalam was a member of the Steering group on Women' Development of the Eighth Five Year Plan in India, 1990-1995. Dr. Arunachalam was awarded the 'Padmasri' in 1987 by the President of India for her distinguished services among the poorest women in urban and rural areas.

# From Nurse to CEO: The Journey of a Mission-Driven Leader

**Madeline Bell**  
President and CEO  
Children's Hospital of Philadelphia



**M**adeline Bell is President and Chief Executive Officer of Children's Hospital of Philadelphia (CHOP), one of the top-ranked children's hospitals in the United States. In this role, she oversees 14,000 employees in the Hospital's \$2.7-billion-a-year health system and research institute. Prior to being named CEO in July 2015, Ms. Bell served as CHOP's Chief Operating Officer for eight years. During her tenure as COO, she led significant growth while maintaining the financial strength and clinical excellence of the organization.

Ms. Bell began her career as a pediatric nurse at CHOP in 1983, later leaving the organization to move into hospital administration. She returned to CHOP in 1995 to lead Home Care and Case Management, and has since held a number of leadership positions, culminating in her current position of CEO.

A mission-driven leader who is nationally recognized for hospital operational excellence, Ms. Bell has made numerous contributions to CHOP, including the development of one of the largest pediatric ambulatory networks in the country, the implementation of a single-platform electronic health record, the expansion of the Hospital's 4-million-square-foot campus, and the development of many nationally recognized clinical and family-centered care programs. She has also secured many philanthropic gifts to help further the institution's mission. Throughout her career, Ms. Bell has been a champion for cultural change and patient safety at CHOP. Her background in patient care has given her a deep appreciation for the clinical world, and she always stays focused on improving care for children.

A longtime mentor for aspiring leaders, Ms. Bell makes diversity and inclusion a top priority by leading initiatives that support growth opportunities for underrepresented individuals at CHOP and throughout our community. She also authors the blog *Heels of Success* ([heelsofsuccess.com](http://heelsofsuccess.com)), offering guidance to ambitious women on how to elevate themselves in the workplace, balance the demands of work and family, and pursue their ideal careers. She created the blog to address many of the questions young women have about achieving success in their careers - and she hopes that it

will ultimately lead to greater representation of women in the C-suite and on boards.

Ms. Bell is the Chair of the Children's Hospital Association, having served as a board member since 2012. She also serves on the boards of Comcast Corporation, the Leonard Davis Institute of Health Economics, and Solutions for Patient Safety. In addition to her board positions, Ms. Bell serves as Chair of the Economic and Community Advisory Council for the Federal Reserve Bank of Philadelphia and also serves on the Villanova University College of Nursing Board of Consultants and the Greater Philadelphia Chamber of Commerce CEO Council for Growth. She is an adviser to numerous international hospitals and frequently lectures on the topic of children's healthcare.

Ms. Bell is a native of the Philadelphia area. She holds a bachelor of science in Nursing and an honorary doctorate in Humane Letters from Villanova University, as well as a master of science in Organizational Dynamics from the University of Pennsylvania.

Throughout the course of her career, Ms. Bell has been the recipient of numerous awards, including an Honorary Doctorate in Humane Letters from Villanova University; the Women of Distinction Award from the Philadelphia Business Journal (2013); and the Villanova University College of Nursing Alumni Medallion Award.

## Leadership

As part of her role as President and CEO of CHOP, Ms. Bell oversees the work of the Children's Hospital of Philadelphia Foundation, a charitable, tax-exempt organization benefitting CHOP. As a non-profit organization, CHOP relies on donations to make a difference in the lives of children, to research better treatments for the future, and to provide quality of life programs and services. These include social work, Child Life, Education and Creative Arts Therapy, as well as CHOP's

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Global Health Center, Homeless Health Initiative and Reach Out and Read, which provide world-class care to children in our community and around the world.

CHOP's mission to improve children's health extends beyond the walls of our facilities, with more than 100 community benefit programs that strive to ensure children, especially the most vulnerable, experience the joys of childhood. Under Ms. Bell's leadership, CHOP received the Association of American Medical Colleges' (AAMC) Spencer Foreman Award for Outstanding Community Service. Many of the Hospital's community-based programs take a public health approach to serious health challenges in Philadelphia, identified by CHOP's community needs assessment - challenges such as pervasive poverty, access to care, adolescent services, obesity prevention and behavioral healthcare. Other programs address needs farther afield, and all of them are able to operate because of CHOP employees' passion and willingness to volunteer - spearheaded by Ms. Bell's own personal and far-reaching commitment to philanthropy.

The success of the CHOP Care Network has sparked the development of regional alliances with institutions such as Mount Sinai Health System and Lancaster General Health, providing children from all over the country access to world-class pediatric care close to home. In addition to these regional alliances, CHOP sits at the forefront of international pediatric medicine, with patients from more than 100 different countries visiting the Hospital each year for world-class care.

The South Philadelphia Community Health and Literacy Center represents a pioneering public-private partnership between Children's Hospital of Philadelphia and the City of Philadelphia. Opened in May 2016, the \$42.5 million, 96,000-square-foot LEED-certified facility includes a CHOP pediatric primary care center; Philadelphia Department of Public Health community health center; state-of-the-art Free Library of Philadelphia South Philadelphia Library; and DiSilvestro Playground and Recreation Center. The Center provides children and adults not only comprehensive health and wellness services, but also a full range of literacy and recreational programming - all under one roof. It is the country's first example of this unique type of public-private partnership.

### Support of Pediatric Research

Furthering CHOP's mission of turning scientific discovery into medical innovation, Ms. Bell has made substantial investment in programs that represent a unique combination of translational research and exceptional clinical care for children with highly complex conditions.

Utilizing the power of research to transform children's lives, surgeons at CHOP and Penn Medicine completed the world's first bilateral hand transplant on a child. The surgical team successfully transplanted donor hands and forearms onto then eight-year-old Zion Harvey, who has undergone vigorous rehabilitation and today can throw a baseball, write in his journal, and manage zippers on his clothes. Surgical breakthroughs such as this are at the forefront of what we do each and every day here at CHOP.

CHOP created the Office of Entrepreneurship & Innovation (OEI) and, with Ms. Bell's support, it brings innovative ideas to life. Through the OEI, CHOP recently spun out three stand-alone companies and is developing a number of digital health initiatives, including an app that allows CHOP dermatologists to diagnose and treat patients remotely. The OEI now has relationships with more than 30 external partners that are helping the Hospital bring its innovations to market and solidify its place as the world leader in pediatric healthcare.

### Engaging Donor Support

Ms. Bell has also prioritized donor support as a critical element of CHOP's ongoing commitment to pediatric medicine. In 2015, CHOP received a \$50 million gift from Raymond G. Perelman. The gift serves to support a wide range of pediatric research, and will long into the future. Additionally, Ms. Bell championed the creation of the Roberts Collaborative for Genetics and Individualized Medicine at CHOP to position the Hospital at the forefront of pediatric genetics research. The Roberts family is the principal source of external funding for this \$50 million initiative, with a \$25 million gift that will facilitate the integration of all clinical departments, divisions and centers for the care of pediatric patients.

These and many other gifts to CHOP demonstrate how private generosity can support world-class scientists, leading to amazing breakthroughs. With these generous gifts and Madeline Bell's commitment to improving the lives of children, CHOP will continue to advance care for the many children whose families come to us searching for answers.

#### About the Author

**Madeline Bell** is the President and CEO of The Children's Hospital of Philadelphia (CHOP), USA. Bell holds a Bachelor of Science Degree in Nursing, an honorary doctorate in Humane Letters from Villanova University and a post graduate Degree in Organizational Dynamics from the University of Pennsylvania.

# Adding A Woman's Flavour to Food Business

**Wendie DiMatteo Holsinger**

President & CEO of A.S.K. Foods



Sharing her personal lessons and insights as an accomplished entrepreneur in the food industry, Wendie DiMatteo Holsinger, President & CEO of A.S.K. Foods, looks to help develop the next generation of female business and community leaders.

A.S.K. Foods was founded in the late 1940's in the post-WWII era as A.S. Kettering Company. Wendie's father and grandfather joined forces to build the company from the ground up. Together, they grew their food distribution company into a diverse, high-quality food manufacturer, which was key to the success and long term sustainability of the company.

Wendie joined the family business almost 30 years ago following a family tragedy when her brother, Joel, was killed in a car accident. Wendie quickly stepped up to provide marketing and operational support to her father during this difficult time. Wendie found that working in the family business proved to be both challenging and rewarding. It didn't take her long to realize she had a knack for innovation and entrepreneurship. Her father took notice of her growth and quickly took her under his wing to help prepare her to one day lead the company.

Wendie attributes much of her success as a business leader to the guidance and influence provided by her father. A perpetual optimist, her father led his family and company through many hardships and tragedies over the years, yet he was always able to focus on the positives. He encouraged Wendie to take risks, and to never be afraid of failure. One of the most important lessons Wendie ever received from her father is how to balance building a successful company and a happy family: "It is like a juggling act with balls, each representing key areas in your life like your business, your children, your spouse or volunteering," explained Wendie. "It is okay to have many balls in the air at a time, but there must be a balance and pattern to maintain a good flow. You have to constantly remind yourself to focus more on one, but then smoothly transition to the other." It is a lesson Wendie reflects on often as she balances a variety of business, community, civic, and family commitments.

In addition to her father, Wendie had another influential mentor who was a female Vice President for a partner

food company during a time when not many women were in leadership and decision making roles. She took time to coach Wendie and worked with her day-to-day, knowing that women in leadership roles within the food industry were rare. She wanted to cultivate Wendie to be incredibly successful.

Looking back, Wendie acknowledged it was definitely tougher for women breaking into the food industry and she had to find ways to equalize the playing field. One thing that enabled her to stand out was her detailed knowledge and understanding of A.S.K.'s products: "If you know your company and your product inside and out, it is easy to add value to the customer and get answers to them quickly," said Wendie, who also recognized the importance of building close relationships with customers and focusing on providing them with solutions, even if those solutions require change. Changes, Wendie feels, are essential for a business to grow and succeed.

Wendie is approaching her 30th year with A.S.K. Foods. Under her leadership, the company has experienced tremendous growth over the past three decades. In addition to winning several local and national awards, A.S.K. Foods is a proud recipient of the "Done Deal Award", an honor reserved for minority owned businesses that partner with other minority owned businesses. A.S.K. Foods and Wendie are dedicated to helping other small business, in particular those that are just starting out. If you are interested in starting or growing a business in Pennsylvania, or would like to further discuss a mentorship opportunity with leaders like Wendie, please contact [info@teampa.com](mailto:info@teampa.com) for additional information.

#### About the Author

**Wendie DiMatteo Holsinger** is the President and Chief Executive Officer of A.S.K. Foods, Inc., a specialty food processing company in Pennsylvania, USA. In the past, Ms. DiMatteo served as a Board Member of the Pennsylvania Food Processors' Association. Ms. DiMatteo is the recipient of the Jaycees' "Outstanding Citizen of the Year" Award for her accomplishments in business and service to the community.

# Bridging Gender Gap in Corporate World

**Rolita Patil**

Deputy General Manager  
HCC Ltd.



**M**uch has been said about Women's Empowerment with campaigns and initiatives; however in reality some of them have just stayed as either initiatives or have not taken shape fully. There is a requirement for far more inclusiveness for women in fields largely dominated by men. On paper, women are prepared for their ascent. On the one hand, women are quite a majority in seeking admissions for professional courses, while on the other, there is still a need for providing the required necessary conditions for education to girls along with a mindset change. We are getting there though we have a long way to go.

Educated, ambitious women are indeed moving up the corporate ladder, but that is still a disproportionate number when compared to the men. Today, women and men have the same capabilities, with different strengths for different situations or positions. However, there still exists a huge gender gap in the top leadership in the corporate world. Various external factors create a more difficult path for women to reach the top, the amount of sacrifices and getting the fit along with more energy, confidence and perseverance are required for women to reach the peak of their careers. This does affect women's aspirations over time. Women need more commitment and resilience to reach their ambitions balancing with their personal life situations. Men are rarely evaluated based on their personal situations, women need to showcase their best fit in all situations to be at the top and be there. The challenge faced by men in balancing their commitment to work and to home is different from the challenge faced by women in this respect.

There are challenges for women at leadership positions for having men accept them as their leaders. I have personally experienced this challenge at a very young age at the beginning of my career. I have pursued a male dominated course having merely 17% representation from girls, which translated to just 5% on joining the core engineering industry. After 16 years, there definitely is a progress in women taking up larger roles in areas which used to largely be male dominated.

Initiatives by the United Nations in defining women's empowerment are an important step for furthering this action. The UN Sustainable Development Goal focused on the empowerment of women and girls, recommending action from leaders from business, civil society and government to scale up gender equality and equal pay is a positive step in this direction and will help this agenda reach its milestone.

I have made women understand the importance of education and have facilitated in the education of their daughters. Financial literacy is another aspect which I stress upon for women. From opening of bank accounts, insurance and being independent are some of the things I have successfully motivated them for.

Gender diversity is a critical feature of a successful organization. It can be the right mix for business results. According to a study conducted by MSCI, companies with strong female leadership generated 36.4% higher return on equity compared to companies without a critical mass of women at the top. Brands like United Colors of Benetton which have been known for decades for socially provocative marketing, launched a global gender campaign in support of International Women's Day this year. Called "United By Half," it has created awareness that women are not required to settle for anything less than their male counterparts. More and more organizations today are initiating sustainability programs that address equal opportunities, quality education, healthcare and violence against women. Women are slowly making a defining difference in the corporate and startup world. I think more and more organizations should believe in their women leaders and provide them with an opportunity to make a difference!

#### About the Author

Rolita Patil, Deputy General Manager, HCC Ltd.

# Women in Theatre Arts

**Sandhya Panaskar**

Artist, Theatre Arts



It all started from my childhood. The first time I performed on stage when I was in senior KG. I still remember wearing a yellow frilled frock in the dance performance group. During Ganesh festival, there was a tradition to have cultural programs in our colony. I really used to enjoy watching those and always wished to perform on stage one day.

It was dance performance that initially got my attention but gradually I became more interested in plays. I used to have goose bumps while watching plays based on social issues. But wishing to do plays is one thing and getting a chance to do so is another. I had no background to enter the theater field at all. Nobody knew that I could do something like this and my family really wanted me to study hard and be somebody (starting from doctor, or a teacher to a person who is earning well) to be “successful” in life, because according to the society “there is no future in all these things”. Thus, like an obedient, studious child, I continued my education and didn’t do anything beyond that.

In my college days, I enrolled for NSS (National Service Scheme) and got the first big chance in my life. I was enrolled with an NGO through NSS and as part of our development; they organized a three-day workshop for learning the art of street plays. The play was based on the social issue of child labor. I was chosen to perform lead role in that play. The first trial of that street play took place under the hot sun at noon on the street in front of Portuguese church at Dadar. My mentor late Ms. Bhawani introduced me to various aspects of discrimination as being a woman representing a particular caste, class or community.

Later on, through Bhawani, I got in contact with many people and institutions that were into activist groups and theaters. Every day, I got to understand that there are several social issues affecting our society. People were either unaware of it or didn’t wish to acknowledge this.

Gradually, I found that the theater was a powerful medium to get introduced to these issues effectively. For example, if one talks about various forms of discrimination against women ‘gifted’ to us through patriarchy, people would be least interested in listening to you but if you present this through a play it moves them. So I decided to continue on the path I loved and started to be a part of street plays, dramas to convey the message of equality and gender justice. So, in one part of my life, I

was working in the social field, experiencing challenges of being a woman every day and on the other hand, I was trying to express it through the theater. During this journey, I met my future husband, Sandesh Gaikwad, a sensitive writer and director, who was pouring his heart in the compositions of plays to present glaring social issues. He found that I could improve, sharpening my performance skills with his guidance. We came together as theater partners but continued as life partners. We established a theater group called ‘Aakruti’ and even today we continue to express our thoughts on women’s empowerment through our plays like “Tantamukt Gaon”, “Dulhari”.

During this period, I was also selected as one of the delegates of an International Volunteer Leadership Program (IVLP) by the American Consulate, which was based on the theme of combating domestic violence against women. Through this program, I got the opportunity to visit the United States. I traveled for 25 days to five counties in the US to get deep understanding of the state of women in different places. It helped me a lot to get a deeper understanding about what I was doing and what more I could do for the empowerment of women through theater. I really want to share that the journey has not been as easy as made it sound, especially for me as a woman in theater.

If you are a theater person and a woman, then you should expect to face many challenges in your daily life. You will have to face the stares of people. Even today, people feel that the women working in ‘this’ kind of field do not represent good character; they can’t be good mothers or wives. You really have to struggle between your routine family life and your job. Under all these circumstances, I am continuing my theater work with more enthusiasm along with my theater and life partner, Sandesh... at every composition, at every performance, with a new challenge along with new learned lessons!

#### About the Author

Sandhya Panaskar is a leading theatre artist in Maharashtra

# Women in Business & Leadership Roles

**Tejal Gandhi**  
Founder, 'Money Matters'



*“Leadership is the art of getting someone else to do something you want done because he wants to do it”*

- Dwight D. Eisenhower

### Introduction :

Leadership : what is it that comes to your mind after reading the word ?

The word Leadership can bring to your mind a number of images. Be it a political leader, an executive who leads the company through a competitive edge or be it an explorer who guides and takes the troop through all the adventures.

So, what role does a leader play?

A leader is the one who guides and motivates the group throughout. Be it a man or a woman... this world has seen many outstanding leaders who have created a vision and contributed to fulfill it !

### Backdrop of the Current Indian system and how it exists :

We, Indians, have always been under the impression of a male dominant society. It has been imprinted on us since our childhood that this is the way it used to be & it will continue to be !

We have a parallel economy in India today. On one side, we have high- powered women making their mark in every field and on the other side, we have dowry deaths, increasing number of rapes, girl child being aborted and other evils faced by society as we get more developed.

Although some women have achieved what they deserved, some are still struggling to get through, who also is a leader in her own way.

For every 1 woman leader, there are atleast 100 who have the potential but have not been able to make it due

to no opportunities, or their economic background does not permit them to go all out. Yes, still the major decisions of life like going out to work has to be permitted by the father or elder brother before marriage and after marriage it is the husband who will decide for her.

Against this backdrop, let us dwell on the success stories of some of the leading Women Leaders India has and how they have sustained their Leadership positions amongst challenges. What is the secret of their success ?

### Secrets of Successful Women Leaders !

Women in Leadership Roles continue to be a topic of discussion in the Company Boardrooms. But, there are certain sectors where Indian women are leading the way, to name a few...

Sr. no	Women Leaders	Sectors
1	Arundhati Bhattacharya - Chairperson, SBI	Banking
2	Chanda Kocchar- M.D & CEO, ICICI Bank	Banking
3	Shikha Sharma - M.D & CEO, AXIS Bank	Banking
4	Indra Nooyi - Chairperson & CEO, Pepsico	Food & Beverages
5	Swati Piramal, Piramal Group of Companies	Pharmaceutical & Healthcare
6	Kiran Mazumdar, Biocon	Pharmaceutical & Healthcare

# Entrepreneurship and Leadership

As you can see from the table above, we have 3 successful Women Leaders in Banking, 2 in Pharmaceutical and Healthcare and 1 in Food and Beverages.

There are many more names in IT, FMCG and other sectors. We have taken some of them to see what are the qualities they have which makes them so successful. And what can we learn from them?

1. **Arundhati Bhattacharya** : loves to work out of her comfort zone. Professionally, that is what drives her. She has faced many challenges and these are exactly what has led to her growth.
2. **Chanda Kocchar** : believes that constant challenges have helped to adapt & develop herself to the country's development & evolution.
3. **Shikha Sharma** : follows only the things in which she believes. There has to be a fine balance between listening to people and taking decisions.
4. **Indra Nooyi** : believes Communication skills as one of the Five C's of Leadership. She believes that Competence, Courage, Confidence and a strong moral compass go to waste without strong Communication skills.
5. **Swati Piramal** : Live your life with passion and enthusiasm. Surround yourself with positive energy is her success mantra.
6. **Kiran Mazumdar** : is always ready to fight criticism, overcome barriers and possesses risk taking ability. She believes that as you become more successful, the gender barrier disappears.

We have seen these successful qualities of a few Women Leaders. Based on these, there can be a blueprint drawn up which can be followed to become a successful leader.

## Blueprint for Being a Successful Woman Leader :

Modern women have learnt that career success is not about adjusting to the male-dominated status quo ! But, it is about changing that status quo by overcoming the challenges that come in the way.

Enumerated below are some of the key mantras which the role models believe in to become successful Woman Leaders that they are :

1. Women must recognize their strengths and weaknesses in order to be authentic. Nurturing these amazing qualities can definitely change one's life in a positive way.
2. Being financially secure is the need of hour. Be it a

man or a woman, being financially secured is mandatory for everyone! It is easy to work on things which you want to achieve once you become financially free rather than working to meet your ends. A woman need not depend on her knight in shining armor to fulfill her financial needs. She can do it on her own will !

3. Great things never come out of comfort zone! Women need to come out of their comfort zone and grab the opportunities which come their way. Women have to unpack and conquer their fear. These fears may be about being taken seriously, being inadequate or balancing work and family, often lead to a lack of confidence.

4. Women often have life skills and natural abilities that are useful in businesses. Women tend to be great networkers, have inherent skills for negotiating, and the ability to multi-task.

5. Women Leaders add value to a country's GDP, isn't it? It is a big step towards country's socio - economic progress and development.

6. Technology has given a chance to start and manage the businesses which allows them to make efficient use of the resources available. This in turn helps to realize their and the organization's dreams. This helps to make themselves on top of the situation and reach higher echelons of success without being dependent on others.

So let us step into a new era, wherein equality is a reality, wherein a new ray of hope rises for all the women out there who want to pursue their dreams.

A Woman's motto has to be... Believe in Yourself and your Career! Taking risk is a part of any business, being realistic and a tinge of blind faith that it will work out is also required!

All that a woman needs is a little support, faith in her, motivation and she can lead herself and her family in a brighter future.

That is why it is said...She walked...she lead...she conquered!

Contributed by: Ms Tejal Gandhi, CEO and Founder, Money Matters, India.

### About the Author

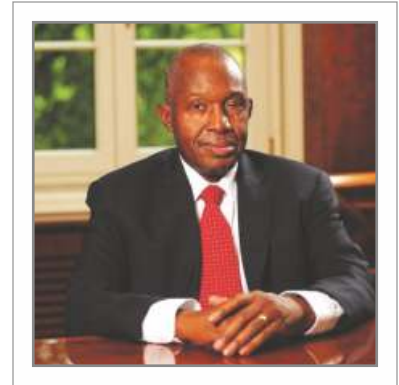
Tejal has over 25+ years of experience in the Banking and Financial Services industry. She has worked with Standard Chartered Bank over 13 years. In 2002, she founded her own firm called 'Money Matters' which focuses on Wealth Management and Consulting. She is a Certified Financial Planner (CFP) affiliated to the Financial Planning Standards Board, India which is part of the CFP program based in Denver, USA.



**Policy  
and  
Sustainable  
Development Goals**

# Women can succeed through International Trade

**Mr. Yonov Frederick Agah**  
Deputy Director-General  
World Trade Organization



International trade can help empower women. It can be an easy win! And it works!

International trade impacts women's lives and their careers. This is particularly true whether women are workers, producers, entrepreneurs and innovators or simply consumers. Trade opportunities can open a door to women's employment, decent work and economic development.

Through trade, employment opportunities for women have increased. Examples include in non-traditional agriculture such as cut flower production, in clothing and textile industries, as well as in electronics. Many of these jobs are concentrated in export-oriented industries. And they often have higher pay and better conditions than equivalent domestic-oriented jobs.

Exporting companies in developing countries employ more women than non-exporters (WTO/World Bank Trade and Poverty Report 2015). Women constitute more than 90% of the workforce in Export Processing Zones across the world. In Cambodia, 85% of workers employed in the export-oriented clothing industry are women.

Developing services capacity in low income countries and in sectors such as tourism, finance, health, education, distribution and environment, also has a particular impact on women's economic empowerment.

International trade can also free women from the informal sector and the risks associated with it.

Global value chains also provide a veritable opportunity for women to realize their potential. In Mali, the strengthened participation of women in the shea butter, gum arabic, mango and livestock value chains allowed them to increase their wages.

Using technology, online platforms and e-commerce can be an easy and inexpensive way to enter foreign markets, expand women-owned businesses and promote women entrepreneurship. ICT can help enable women to increase their participation in the economy. Bringing

women online would contribute up to USD 18 billion to the annual GDP of 144 developing countries (Intel Corporation study, 2013). Unfortunately, the digital divide persists between the sexes in many countries, preventing women from reaping these benefits.

Furthermore, empowering SMEs directly impacts women. One-third (10 million) of the world's SMEs are women-owned. In developing countries, one in three SMEs is owned by women.

Although it is clear that trade constitutes an opportunity for women, it is also very important to consider why they are still lagging behind.

First, gender-biased laws and procurement processes prevent women from entering into the work force, setting up a business, or owning land and assets. A 2016 World Bank survey of 173 countries revealed that 90% of them had at least one law hindering women's economic opportunities.

Second, women's businesses are very often threatened by difficulties in accessing finance. Engaging in trade-related activities typically requires a lot of capital, and without collateral, women cannot access the requisite loan schemes being provided by banks.

Third, women also face challenges in acquiring knowledge for participating in trade, particularly with respect to the following critical issues. How to comply with complicated border procedures? How to meet global standards? How to access information on exports? This knowledge is essential to use trade as a tool for economic empowerment and to sustain women's participation in the global market.

Fourth, women also face higher export costs and are often excluded from distribution networks, simply on

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the basis of gender, thereby making it difficult for them to reach out to consumers. They also face greater risks when trading across borders.

Finally, women's conditions of employment are frequently precarious and their opportunities for advancement limited. In import sensitive sectors, women constitute a large number of the displaced workers.

Overall, however, the winners of trade or women who in fact benefit from trade largely outnumber the losers.

Indeed, WTO Members and the development community have always acknowledged the role that trade can play in removing obstacles to women's empowerment. WTO members at the launch of the Doha Round in November 2001 committed themselves to rebalance trade rules in favour of developing countries. The benefits of the Doha Round undeniably flow to women as a number of areas in the WTO's work such as trade facilitation, trade finance, e-commerce and Aid for Trade can contribute to empower women. Trade-related development decisions, negotiated in the WTO, can also affect women's engagement in the global economy. Duty-free and quota-free market access for products originating in Least Developed Countries (LDCs) is a good example of such decisions. These WTO initiatives hold great potential for further expansion of women-owned businesses.

In conclusion, trade remains an important pathway towards women's economic empowerment, even though it is not a sufficient condition. The burden of extreme poverty falls disproportionately on women because access to the tools they need for their economic and social advancement (education, training, finance, employment) is still less favourable than for men.

Discriminatory laws and social norms are still enforced all over the world. International trade rules are gender-neutral but the global economy is not and so are most societies where women live and work. Societies must, therefore, reform and rebalance their policies in favour of women because whatever society gives them, they give often back ten times over.

### About the Author

**Yonov Frederick Agah** was appointed as Nigeria's Ambassador to the WTO in 2005. In that capacity, he served as the Alternate Chief Negotiator for the Doha Round and Head of Nigeria's Trade Office to the WTO in the Permanent Mission of Nigeria to the United Nations Office in Geneva. The Trade Office is responsible for Nigeria's participation in Geneva-based trade-related international organizations, particularly the UN Conference on Trade and Development, the World Intellectual Property Organisation, the International Trade Centre and the WTO.

Mr Agah served as Chair of WTO's General Council in 2011. He was responsible for organizing the Eighth WTO Ministerial Conference, which was acknowledged to be successful despite the prevailing stalemate in the Doha Round. He has also served as Chair of the following WTO bodies: Dispute Settlement Body in 2010, the Council for Trade in Services in 2009, the Trade Policy Review Body in 2008, the Council for Trade-Related Aspects of Intellectual Property Rights in 2007, and the Council for Trade in Goods in 2006. He was also the Chair of the Council for TRIPS, Special Session, in 2013.

Mr Agah has previously worked as a lecturer at Kaduna Polytechnic, Kaduna (1979-81), senior features writer/circulation manager, Benue Printing and Publishing Corporation (1982-84), Sales Manager, Benue Bottling Company Limited (1984-87), Field Manager, UTC Nigeria PLC (1990-91), Deputy Director (multilateral) (1991-2001) and Director (external trade) (2002-05).

Mr Agah holds a Bachelor of Science and Master of Science in Economics from Ahmadu Bello University, Zaria, Nigeria. He obtained a Master of Business Administration and Doctor of Philosophy in Economics (International Trade) from the University of Jos, Nigeria, in 1989 and 2007 respectively. His doctoral dissertation was on 'Trade Policy Reform and Economic Growth in Nigeria Since 1986'. Mr Agah also obtained a Bachelor of Laws from the University of Abuja, Nigeria, in 2009. He has contributed to various books and journals.

# Government Policy and Institutional Support for Women's Economic Empowerment

**Ms. Andrea Ewart**

President

Organization of Women in International Trade (OWIT)



**G**overnment policies and institutional supports are key tools that provide the enabling environment to support the economic empowerment of women. These tools include the country's legislative frameworks, policies, and the required mechanisms to support their implementation.

### Legal Frameworks

Over 170 countries still have legal barriers in place that prevent women from experiencing the same rights, protections and liberties as men and boys, reports the World Policy Analysis Center. There are some surprising culprits among them.

All but seven (7) countries have ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). CEDAW is an international agreement that affirms the principles of fundamental human rights and equality for women around the world and has been in force since 1981. Today, in 2017, the outlier seven (7) countries that have not ratified CEDAW are - Iran, Palau, Somalia, South Sudan, Sudan, Tonga, and the United States.

Among other things, CEDAW sets forth a legislative agenda aimed at promoting gender equality. This agenda should incorporate constitutional provisions and national laws.

**Constitution:** Does the country's Constitution guarantee equality between men and women? As of 2014, the U.N. reports, 143 countries guaranteed equality between men and women in their Constitutions; this meant there were still 52 countries that did not contain this guarantee. Australia happens to be one of those countries. At the same time, WORLD Policy Analysis Center notes, countries address this guarantee in a number of ways. The best approaches make specific mention of gender as a basis for guaranteeing equality or freedom from discrimination under the law of the land. Looser, less desirable language merely guarantees equality for all citizens without specific mention of gender.

CEDAW is an important tool in this regard. According to

WORLD Policy Analysis Center, countries that have ratified the treaty tend to be more explicit about guaranteeing rights in their Constitution. Explicit inclusion of this guarantee based on gender is important. A country's Constitution is its fundamental law that establishes the character of a government by defining the basic principles to which the society must conform. A Constitutional guarantee of gender equality is therefore more likely to be reflected in the country's law on key issues.

**National Laws:** To what extent do the country's laws impede the ability to participate in the country's political and economic life, irrespective of gender? Laws may prohibit or provide for disparate treatment for men vs women. Particularly as it relates to economic empowerment, such restrictions of disparate treatment can range from unequal access to education or to gender inequities in pay for the same work. Can women sign a contract, own and inherit property, or register a business? Nine (9) percent of countries restrict the ability of married women to engage in at least one of these activities. By enacting laws that proactively remove existing barriers to equal participation across gender, governments provide the legal framework that reinforce stated Constitutional principles and support the attainment of women's economic empowerment.

### Policy Frameworks

An effective policy framework to achieve the goal of women's economic empowerment begins with the country's national economic development strategy. This strategy presents a shared vision of the country's future and the policies and mechanisms that will be used to get there. This strategy will inform all aspects of the country's policies. We can therefore expect a country's

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prior commitment to gender equality to be incorporated as a policy objective of its economic and development strategy.

Several countries develop a specific policy on gender and women's economic empowerment. A gender-focused policy facilitates a cross-cutting approach to the challenge. In addition, it is important to incorporate a gender perspective into all policy documents. This inclusion provides a vehicle to identify and address the existing barriers to gender equality.

The process of preparing these policy frameworks is very important. Dialogue with civil society is an essential step. Equally essential is the need to use a gender-sensitive approach to stakeholder selection and participation in consultations. This approach goes beyond the important step of identifying the established representative bodies, such as National Women's Desks, to participate in these consultations. Additional considerations include: (1) Attracting the interest and participation of representative samplings of women stakeholders; (2) Consideration of how scheduling of stakeholder meetings might impact participation of women and men; (3) Addressing specific obstacles to participation by men and women, e.g. provision of childcare services or transportation; or (4) Consideration of whether the services or input of a gender expert are required.

## Policy Implementation Tools

There is an urgent need for governments to begin to collect sex-disaggregated data across all spheres of economic, and political, activity. To illustrate - the Sustainable Development Goals (SDGs) 2030 are globally-set targets and indicators that countries are to use as a benchmark for designing their national agendas and policies. It is difficult to identify an SDG that does not incorporate the need to address gender disparities as they impact that particular goal. For Goal 5 - gender equality and empowerment of all women and girls - this goes without saying. How about Goal 6 - ensure availability and sustainable management of water and sanitation for all? Indicator 6.2 asks countries to pay 'special attention to the needs of women and girls' while doing so. In order to assess progress against these goals, it will be essential to set in place the institutional mechanisms required to collect the data, disaggregated for sex, among other criteria.

Currently, it is almost impossible to find such data, except with regard to the area of primary education. And yet, the use of sex-disaggregated data not only allows countries to chart progress. It also supports the gender-sensitive approach to problem analysis and the identification and development of gender-neutral proposals or

of solutions to address existing gender disparities.

## Application to Business and Trade

Women involved in business and trade are important beneficiaries of the improved enabling environment that supports their economic empowerment. There are laws and policies that permit them to participate to their fullest potential in the economy, whether as entrepreneurs or as employees; policies aimed at maximizing the benefits of trade for men and women.

Inadequate attention is still being paid to the marginalized, yet large, number of women who operate in the informal economy and run micro enterprises. In most developing countries, the informal sector is a very large contributor to the Gross Domestic Product (GDP). The sector is also typically dominated by women, who rely on these activities to feed themselves and their families. They are marginalized because the laws often do not address their specific needs and they tend not to be discussed in national policies. Banks rarely cater to their needs and they have limited access to formal credit. They may operate in unsafe environments that lack such basic facilities as proper lighting and adequate bathroom facilities, or proper storage for their goods.

Finally, though, it is also important to highlight the institutional support that is being provided by international organizations working to achieve the economic empowerment of women. Women-centered international and regional networks are being created. They include platforms, such as WEConnect International and the International Trade Centre's SheTrades, which support women entrepreneurs to enter into global markets. Others, such as the Organization for Women in International Trade (OWIT), provide education and support for women involved in international business and trade.

Fora, such as the Global Economic Summit, help to keep us all focused on these issues. Thank you for this opportunity to share my perspectives.

### About the Author

**Andrea Ewart** is a customs and International trade attorney with her own firm, DevelopTradeLaw, LLC, which works with businesses, governments, and individuals to facilitate the successful movement of goods and services across national borders. Ms. Ewart also consults for businesses and governments on World Trade Organization (WTO) rules and negotiations, development of WTO-consistent trade and customs laws, trade relations with the United States, regional integration initiatives, and other trade issues. As a customs attorney, Ms. Ewart assists and counsels businesses and entrepreneurs on accessing the U.S. market with minimum cost and hassles. She passed the customs broker's license exam in April, 2010. Prior to opening her own firm, Andrea Ewart worked in international trade regulation and legislation with the law firm of Holland & Knight, LLP.

# Sweden's Foreign Policy Creates Gender Neutral Society

**Ulrika Sundberg**

Consul General of Sweden,  
Consulate General of Sweden in Mumbai



Sweden has the world's first feminist government. In practice, this means a commitment to a society in which women and men, girls and boys, can live their lives to their full potential.

Sweden has worked for decades on achieving gender equality. The progress made toward gender equality has contributed to Sweden's high level of employment and economic growth. However this has not been a 'walk in the park'; the results are due to political will, struggle and decisions. Important challenges remain and there is still work to be done by the feminist government.

Women and men, girls and boys, still do not have access to the same opportunities, resources and power on equal terms. The goal is that women and men shall have the same power to shape society and their own lives. The Government is committed to achieving this through a policy agenda that combats violence against women, inequalities and inhibitive gender roles and power structures. Men and boys must be involved in and invited to participate in this work.

Gender equality must be central to all decision making and resource allocation. Gender-sensitive budgeting is one of the tools used.

By declaring the government as a feminist one, it has assumed obligations, both nationally and internationally. Sweden must present real change. Gender equality is not only a goal in itself, but also a prerequisite for sustainable development and economic growth. It is an essential part of the solution to many global challenges faced today, nationally as well as internationally.

The objective of the Swedish gender equality policy is that women and men shall have the same power to shape society and their own lives. Six goals have been identified:

- Equal division of power and influence: women and men must have the same rights and opportunities to be active citizens and to shape the conditions for decision making.

- Economic equality: women and men must have the same opportunities and conditions which are recognized and paid work which gives economic independence throughout life.
- Equal education: women and men, girls and boys must have the same opportunities and conditions with regard to access to quality education, study options and personal development.
- Equal distribution of unpaid housework and provision of care: women and men must have the same responsibility for housework and care for children as well as the elderly.
- Equal health: women and men, girls and boys must have the same conditions to access and be offered quality healthcare, including sexual and reproductive health and rights.
- Men's violence against women must stop: women and men, girls and boys, must have the same right to decide over their own body and opportunity to physical integrity.

Gender mainstreaming is an important strategy for reaching gender equality. A gender perspective and analysis must be part of all policy making. Gender equality perspective needs to be applied to all policy areas, at all levels and all stages by the actors involved in the policy making process. Gender responsive budgeting, which means applying gender mainstreaming into the budget process. Gender-based assessments have to be done and revenues and expenditures done so that they promote gender equality. Gender analysis is as complex as it is crucial. It entails mapping, understanding and ultimately transforming norms, power structures and gender relations.

## Policy and Sustainable Development Goals

Translated into the feminist foreign policy, it means working for and strengthening women's and girls' rights, representation and resources. Measures have to be anchored in knowledge and reality. We need to recognize gender problems, analyse the power relations and use disaggregated data by sex and age.

Gender quality is a fundamental objective of Sweden's feminist foreign policy. Ensuring the full enjoyment of human rights of all women and girls is both an international obligation and a prerequisite for reaching other foreign policy goals: peace, security, human rights as well as Agenda 2030-the 17 SDGs and sustainable human development.

More and more people have seen their living conditions improve around the world, but gender equality has remained a vision, even twenty years after the World Conference of Women in Beijing. Gender equality is one of the main challenges on the global agenda. Countless women still face blatant abuses, are voiceless and lack power.

Women are underrepresented in influential positions in all areas of society and in all processes. Women and girls often lack social or economic rights, including access to and control of economic resources, quality education, land, inheritance rights, productive work and equal pay. How can policies and programmes only covering half of the world's population still be adopted in different parts of the world?

A feminist foreign policy entails a paradigm shift - a new mind-set, an approach which analyses all areas and sectors and how it can contribute to women's and girls' rights, representation and resources. It needs to be done by systematically mainstreaming gender and do it based on knowledge and analysis.

It is important to work on the realisation and enjoyment of all human rights by all women and girls. All forms of violence and discrimination that restrict women's freedom of action have to be combatted. Women's equal participation and influence in decision-making processes must be promoted at all levels and in all areas of society, including all stages of peace processes and peacebuilding.

Women must have the same power as men to shape society and their lives. Resources must be distributed differently to promote equal rights and opportunities for all. In global terms, a larger proportion of aid must go to promoting gender equality and women's rights.

This is translated into six focus areas in the Swedish Foreign Policy action plan for feminist foreign policy 2015-2018. The focus areas are long-term and they are broad objectives to cover the global agenda and bring the whole gamut of foreign policy tools into play.

They are: full enjoyment of human rights, freedom from physical, psychological and sexual violence, participation in preventing and resolving conflicts, and post-conflict peacebuilding, political participation and influence in all areas of society, economic rights and empowerment and sexual and reproductive health and rights (SRHR).

The action plan specifies approaches, starting points, tools and actors. The working method can be summarized in five R's: recognizing a gender problem, rights, representation, resources and reality check.

It stresses the importance of involving men and boys in the process of advancing gender equality and a policy agenda that combats inequality and inhibitive gender roles and structures.

To achieve gender equality, we need the commitment of men and boys - gender equality is not a gift to women but a rights issue and contributes to a better life for all. The inclusion of men and boys in the process of change is thus crucial to bring about the real and sustainable change to achieve new power relations. Discriminatory gender norms and practices prevent not only women and girls, but also men and boys, from achieving their full potential and from contributing positively to social development.

To inspire other countries, Sweden is willing to share her experiences of this societal transformation.

In the 50s: the key slogan was freedom of choice for women. It meant that women could choose between being a professional or a housewife. At the time, women had 30% lower salaries than men for the same work.

In the 60s: a debate on the gender roles ensued. During this period, the modern equality policy was formulated. A women's movement, e.g. Group 8, took the lead and demanded equal pay for equal work and other social reforms, such as childcare and free abortion.

The societal transformation continued in the 70s: major reforms were laid for the foundation of our current policies. The reforms included the abolishment of joint taxation of a household in 1971. Spouses started to be

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taxed separately, and not as a family unit. Tax breaks for house wives were abolished and it became more profitable for both spouses to work. 1979 Law on equality between women and men in the labour market prohibited sex discrimination both at the employment and promotion phases.

The development of public child care and the broad expansion of day-care and pre-school system began in 1970s. Women were no longer forced to rely on their mothers, relatives, nannies or friends for child minding arrangements. Affordable public child care was a prerequisite for many women to enter the labour market and gainful employment. A maximum fee for childcare was introduced after the general elections of 2002. Together with public elderly care, families were given the opportunity to combine professional life with family life.

In 1974, Sweden introduced a gender neutral paid parental leave benefit. Many parental leave reforms have followed aiming to support a dual earner family model. In 1995 the first reserved month for the father was introduced. In 2002 the father leave was extended to two months and a third month in 2016. In total, women and men are entitled to 480 days of paid parental leave. Ninety days are reserved for each parent and non-transferable to the other parent.

The parental leave system has contributed to the high portion of women in the Swedish labour market. Promoting equal economic opportunities for women and men- and equal pay for equal work- is fundamental parts of the gender equality policy. All of these reforms have made it easier for women to enter the workforce and become financially independent.

In recent years, the lack of female leaders in the Swedish private sector has been highlighted and the legislator has wanted to legislate on reservations and quotas, if voluntary measures are not taken by the private sector.

In 2015, 94% of the managing directors of public companies were men and only 4% were women. The number of women in the executive boards of companies is now rapidly increasing. In 2016, 30% were women, compared to 22% in 2010. The number of women in top positions is also increasing, in 2015, 39% were held by women.

The Swedish Parliament rejected the quota solution in January 2017 by a majority vote. The argument presented was that quotas are not the effective instrument

and it is better to employ someone based on qualifications and merits. If a woman candidate has the same qualifications as a male applicant, it is encouraged to hire the woman to improve the gender balance.

Sweden has socially engineered change. It has had the political will to adopt legislation and regulations and create structures which make it easier to combine work with having a family. A combination of measures has meant that parents in Sweden don't have to choose between work and family life, they can do both. The high degree of digitalisation in many workplaces has also allowed for more freedom and flexibility, when it comes to the working hours and the possibility to work from home.

The world economy would grow by 26% if women were gainfully employed. Women, to a much larger extent than men, tend to invest in the welfare of their families and local communities, an investment which reduces poverty. Therefore, there are strong links between gender equality, economic growth and poverty reduction. Hence, gender equality benefits everyone.

### About the Author

Ambassador **Ulrika Sundberg** is the Consul General of Sweden in Mumbai, India since September 2016. Before taking up this post, she served as Sweden's Ambassador to Ireland, to Belgium and to Pakistan between 2009-2016. She was Ambassador and senior political adviser to the Commissioner for Human Rights of the Council of Europe 2008-2009 as well as Head of the Swedish diplomatic mission in Khartoum, Sudan 2006-2008. Previous postings include Deputy Head of Mission at the Swedish Delegation to the United Nations and International Organizations in Geneva, working with UN issues and reforms at the Ministry for Foreign Affairs from 1996-1999 and at the Permanent Mission to the UN and UNDP in New York 1992-93. She worked as Consul and Legal Advisor at the Swedish Consulate General in New York from 1993-1996, and in the Swedish Embassy in Lima/La Paz, Peru/Bolivia 1990-92. She holds a master in law (LL.M) from University of Stockholm. She is specialized in international law, human rights and conflict of laws and is Vice President of the Syracuse Institute for Criminal Justice and Human Rights since 2015.



# Women's Empowerment in Czech Republic

## Embassy of India in Czech Republic

Compared to EU-15, women's employment levels are high in the Czech Republic. Nevertheless, employment rate of women is still lower than employment of men. Czech society regards it as normal that both husband and wife participate in gainful activities and in providing financial support for the family. On the other hand, the unsatisfactory conditions for combining employment with family responsibilities are problematic and flexible forms of employment are rare. There are practically no differences between women and men in the areas of access to education, health care and services. Participation of women and men at various levels of education is comparable. In the Czech Republic there is a high share of women university students who comprise more than 55 % of all university students. Certain differences can be observed in technical subjects, where men predominate, and in humanities subjects, where the opposite is true. Women very rarely participate in criminal activities but are frequently victims of domestic violence.

The Government of the Czech Republic responded to the existing situation in various walks of life with a view of attaining full equality between women and men. This was the reason why a programme document entitled 'Government priorities and action for promoting equality of men and women' was adopted in 1998. This document includes active measures contributing to the elimination of factual and formal barriers. The proposed measures were designed to promote equal status of both sexes. Monitoring and updating of these measures by the Government takes place once a year. In 2001, the Government Council for Equal Opportunities of Women and Men was constituted and acts as a permanent government advisory body with the right to submit proposals to the Government on promotion of equal opportunity policies.

While legislation fully ensures equality of women and men, in practice it is not fully implemented. In spite of the fact that marked progress has been achieved, really significant changes in the public and legal awareness of gender equality problems are slow to materialise. All ministries were invited in 1999 to implement the gender mainstreaming method, but analysis of selected material showed that implementation of this task

appeared to be rather formal. Starting from 2002, gender focal points were constituted in all ministries with a view to promoting gender mainstreaming and equality of women and men.

Support for gender equality is provided for in the relevant legislation and, in institutional terms, is ensured at Government level through the Section for Social Inclusion and Equal Opportunities at the Ministry of Labour and Social Affairs (MoLSA) with the help of the Government Council for Equal Opportunities of Women and Men. At parliamentary level, there is a Permanent Commission for Family Issues and on Equal Opportunities in Chamber of Deputy and Committee for Education, Science, Culture, Human Rights and petitions in Senate. The Section for Social Inclusion and Equal Opportunities at MoLSA coordinates institutional provision and is responsible for the progress to be achieved in areas such as gender equality in employment and income distribution, domestic and gender-based violence, access to health services and provision of quality reproductive health services, access to education, training and retraining, and access to social services and access to leadership and politics. To this end, the Section cooperates with other ministries and senior state administrative bodies, the social partners (employers, trade unions) and, above all, non-governmental organisations. During the transition period, the driving force in the pursuit of gender equality has been the women's movement along with academia.

### Expertise

Government: Ministry of Labour and Social Affairs of the Czech Republic  
Academic: Department of Gender & Sociology - Institute of Sociology of the Czech Academy of Sciences, Department of Gender Studies - School of Humanities at Charles University, Gender Studies Program at the Faculty of Social Studies - Masaryk University  
NGOs: ProEquality Centre of the Open Society, p.b.c., Gender studies, o.p.s., Czech Women's Lobby, Aperió, Forum 50 %, Rosa, Nesehnuti, Active Motherhood Movement (H.A.M).

# Sustainable Development Goals - Paving the way for Gender Equality

**Karon Shaiva**  
Chief Impact Officer & MD  
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Woman empowerment has been the problem of 50% of the world’s population since centuries, and it took a World War to get the rest of the 50% population to sit up and take notice. Sometime in the aftermath of World War II and in the midst of the birth pangs of the United Nations, was established the Commission on the Status of Women. It was the world’s main intergovernmental body exclusively dedicated to the promotion of gender equality and the empowerment of women. It was also responsible for various landmark agreements such as the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Beijing Declaration and Platform for Action. (See diagram for the milestones in the history of Gender Equality). The establishment of UN Women in 2010 helped co-ordinate the work of the UN on “elimination of discrimination against women and girls, empowerment of women, and achievement of equality between women and men as partners and beneficiaries of development, human rights, humanitarian action and peace and security.”

The most recent milestone is the **2030 Agenda: Sustainable Development Goals (SDGs)** one of which - **SDG5** being dedicated to **Achieve gender equality and empower all women and girls**.

## Introduction to the SDGs

The Sustainable Development Goals (SDGs) or Global Goals were the successor to the Millennium Development Goals (MDGs). 193 UN Member States in September 2015 accepted the SDGs as the framework of goals, targets and indicators of national agendas and political policies over the next 15 years (2015 - 2030). While the MDGs were aimed at developing countries, the 17 SDGs and 169 targets are universal and apply to all countries to collectively achieve people-centered sustainable development by 2030.

The negotiations leading up to the SDGs were helmed by the Open Working Group and was a much more participa-

## GENDER MILESTONES



Source: <https://sustainabledevelopment.un.org/topics/genderequalityandwomensempowerment>

# Policy and Sustainable Development Goals



tory development than the closed process that led to the MDGs. A crucial element, the 2030 Agenda embraces the 'Leave No One Behind' principle, declaring they will 'endeavour to reach the furthest behind first'. Yet this will translate into reality only when they are actually implemented by all member states within their context, focus and timelines. There can be no 'one size fits all' approach, hence nationally and locally-relevant strategies will need to be considered for the realization of the Global Goals.

## Interlinkages of Women and SDGs

A UN/DESA Working paper shows through Network Analysis that the SDGs can be mapped as a Network of Targets. SDG 5 is interlinked to 8 other SDGs directly. An interesting study by Prof Heisook Lee & Dr Elizabeth Pollitzer titled - The Role of Gender-based Innovations for the UN Sustainable Development Goals: Toward 2030: Better Science and Technology for All, explains how Gender knowledge is necessary for ALL SDGs as in these examples:

**In SDG 2: Zero Hunger** the targets include the special nutritional needs of adolescent girls, the role of women as food producers

**In SDG 3: Good Health and Wellbeing**, how sex-gender differences impact health outcomes e.g adolescent pregnancy on maternal cognitive development, and the socioeconomic implications for these mothers, their families and society.

**In SDG 10: Reduced Inequalities**, how intra-household gender relationships control resource allocation, especially with regard to girls' education, their future, and their mothers' ability to participate in income-generating activities.

The 2030 Agenda also acknowledges that gender and equality and women's empowerment will contribute to progress across all the goals and targets. However, It still took concentrated effort by Woman Rights Organisations (WRO) to ensure that there was a dedicated goal so as to keep the spotlight firmly and push the cause for Gender Equality and Women Empowerment - SDG 5.

**SDG5 - Achieve gender equality and empower all women and girls.**

Contemporary times and cosmopolitan lives have led many to believe that Gender is a dead horse being flagged by hardened feminists. Nothing could be further from the truth as Gender inequalities are still deep-rooted in every society. The problems that women faced centuries ago - right to vote, access to equal opportunities in the workplace, denial of basic health care and education as well as other bias in society are very real even today. Women play a vital role in the progress of a nation, be it social or economic. Sustainable development demands the full participation of women in political and economic spheres, yet they continue to be victims of violence and discrimination.

To address these issues and work toward gender equality and empowerment of women and girls everywhere, SDG5 lays out 6 targets (5.1 - 5.6) and 3 points (5.a - 5.c) as the means of implementation  
(See ADB image on SDG5)

## India & the SDGs

The 2030 Agenda agreement calls on all UN member states to develop national strategies on the SDGs as soon as possible. The Indian Constitution has given to women the equal status with men in that there is no discrimination between men and women. Governments will need to act on on the SDGs in 3 key areas:

- Developing a national implementation Plan
- Financial Resources to implement the SDGs
- Monitoring, Reporting and Accountability of the plan

Developing a National level plan will require high level political support as a first step towards achieving the SDGs. It will involve reviewing national and sub-national policies, plans and strategies keeping in mind multiple stakeholder groups for implementation. A long term approach will be necessary for success.

# Policy and Sustainable Development Goals

**ASIA AND THE PACIFIC AND THE NEW SDG GENDER GOAL** ADB

The new Sustainable Development Goals (SDGs) include a stand-alone goal on gender equality. SDG 5 covers issues that the Millennium Development Goals failed to address and that are particularly relevant to Asia and the Pacific.

**SDG 5: GENDER EQUALITY**  
The goal of SDG 5 is to achieve gender equality and empower all women and girls.

**WHAT?**

- 1 End discrimination against all women and girls
- 2 Eliminate violence against all women and girls
- 3 Eliminate all harmful practices such as child marriage
- 4 Recognize and value unpaid care and domestic work
- 5 Ensure women's participation and leadership in decision-making
- 6 Ensure universal access to sexual and reproductive health and rights

**HOW?**

- a Undertake reforms to give women equal rights to economic resources including land
- b Enhance the use of Information and Communications Technology
- c Adopt and strengthen policies and legislation

**DID YOU KNOW? SOME FACTS AND FIGURES FOR ASIA AND THE PACIFIC**

- EARNINGS:** Women on average 30 to 40% less than men.
- 38% of women (almost 2 in 5) report having experienced physical and/or sexual violence committed by an intimate partner. In some Pacific countries, prevalence is over 60%.
- South Asia has the highest prevalence of child marriage in the world, approximately 1 in 2 girls are married before the age of 18.
- Although less common in our region, overall 65% of Indonesian girls under the age of 19 have been subjected to some form of female genital mutilation.
- Women need more seats: Only 18% women members of Parliaments, Only 6% on corporate boards.
- EARLY CHILDBEARING:** 1 in 10 women in the world have adolescent girls (15-19 years) who are almost 1 in 5 girls that has had 1 or 15 (15) girls born before 18.
- LAND:** Only about 10% of women own land (global average: 20%).

The Gender Goal is central to achieving the other 16 Sustainable Development Goals

Eliminating gender disparity in the region would increase per capita income by 70% in roughly 60 years.

Source: Asian Development Bank (www.adb.org)

Financing of the SDGs will likely be from different sources. Governments may lead the way but will need the support of donors - both institutional and private sector.

Last but not the least, results need to be monitored and benchmarked to a blueprint, to ensure that we are reaching the targets set out. Information needs to be shared and understood by all stakeholders so that government is held accountable but also to keep all concerned on track with whatever it takes to get the job done.

At a global level, we need to keep the pressure on by comparative studies of both quantitative and qualitative indicators to measure the change in social norms and attitudes around gender issues. Although the women's ministry or gender focal points are likely to have a role in SDG 5 implementation, they may not be the ultimate decision maker or may not have the power to make all of the changes you want. Hence the role of new "actors" that cut across gender lines are necessary as partners and supporters.

*"Planet 50-50 by 2030: Step It Up for Gender Equality" by UN Women asks governments to make national commitments to address the challenges that are holding women and girls back from reaching their full potential. Step It Up comes at a critical moment in time. The 2030 Agenda for Sustainable Development provides a comprehensive roadmap for the future of people and planet. Empowering women and girls is central to achieving the Sustainable Development Goals. (See more at: <http://www.unwomen.org/en/get-involved/step-it>)*

## Gender, Technology and Innovation

Various studies have stated scary figures like 70 years and 150 years for equal pay and gender equality to become a reality. That is a long road ahead! And no doubt will be difficult. But with new mindsets, modern technology and women ingenuity, innovative solutions and approaches are helping to speed up the process. The critical part is to ensure that this applies to ALL in keeping with "Leave no one behind" principle and reach women and girls in the most hard to reach regions on Earth. Such transformative change will be the barometer of success for women's rights and gender equality as laid out in SDG5.

*The World Survey 2014 that comes out every 5 years, reaffirms the key role of gender equality in any action plan to achieve sustainable development. The World Survey uses three criteria to assess whether policy actions and investments for sustainable development adequately address gender equality. Do they support women's capabilities and their enjoyment of rights? Do they reduce, rather than increase, women's unpaid care work? And do they embrace women's equal and meaningful participation as actors, leaders and decision-makers? It offers a comprehensive set of recommendations for gender-responsive policy*

## Policy and Sustainable Development Goals

*actions and investments towards sustainable development overall, as well as for the selected areas which the World Survey emphasizes.*  
(Reference : The World Survey 2014)

Beijing Declaration and Platform for Action (BPfA) - 1995, was acclaimed as the 'blueprint' for women's rights and Beijing+20 (2015) was a reaffirmation of that commitment. Women's economic empowerment was the focus of the 61st session of the Commission on the Status of Women (CSW 61) from 13-24 March 2017. In her opening statement for CSW61, UN Women Executive Director Phumzile Mlambo-Ngcuka calls for "swift and decisive action for women's economic justice in the changing world of work."

The Global Economic Summit by World Trade Centre and All India Association of Industries (AIAI) with its theme -



Women's Empowerment: Entrepreneurship, Innovation & Capacity Building is fitting actionable to advance the cause of Gender equality. Industry can play a significant role in increasing the number of women in the workforce by implementing appropriate policies and practices that eliminates discrimination, sexual harassment and gender pay gaps at the workplace. Responsible Procurement and Diversity in Supply chains will be a key to encouraging more women entrepreneurs.

Individually too we all have a role to play how society treats women and girls be it in our families, homes and communities. The use of technology and innovation in creating solutions that help woman stay safe, reach for aid when required as well as receive support through online communities and service providers go a long way to facilitate work life balance. Respect for women's role at home, recognition of unpaid work and other social



bias requires urgent attention. The need for men in this fight was underscored through the focal message of the campaign HeforSHE by UNWomen. The gender focused-SDGs too hold out a promise of a new group of inadvertent feminists - the other 50% of the worlds population - MEN. Everyone has a role to play to make gender equality a reality by 2030.

Join us!

Karon Shaiva is the Founder and Chief Impact Officer of Idobro, a social enterprise that seeks to measure and multiply the impact on women, social and green issues. She believes that Gender forms the core of any development solution and can be reached at [karon.shaiva@idobro.com](mailto:karon.shaiva@idobro.com)

### About the Author

**Karon Shaiva** is a social entrepreneur, writer, speaker and trainer. As Chief Impact Officer & Managing Director of Idobro, Karon has designed the Idobro I5 model that multiplies the impact of Women, Social and Green initiatives. She has been deeply involved in the women empowerment and social entrepreneurship space.

Karon has over 20 years of experience in Asia and the USA in Technology, education, finance, gemology and development sectors. Karon has lived in India, USA, Africa and Japan and her personal story has been covered by the iconic series - Chicken Soup for the Indian Women Soul. She has authored the "Impact Shopping" page for the Afternoon Despatch & Courier that included her column "An Empowered World" and regularly contributes articles on Diversity, Inclusion and Sustainability.

Karon Shaiva is the Founder and Chief Impact Officer of Idobro, a social enterprise that seeks to measure and multiply the impact on women, social and green issues. She believes that Gender forms the core any development solution and can be reached at [karon.shaiva@idobro.com](mailto:karon.shaiva@idobro.com)

# Let's Step It Up for Gender Equality

**Dr. Rebecca Reichmann Tavares**

Representative, UN Women Multi-Country Office for India, Bhutan, Maldives and Sri Lanka



On 8 March, the international community observed International Women's Day, focusing on women in the changing world of work, and calling for a more gender equal world - a Planet 50-50 - by the year 2030.

The theme highlights the incredible range of work women do - in their homes, in other people's homes, on farms, in factories, in offices, in markets. It is also a reminder that much of this work is not counted - not recognized, not valued and very often, not rewarded.

Studies show that on average, women carry out at least 2.5 times more unpaid household and care work than men. This directly and negatively impacts women's participation in the labour force - if women are preoccupied with household work and taking care of children and elderly or unwell relatives, they cannot go out to seek paid work.

wages. This is also because women are more likely to engage in low-productivity activities and to work in the informal sector. Unlike men, they are not always able to switch between informal and formal employment. And women in the unorganized sectors are often not represented in unions.

In the workplace - in the private sector, for example - women face greater barriers to advancement and a steeper path to senior leadership.

How can we address some of these disparities? Here are some suggestions based on studies and research on best practices by UN Women:



## International Women's Day

This is also because household responsibilities are not shared equally by men and women. Care work is seen mainly as a 'woman's job'. This perception also affects women engaged in paid work - they must, as it is commonly explained, "balance" their home and work responsibilities. Not all men are asked to do this 'balancing'.

In India, the total value of time spent on unpaid care and domestic work was estimated to be equivalent to an astounding 39 per cent of GDP.

Even where paid work is concerned, we see large gaps in the wages earned by men and women. Women in most countries earn on average only 60 to 75 per cent of men's

- Companies and businesses, in concert with governments, can put in place policies and infrastructure that would make it easier and safer for women to work. Many companies have taken significant strides in this regard, putting in place extended maternity leave options, flexi-work hours, and onsite child-care facilities - measures that contribute significantly to narrowing the gender gap.
- Investing in women's economic empowerment sets a direct path towards gender equality, poverty eradication and inclusive economic growth. Earning an income through decent work and social security can help boost women's self-esteem and bargaining power at home and within their communities. It can

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also reduce the chances of being exposed to domestic violence. Money in the hands of women, in fact, also results in higher spending on the family - for better nutrition, and the health and education of children, for example.

- Policies that reduce the time and effort that women and girls spend on unpaid care and domestic work by providing social protection and infrastructure can create employment, improve women's labour force participation and increase retention of girls in school. That is how we can reduce the burden of unpaid care and domestic work that women do.
- Ensuring that domestic workers have the same rights and protection as all other workers. Domestic workers - who are overwhelmingly women - are critical to the functioning of households and society. But many domestic workers work on low wages, poor working conditions and have no social protection that they can rely on.

Finally, women's leadership and participation is essential if we want to uphold fundamental labour rights, ensure decent work for all women and put in place policies that support and strengthen women. This means ensuring that women are represented in decision-making positions at work, in trade unions, in corporate boards and in government.

To achieve this transformative change, solidarity and partnerships are critical. At UN Women, we work with governments to ensure that laws, policies, plans and budgets are gender-friendly. We work with NGO partners to train women panchayat leaders. We work with the private sector to ensure that companies adopt measures that enable women to participate equally and meaningfully - through policies on maternity, paternity, adoption, family and emergency leave, breast-feeding and childcare.

In 2015, world leaders adopted the Sustainable Development Goals (SDGs), placing gender

equality and empowerment of all women and girls at the heart of the 2030 Agenda for Sustainable Development. They recognized that the world cannot achieve the Goals if one half of the population is left behind, particularly in the world of work.

Let us ensure that world of work works for all women. UN Women calls on all actors - governments, civil society, the media, and young people - to 'step up' efforts to ensure women's economic empowerment, in order to achieve a truly equal world, a Planet 50-50 by 2030.

### About the Author

**Rebecca Reichmann Tavares, Ed.D.** is the Representative of UN Women's Multi-country Office for India, Bhutan, the Maldives and Sri Lanka. Previously, Dr. Reichmann Tavares was Representative for Brazil and Regional Programme Director of UN Women's Brazil & Southern Cone Office (2009-2013).

# Women's Empowerment in Italy

### Viktoria Lopatina

Founder & Managing Director  
Kat.El International Trade Consulting Srls



*Gender equality will only be reached if we are able to empower women.*

Michelle Bachelet

The term **empowerment** (literally "increase in power") was born in the political language between the fifties and sixties and endorsed by the feminist movement. The World Conference in Beijing in 1995 on the status of women, this word has been associated with the term **mainstreaming** means the need of women in political issues of broader scope, to improve their status by accessing personal resources, structural and environmental hitherto unavailable or inactive. Empowerment has become the label of the different strategies act by women to their female subjectivity, of which recognize the gender implications, ethnicity, social class, culture, etc. with the overcoming of "**equal opportunities**" and the start to the affirmation of a politics of difference.

The concept of women empowerment is fairly recent in Italy. The issue concerning women's right to vote was brought to light by the early associations of the feminist movements right after the constitution of the unified Italian State. This pathway, after changing fortunes, ceased with the uprising of fascism. Women's suffrage in Italy was finally introduced on the 1st of February 1945 because of a due right and was achieved by women participating in the struggle for liberation from fascism. The first administrative elections in which women were called to vote were held on 10th of March 1946 in 5 rounds, and on the 2nd of June 1946, the Italian women voted for the first time for the Institutional referendum (the choice between monarchy and republic) and for the constituent Assembly. 21 women were elected and took part in the drafting of the Italian Constitution. The women elected sustained the all-levels equality principle, obtaining important results mainly in regards to labour, wage, and protection of maternity.

The governing body entrusted with gender equality is the **Department for Equal Opportunities (MPO)**, established in 1997 within the office of the Prime Minister. It has been headed by Ministers without

portfolio specifically appointed for this task, by Ministers who held other important offices at the same time (Labour, Welfare), or high government officials (sottosegretario), as in the present cabinet.

A **National Commission** for equality of men and women (established in 2006, Law 198) composed of 26 members who represent women's organizations and civil society organisations collaborate with the Minister, although not much publicity is given to its activities.

At the local level, **Equal Opportunity Commissions (CPOs)** were active in each institution of the public sector since 1988 (regional, provincial, municipal administrations, universities, local units of the national health system, etc.). Their performance is extremely **diverse**. Some confine themselves to dealing with minor problems of the staff while others are active in promoting gender equality in society at large. The CPOs have recently been transformed (by Law 183/2010) into **CUGs (Unified Committee for the rights of the employees)**, which combine the former commissions for gender equality with the committees for protection against mobbing.

**Equality Advisors** were created in 1991 at the regional and provincial level to deal with cases of employment discrimination. They have been coordinated in a network headed by a National Equality Advisor since 2006. They cooperate with employment offices and equality bodies to monitor the concrete **implementation** of equal opportunity principles and can stand in court next to the victims of gender discrimination. In this case, too, there are considerable **discrepancies** in performance.

The fundamental principles can be found in Art.3 of the Italian **Constitution**, where the equality and non-discrimination principles are asserted: "All citizens have



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equal social dignity and are equal in front of the law, regardless of differences of sex, race, language, religion, political opinions". This same article lays the juridical foundations for the implementation of positive actions: "It is the duty of the Republic to eliminate economic and social obstacles, that limit the citizens' freedom and equality, prevent the full development of the individual and the real participation of all workers to the political, economic and social organisation of the country". The equality principle between men and women is reasserted in Art. 51.

The Italian **legal framework** on gender equality is provided by the National Code of Equal Opportunities between Women and Men established in 2006 (D.L. 198/2006). It organizes and harmonizes 11 laws on equal opportunities in a single text, with the view of regulating the promotion of equal opportunities between women and men in all areas of society.

The National Code of Equal Opportunities and subsequent laws implement Directives of the EU on equal opportunities and equal treatment in matters of **employment**. Both direct and indirect discriminations are defined and prohibited.

Measures for **reconciliation of family and professional life** are included into several regulations of the labour market and some funds have been allocated to promote more family-friendly work arrangements and the building of an adequate social infrastructure.

**Family law** recognizes perfect equality between men and women and gives the same rights to children born inside and outside the marriage (the last discrimination against children born out of wedlock, which concerned their relations with grandparents and other relatives, has recently been cancelled).

The presence of women in **decision-making positions** is still very limited and several measures have recently been established successfully to improve the situation. A **quota system** has been imposed on the boards of Directors and boards of Statutory Auditors of companies listed on the Stock Exchange (beginning with 20 per cent to be raised to 33 per cent by 2015) and on the boards of non-listed state-owned companies. The rules for the election of **local administrations** have been changed to

guarantee a sizeable presence of women. No local government can be made of people of the same sex, although it is yet to be clarified which is the maximum percentage allowed.

The Department for Equal Opportunities approved the first National Plan Against **Gender-Based Violence and Stalking** on 28 October 2010.

Until very recently (1996), **sexual violence** was considered a 'crime against public morality'. It took 19 years of debate to reform the articles of the Italian penal code relating to sexual violence and to acknowledge that sexual violence is a 'crime against the person' (Law 66/1996).

Some other important Laws were established against **domestic violence** (154/2001), **against human trafficking** (228/2003), **female genital mutilation**.



In 2006, law 38/2006 introduced the punishment of the sexual exploitation of children and of paedopornography (including internet as a means of exploitation).

Anyway Italy is still ranked amongst the countries in the EU with the lowest gender equality, according to the **European Gender Equality Index 2015** (Italy is on the 20th place of 27 State members).

**The Gender Equality Index 2015** measures how far (or close) the EU and its Member States were from achieving gender equality in 2005, 2010 and 2012.

Very positive fact is that since 2005 Italy has achieved

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significant progress towards gender equality in the majority of the domains of the **Gender Equality Index**, as shown by an increase in its score of 6.5 points. However, with an overall score of 41.6 out of 100, the country remains far below the EU-28 average and still faces numerous challenges, including in the domains that have recently made progress. The biggest increase in the score was visible in the domain of power, although this remains Italy's lowest-scoring domain: women have progressed in decision-making positions in the political and the economic sphere but they still remain strongly under-represented.

The greatest challenges also lie in the unequal distribution of time dedicated to domestic, care and leisure activities by women and men. The time devoted to social activities decreased significantly for both women and men.

The domain of work is still marked by significant gender inequalities, with the persistence of segregation in work along gender lines. The domain of money shows important signs of progress, with a reduction in gender gaps, especially when it comes to the availability of resources. Challenges remain in achieving gender equality in education and training, as shown by the persistence of gender gaps and the segregation of study fields along gender lines in the domain of knowledge. The unequal distribution of the time spent on different activities remains a reality for women and men in Italy. The gender equality score in the domain of health is high, showing good gender balance in access to services and overall health status. However, important differences in the health-related behaviours of women and men will be added to the Gender Equality Index in the future to provide a more complete picture of gender equality in health.

Globally, according to the annual analysis of the World Economic Forum on the Global Gender Gap in diffused ranking in 2016, Italy ranks 50th place of 144 countries (in 2015 it was on 41st). The index considers the existing gender disparities in the field of politics, economy, education and health.

Many positive acts have been done to improve the position of the women in Italy, but there is still a lot to do. It should be stimulated more female employment because economically independent women with a significant social role are more realized, they can contribute to the well-being and transmit it to their families and children contributing to a better society, they can create more consumption and especially would be able to increase

birth which is indispensable for a growth of a country among one of the oldest in the world.

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### About the Author

**Viktoria Lopatina** was born in Vilnius, Lithuania. She's got two University degrees in Law: In Moscow, Russia and in Florence, Italy. She is specialized in International Commercial Law. In different years of International Trade Viktoria promoted commercial relations between Italian Companies and the companies of such Countries as Russia, Baltic States, Ukraine, Azerbaijan and others. Offered services are: Customers research in Italy and abroad; Analysis and market research; Assistance in partnership selection; Negotiations; Contracts monitoring; Logistics management; Translation. Viktoria takes care of Institutional relations with different Government structures. Organization of presentations "Doing Business in ..." at Italian Chambers of Commerce and participation to the same.

In the last two years Viktoria has been focused on Indian Market, specially in following sectors: Furniture & Design; Smart Solutions for smart Cities; Fashion and Travelling.

# Government Policy & Institutional Support for Women Empowerment

**Dr. Nurhayati Ali Assegaf**  
Member of Parliament, Chairperson  
of the Committee for Interparliamentary  
Cooperation, Indonesian House of Representatives



**Women's empowerment: challenges and opportunities**  
During the past decades, women all over the world have pushed the boundaries on many sectors: educational attainment, economic participation, and even political representation. And yet, this great progress has not been enough to close the gender gap. Globally, only 55 percent of women have the opportunity to participate in the labor force, compared with 80 percent for men. Women still earn about 50 percent less than men for the same type of work, and they represent only 20 percent of parliamentarians across the world.<sup>1</sup>

Women need an environment where there is no gender bias and women have equal rights in community, society and workplaces. To empower women, we must strongly promote rural development and rural women empowerment; encourage the implementation of democratic principles in people's daily life; and encourage the involvement of women parliamentarians in international parliamentary assemblies.

While a critical number of women are necessary to ensure women's representation in democracy, it is not just about numbers. In order to be able to represent themselves, women should have the leadership quality and should be involved in the decision making process. Women's interests are not only about gender equality, but furthermore, gender perspectives in all development aspects.

We should recognize that by representing half of the world's population, women have the right to half of the leadership, the half of parliamentary seats. Women have different experiences, needs, and interests; and therefore men cannot represent women in shaping and determining their fate.

## Policy and institutional support

There are many different tools to be able to achieve this, as what works in one country may be different with what works in other countries. *"One size fits all"* approach should not be applied as women condition differs in every country according to their religious norms and socio-cultural values.

Indonesia has strong commitment in giving more women access to leadership in public sector. And this commitment is translated through policy intervention. The Law 8/2012 mandated each political party to field at least 30% female parliamentary candidates to participate in an electoral district, or else it will be disqualified. This Law, of course, helps to boost women representation in the parliament.<sup>2</sup>

With more women parliamentarians, the Indonesian women MPs established Women Caucus in the parliament. The Caucus promotes networking with civil society groups to obtain feedback on the issues and interests of women needed for a variety of policy discussion in the House. The Caucus also interacts intensively with the ministries and private sectors to be able to cooperate on the formulation and implementation of policies.<sup>3</sup>

## Success story: a personal journey and point of view

I stand today as one of the most influential women politician in Indonesia, and I am committed to spread my wings to support and to help other women fellows to get into the leadership in public and private sector. With the

<sup>1</sup> World Economic Forum (2016). The Global Gender Gap Report 2015.

<sup>2</sup> See Indonesia's women MPs in Quota Project: <http://www.quotaproject.org/uid/countryview.cfm?CountryCode=ID>, accessed February 20, 2016

<sup>3</sup> The Role of The Parliamentary Women's Caucus in Promoting Women's Participations and Representation: a Case Study in Indonesia and Timor Leste, Kemitraan, 2014.

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political power in my hands, I have been fighting for women's empowerment issues not only at national level, but also international level.

One of the most notable Committee in the Indonesian House that supports women's access to leadership is Committee for Inter-Parliamentary Cooperation, in which I am now the Chairwoman. Through this committee, as a Chairwoman, I try to incorporate a comprehensive and context-based approach to gender parity throughout its functions.

I became a women MP since 2004, and my commitment to contribute to women's empowerment never ceased to less. As the vice President of the biggest party in Indonesia, I use my position to mentor and encourage the involvement of more women members and more women candidates in my political party. I have been building women's capabilities, and I use my works to inspire young women at local and national level to engage in social and political issues.

At national level, with my years-long experience in women's empowerment efforts, through my party and my position in the parliament had been positively fruitful. Nowadays, I am humbled to see that the number of women's candidates in my party is the highest of all parties in 2014.<sup>4</sup>

Besides, the number of women's candidates in my province is increasing every election year, and my province East Java held the record of the highest number of women's candidates in the last election.

The trend for high number of women candidates in my province is triggered by several factors. First, the increasing number of women gaining higher education<sup>5</sup> and the raising number of women's employment.<sup>6</sup> Those are key factors that made women in my province are more aware about their rights, their needs, and the importance of women's representation in the parliament to accommodate their rights and needs.

### Women's empowerment and economic leverage

Since stipulated, the impact of electoral quota system through the policy intervention in Indonesia has been very positive thus far: women MPs in Indonesia has increased from 3.8% in 1950 to 18% today<sup>7</sup>; women representatives have served strategic positions at legislative and executive level; incumbent women candidates in direct election is 36.84%; and now there

are 34 women leaders (at province/city/district level) in Indonesia.<sup>8</sup> Women MPs' partnership with private sector has a key role to play in promoting women's full participation in business.

The relationship between political parties and business practitioners, especially to boost women's participation in business sector, is one that stands directly upon the works of the Indonesian House. It raises many critical issues, not the least is how each sector can support democracy and sustainable development. Ultimately, with the upcoming implementation of Sustainable Development Goals (SDGs). Further, it is the duty of us politicians to develop people-oriented policies and public-private dialogue to provide room for businesses to grow.

Through public-private dialogues on important issues like trade regulations, education, and business technology highlight specific concerns of businesswomen whose voices might otherwise not be heard in the public sphere.<sup>9</sup> And because of that effort, now Indonesian women's membership in business association had reached 70.37%, more than men that just reached 42.86%. And this is the highest number of women's membership in business associations in Southeast Asia.<sup>10</sup>

The lesson that can be learned here is that, giving women access to leadership and decision making process links to growth and can benefit both public and private sectors that have impacts on broader social and economic outcomes.

<sup>4</sup> Pemetaan Dan Kajian Cepat Prosentase Keterwakilan Perempuan Dan Peluang Keterpilihan Calon Perempuan Dalam Daftar Caleg Tetap Pemilu 2014, Koalisi Perempuan Indonesia, 2014.

<sup>5</sup> Berita Resmi Statistik, BPS Jawa Timur, Mei 2015.

<sup>6</sup> Ibid.

<sup>7</sup> Hana A. Satriyo, What's in Store for Indonesia's Women Candidates, Win or Lose?, Asia Foundation, April 30, 2014.

<sup>8</sup> Ibid.

<sup>9</sup> Laura Seaman and Katie Bollinger, Women Biz Owners in Indonesia Defy Some Long-Entrenched Barrier, Asia Foundation, September 4, 2013.

<sup>10</sup> Ibid.

#### About the Author

**Dr. Nurhayati Ali Assegaf M.Si.**, MP is the current Chairperson of the Committee for Inter Parliamentary Cooperation, The House of Representatives of the Republic of Indonesia. Her distinctive leadership capacity on multilateral parliamentary diplomacy forum has been proven through Presidency for the Inter Parliamentary Union (IPU) Coordinating Committee for Women Parliamentarians for two consecutive terms.

# Gender Perspectives Well Represented in Sustainable Development Goals

**Sascha Gabizon**

Executive Director

Women in Europe for a Common Future (WECF)



In an exclusive interview to World Trade Centre Mumbai, Ms. Sascha Gabizon, Executive Director, Women in Europe for a Common Future (WECF) rejects the argument that gender perspective is not well represented in the United Nation's Sustainable Development Goals (SDGs) Agenda 2030. Excerpts of the interview

**Women Engage for a Common Future (WECF International [www.wecf.org](http://www.wecf.org)) has come a long way since its inception in 1992 at the UN Earth Summit, and today it is working with a network of 150 member organizations and individual members in 52 countries across the world. Share with us your experience in working towards gender equality in these years.**

At the Earth Summit in 1992, all heads of states agreed that women had to play an equally important role in sustainable development, from policy setting to implementation. WECF was created to show examples and best practices of women's leadership in local actions for sustainable development, and to share these at global level with policy makers in the United Nations processes, including the MDGs (Millennium Development Goals) and now the SDGs (Sustainable Development Goals) as well as the global Climate agreement and the global conventions on sound chemicals management (Basel Rotterdam and Stockholm conventions).

**Some sections of women groups complain that the sustainable development goal (SDG) framework of the UN does not emphasise on women as decision makers,**

**resource managers and experts on sustainable management of water, energy and ecosystems. Can we have your comments on that?**

We disagree on this point. Having been part of the negotiations of the SDG, with countries like the UK insisting on as few possible goals and targets, we understand that it was not possible to add to each goal the same notion of women not only as beneficiaries, but also of managers and decision-makers. However, this notion is well represented in the SDGs, and they should be seen and implemented as a coherent whole. The

Sustainable Development Goal 1, on ending poverty, (target 1.4.) ensures that women and men equally should not only have access, but also control, over resources, including natural resources, so this includes water resources. Goal 5, target 5.a, repeats this same notion, as women having the right to equally decide and control financial, natural and other resources, again, this broad terminology encompasses water resources and management of water resources. When Goal 6 on water and sanitation was negotiated, the Women's Major Group - which WECF co-facilitates -

advocated for wording which would reflect women both as beneficiaries and managers, but also insisted on women and girl's specific sanitation needs, in particular regarding menstrual hygiene management (MHM). In the end, MHM was not added specifically, but the notion of specific needs remained, in target 6.2. We are also glad that target 6.b reflects the notion that local stakeholders need to be included in decision making and management, and of course, as overall the SDG promote gender equality, this means both local women as well as men.



## Policy and Sustainable Development Goals

**Lack of access to safe water and sanitation systems is a key issue in developing countries. How does this affect women and girls disproportionately? Also explain us the scope for creating livelihood opportunities for women in water supply and sanitation sectors?**

WECF's network members continue to ask for further development and projects in the area of safe and sustainable water and sanitation. WECF has demonstrated affordable solutions for school sanitation in rural areas which lack central water and sewerage systems, based on low-flush, or even dry toilets, or combinations of biogas and composting systems, which allow to recuperate nutrients and reuse them as fertilizer in agriculture. Reuse of waste water is another area where WECF and partners have pioneered pilot projects for



decentralized solutions in rural areas. Currently, WECF works with French and Kyrgyz partners in rural areas to construct centralized drinking water supply with citizen's cooperatives. These cooperatives, also called "water user unions" ensure user fees are paid by the local inhabitants to maintain the system whilst international donors provide the capital costs for the construction. These projects have been especially successful because women have taken leadership position and have been equally involved in all areas of management and decision-making. Nevertheless, the water and sanitation remains an area which should not be left alone to the private sector. According to the UN resolution on the human right to water and sanitation this is a core responsibility of government, whose role is to introduce

cross subsidizing schemes so as to ensure that citizen's initiatives in rural areas can be supported through fiscal and financial mechanisms.

**One of the aims of WECF is to promote gender-positive energy solutions and integration of gender perspective into global policy on climate change. Explain us the rationale for including gender perspective in the policy on climate change.**

Women and men have different social roles and therefore often different energy consumption and production patterns. For example, men might more often use gasoline for mobility and women kerosene or wood for cooking. Due to social roles, women and men are often also differently impacted by climate change, for example, women have less often formal employment and less often are insured for risks, which makes them less able to find buffer funds after a climate induced event has destroyed their land, home or harvests. Understanding these barriers as well as opportunities from a gender perspective helps to make national and local climate policies more effective, sustainable and inclusive. For example, WECF works with partners in Africa, Central Asia and Caucasus to develop with women and men, financial and business models, and decentralized technologies, which reduce carbon emissions and increase income and well being of families in rural areas. One of the business and finance models which has shown to be effective for climate mitigation as well as women's empowerment is that of gender-responsive energy cooperatives, which aim at parity for women and men as investors in the cooperatives as well as managers and decision makers of the energy cooperatives. This concept has been the basis for a National Appropriate Mitigation Action which has been developed with the government of Georgia and submitted to the UNFCCC secretariat.

**How are women more exposed and more vulnerable to chemicals (both hazardous and non-hazardous) than men? What is the role of policy makers, civil society and other organizations in mitigating and protecting women from adverse impact of chemicals?**

Women (and children) are the most vulnerable group as severe health damage can occur during prenatal and early life. Women are exposed and affected differently than men. Among other differences, women have more fat tissue where some chemicals accumulate. They also tend to have lower body weight, which can reduce the amount of chemical exposure that is safe. Moreover, women have a different balance of hormones than men,

## Policy and Sustainable Development Goals

which can affect how those hormones interact with some chemicals. In short, chemicals e.g. in workplace, air, in daily products, and food can impact women differently than men, and in some cases may pose a larger threat.

Women in their role as a (becoming) mother pass the chemical cocktails, which have accumulated in their body tissue, to the baby during pregnancy and breast feeding. Unlike what was believed till some 100 years ago, the placenta does not provide a defense against harmful chemicals, they enter the child and depending on the stage of development (which month of pregnancy) can cause irreversible damage to the brain, the reproductive system or even cause physical birth defects like missing limbs.

Persistent and bio-accumulative chemicals remain in the human body long after exposure and can be passed from mother to baby, in utero and via breast milk, and further cross the blood brain barrier to affect a child's central nervous system and its development. Children exposed to Endocrine disrupting chemicals (EDCs) are more likely to develop health problems later in life such as cancer, infertility, or diabetes, even at very low levels and during certain windows of prenatal development.

Recent research shows that, for example, women working in the plastics industry have almost twice the risk of developing breast cancer, similarly for women working as pesticide sprayers<sup>1</sup>. For example, there is considerable evidence that links breast cancer to our polluted environment and chemicals used in every day products and workplaces. They include industrial chemicals, pesticides, dyes, chlorinated solvents, drinking water disinfectants by-products, pharmaceuticals and hormones. EDCs also include chemicals such as parabens and phthalates, dioxins, furans, phenols and alkylphenols, polyaromatic hydrocarbons (PAHs), styrene, metals and phytoestrogens, many of which we are exposed to daily in our food and the (indoor and outdoor) air. Another known health risk is exposure to chrysotile asbestos which has now been classified as a risk for cancer of the female reproductive organs. Furthermore, globally the most hazardous POPs (Persistent Organic Pollutants) have been banned from production and use, but many POPs pesticides continue to be used by farmers including in India. Similarly, unintentionally generated POPs,

through burning waste and refurbishing of e-waste, often involve many women and children. The World Health Organisation has established links between hazardous chemicals and the increased risk of breast cancer. It estimates that around 1.7 million women will be diagnosed with breast cancer in 2020.

Women and girls are especially vulnerable to the effects of hormone disruption during crucial stages of development<sup>2</sup>. One of these crucial stages is the organogenesis phase of prenatal development, i.e. the process of organ formation in a foetus. This process creates the endocrine organs that control development and reproduction. If the foetus is exposed for example to EDCs during this period of time, the organs may not receive the right messages to develop properly, potentially causing long-term health problems. Women need to be protected from hazardous chemicals strongly in terms for themselves and future generations.

**What is the role of policy makers, civil society and other organizations in mitigating and protecting women from adverse impact of chemicals?**

The measures taken by some governments to inform and protect women from harmful chemicals are not sufficient. Strong legislation is needed in all countries,



including phasing-out and safe replacements of hazardous chemicals, including EDCs, highly hazardous pesticides and nano-materials.

Currently, the European Union (EU) is discussing criteria for EDCs in Biocides and Pesticides regulation. So far, the draft criteria of EDCs proposed by the EU Commission

## Policy and Sustainable Development Goals

does not protect human health and environment properly. In cooperation with the Europe EDC-Free alliance, we are advocating for improvements in the proposed legislative criteria. NGOs, not only in framework of the discussion on EDCs, play a crucial role demanding stronger regulation and raising awareness with consumers and producers on the topic. The recent success case is that BPA was put on the ECHA Candidate list of being a Substance of Very High Concern regarding reproductive health - a result of advocacy by scientists, consumer protection, health and environmental organizations.

Civil society organizations work on awareness-raising campaigns with consumers, women and children, as well as advocating for strengthened policies and legislation. For instance, WECF implemented the project 'Nesting.org' to raise awareness on the issue for pregnant women and young parents. Countries such as France and Denmark, who are frontrunners, have banned the most dangerous phthalates from products and they work on stronger policies to protect their citizens from EDCs.

WECF, together with other organizations, advocated the inclusion of 'Protection from hazardous chemicals' in the Sustainable Development Goals (SDGs) Agenda 2030. WECF is also part of an international network of NGOs working on different international policy processes, such as the Strategic Approach on International Chemicals Management (SAICM) or the Rotterdam and Stockholm Convention.

WECF cooperates with innovative small and medium sized companies that are working on green and sustainable chemistry. For example, substituting highly hazardous pesticides with plant-based pesticides from e.g. the NEEM tree, endemic to India, is very promising. Legislation to curb the use of highly hazardous pesticides takes away the monopoly by a handful of global agrochemical industries, and puts it back into the vibrant and lively arena of new and innovative SMEs. The same goes for consumer products in which hazardous chemicals have been substituted with safer non-chemical alternatives. In the Netherlands, WECF works with a network of 30 such SMEs specialized in non-toxic baby products and toys.

Technology has been advancing at an exponential pace in recent decades and the emergence of artificial intelligence, robotics, the Internet of Things are likely to have revolutionary impact on economic activities in the days to come. In this context, what

**are the changes you propose in the Convention on the Elimination of Discrimination against Women (CEDAW) of the UN to address gender concerns in technology?**

Global data show a significant gender-gap in the area of digitalization. For example, a survey showed the greatest gender gap in mobile-phone ownerships in Sub-Saharan Africa. Interestingly, when the reasons for this gap were analyzed, it was not only a question of women lacking income, but also a lack of freedom of decision making for women in parts of these countries. Because many of the surveyed men believed that if their wives would have mobile phones, they could not be trusted with them.

<sup>1</sup> Robert DeMatteo, Margaret Keith, James Brophy, et al: Chemical Exposures Of Women Workers In The Plastics Industry With Particular Reference To Breast Cancer And Reproductive Hazards. NEW SOLUTIONS: A Journal of Environmental and Occupational Health Policy 2012, 427 – 448

<sup>2</sup> see: <http://www.endocrinedisruption.com/prenatal.criticalwindows.references.php> and: Crain DA, Janssen SJ, Edwards TM, Heindel J, Ho S, Hunt P, et al. Female reproductive disorders: the roles of endocrine disrupting compounds and developmental timing. FertilSteril 2008; 90:911–940.

### About the Interviewee

Sascha Gabizon joined Women in Europe for a Common Future (WECF) in 1994 which has 150 member organisations in 50 countries. Sascha joined to prepare the contribution to the 4th World Women's Conference in Beijing in 1995. Since 1996 she has been the executive director of the WECF network, which she developed from an initial focus on the EU, Eastern Europe and Central Asia to a global scope with programs in Africa, Asia and global women movements. Currently there are 3 management offices (Netherlands, Germany, France), serving as secretariats for the network activities and several field offices.



# Women Empowerment Programmes in The City of Markham

**Frank Scarpitti**  
Mayor, City of Markham  
Ontario, Canada



This year marks the 100th anniversary of women's right to vote in Ontario, Canada. Last year, Prime Minister Justin Trudeau appointed Canada's first ever gender balanced cabinet. Although progress can be slow, it is important that every country keeps working towards achieving gender equality.

### Cities as Catalysts for Equality

Cities are often best positioned to translate global goals into action. In the City of Markham, we have made it a priority to welcome everyone. Markham believes in integration and equitable access for all residents, employees and visitors, regardless of gender, age, sexual orientation, race, ethnicity, or religion.

Since the launch of Markham's Diversity Action Plan Everyone Welcome, we demonstrate leadership by embedding diversity and inclusion into everything we do. The City of Markham's guiding principle is to build a welcoming, cohesive community. One that exemplifies dignity, fairness and respectful treatment. One where everyone has a voice.

The 2014 municipal elections resulted in the highest ever female representation on our City Council. One third of its members are women and 50% of Markham's executive leadership team are women. The City has also worked to diversify our boards and committees, achieving 41% female representation.

From a public safety perspective, the City of Markham's Official Plan has policies

guiding the design of streets, public spaces, buildings and structures with the foremost priority in designing environments that are safe for everyone.

### Building Programs and Networks for Women in Innovation

Markham is known as Canada's High Tech Capital, with the highest per capita concentration of Information and Communications Technology companies in the country. To help further stimulate Markham's technology cluster the City co-founded ventureLAB in 2011, our Regional Innovation Centre.

As our information technology cluster of international companies continues to grow, there is a strong push to support women who are pursuing careers in innovation fields. The City and ventureLAB work to create opportu-



## Policy and Sustainable Development Goals



tive to support women in technology. Outreach programs to high school and elementary school children open their eyes to the possibilities of careers in science and technology. The program teaches that entrepreneurial thinking is important for growth and prosperity. For example, we have launched the Ontario Innovation Celebration. This event brings the top 18 teams from across Ontario to the City of Markham, in partnership with IBM Canada, to compete on their innovation projects. Several of these are all female teams. The top two teams advance to the XPRIZE World Innovation Fair in the United States.

Markham and ventureLAB have been successful in encouraging and supporting women and young girls in many technical fields. The

nities for women entrepreneurs of all ages, to connect, learn and grow. Recently, the City of Markham partnered with IBM, ventureLAB, and the Information Technology Association of Canada to host a Women in Innovation forum. The forum helped to develop the Women in Innovation Leadership Peer group. Meeting monthly, this group discusses barriers to innovation and encourages entrepreneurial mindsets. By building on the idea that innovation will disrupt all organizations, this group is a vital force in the growing community of women thought leaders.

Our Women in Technology Mentorship program is working to connect younger women in the science and technology fields, with more senior women in those industries. The group also offers advice on career development and professional connections. An annual Women in Technology Summit is jointly held between the City of Markham and ventureLAB, leveraging both programs for women interested in industry trends and who want to be inspired by other women thought leaders.

Youth outreach is another key component of our initia-

continued growth and engagement of women in these programs bring new, fresh energy to our dynamic high-tech cluster in Markham.

In Markham, India, and around the world, we must all work to remove barriers of inequality in every sphere of society including: education, business, leadership, and government. I look forward to hearing the results of the Economic Summit and to working with our partner organizations in India, and here in Canada, to advance women in leadership and to creating true gender equality.

### About the Author

Frank Scarpitti was born in Ontario in 1960 and moved to Markham from Toronto in 1965. Scarpitti has served various roles in municipal politics as York Region Councillor (1985-1997), Budget Chief (2003-2006) and Deputy Mayor (1991-1992, 1997-2006). He was elected in 2006 as mayor to replace Don Cousens who has since retired. He was re-elected in 2010. He was re-elected again in 2014.

# Czech Government Launches Ambitious Project on Gender Equality

**Michaela Marksová**

Hon'ble Minister, Ministry of Labour and Social Affairs of the Czech Republic



In the case of gender equality the **connections between personal experience and larger social and political structures are very strong**. The statement of sixties was: The personal is political. The Czech Republic - a central European country and a member of the European Union - lags behind other countries in the assessment of gender equality. In the global ranking of the World Economic Forum the Czech Republic is placed on around 80th place. Bad rating binds specifically to the labor market and there are several reasons for it, for example: unequal pay for women and men and very low representation of women in decision-making positions in politics and business.

Unlike ordinary women I as a minister can actually make the personal political. I can come up with innovative policy solutions that will contribute to a more equal environment for women on the labor market. I realize that there is a long term problem with differences in pays of women and men in the Czech Republic. The Gender Pay Gap is around 22 % in my home country. That's why in order to reduce it, the Ministry of Labor and Social Affairs has introduced and started to implement a **new project called 22 % TOWARDS EQUALITY**. To reach such an objective, a **political solution** is definitely required.

The project is very complex and such an approach allows linking several key activities together, e.g. detailed mapping of the causes of unequal pay for men and women, strengthening the state control of employers, offering innovative tools to the public and adopting some of the effective foreign best practices. One of the key issues is to secure access to public care for preschool children. Czech women with children have one of the lowest employment rate within the EU.

## Methodology of control of equal pay

Equal pay for equal work and work of equal value is directly stated in the Czech legislation. However, the legislative declarations are not reflected consistently in the laws and regulations of lesser degree. Labor inspectorates do not feel sufficient support for this kind of control focused on equal pay. The aim of the project is therefore to cooperate with them in order to encourage the urgency of the problem and deconstruct the causes of unequal pay of women's work. As soon as there will be complex understanding of the structural causes, we can together introduce steps leading to the fairer labor market. We also try to tackle the topic of work of equal value and bring forward the methods to assess the work difficulty. Every job requires different skills, experience and workload and the difficulty of work should match the salary - objective view of labor difficulty will increase undervalued wages and lead to further reduction of the gender pay gap.



# Policy and Sustainable Development Goals



## Easy-to-use tools for women empowerment

One part of the Project is the transfer of good practice from Austria where an **interactive tool - The Wage and Salary Calculator** for employees and people returning to the labor market was developed. The Wage and Salary Calculator is based on the average wages and salaries within the business and state sector. It enables the interested parties to find out the range of salaries or wages that can be expected on a particular job position based on the education, years of experience, business field, region, number of hours worked and last but not least the Difficulty of the Work executed. The final result is a range of salary or wage based on the criteria set. The objective of this tool is to motivate women in order to ask for such salary or wage that corresponds to the position in the occupation, education, years of experience etc. Therefore such a tool empowers women to be more self-confident and aware of their value in the labor market. Wage and Salary Calculator also contributes to the transparency of payment in general and therefore supports other policies aimed to reduce the Gender Pay Gap in the Czech Republic.

Another tool which I would like to mention is to be

transferred from Switzerland. So called **LOGIB** is an **easy-to-use program** to evaluate Gender Pay Gap in enterprises of different kind. It is based on Excel program and the employer can use its internal personal system to evaluate variety of job positions based on the value and difficulty of the job compared to its payment (wage or salary). The tool enables the employer to make an internal revision of the justice of payment within the company structure. Companies and organizations that will test LOGIB, receive a complete package including the consultancy on how to improve the equity of pay between men and women within the organizational structure. LOGIB is also based on the concept of equal pay for equal work or work of equal value. Furthermore, it is a tool that ranks the job positions based on the difficulty of the work done and not on the gender of employees.

I believe, that these policy instruments and tools have the power to positively affect the personal lives of both women and men. The prerequisite is awareness and discussion that explains the benefits. Seemingly, technical tools, if they are personally shielded, can bring the change in this area. The Gender Pay Gap has severe impacts not only on everyday lives of women, but also on the families as the gap causes major lack in the households' budgets. Thus the whole country economy is burdened and the labor productivity affected. We must therefore keep on empowering women to have equal opportunities and to be evaluated equally as they have a lot of potential to make our world better place to live.

### About the Author

**Michaela Marksová** has for a long time been dealing with the position of women and men in the society, issues on women's rights and family policy. These issues have been subjects of her lectures and articles, and media performances. Furthermore, she is a co-author of a publication "On the way to the European Union (a guide not only for women)" and the author of a publication "Family and Work - how to reconcile without going crazy". On January, 29, 2014, she was appointed as Minister of Labour and Social Affairs of the Czech Republic. In this position, she is responsible for social policy (e.g. people with disabilities, social services, social benefits, and family policy), social security (e.g. pensions, sickness insurance), employment (e.g. labour market, employment support, employment of foreigners), labour legislation, occupational safety and health, European Social Fund and other social or labour related issues.

# Gender Equality Matters for the Global Economy

**Dr. Mukhisa Kituyi**  
Secretary- General, UNCTAD



**W**orld trade and the global economy are often perceived as “gender-neutral.” However, gender matters for economic structures and outcomes. Trade flows, economic shocks and patterns of growth affect women and men differently.

Growth often impacts on women more than men. For example, female workers are more in demand when growth is driven by low-cost, low-skill exports, as women tend to work for cheaper wages than men. And when growth retreats, women are often the first to feel it. Austerity programs, for example, hurt mothers and children disproportionately, since health, education and other social programs, which they may rely on, are usually cut first and deepest.

Gender inequality also holds back a growing economy. When women don’t participate in the labor force or when women can’t access land or financing, growth and trade are more unstable and the economy performs below potential.

In today’s challenging economic times, with the impact of the 2008-09 economic and financial crisis still being felt, policy choices to prevent and manage economic

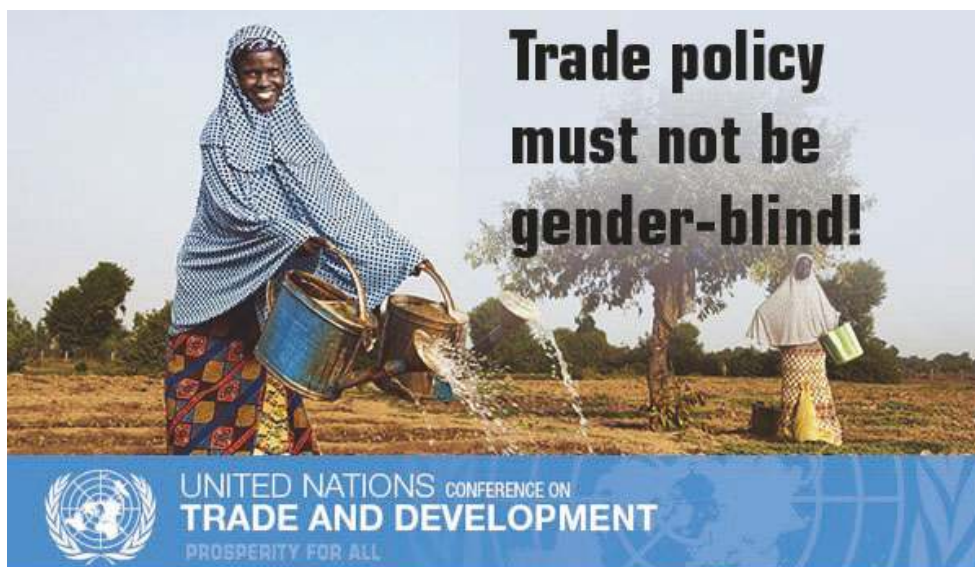
crises have particularly important gender implications. Declining government spending to cope with budget shortfalls, uncertainty about interest rates and capital flows, as well as the looming spectre of private and public debts all threaten to upset progress on gender equality, and impact negatively on the lives of women and girls.

Gender matters not only because of the social costs of economic policies, but also for effectiveness of the economic policies themselves. For example, when cuts in social spending make families pull young girls out of school, future growth - and future tax revenue - is put at risk.

However, consideration of gender in economic policy making remains limited. Governments increasingly talk a lot about inclusive growth and addressing inequality. But too often they miss the important point that inclusion and equality for the female half of the popula-

tion is one of the easiest ways to address these issues. Instead discussions around economic policy remain focused on aggregate numbers, which overlook the social reality beneath them.

Forging a stronger understanding among economists and policy makers about the nexus between macroeconomic policies and gender will not only advance women’s empowerment but will also improve economic outcomes for all of us.



## Policy and Sustainable Development Goals



One emerging area where policy can benefit from this nexus is the “care economy”. Care work is work activity that involves close personal or emotional interactions between the caregiver and the person whom they are caring for. For example, in most cases, childcare is either unpaid or considered as consumption, rather than investment in the future labor force. Consequently, economists understand very little about how care and social reproduction affect economic growth and development, especially in the long term. But when care work is viewed as an investment, it moves higher up of the policymaker’s list of priorities.

Unfortunately, at the policy level, care issues tend to garner attention only when they seem to threaten the smooth functioning of the economy, as when women’s care responsibilities seem to limit their participation in paid labor, for example. The underlying inequalities implicit in women’s primary responsibility for unpaid care work, however, are still largely ignored.

Ignoring these underlying inequalities can be at the policymaker’s peril. Consider the enormous burden the HIV/AIDS crisis has made on the care resources of developing countries. Similarly, advanced countries are only now beginning to grapple with how their fertility decline threatens the financial viability of the social welfare system. But the status quo is hopefully chang-

ing. Unpaid care and domestic work are now among the social and economic issues addressed by the Sustainable Development Goals, for example. But we still have a long way to go.

In order to strengthen the gender-economic nexus for the benefit of policy makers, UNCTAD and UN Women are joining forces. Through this joint collaboration, UNCTAD and UN Women will combine their capacity in macroeconomics, gender and inclusive development in order to provide integrated policy advice and a technical framework to enable policymakers to make macroeconomic policies more economically effective and gender inclusive, and strengthen the mutually supportive roles of the care economy and economic development. This collaboration will soon bear fruit in our research work, in our technical support, and in our political dialogue. Women’s equality and the global economy depend on it.

### About the Author

**Dr. Mukhisa Kituyi** is the seventh Secretary- General of the multilateral body UNCTAD since 1 September 2013. Dr. Kituyi has wide-ranging experience in trade negotiations, and in African and broader international economics and diplomacy. Before assuming the office of Secretary- General, Dr. Kituyi held various prestigious posts including in the Government of Kenya, Kenya Institute of Governance, Africa Growth Initiative of the Brookings Institution (Washington, D.C.), African Union Commission, to name a few.

# Empowering Women to Build Climate Resilience

**Naman Gupta**

Maharashtra State Team Leader for the UK-India Climate Change Innovation Programme



Countries across the world are experiencing more frequent and extreme weather events, such as; droughts, floods and other climate induced disasters leading to loss of livelihoods, crop devastation as well as loss to the people and property. It is evident that South Asia region (including India), with its high population, high level of poverty and limited resources for adaptation is especially vulnerable to the impacts on climate change. Research shows that by the end of 21st Century, climate change in India will have significant impact on agriculture productivity, water availability, degradation of forest and natural ecosystems, increased risk of floods and droughts and higher morbidity and mortality from heat stress and vector borne diseases.

Moreover, climate change affects the regions, and people from different socio-economic group and genders differently. The gender linkage of climate change was recognised officially for the first time by the United Nations Framework Convention on Climate Change during the 18th Conference of Parties meeting held in Doha in 2012. At present, there are several organizations that are working in this direction, to name a few; Women’s Environment and Development Organization, Global Gender and Climate Alliance, UN Women, United Nations Environment Programme, Gender CC and CARE International.

## The impacts of climate change are not going to be gender neutral

Climate Change will impact men and women differently as evident from the gender proportion of the women victim from natural disasters such as; floods, droughts, cyclones etc. It has been endorsed by most of the research analysis that the women are more vulnerable to climate change than men- mainly because they form majority of the world's poor and in developing countries they are more dependent on natural resources (such as; water, forests, agriculture and allied services) for their

livelihood, that are threatened by the climate change. Further, their coping capacity is also limited because of various socio-economic-political barriers.<sup>1</sup>

Following graphic demonstrates how climate change impacts enhance the burden on women in their communities.

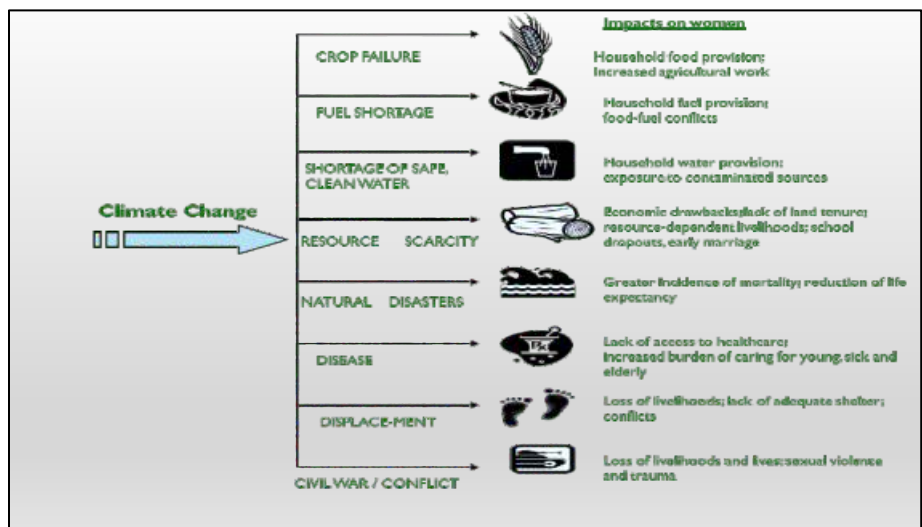


Fig 1: How women are impacted by climate change (Source: 2008 Study on “Gender, Climate Change and Human Security” by Women’s Environment and Development Organization)

## Women have a significant role to play in climate change mitigation and adaptation

It is vital to recognize that women are not only vulnerable to the climate change but they are also key agents, leaders and champions of climate change adaptation and mitigation. This can be attributed to their deep understanding of their environment, their experience in managing natural resources such as water, forests, biodiversity and soil, and their active role in climate-sensitive activities such as farming, forestry and fisheries.

# Policy and Sustainable Development Goals

Women often have a strong body of knowledge and expertise that can be used in climate change mitigation, disaster reduction and adaptation strategies. According to a study conducted by CARE International, when women are able to earn an income, their families benefit more. Research indicates that income is more likely to be spent on human development when women control the cash<sup>2</sup>. In the Philippines, for example, the greater the share of household income earned by women, the greater family members' consumption of calories and protein.<sup>3</sup> Also, research has shown that women are more risk averse than men and are, therefore, more likely to take decisions that minimize risks. It has also been found that women are more open to advice and are more willing to change their strategies in response to new information.<sup>4</sup>

Today, there is growing recognition of the differential impact of climate change on women. However, their critical role as leaders and agents of change in climate action and management of natural resources is often overlooked in climate negotiations, investments and policies. For example, women account for only 20-25% of the workforce in the modern renewable energy sector in spite of the fact that in most developing countries, women are the primary household energy managers.<sup>5</sup>

Empowerment of women is an important factor in building climate resilience. Following diagram illustrates the role that women can play in climate change mitigation and adaptation.

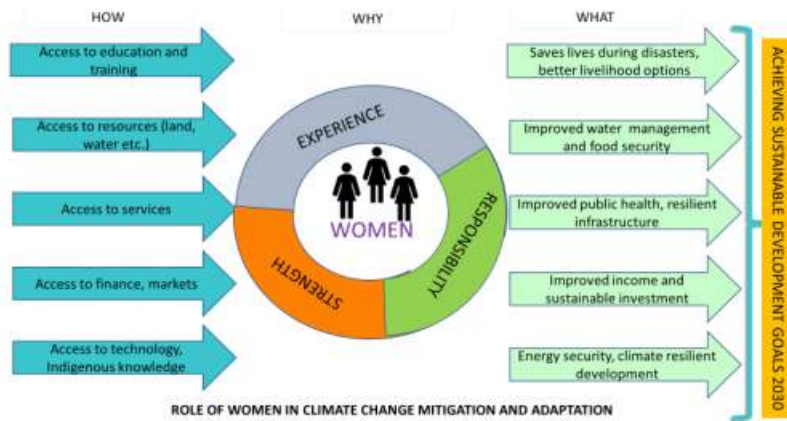


Fig 2: How women can help in reducing the impact of climate change<sup>6</sup>

There are numerous examples where empowering women to exercise leadership within their communities contributes to climate resilience. Therefore, it is important to empower women by providing them necessary skills and tools as well as mainstream gender concerns into the strategies that help in responding to adverse impacts of climate change, that will in turn help the world in meeting the UN Sustainable Development Goals.

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<sup>1</sup>Fact Sheet Women, Gender Equality and Climate Change, UN WomenWatch:www.un.org/womenwatch

<sup>2</sup> Human Development Report, United Nations Development Program (UNDP), 1996

<sup>3</sup> [http://www.care.org/sites/default/files/documents/CC-2010-CARE\\_Gender\\_Brief.pdf](http://www.care.org/sites/default/files/documents/CC-2010-CARE_Gender_Brief.pdf)

<sup>4</sup> Patt, A.G., Dazé, A. and Suarez, P. Gender and climate change vulnerability: what's the problem, what's the solution? In: Ruth, M. and Ibarraran, M. E. (Eds.). Distributional Impacts of Climate Change and Disasters: Concepts and Cases. Edward Elger: Cheltenham, UK, 2009.

<sup>5</sup> <http://www.unwomen.org/en/news/in-focus/climate-change#sthash.o58BHEXc.dpuf>

<sup>6</sup> This graphic is developed by Gupta Naman in 2017.

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