

‘WE MISSION’; A NEW HOPE TO WOMEN ENTREPRENEURS OF KERALA

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ABSTRACT

Today in most of developing countries more and more emphasis is laid on the need for the development of women and their activity participation in the main stream of development process. Women entrepreneurship is a recent phenomenon of late 1960s. Earlier women were involved in self-employment mostly making home products like pickles and handicrafts, which could be produced on a very small scale at home to earn money to support scanty family income. Entrepreneurship can help women's economic independence and improve their social status. The rural women are engaged in small scale entrepreneurship programs with the help of SHGs and through these they are economically empowered and attaining status in family and community. Kudumbasree also help women entrepreneurship development program in Kerala. In a recent report published in a newspaper describes that MSME got first position in Kerala for creating investment and employment opportunities in the State. Kerala also is introducing many new programs such as WE Mission, Summit, CAN, Sandash one...etc, during last year under the support of KSIDC and KSWDC. So this paper tries to indicate some programs recently implemented for the purpose of women entrepreneurship development in Kerala.

Key words: - KSIDC, KSWDC, Kudumbasree, WE Mission & Summit.

Introduction

Women entrepreneurship has been recognized as an important source of economic growth. It will create new jobs for themselves and others and also provide society with different solutions to management, organization and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices, lack of access to formal finance mechanisms, limited mobility and access to information and networks, etc. Women's entrepreneurship can provide major contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Millennium Development Goals (MDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures. New, internationally comparable data on female entrepreneurship from countries belonging to the Organization for Economic Cooperation and Development show that the "birth rates" of female-owned enterprises are higher than those of male-owned ones. Women must discover the entrepreneurial potential in them and also explore the potentials offered by digital platforms as part of their battles for dignity and survival concluded a roundtable discussion on entrepreneurship among women held November 2015 in Thiruvananthapuram (Kerala) as part of the International Conference on Gender and Equality (ICGE). India is a developing country; women play an important part in this development. Women entrepreneurship is still in its infancy in the country. This is because women entrepreneurs are not accepted by Indian society. In the words of Usha Mishra & Neelima Sharma (2015) if we are going to close gender gap, we need to do more for women than just providing education. In this entrepreneurship is a viable career that helps them to be economically independent. Before the 20th century women were operating business just as means of supplementary income. The venture that these women undertook was not known as entrepreneurial. They opined that today women entrepreneurship not only able them to equalize their duties of both motherhood and entrepreneurship but also constitute almost half of all business. Women become more involved in the business world after it was a more acceptable idea to society. The present study aims to familiarize the recent trends in Government of Kerala's initiatives for women entrepreneurship development programs.

Objective and Methodology of the study

To familiarize women entrepreneurship development programs of Government of Kerala, especially the recent trends is the objective. The present study is descriptive in nature, based on secondary data. The secondary data required for the study has been collected from various books and publications related to the topic.

Women Enterprise

An enterprise (manufacturing or service) managed by one or more women entrepreneurs in proprietary concerns, or in which she/they individually or jointly have a share capital of not less than 51% as partners/shareholders/directors of private limited company/members of co-operative society is called women enterprise. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation to stand on their own legs.

Kerala State Industrial Development Corporation (KSIDC)

Kerala State Industrial Development Corporation (KSIDC) is the premier Government agency working for industrial and investment promotion in Kerala. Formed in 1961, KSIDC started with the objective to promote, facilitates and finance large and medium scale industries and catalyze the development of physical and social infrastructure required for industrial growth in the State. The promotional role of the KSIDC consists of identification of profitable investment areas, conversion of ideas into concrete proposals, financial assistance, feasibility study, technology sourcing, project evaluation, financial structuring, loan syndication, ensuring Central and State Government clearances, development of infrastructure...etc. KSIDC acts as a spokesman of the State who spreads its industrial ethos besides being an interface between the Government and the Industry. A one stop-shop to set up an industry in Kerala and a single point contact for investments to the State, KSIDC offers a comprehensive set of services that include developing business ideas, identifying viable projects, feasibility study and providing financial assistance and guidance for implementation.

Kerala State Women's Development Corporation (KSWDC)

The Kerala State Women's Development Corporation (KSWDC) is the key organization under the Department of Social Welfare, Government of Kerala, initiated with the sole objective to empower women socially, economically and educationally, so that they are equipped to play a major role in the development process of the State. Incorporated in 1988 under the Companies Act 1956, it formulates, promotes and implements projects that aim at women for improving their status to a self-sustaining and self-standing level. To achieve its aim the Corporation had launched several programs for enhancing self-employment opportunities and also for imparting occupational training programs leading to employment for women. Priority is given to economically and socially marginalized women for bringing them into the mainstream of the society.

Kudumbasree

Kudumbasree is a comprehensive poverty alleviation program in Kerala launched in 1998, which focuses primarily on microfinance and micro enterprise development. The poor women oriented SHG program is unique one. It makes effort to alleviate poverty through an integrated approach which involves an effective convergence of resources and actions, along with local self-government institutions. The program of microfinance especially provision of thrift & credit services using bank linkage program have proved beneficial. After the Kudumbasree movement, women have started coming forward to start their own enterprises.

Sandesh One - 2015

Sandesh is the first-of-its-kind network where an entrepreneurs' network will be set up in all local bodies of Kerala. Sandesh centers will showcase and implement high- impact interventions that can positively influence society and improve the quality of lives of the people. Sandesh is conceived as a completely entrepreneur-driven venture, supported by the state government. Innovative companies can use Sandesh as their platform to reach

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out to the grassroots. Sandesh entrepreneurs will be focusing on bringing in innovative solutions against the pressing challenges of society, specifically in areas such as agriculture, health, water, sanitation, forestation, entrepreneurship development, and so on. In Kerala, Sandesh centers at the grass roots are conceived as a two-member entrepreneur model, where the lead entrepreneur will be women. Eventually, Sandesh is expected to become an economic catalyst to bring in multiplier economic impacts in the society. 'Sandesh One', to be launched in Kerala 12/ January/2015, is an idea conceived by the Kerala State Women's Development Corporation (KSWDC), an organization under Kerala's Department of Social Justice which is also behind the hugely successful She Taxi venture. Under the new project, one woman will be selected from each of the over 1,000 panchayats in Kerala for undergoing an IIM Ahmedabad certification programme in entrepreneurship. The six-month residential training programme will focus on developing and improving entrepreneurial skills and knowledge management. The individuals will additionally go through a product orientation programme to get familiarized with the products and services offered by the 'Sandesh One' network.

'WE Mission' in Kerala - 2015

Kerala Government launches 'WE Mission' for women entrepreneurs with the support of Kerala State Industrial Development Corporation (KSIDC), which has launched work on its ambitious Women Entrepreneurs (WE) Mission, expects to select around 25 enterprises owned by women during the current financial year to help them scale up business. The official launch of WE Mission was held on 8th May 2015, Malappuram (Kerala) by Shri .P.K Kunhalikutty, Hon'ble Minister for Industries & IT in the presence of Dr. M. Beena IAS, MD KSIDC. Kerala Industries minister said that the state government will give priority to green initiatives and start-ups by women. Those women interested in starting their own ventures will be provided with all support including, mentoring and assistance in financial, infrastructure and promotional activities, he added. By Knowledge News And Network (KNN), 18 May 2015 Kochi, With the view to support the women entrepreneurs in the state, the Kerala State Industrial Development Corporation (KSIDC) has launched the program under which it aims to offer mentoring support to over 1000 women in the state to start business during the next one year. In order to facilitate the project, the corporation has designed five strategies - continuous mentoring support, regular exposure visits to successful units, easier financial support, incubation and infrastructure support and networking support. The programs will be carried out in the various districts of the state. Further to the launch of the event, an interactive session with representatives from Industry bodies and Industry house has been conducted on 25th of June 2015 at Kollam saw nearly 400 women entrepreneurs attended it. The meeting had an interactive session between successful women entrepreneurs from the industry and the aspiring participants. The interactive session was followed by an exposure visit to two units owned by women entrepreneurs in Kollam. The next meet was conducted in Thiruvananthapuram, Hotel Royal Residency Tower on 5th August 2015 as part of official curtain raiser of WE Summit 2015 which will conduct on 19th November in Kochi.

Significance of mission

Women in Kerala top the country in terms of education and literacy rates. But that is only half the story; their contribution to the economy is less in the forms of work participation and highest unemployment. Today they are taking another step forward. Women in Kerala are taking to entrepreneurship in large numbers. The Economic Review, 2014 of the state says that 25 per cent of the 2,34,251 working SSIs/MSMEs registered in Kerala were promoted by women. 3354 new enterprises were registered in the state by women during the year 2013-14. The Kudumbasree mission brought about a huge change in the outlook of women. It gave women the opportunity to stand on their own. And it has given women, the confidence to start their own ventures.

WE Mission objectives

The idea behind the WE Mission program is starting new or extension of existing projects. That involves mentoring, marketing and financial support to selected twenty micro units in a year from micro areas having a tendency to improving and confidence. In olden times KSIDC give importance to small and medium enterprises, but now they also focusing for the development of micro enterprises too.

WE Summit- 2015

As part of the WE Mission the corporation also plans to hold a Women Entrepreneurs Summit (WE Summit) on 19/November/2015 as it is the UN- designated World Women Entrepreneurs Day in Kochi. WE Summit 2015 is an event to promote and provide support for prospective women entrepreneurs in the State. Fostering the growth of entrepreneurship among women and at creating an enabling environment for business ventures will be the highlight this event. The Summit is comprised of several panel for women entrepreneurs to enhance their understanding and practical skills to gain better awareness about collaborating and networking the business

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ventures, access to markets, networks, financial services, technologies, and training across the state. The Summit will also help to inform innovative strategies to strengthen women entrepreneurs' participation and contributions to the region's economic growth. To showcase the remarkable achievement of Kerala in women entrepreneurship to the global community and to further strengthen the cause of Women Entrepreneurs by Collaborating And Networking (WE CAN), the State government is conducting this unique initiative - Women Entrepreneurs Summit 2015.

Conclusion

In Kerala context KSIDC has come up with the Women Entrepreneurship (WE) Mission, to kindle the entrepreneurial skill of women. The Corporation aims to help women entrepreneurs in the micro and small enterprise sectors, scale up their operations through the mission. The mission has lined up five strategies to provide women the required support to become successful entrepreneurs. 'Meet your Mentor' by offering continuous mentoring by successful women entrepreneurs; 'See to Feel' by taking women on regular exposure visits; 'Source the Fund' for easier funding; 'Launch the Venture' for incubation and infrastructure support and 'Market Connect' for networking for marketing. As per records 31% preliminary registration of entrepreneurs in 2012-13, 36% (2013-14) and 44% in 2014-15, has an improving tendency especially in women entrepreneurs. The government has come up with several schemes to promote women entrepreneurs. In addition to the Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme, many other schemes of the government have special components for women. The state government too has announced Special Incentives for Women Entrepreneurship Programmes as part of its efforts to boost women entrepreneurship. In a recent report published a newspaper, describes that MSME got first position in Kerala for creating investment and employment opportunities in the State. The last financial year 2014-2015 report shows that there are 15455 micro and small enterprises, 2392.6 Crore investment and 83501 employment opportunities created new in the State. As compared to other states in number of micro and small enterprises Kerala has sixth position. But as per report Kerala acquired 6% growth in number of enterprises, increased 9.5% in investment and 11.3% creation of employment opportunities in the last year. In the year the SME (Small and medium enterprises) in Kerala has registered a 12% in 2014-15 growth rate above the national average (highest in India) against 9% in 2013-14 said the state industries Minister during launching the logo on 16/September/2015, of the Kerala Business to Business (B2B) Meet 2016 scheduled early next year. The B2B meet is expected to strengthen this growth. This has been review to assess the status of microfinance experience in India with special reference to Kerala. NABARDs state focus paper (2015-16) has planned to provide 1,19392 crore credit to Kerala for the next financial year. This is 11% higher than current financial year. Kerala selected the first state in India those all households (family) have bank account and positive responses to PMGDY.

The Women Entrepreneurs Summit (WE Summit 2015) held at Bolgatty Event Centre (Kochi, Kerala) on November 19, coinciding with the 'United Nations Women's Entrepreneurship Day'. It was a one-day event for successful women entrepreneurs in the state, who are in a position to scale up their activities. The mission is the latest in a series of initiatives launched by KSIDC to promote entrepreneurship after its much-lauded 'Young Entrepreneurship Summit'. As per report more than thousand women entrepreneurs participated in the program. An interactive session also provided among women entrepreneurs and one-to-one meetings with successful entrepreneurs across sectors will help them identify areas of opportunities. Formulation of industrial park, reduce intervention of intermediaries with profit motives and creating mutual interaction among entrepreneurs were highlighting needs for the program. "Kerala has already made major headway in the economic empowerment of women by creating a proper ecosystem for them to thrive. The WE Mission –WE CAN Kerala aims at triggering the growth of women-led enterprises through comprehensive support measures," said by Kerala industrial minister. The quoting of the noted economist, Mr. Amartya Sen also reminds that "unless women are empowered, issues like literacy, health, population explosion...etc will remain unresolved problems of the developing countries".

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