

# Media and Women Entrepreneurs in India



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## Abstract

Women are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are leading the country, making mile stones and source of inspiration for many. Information and Communication Technology is extremely important for women's development and mass media plays a significant role.

In this era of globalization, the widespread prevalence of media and its impacts are well known. It has been recognized that with the development of information technology, globally, media plays an important role in depiction of women's social and economic status throughout. Media plays a mirror image of the society.

Modern Indian families are undergoing very significant changes in all aspects including technological, psychological and social, which makes new demands on the ability to adopt anything and everything which a person attempts for the betterment of his/ herself being and family. The entrepreneurship attempted by a woman for the happiness, pleasures and prosperity of her family demands its cost.

The right technology in the hands of a woman entrepreneur yields economic and social benefits for not just her, but her family, community and country. Information and communications technologies (ICTs), such as mobiles, computers and the Internet, can catalyze women's economic advancement by promoting entrepreneurial activity, improving business practices, and breaking traditional gender barriers at home and in the marketplace. But the private sector is only just beginning to see women as consumers; it has not yet realized the potential women entrepreneurs hold as a vibrant business market. The question remains, then: How can ICTs create and revolutionize entrepreneurial opportunities for women?

This paper examines how access to and use of ICTs are transforming the economic opportunities available to poor and low-income women in India by promoting their entrepreneurial activity. What barriers have been lifted and what opportunities realized? What types of impact are ICT-based initiatives having on women, their businesses, and beyond?

**Keywords:** Information, Technology, Entrepreneur.

## Introduction

"My mobile phone is my oxygen. It gets me business and keeps me alive through the 24x7 action of my professional and personal life."

**Monica, AISECT Entrepreneur**

Sumitra started a silkworm microenterprise to breed and sell cocoons to traders and government agencies. A wife and mother, earnings from her small business supplement her family's income. Her mobile phone has become vital to her work. She uses it to learn market prices for her cocoons. She calls traders to let them know when her next batch of cocoons will be ready. And she can even use her phone to remotely operate a pump that sends well water to her silkworm shed, which saves her a 4 km walk.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. The question remains, then: How can ICTs (Information and Communication

Technology) create and revolutionize entrepreneurial opportunities for women?

This paper focuses on India to examine how ICTs are changing economic opportunities for poor and low-income women. What barriers have been lifted and what opportunities realized? What types of impact are ICT-based initiatives having on women, their businesses, and beyond?

#### **Defining Women Entrepreneur**

1. A women entrepreneur can be defined as a confident, innovative & creative women capable of achieving self economic independence individually or in collaboration, generates employment opportunities for others through initiating, establishing and running the enterprise by keeping place with her personal, family & social life. - Kabeer (2008)
2. Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life.  
-Kamal Singh
3. Employment is associated with indirect indicators like education and work participation of women and direct indicators of female autonomy (empowerment) such as decision-making, mobility and access to economic resources that can be viewed both as an outcome and a process.

-Roy and Niranjana (2004)

Now more than ever, technology defines every aspect of our life, the way we communicate, socialize campaign and conduct business. The information and communications technology space is rapidly expanding in emerging economies such as India. Yet, not everyone is able to benefit from this development, and women in particular find it more difficult to access ICTs, which means they are missing out on a host of socio-economic benefits. The 2012 World Development Report by the World Bank and UNCTAD's 2011 Information Economy Report demonstrate that providing women with ICT tools such as mobile phones can lead to a better quality of life and wider economic growth. Enabling women entrepreneurs to access and use ICTs can help stimulate and expand entrepreneurial activity, provide vital information to accelerate their businesses, reduce costs of money transfers, and on a macro-level contribute to their country's economic development.

India is a dynamic setting for three important trends: a rapidly expanding ICT sector, an increased role for women in the marketplace, and an emerging economic and policy environment poised for growth and social inclusion. The confluence of these trends is sparking a range of initiatives that use ICTs to engage women in business.

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organisation and business problems as well as to the

exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do.

Development of the society is directly related with the Income Generation Capacity of its members with agriculture, as the key income generation activity the entrepreneurship on farm and home can directly affect the income of a major chunk of our population. The growth of modernization processes such as industrialization, technical change; urbanization and migration further encourage it. Entrepreneurship on small scale is the only solution to the problems of unemployment and proper utilization of both human and non-human resources and improving the living condition of the poor masses. It helps to generate employment for a number of women within their own social system.

#### **Advantages of Entrepreneurship among Women**

1. Economic empowerment
2. Improved standard of living
3. Self confidence
4. Enhance awareness
5. Sense of achievement
6. Increased social interaction
7. Engaged in political activities
8. Increased participation level in political meeting
9. Improvement in leadership qualities
10. Involvement in solving problems related to women and community
11. Decision making capacity in family and community.

The micro finance is agenda for empowering poor women. Micro enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

#### **Connecting Technology, Women, and Economic Success**

The potential to advance women economically may be the most exciting transformative feature of ubiquitous technologies in our world. An increasing number of governments, international agencies, and corporations are beginning to recognize that women's economic power is essential for moving economies forward. In addition, they understand the role of ICTs for generating fast-paced growth while providing new and unimagined opportunities for previously disadvantaged populations. But there is only dawning realization of the connection between these technologies and women's economic success.

Technology and women are not often linked, and both historical and current data show that women's access to technology lags considerably behind that of men. The 2010 report, "Women &

Mobile: A Global Opportunity”, concludes that even in the mobile phone industry, which has experienced skyrocketing growth, there is a gender gap of 300 million fewer female than male mobile phone subscribers in low- and middle-income countries. The study concurrently provides evidence of how intuitive and useful mobile phones are for women’s personal and professional lives an obvious, but frequently missed observation, given that women also represent two-thirds of the untapped mobile phones market in these countries.

#### **Women, Entrepreneurship, and ICTs in India**

The current Indian context of sustained economic growth, increasing prominence of the ICT industry, and a history of civic and policy activity supporting women’s rights offers a robust enabling environment for women’s entrepreneurship. At the same time, India is still grappling with vast inequalities, historically low human capital investments (especially in women), and significant social and economic barriers to women’s employment and enterprise development. This duality is common among several low- and middle-income countries that aspire to greater gender equality and economic prosperity.

#### **Women’s Role in the Indian Economy**

Women’s economic power in India is perhaps one of the country’s most untapped resources. Historical rates of economic participation by women in India have been low compared to many parts of the world, and have failed to rise significantly over the past few decades. Recent national-level data indicate that women’s workforce participation, which includes self-employed work, is around 26 percent in rural areas and only 14 percent in urban areas.

The World Economic Forum’s 2011 Global Gender Gap Index, ranks India 121 out of 135 countries on the educational attainment sub-index, due to persistent gender disparities in primary-through tertiary-level education. Overall, however, female education rates have substantially improved, particularly over the last decade. The gender gap in primary and secondary school completion rates has decreased in the last decade.

The workplace environment also presents challenges for women, especially in accessing higher positions and leadership roles. In a recent survey conducted by Nielson among women in 21 countries, 55 percent of Indian women interviewed said they experienced discrimination in the workplace that was enough to make them consider being less ambitious in their professional development or quitting their positions. More starkly, the Corporate Gender Gap Report, 2010, shows that, at 23 percent, India has the lowest percentage of female employees among private sector workers in the world’s 20 largest economies. Furthermore, 60 percent of the surveyed companies in India reported that women represented 10 percent or less of their middle management employees, and 84 percent stated that women made up 10 percent or less of their senior managers. Low women’s workforce participation rates in national surveys suggest that in settings where economic activity is more formalized, women’s work may not be counted. In official measures of entrepreneurial

engagement, women are even less visible. They own approximately 2.1 million, or only 8 percent, of the 26.1 million micro, small, and medium enterprises (MSME) in India. Women’s businesses, like the rest of the MSME sector in India, are concentrated in the informal economy and thus are often unregistered and undercounted. Women’s productive work is also frequently underreported because it is difficult to separate it from their household work. Moreover, experts suggest that in many cases women may run enterprises that they do not own, or they may own surrogate enterprises that are actually run by other family members. In addition to the overall challenges of being counted, women entrepreneurs face specific social, economic, and bureaucratic obstacles to entrepreneurial success.

#### **Barriers to Women’s Business Success in India**

1. Social Norms
2. Time
3. Capital and Financing
4. Skills and Training
5. Access to Markets
6. Business Networks

#### **Social Norms**

Traditional social norms regarding women’s mobility and their primary role as family caretakers limit women’s participation in paid economic work. There are many official and public spaces that are not considered appropriate for women to frequent, or where they feel discomfort or suffer harassment. The literature and interviews with experts on entrepreneurship in India confirm that social expectations and domestic responsibilities often preclude women from entering into entrepreneurship and challenge the capacity of women who do defy these odds to effectively run and grow their businesses.

#### **Limited Time**

As in much of the world, women in India carry the double burden of household and productive work. Household tasks occupy significant time for women, particularly those who are poor or living in rural areas, because basic facilities such as access to clean water or efficient fuels are often lacking. For example, 72 percent of rural households and 29 percent of urban households in India lack access to piped water and in most areas, fetching water is women’s work.

#### **Limited Capital and Financing**

Studies on women’s entrepreneurship in India indicate that access to finance is one of the most difficult obstacles female entrepreneurs face. Women-run MSMEs are disproportionately more credit-constrained than men’s businesses. Women often lack assets to supply collateral, bank officials frequently discriminate against them, and women are not equipped to navigate the rules, both stated and unstated, of obtaining credit. Poor financial literacy, a lack of credit history, and limited previous business experience also reduce women’s credit-worthiness. A recent study found that although nearly all public sector banks have special loan schemes for women entrepreneurs, “low awareness and a passive mindset ensure that there are very few takers.” The most

common sources of finance for women entrepreneurs are family and friends.

#### **Limited Skills and Training**

Women entrepreneurs in India are less likely than men to have formal and relevant business education or previous experience that they can use to develop their own enterprises. While there has been an increase in young women accepted to India's business schools, their numbers still lag behind their male peers: at the Indian Institute of Management in Ahmadabad, only 11 percent of the students admitted in 2011 were female (although this is more than double the proportion admitted four years earlier). Overall, women make up only 25 percent of graduates in the business and management fields. Business experts note that women entrepreneurs often lack the "necessary skill and competency" for running a business, such as developing a business plan, negotiating with banks, or managing business inventory.

#### **Limited Access to Markets and Information**

The range of markets available to women running smaller businesses, especially in rural areas, tends to be small and limited both in terms of geography and diversity. Women also lack sufficient access to market information about prices, inputs, and competitors, as well as to support services and resources that they can leverage to be more successful in building market linkages. In some industries and sectors, such information may not even exist or if it does, it is not readily available. As a result, women entrepreneurs also often lack the know-how and the resources to market themselves effectively or adequately advertise their products and services.

#### **Limited Business Networks**

The vast majority of Indian women entrepreneurs lack effective networks that can support learning and the leveraging of meaningful resources such as market knowledge, business advice and mentorship. The best network platforms currently include women's trade associations, self-help groups, or microfinance programs. These facilitate skills development, access to markets, and credit. However, they are often limited to a female domain and not linked to the broader economy. They also tend to cater only to women of certain economic strata or geographic region. Despite the apparent limitations women face in the economic sphere, they still make significant contributions to the Indian economy. Overall, MSMEs contribute a substantial 8 percent of India's GDP; this includes the subset of MSMEs that are owned by women. During interviews for this research, entrepreneurship experts in India agreed that more women are becoming entrepreneurs, and there is still largely untapped potential for enabling greater numbers of women to enter and prosper within this space.

The importance of recognizing, supporting, and advancing women's economic contributions has been at the forefront of civil society activities in India for some time. India has a thriving women's movement that has advocated for policies and resources that can address the disadvantages women face in the economic sphere. In the last two decades, collectivization, legal reform, microfinance, and self-

help groups have helped to achieve progress for women workers and entrepreneurs.

#### **Some Examples**

Despite all the social hurdles, many women have become successful in their works. These successful women have made name & wealth for themselves with their hard work, diligence, competence and will power. Following is the list of few top Women Entrepreneurs in India

1. **Indra Nooyi:** Indian born American business woman, Indra Krishnamurthy Nooyi born October 28, 1955 is the Chairperson and Chief Executive Officer (CEO) of PepsiCo, one of the world's leading food and beverage companies.
2. **Dr. Kiran Mazumdar-Shaw:** Entrepreneur Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd.
3. **Anu Aga:** The Chairperson of Thermax Engineering.
4. **Sulajja Firodia Motwani:** Sulajja Firodia Motwani is Joint Managing Director of Kinetic Engineering Ltd, she is the in charge of the Company's overall business developmental activities. She is also very well performing the role of the Director of Kinetic Motor Company Limited and Kinetic Marketing Services Limited.
5. **Ekta Kapoor:** Ekta Kapoor, creative head of Balajji Telefilms, is the daughter of actor Jeetendra, and sister of actor Tushar Kapoor.
6. **Simone Tata:** With her visions, she changed a small unknown cosmetics company, one of the subsidiaries of Tata Oil Mills, into one of the leading cosmetic companies of India. Lakme changed the face of Indian fashion and cosmetics forever. For her success, Simone N. Tata is also known as Cosmetic Czarina of India. Simone joined Lakme in 1961 and became Chairperson in 1982.
7. **Vidya Manohar Chhabria:** The wife of late Manohar Rajaram Chhabria, is now leading Jumbo Group, a Dubai based \$1.5 billion business conglomerate.
8. **Priya Paul:** Priya Paul (born 1967), is a prominent woman entrepreneur of India, and currently the Chairperson of Appeejay The Park Hotels chain of boutique hotels.

#### **Conclusion**

Women's entrepreneurship is both about women's position in society and about the role of entrepreneurship in the same society. Women entrepreneurs faced many obstacles specifically in market their product (including family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women.

The right technology in the hands of a woman entrepreneur yields economic and social benefits for not just her, but her family, community and country. Information and communications technologies, such as mobiles, computers and the Internet, can catalyze women's economic advancement by promoting entrepreneurial activity, improving business practices, and breaking traditional

gender barriers at home and in the marketplace. But the private sector is only just beginning to see women as consumers; it has not yet realized the potential women entrepreneurs hold as a vibrant business market.

Information and communication Technology is the major source of knowledge about women's entrepreneurship and they are increasingly recognized as a valuable tool for its development and promotion. ICTs helps to give lectures, printed material imparting first hand technical knowledge in production, processing, procurement, management and marketing among the other women. This will motivate other women to engage in micro entrepreneurship with the right assistance and they can strengthen their capacities besides adding to the family income and national productivity

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