



Proceedings of the

Two-Day Workshop on

ENTREPRENEUR SKILLS FOR WOMEN EMPOWERMENT

24th-25th January, 2023



Organised by

UNIVERSITY WOMEN'S POLYTECHNIC, AMU
IN ASSOCIATION WITH
THE INSTITUTION OF ENGINEERS (INDIA)
IE(I), ALIGARH LOCAL CENTRE, ALIGARH



IE(I),
office record
Anshu
24/01/2023
Principal
Womens' Polytechnic
A.M.U., ALIGARH

University Women's Polytechnic, Aligarh Muslim University, Aligarh



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Dean's Message

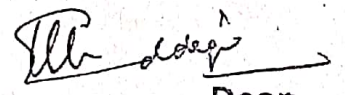
It is quite gratifying to note that the University Women's Polytechnic of our Faculty of Engineering and Technology, AMU, Aligarh is organising two-day workshop on Entrepreneur Skills for Women Empowerment in association with the Institution of Engineers (India) Aligarh Local Centre during 24-25 Jan 2023.



Women's empowerment refers to the process of enabling women to have greater control over their lives and to be able to make their own decisions. Women's empowerment is important because it can lead to a range of positive outcomes, including increased economic growth and development, improved health and well-being.

In India, women's empowerment has been a key issue for many years. Despite some progress in recent decades, women in India continue to face significant challenges such as Lack of information, Lack of Skill Development, Lack of Entrepreneurship/Business Skills, Lack of Marketing Facilities, Lack of Networking and Trust Building, Non-Conducive Working Environment, etc.

Organizing such events reinforces our objective of developing an environment for the exchange of ideas towards Women Empowerment. I wish in this workshop there will be deliberation on current issues of Entrepreneur Skills for Women Empowerment. It will also provide an affable environment for the participants to freely exchange their views and ideas. I convey my warm greetings and felicitations to the organizing committee and the participants and extend my best wishes for the success of the workshop.


Dean

F/o Engg. & Tech.

Dean, F/o Engg. & Tech.

The Institution of Engineers (India)

(Established-1920, Incorporated by Royal Charter, London-1935)

ALIGARH LOCAL CENTRE, ALIGARH

Room No-110, Block-C, University Polytechnic (Boys), AMU, Aligarh

Er. J. K. Varshney

B.Sc. Engg., MIE

Honorary Secretary



Mobile: 9927010490

Email ID: jkvarshney1@yahoo.com

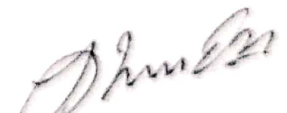


MESSAGE

It gives me immense pleasure to know that University Women's Polytechnic, Aligarh Muslim University, Aligarh is organizing a workshop on "Entrepreneur Skills for Women Empowerment". It is surprising fact that in India the women entrepreneurs are very less and certainly this workshop will be proven a beacon light for students in developing their skills and interest. It will encourage them to play an active role in entrepreneurship resulting in Women Empowerment.

I congratulate the Principle of University Women's Polytechnic, A.M.U., Aligarh and entire team and hope the technical services will lead to experimental learnings and productive entrepreneur skills.

I convey my best wishes and grand success for workshop.


(Er. J. K. Varshney, MIE)
Honorary Secretary
IE (I), ALC, Aligarh



UNIVERSITY WOMEN'S POLYTECHNIC
FACULTY OF ENGINEERING & TECHNOLOGY
Aligarh Muslim University, Aligarh

Dr. (Mrs.) Salma Shaheen
M.Sc. Engg., Ph.D., FIE
PRINCIPAL

Phone: 3076 (Principal); 3075 (Office)
Email: principal.uwp@amu.ac.in



MESSAGE

I am extremely happy that the University Women's Polytechnic is organizing a two-day workshop on **"Entrepreneur Skills for Women Empowerment"** on **24th-25th January, 2023** in association with IE (I), Aligarh at Aligarh Muslim University, Aligarh.

This event will provide an opportunity to Research Scholars, Engineers and students to develop the entrepreneur skills for empowering women. The faculty members of the institution are actively participating and working hard to make the workshop successful.

I am sanguine that this workshop will generate necessary professional enlightenment in the minds of our students and faculty members to progress further. The presentations of eminent speakers, discussions and other activities that are going to be held would be of great help and will definitely carve out the new milestones.

I would also like to personally thank the distinguished speakers who have most humbly agreed to deliver their talks during the workshop.

On behalf of the Institution, I welcome the participants to University Women's Polytechnic, AMU, Aligarh and hope that the participants shall find this workshop both productive and beneficial.

(Dr. Salma Shaheen)



UNIVERSITY WOMEN'S POLYTECHNIC
FACULTY OF ENGINEERING & TECHNOLOGY
Aligarh Muslim University, Aligarh

Dr. Sheeba Kamal, Assistant Professor
Organizing Secretary

Email: sheeba.wp@gmail.com



MESSAGE

It is a matter of immense pleasure to pen a few words for the proceedings of the workshop that is being brought out on the **Entrepreneur Skills for Women Empowerment** on 24th– 25th January 2023. It is a matter of privilege for me that I am also contributing my share in this workshop in the capacity of organizing secretary.

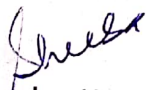
Empowerment of women entrepreneur is an innovative success mantra for the development of Indian economy. This workshop will be instrumental in providing a productive platform for women entrepreneurs to hone their skills and acquire significant position in social and economic activities. This will not only empower them but the society as well.

This workshop aims to improve the skills and the competencies of women for successful career development, self-employment and entrepreneurship. We hope this workshop will contribute in bringing about gender parity and empower women.

I am thankful to Dr. Salma Shaheen, Principal, University Women's Polytechnic for her motivation and the untiring support.

I extend my warm greetings to all the speakers, participants and organizers of the workshop.

I hope this workshop will be a grand success.


(Dr. Sheeba Kamal)



UNIVERSITY WOMEN'S POLYTECHNIC
FACULTY OF ENGINEERING & TECHNOLOGY
Aligarh Muslim University, Aligarh

Ms. Savita Gautam, Assistant Professor
Organizing Secretary

Email: savvin2003@yahoo.co.in



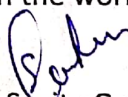
MESSAGE

It is indeed a proud moment for an institution to organize an event on Women Entrepreneurship particularly when the word "Women" appears in its nomenclature. It has been both an honour and a privilege for me to serve this premiere institution and contributing as Organising Secretary in the workshop on **"Entrepreneur skills for Women Empowerment"** organised by University Women's Polytechnic in association with IE(I), Aligarh Local Centre.

Gender threat is no more pervasive in today's world rather it is the time to address competence threat with no reference to gender. It is becoming increasingly clear that women are, and will continue to be, powerful drivers of development. Studies have reported that raising female employment to male levels can have a direct impact on GDP growth rates. There is increasing recognition that women entrepreneurs are the new engines for inclusive and sustainable industrial growth, and are the rising stars of economies in developing countries. The World Economic Forum identified women entrepreneurs as "the way forward". Yet, despite this, women entrepreneurs still struggle to take their rightful place in economic life.

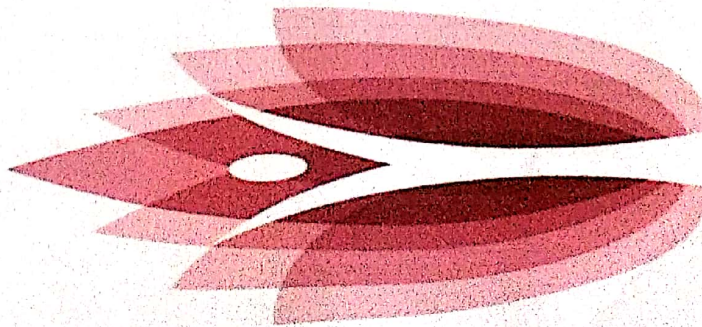
I am confident that the workshop will elaborate women empowerment, skills enhancement and other entrepreneurship opportunities. Technical sessions in the workshop shall definitely explore a better chance for women to grow and succeed. I take the opportunity to welcome all the participants, delegates, resource persons and office-bearer of IE(I) Aligarh Local Centre. With all sincerity and gratitude, I would like to congratulate the principal for her vision and tireless efforts in making Women's Polytechnic a shining star of AMU. My compliments to all those associated in bringing out this proceeding.

I wish the workshop a grand success.


(Ms. Savita Gautam)



**UNIVERSITY WOMEN'S POLYTECHNIC
ALIGARH MUSLIM UNIVERSITY**
IN ASSOCIATION WITH
THE INSTITUTION OF ENGINEERS (INDIA)
IE(I), ALIGARH LOCAL CENTRE, ALIGARH



Organizes
Two-Day Workshop on
Entrepreneur Skills for Women Empowerment
ON
24th-25th January, 2023
Time: 1:00 pm onwards
Venue: Assembly Hall

**FREE
REGISTRATION**

Conver: Dr. Salma Shaheen (Principal)
Co-Converer(s): Dr. Sheikh Mohd. Saliem
Dr. Sheeba Manzoor
Dr. Mohd. Ajmal Kafeel
Dr. Jahangir Alam

Organising Secretarie(s)
Dr. Sheeba Kamal
Ms. Savita Gautam

Note:- Applicable to Bonafide students of AMU

Two-Day Workshop on "Entrepreneurial Skills for Women Empowerment"

Schedule

DAY-1, 24 th January 2023			
	TIME	TOPIC	
Inaugural Session	11.30 A.M. TO 12.30 P.M.		i) Prof. M. Altamush Siddiqui, Dean, F/O Engg. & Tech. ii) Er. J.K. Varshney, Hon. Secretary, IE (I) ALC
TEA BREAK (12.30 – 01.00 p.m.)			
Technical Session 1	1.00 p.m. to 2.30 p.m.	Women Entrepreneurship	Dr. Jahangir Chauhan (Dept. of Commerce)
TEA BREAK			
Technical Session 2	2.45 p.m. to 4.15 p.m.	Gender Sensitization	Prof. Nazia Hasan (Women's College)
DAY-2, 25 th January 2023			
Technical Session 1	1.00 p.m. to 2.30 p.m.	Educational Empowerment & Gender Equality	Prof. Nasrin (Dept. of Education)
TEA BREAK			
Technical Session 2	2.45 p.m. to 4.15 p.m.	Motivational Aspect & Personality Development	Prof. Ayesha Farooq (Dept. of Business Administration)

VENUE	
Inaugural Session	: Assembly Hall Univ. Women's Polytechnic
Technical Session	: Smart Class Room Univ. Women's Polytechnic

Two-Day Workshop on "Entrepreneurial Skills for Women
Empowerment" from 24th-25th Jan 2023.

PROGRAMME
24th January 2023
(Inaugural Session)

11.30 – 11.35 am : Recitation of verses from the HOLY Quran :

11.35 – 11.45 am : Welcome of Guests : Dr. Salma Shaheen

11.45 – 11.55 am : Overview of the workshop : Mrs. Savita Gautam

11.55 – 12.05 pm : Address by the Guest of Honour : Er. J.K. Varshney

12.05 – 12.15 pm : Address by the Chief Guest : Prof. M. Altamush Siddiqui

Release of Workshop Proceedings

12.15 – 12.20 pm : Vote of Thanks : Dr. Sheeba Kamal

12.20 – 12.30 pm : Tarana & National Anthem :

12.30 pm : Refreshments

BIOGRAPHY



Dr. Jahangir Chauhan is working as an Assistant Professor in the Dept. of Commerce. He did his PhD from the Dept. of Commerce and has also qualified NET- JRF both in Commerce and Management. Besides he has cleared (CFA) Chartered Finance Analyst from ICFAI in 2001. He Possesses several certificates from Edu. Pristine in the field of Business Analytic, DataVisualization etc. and a certificate from Australian National University in Actuarial Science.

He has to his credit several papers in National and International Journals.

Mr Jahangir has participated in a no. of Conferences, Workshop and Symposiums and has been in the forefront in organizing the same. His research interest are Financial Analysis, Equity Research, Behavioural Finance and Sustainable Development Goals etc.

Mr Jahangir has held several administrative posts, to name a few he has worked as an Assistant Director at AMU- RCA and has also been the Program Coordinator at Centre for Professional Courses AMU, Aligarh.

Women Entrepreneurs in India

Dr. Jahangir Chauhan
Department of Commerce
AMU Aligarh

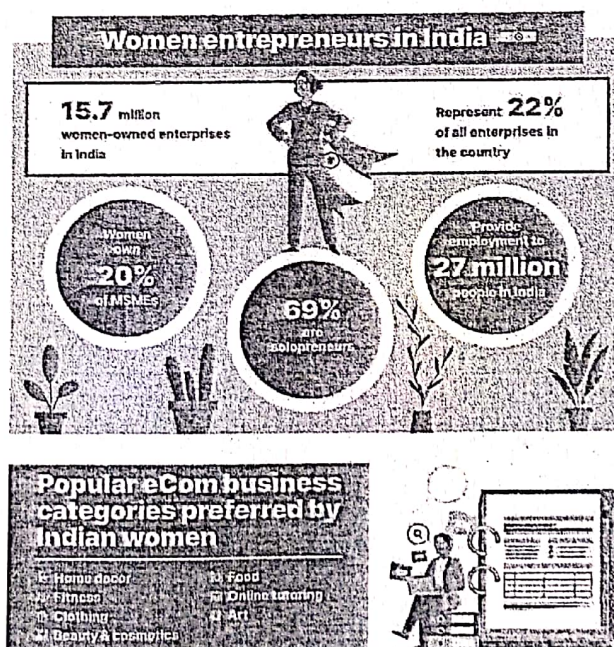
Women entrepreneurs and their increasing presence in India have significantly influenced the social and economic demographics of the country. The participation of women in the labour force has helped millions of families to pull out of poverty and has led to job creation. Women are well known for their leadership skills and hence dominate in new-age industries such as electronic manufacturing. More than 50% of the employees are women because of their high-precision work and better productivity levels. This attitude towards work and commendable business skills have also emphasised the importance of women in the modern workforce.

Role of Women in India's Economy

In India, 20.37% of women are MSME owners, which accounts for 23.3% of the labour force. They are considered to be the backbone of the economy. According to McKinsey Global, India can potentially add US\$ 700 billion to global GDP by increasing women's participation in the labour force. The percentage of women working in the manufacturing and agriculture sectors is higher than that of men. These sectors are usually credited with helping families come out of poverty and contributing to higher household income. Moreover, literacy rates among women grew by 8.8% in FY21, which further highlights the bright prospects of the country.

Women-led Business Impact

Women-led businesses provide a great impetus to the economy. India has 432 million working-age women and 13.5 –15.7 million women-owned businesses that provide direct employment to 22–27 million people. In addition, a number of businesses are being controlled by women. Indian women are independent and have a strong motivation to start their own businesses. According to Boston Consulting Group, start-ups founded or co-founded by women generate 10% more cumulative revenue over a five-year period. These start-ups have a more inclusive work culture and employ 3x more women than men. Moreover, women-led businesses are estimated to grow 90% in the next five years.



Case study:
instamojo

Challenges faced by Women Entrepreneurs in India

- ⑩ Property ownership
- ⑩ Funding the Business
- ⑩ Missing the Role Model
- ⑩ Social Responsibility
- ⑩ Pressure to Stick to Traditional Gender Roles
- ⑩ Industry Restrictions
- ⑩ Education
- ⑩ Limited Access to Professional Networks
- ⑩ Limited Industry Knowledge
- ⑩ Low Risk-Bearing Ability
- ⑩ Limited Mobility

Ashwani Asokana: Founder, Mad Street Den.

Ashwini co-founded a cloud-based platform Mad Street Den with her husband, Anand Chandrasekaran. She has experience leading the mobile innovation team at Intel's Interaction and Experience Research Lab in Silicon Valley. She has more than a decade's worth of experience in Silicon Valley. This led to her interest in artificial intelligence.

Her experience of being a mother, a UI designer, a business development rep, an ethnographer, a program manager, a product manager, and an artist helped her build her own path. Ashwini, a trained classical dancer, has been featured in Fortune's 40 under 40 lists. She has also been featured in several publications like Vogue, TechCrunch, Nikkei, and more.

Founding Year: 2013

Funding: \$21.2M

Investors: Global Brain Corporation, Sequoia Capital, Falcon Edge Capital, KDDI, Array Ventures

Address: Chennai



Basudha Shrivastav: ExpressEarth Digital Services

Basudha Shrivastav co-founded Express Earth Digital services, a travel agency that takes care of all your travel needs, in 2015. Along with her co-found Himanshu Narula, were interested in starting a venture in travel. Which is why they quit their jobs and jumped into entrepreneurship and marriage. Express Earth takes care of all your travel needs, from hotels, cars, flights, insurance, and more, for B2B and B2C clients.

Her company has won several awards for being an innovative travel company, including the 'Most Innovative Travel Management Company' by India Travel Award North.

"When I look back, I see that whenever one door closed, another would open. I'm happy that certain things didn't happen; else I would not have known what I know today."

Founding Year: 2015

Address: Uttar Pradesh



Divya Gokulnath: Co-founder BYJU'S

Divya co-founded Byju's an educational platform to help students learn better. She completed her engineering degree from RV College and was preparing for her GRE to continue her studies abroad. This is when she joined Byju Raveendran's classes as his student.

Soon Divya became a teacher at Byju's and then got married to him. When it was time to launch the platform, Byjus chose her to do it with. Today, BYJU's is the most valuable ed-tech company in the world.

Divya was featured as one of LinkedIn's top voices in 2019.

What is BYJU'S?

BYJU'S is the world's most valuable ed-tech startup. It offers learning through an app and website for competitive exams like JEE, CAT, NEET, and IAS and for students in classes 1-12. Several prominent investors back the company.

"There were two things Byju made people understand: nothing is as complicated as you think it is, and you are much better than you think you are. This confidence brought the eight of us closer and passionate about one goal, and that's also the reason why the bunch of us who got together right, in the beginning, are still at Byju's tied to this passion for education"

Divya Gokulnath's net worth- is 1800 crore.

Founding Year: 2011

Address: Delhi, Bangalore



Naiyya Saggi: Founder BabyChakra

Naiyya is one of the women entrepreneurs who were able to make her passion her startup. She has had an undeniable impact on the maternity industry of India.

Naiyya Saggi is the CEO and Founder of BabyChakra, a popular parenting app in India. She is a graduate of the Harvard Business School, where she was a Fulbright and J.N. Tata scholar.

What is BabyChakra?

BabyChakra is a parenting and childcare application. They list several important products and services that can be availed through the BabyChakra app. Naiyya said that her aim with the platform is to create a space that allows mothers to help mothers. Their income is primarily made through two sources. Transactions and commissions.

BabyChakra has partnered with popular brands like Johnson and Johnson, Sanofi, Cipla and Abbott.

It is safe to say that BabyChakra is on the correct path to building a go-to platform for new parents.

Founding Year: 2015

Address: Mumbai



Richa kar: Co-founder & Ex-CEO, Zivame

Richa Kar is the co-founder and CEO of Zivame, an online lingerie store. She first conceptualized the idea while studying the lingerie retail market. She found that women felt uncomfortable shopping for lingerie in physical outlet stores. Moreover, most cities, except the top 10 cities, didn't even have good lingerie brands. Her desire to make the entire experience of buying lingerie easier led to the birth of Zivame.

Richa has rich experience in branding, retailing, and operations which truly helped her build her brand better.

Richa is one of the women entrepreneurs in India who has revolutionised the Lingerie market in India.

What is Zivame?

As mentioned, Zivame is an online lingerie store. It has two thousand plus styles to choose from. Zivame started as a marketplace to be a selection for lingerie wear, however, they started building their own lingerie wear to earn bigger margins.

Today, Zivame is valued at \$100 million and is leading the market place. It also reported a revenue of Rs. 140 crore in FY19. Today Zivame is led by Amisha Jain.



Founding Year: 2011

Address: Bangalore

These are some of our top 20 inspiring women entrepreneurs in India. Each of them has risen in the face of challenges and built their names in their industries. Each of their journeys inspires us to break the glass ceiling and challenge our limits. Whether it is Shahnaz, who started her education after her marriage and built her own brand in 1977, or Indra Nooyi, who climbed the corporate ladder, this goes on to show us that we shouldn't limit our aspirations.

Factors Driving Women to Start Businesses or Join Workforce

Women entrepreneurs are empowering 50% of India's start-up ecosystem, driven by:

- ⑩ **Recognition:** Recognition in the form of admiration, regard, esteem, and renown motivates women entrepreneurs. According to a survey by Bain & Company, more than 45% of Indian women in rural areas were driven to start a business to gain recognition.
- ⑩ **Results:** Women-led start-ups provide 35% higher ROI compared to those led by men. This ability to generate more returns encourages women to start their own businesses.
- ⑩ **Fulfilling unmet needs:** The inherent need in women to provide for the family is a key factor. As they make 85% of purchase decisions, the need to provide a better lifestyle motivates women.
- ⑩ **Education:** India ranks among the top worldwide for producing female graduates in the science, technology, engineering, and mathematics (STEM) industry, with as many as 40% of women graduating from this field. Indian women are game-changers in the fields of science and technology.

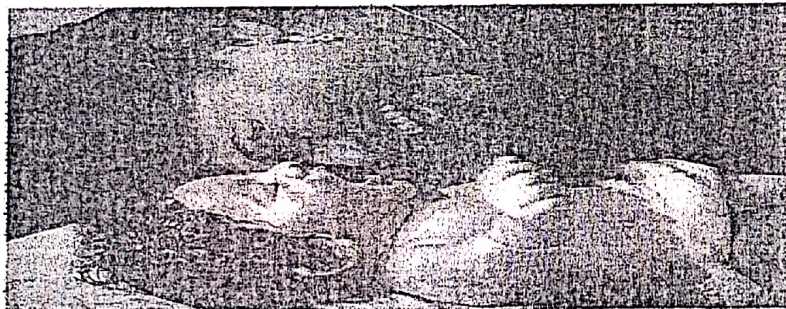
Women-run Businesses Operate Efficiently

Businesses that have women at the helm are considered to run very efficiently, and some of the compelling reasons to invest in such a business are:

- ⑩ **Higher return potential:** Businesses led by women require less investment but generate higher net revenue. For every dollar invested, women-led start-ups provide a 78 cents return compared to 31 cents by men-led start-ups.
- ⑩ **Multi-tasking:** Women are great multi-taskers, as the majority of them juggle multiple things at once. These women could prove highly valuable in generating various income streams and helping to nurture start-ups. As per a survey conducted by psychologists at the University of Hertfordshire, When women and men were given two tasks at the same time, women slowed by 61%, whereas men slowed by 77%.
- ⑩ **High-risk appetite:** Women entrepreneurs are known to take more risks. As per a survey taken by KPMG, 43% of women are willing to take more risks. Moreover, women are found to be better than men at envisioning opportunities.
- ⑩ **Adaptability and higher EQ:** Women have a dynamic ability to adapt. A survey conducted by Bain & Company, Google, and AWE Foundation of 350 women solopreneurs and small company owners in urban India found that companies run by women founders were resilient and fast to adapt. The results also showed that women had a higher emotional quotient (EQ).

Mompreneurs...

Most of the s ss Vandana Luthra to Shahnaz Husain, are mompreneurs too.



If it's hard being a woman entrepreneur in India, it's probably doubly hard being a member of that growing community called 'mompreneurs.' The women who progress from mother to startup founder are in a class of their own.

From changing diapers to writing business plans, these moms are taking on the world and showing how it's done. Mothers constitute 11% of all women entrepreneurs in the country.

There is no doubt that motherhood is a challenging job. But some moms are taking on an even greater challenge—starting their own businesses. From selling natural and toxin-free products for babies to being the best lipstick brand, these mompreneurs are proving that you can have it all. We get inspired by these moms who have overcome challenges and built successful businesses while raising their kids and family.

1. Falguni Nayar: India's richest self-made woman billionaire

Falguni Nayar, a mother of twins, is turning heads in India's beauty and wellness industry with her beauty product retailer, Nykaa. Not only has Nayar revolutionized the way women shop for their favorite beauty products, but she has also become India's richest self-made woman with a net worth of an astounding US\$4.4 billion! Nykaa's net worth reached new heights when the company was listed on the Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) on November 10, 2021.

Prior to this, the company became a unicorn in 2020, after completing five rounds of funding. Today, the company has more than 100 stores in India and sells more than 4,000 beauty and wellness brands online and offline. While the idea and goal of becoming an entrepreneur existed within Nayar at a younger age, Nykaa was born much later in April 2012, when she had some spare time after her twins left for higher education.

Nayar took a huge step by quitting her well-paid job at Kotak at the age of 50, and from there, she never looked back. Today, Nykaa is one of India's handful of profitable retailers.

"I started Nykaa at the age of 50 with no experience. I hope the Nykaa journey can inspire each of you to be the Nykaa of your lives," said Nayar.



2. Ghazal Alagh: mama who made toxin-free products for babies

The joy of motherhood can be lost in translation when you're trying to find safe products for your babies. Stress levels are high, especially since many modern-day amenities aren't always designed with our baby's needs at heart! Enter Mamaearth—an eco-friendly brand created by mompreneur Ghazal Alagh who faced this same challenge.

Rather than being stressed out over this, she decided to do something and create a company that produces 100% toxin-free baby care items. Along with her husband, Alagh founded the company in 2016. Since then, the company has achieved remarkable success. Just in FY21 alone, the business has brought US\$65 million in revenue.

India's booming consumer market has been the driving force behind the growth of many brands in this industry, including Mamaearth. The company now serves more than five million people through its D2C platform as well as e-commerce marketplace sites like Amazon, Flipkart, and Nykaa.

Ghazal is an entrepreneur and mother who has been recognized among the top ten women artists in India, nationally as well internationally. "I recently gave birth to my second child and returned to work within 10 days," she said proudly. She also explained that balancing both personal commitments helps her increase productivity and manage all aspects of life efficiently.



"Being a mother is the best thing in the entire world, and I think we need to encourage other mothers by inspiring them to choose the right path and follow their aspirations," said Alagh.

3. Vineeta Singh: painting the beauty industry with "SUGAR"

Vineeta Singh always had a passion for business, but she never thought that it would lead to running one of India's fastest-growing beauty brands, SUGAR cosmetics. Founded in 2015, Mumbai-based SUGAR Cosmetics has raised over US\$21 million in Series C funding and is quickly scaling its physical presence across India. As of 2021, the company has more than 35,000 retail touchpoints across more than 500 cities in India. Backed by notable investors, including Elevation Capital, A91 Partners and Stride Ventures, SUGAR is a popular brand among Gen Z and millennials today.

Singh's entrepreneurial journey is an inspiration to many. She faced many challenges, but she never looked back or stopped believing in herself no matter what happened next!



"At times, I'd be pumping breast milk, working out, handling office calls, and hoping to not wake my son up. I'd have sleepless nights, but I loved what I was doing. After a year, it paid off—we were recognized as the best lipstick brand. I walk into the office with files in one hand & my baby in another. The juggle is real, but it's also totally worth it," wrote Singh in her Instagram post.

4. Meena Bindra: turning a hobby into a US\$76 million business

Meena Bindra, at the age of 40, decided that she wanted something more in her life than just being a navy wife and mother of two. With no formal training or experience in fashion design—but an endless passion and a hobby in designing clothes—she went ahead! Today, her “simple cotton printed suits” are one of India's most popular fashion labels known as BIBA. Founded in 1988, BIBA Apparels is an Indian fashion brand for women and girls. Today, they have over 285 stores that serve customers and clients in 120 cities across India. Their high-quality distribution system is supported by an exclusive vertical of 400 touchpoints in multi-brand outlets and leading e-commerce platforms. Backed by Warburg Pincus and Faering Capital, the brand has recently acquired a substantial minority stake in the designer label Anju Modi's fashion line. The brand has recently filed its draft red herring prospectus (a document required to be filed when a company intends to raise funds from the public by selling shares) to seek investor funds through an initial public offering (IPO).

Bindra started her entrepreneurial journey with a loan of INR8,000, and by 2020, she had turned BIBA into a venture worth US\$76 million.

“When I started designing clothes as a hobby to earn some pocket money, I never dreamt of becoming a businesswoman,” said Bindra. But today she believes, “If you have the passion for something, just do it.”

MEENA BINDRA
FOUNDER OF BIBA



Benefits of becoming a mompreneur

1. Boost your self-esteem
2. Enjoy financial independence
3. Make your own rules
4. Set your own work times
5. Better work-life integration

Nowadays, the focus is less on work-life balance and more on work-life integration, where we integrate work and family to give the best of ourselves to both of these crucial aspects of our life. As a mompreneur, it's much easier to integrate work into your family days, especially when you have to push that Skype call with a client to after the kid's bedtime.

How can Women Participation in Startups be Increased?

- Increasing Risk Appetite
- Bringing Women to Leadership
- Women Role Models for Women
- Encouraging Women Investors

Government Initiatives to Encourage Women Participation

The Indian government increased the budget for Women and Child Development by 14% in 2021. It has set aside over Rs. 30,000 crores (US\$ 3.97 billion) in FY21. This budgetary allocation also includes, as listed below.

⑩ Bharatiya Mahila Bank Business Loan

This type of business loan was set up in 2017 to help women access cheap loans and dream big despite their lack of resources. The scheme provides loans of over Rs. 20 crores (US\$ 2.46 million) for women entrepreneurs. A collateral-free loan can also be availed of for loans worth less than Rs. 1 crore (US\$ 0.13 million).

⑩ Dena Shakti Scheme

This scheme was launched for women entrepreneurs looking to start businesses in specific sectors such as agriculture, retail, and manufacturing. The scheme provides loans at an interest rate of 0.25% below the base rate. The maximum loan application is Rs. 20 lakhs (US\$ 26,468).

⑩ **Udyogini Scheme**

This scheme is for women with an annual income of Rs. 1.5 lakh (US\$ 1,985). It provides loans of up to Rs. 3 lakh (US\$ 3,890) for women wanting to start a business but having no capital.

⑩ **Women Entrepreneurship Platform**

This is a flagship platform started by NITI Aayog to promote women's entrepreneurship. The platform hosts various workshops and educational events to motivate women to start their own businesses.

⑩ **Pradhan Mantri Mudra Yojana**

Even though the scheme was started to help anyone looking to set up a micro/small enterprise get an institutional credit of up to Rs. 10 lakhs (US\$ 13,240), it was mostly availed of by women.

India was a country where a woman even owning a bank account was considered a major benchmark. However, it currently has over 15.7 million women-owned enterprises, with women leading the start-up ecosystem. This drastic transformation clearly underlines the potential of Indian women and their determination. In the coming decades, India is set to witness a major shift, with women dominating the workforce and shaping and enhancing the country's future. It is estimated that over 30 million more women-owned businesses are expected to provide 150–170 million jobs by 2030. This could be a game changer and help the economic outlook look brighter than ever.

Thank-You

BIOGRAPHY



Working as faculty member in Women's College, Aligarh Muslim University, Aligarh (a Central university of India) since 2002. She teaches various papers of English Literature to Undergraduate and Postgraduate students. Her area of interest is Post-colonial Indian Fiction. She has two books to her credit entitled *Interrupting the Monologue: The Poetics and Politics of Motherhood* published by Singapore Int. (2018) and *Novels of Amitav Ghosh: Imperialism, Partitions and Essential Renarratives* (2013) along with various publications in International (15) and National (16) journals and as book chapters. She has presented a number of papers (33) in International and National conferences and seminars. Four research scholars are working under her supervision on fiction while five are already awarded with PhD. She is presently translating a volume (IX) of B. R Ambedkar's book Mr. Gandhi and the Emancipation of the Untouchables from English to Urdu under the Ministry of Education Project awarded to AMU and short stories of Jhumpa Lahiri. Dr. Hasan has been an invited educator at IGNOU for contact classes of various courses. She has been member of the *Journal of Faculty of Arts* Editorial Board -AMU, *Women and Society* in 2020 and the International Conference Board of GSTF, Singapore in 2015 and NAAC, AMU in 2014. Prof. Hasan has been the Coordinator of the first international online conference on *Gender Equality for a Better World: Issues and Challenges*, organized by Women's College, AMU in collaboration with UGC India in August 2020. She is also the Coordinator for organizing guest lectures on special occasions. She delivered the Faculty representative speech on the prestigious occasion of the Sir Syed Day Celebration, 2021.

GENDER SENSITIVITY FOR GENDER EQUALITY

PROF. NAZIA HASAN
WOMEN'S COLLEGE
ALIGARH MUSLIM UNIVERSITY
JANUARY, 2023

1

GENDER

- SEX – ANATOMICAL AND BIOLOGICAL
- GENDER- SOCIAL AND CULTURAL
- WOMAN
- MAN
- OTHER GENDER

2

GENDER ROLES

- GENDER ROLES LIMIT POTENTIAL/ IMPACT PARTICIAPTION
- LEADS TO STEREOTYPING
- SOCIALLY/CULTURALLY "ACCEPTED" ATTITUDES AND ROLES
- LEARNED BEHAVIOUR
- BREAKING THE STEREOTYPE IS ESSENTIAL

3

GENDER ROLES

- ALL HUMAN BEINGS HAVE DIVERSITY
- DIFFERENTIATING THEM ON THE BASIS OF GENDER IS DISCRIMINATION
- DISCRIMINATION LEADS TO INEQUALITY AND INJUSTICE

4

GENDER DISCRIMINATION

- IDENTIFY DISCRIMINATION WITH AN EXERCISE:
- WHAT DO MEN DO?
- WHAT DO WOMEN DO?
- WHAT DO THE OTHER GENDER DO?
- LIST EVERYDAY ACTIVITIES
- DIRECT AND INDIRECT DISCRIMINATION
- GENDER DISCRIMINATION
- DOMESTIC LEVEL
- INSTITUTIONAL LEVEL
- WORK PLACES

5

COSTS OF DISCRIMINATION

- DOMESTIC
- SOCIAL
- NATIONAL
- PERSONAL

6

HOW TO COMBAT GENDER DISCRIMINATION

- NAME IT
- CHANGE IT
- INSTITUTIONAL WITH POLICIES AND LAWS
- DOMESTIC
- ATTITUDINAL
- ENGAGING ALL GENDERS
- ALL ISSUES ARE WOMEN'S ISSUES

7

ANATOMY IS NOT DESTINY!

Thank you

8

BIOGRAPHY



Prof. Nasreen is the Chairperson in the Department of Education, Aligarh Muslim University, Aligarh. She has received Ph.D from Aligarh Muslim University, Aligarh in 1996 .She has a teaching experience of more than 25 years at the undergraduate and postgraduate level. Her research interest are Environmental Education, Education Technology, Curriculum Development and Methodology of Teaching Science. She has guided 15 Ph.D and around 9 are under her supervision. Besides she has 24 research projects to her credit She has been a member of editorial board of more than 6 books. Prof. Nasreen has published more than 42 papers in national and international journals and has also contributed chapters in various books.

She has delivered lectures in national and international conferences and seminars. She has Qualified University Grants Commission Test for Junior Research Fellowship and Eligibility for Lectureship held in December, 1991 in the Subject Education. SAARC Fellowship Awarded in the subject Education for the year 2000-2001, UGC Research Award, year 2009.

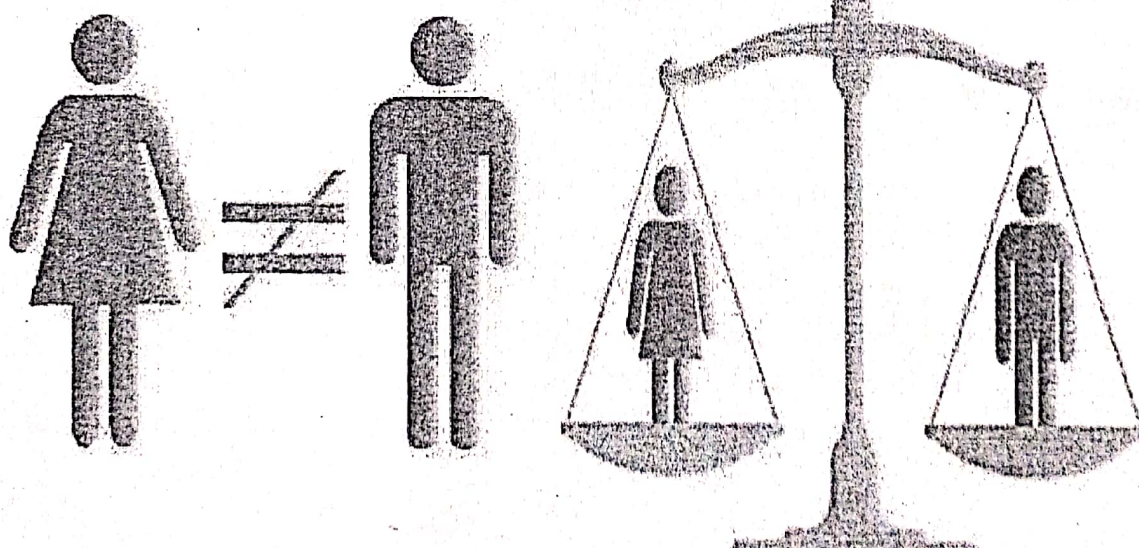
Educational Empowerment & Gender Equality



By

PROF (DR.) NASRIN

Former Chairperson Department Of Education
Aligarh Muslim University,
Aligarh ,202002 UP



2

Gender

Gender is a social construct. It defines and differentiates the roles, rights, responsibilities, and what is appropriate behaviour and obligation for women and men.

The innate biological differences between females and males are interpreted by society to create a set of social expectations that define the behaviours that are appropriate for women and men and that determine women's and men's differential access to rights, resources, and power in society.

Although the specific nature and degree of these differences vary from one society to the next, they typically favour men, creating an imbalance in power and a gender inequality that exists in most societies worldwide (Baden and Reeves 2000).

3

Gender equality

- ☐ Gender equality is when people of all genders have equal rights, responsibilities and opportunities.
- ☐ Gender equality means that all genders are free to pursue whatever career, lifestyle choice, and abilities they want without discrimination.
- ☐ Their rights, opportunities, and access to society are not different based on their gender. Gender equality does not necessarily mean that everyone is treated exactly the same. Their different needs and dreams are valued equally.

4

- ☐ The United Nations' Universal Declaration of Human Rights states: 'All human beings are born free and equal in dignity and rights.' Yet women's freedom, dignity, and equality are regarded as distinct from that of men's (Peters & Wolper 2018).
- ☐ Despite all subsequent efforts of the United Nations to recognise 'women's rights as human rights, and despite the fact that formal equality for women is explicitly enshrined within Indian law, Indian women's lives continue 'to be characterised by pervasive discrimination and substantive inequality' (Kapur and Cossman 1999).
- ☐ World Bank (2003a) reported that promoting gender equality is an essential component of an effective economic and human development strategy; "there is now a shared understanding within the development community that development policies and actions that fail to take gender inequality into account and fail to address disparities between males and females will have limited effectiveness and serious cost implications." (World Bank 2003)

- ☐ The struggle to achieve gender equality and bridge the gap between men and women is a long and difficult one. India has got another opportunity to do much better for half of its population with the Global Gender Gap Index for 2022, released by the World Economic Forum on Wednesday, placing it at 135 out of 146 countries.
- ☐ But the new data — India's ranking in 2021 was 140 out of 156 countries — hardly brings cheer as India has fared the worst in at least one of the parameters — 'health and survival' — in which it took the last spot.
- ☐ The Global Gender Gap Index benchmarks the current state and evolution of gender parity across four dimensions: economic participation and opportunity; educational attainment; health and survival, and political empowerment.
- ☐ India ranks poorly among its neighbours and is behind Bangladesh, Nepal, Sri Lanka, the Maldives and Bhutan.
- ☐ Only Iran, Pakistan and Afghanistan perform worse than India in the region.

□ Education and Gender Education is chosen as the main target to attain the third Millennium Development Goal (MDG3): "To promote gender equality and empower women". The target is: "The elimination of gender disparity in primary and secondary education by 2005 and at all levels of education by 2015".

□ The rationale for a gender equality perspective in education implies a rights perspective as well as a development perspective. Education is a basic human right according to Art. 26 in the Universal Declaration of Human Rights: "Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit".

7

□ Education is essential for the ability to exercise rights and consequently for women's empowerment. Education enables girls and boys, women and men to participate in social, economic and political life and is a base for development of a democratic society. The social and economic benefits of education are well-known since long; also, the advantages of education that girls and women can draw upon. Increasingly, interventions in development cooperation focus on the coupled approach of access to and quality of education, both related to gender equality.

□ Gender inequalities also affect the structure and management of the education system, the practices and attitudes of teachers, learning materials and the content of the curriculum. Interventions in the education sector cannot solve the problems of gender inequality in society, yet education can have a major impact on the lives of girls and women, boys and men. Education can be crucial to changing attitudes into accepting gender equality as a fundamental social value.

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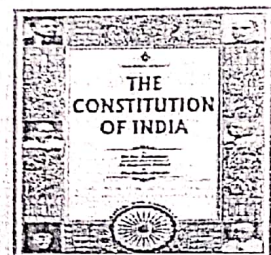
NATIONAL POLICY ON EDUCATION (NPE)

- ☐ The NPE emphasizes key values such as equality between men and women, eradicating social ills and degrading practices, small family practices, etc.
- ☐ The NPE and program of action highlight the need to improve the social, nutritional, and health status of the girls and also to strengthen support services such as drinking water, fodder, fuel, and **Early Childhood Care and Education (ECCE)** as an integral component of the **Universal Elementary Education (UEE)**.
- ☐ The program of action emphasizes the need to revise textbooks to remove gender bias and gender sensitize all educational personnel so that equality between sexes could be internalized through gender-sensitive, gender-sensitive curriculum, which includes gender and its practice.

United Nations Children Fund (UNICEF)

- ☐ According to **United Nations Children Fund (UNICEF)**, poverty and local cultural practices play a role in gender inequality in education throughout India.
- ☐ Another obstacle to educating girls is the lack of hygiene in schools across the country. In many schools, there are no separate toilet facilities for girls. Separated toilet facilities are important once girls reach puberty.
- ☐ Without privacy and facilities, they need to cope with the menstruation cycle, many girls choose to leave schooling altogether. 23% of girls in India leave school once they hit puberty.
- ☐ And, the girls who continue education miss as many as 50 school days each year as a result of menstruation.

Constitutional Provisions for Upliftment of Women



The constitution of India guarantees women's equality in fundamental rights, directive principle and fundamental duties as well as empowers states and institutions to enact policy measures to nullify the gender discrimination and political, educational and socioeconomic disadvantages faced by women.

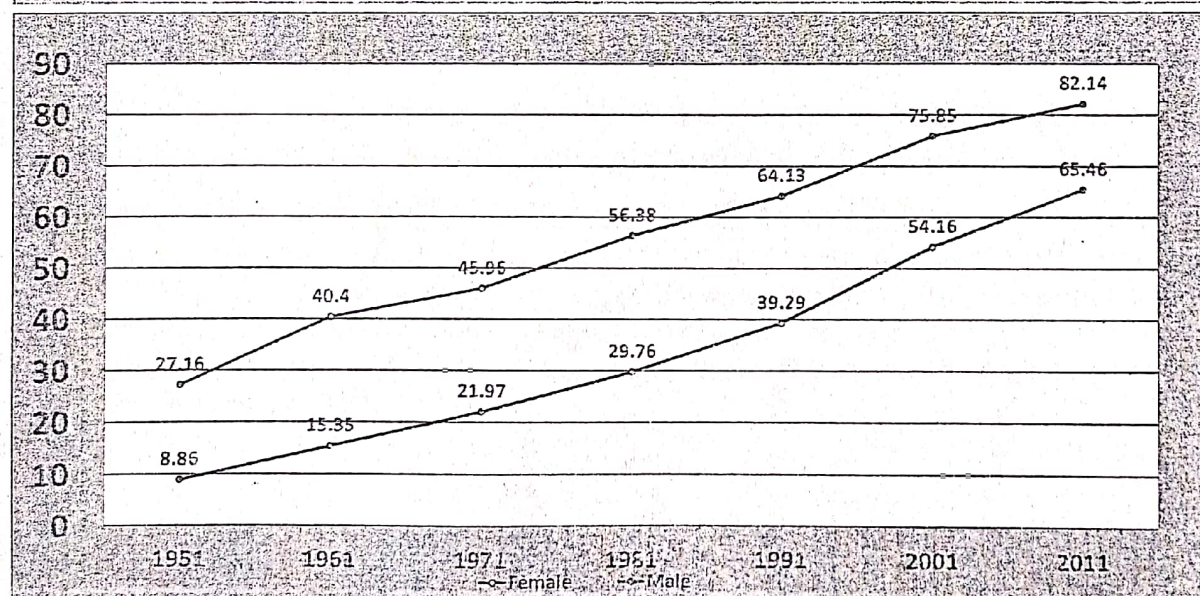
11

S. No.	Article	Provision
01.	Article 14	Equality before the law and equal protection.
02.	Article 15(1) (2)	"Prohibits the state from discriminating against any citizen only on the basis of any one or more of the aspects such as religion, race, caste, sex, place of birth or any of them".
03.	Article 15(3)	Allows the state to establish special measures for the protection of women's and children's interests.
04.	Article 15(4)	"Empowers the state to make special provisions to promote the interests and welfare of socially and educationally disadvantaged people in society".
05.	Article 16	"Guarantees all citizens equal chance in matters relating to employment or appointment to any state office".
06.	Article 39(e)	"The state to ensure equal access to adequate livelihood for men and women".
07.	Article 39 (d)	Equal pay should be given to men and women for similar work.
08.	Article 42	The Constitution directs the state to establish provisions ensuring equitable and humane working conditions and maternity leave.
09.	Article 51 A (e)	Every citizen of India is obligated to oppose actions that are disrespectful to women's dignity.
10.	Article 243-D (3).	In each Panchayat, one-third of the seats to be filled by direct election shall be reserved for women.
11.	Article 243-D (4)	One-third of the total number of Panchayat chairperson positions at each level will be reserved for women.
12.	Article 243-T (3).	In each Municipality, Women shall be guaranteed one-third of the seats to be filled through direct election.

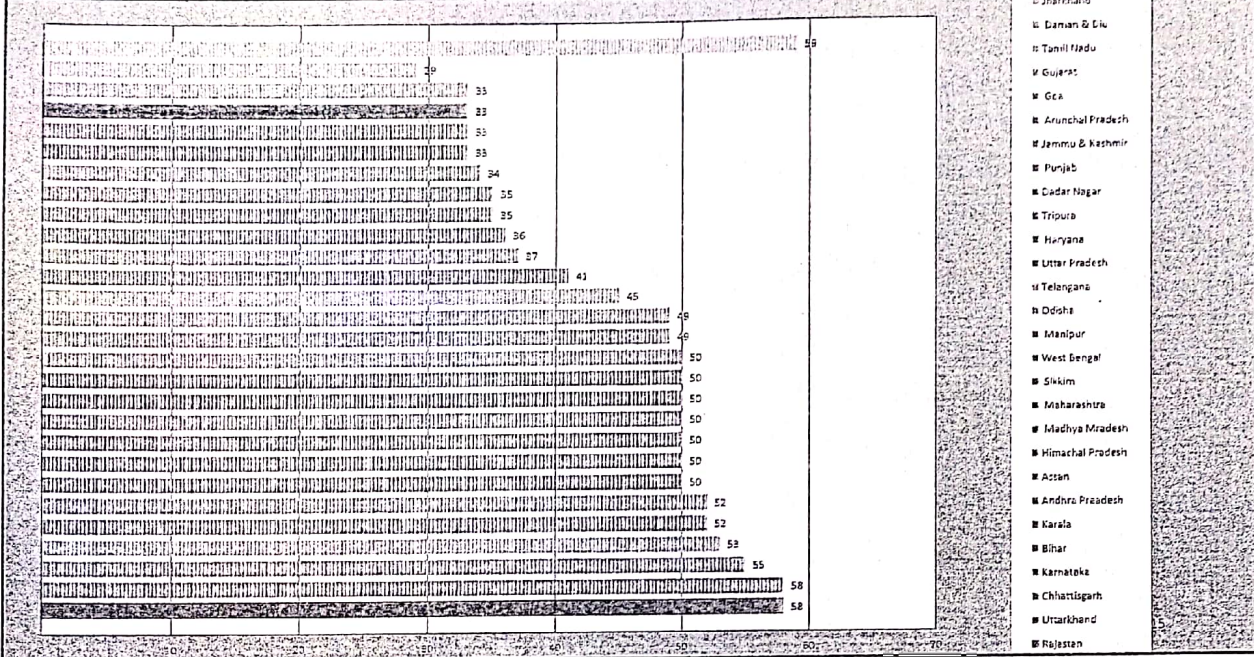
Gender Gap in Literacy (GGL) Rate of Male and Female in India

Year	Female	Male	GGL
1951	8.86	27.16	18.3
1961	15.35	40.4	25.05
1971	21.97	45.96	23.99
1981	29.76	56.38	26.62
1991	39.29	64.13	24.84
2001	54.16	75.85	21.69
2011	65.46	82.14	16.68

Trend in literacy Rate of Women in India from 1951-2011.



Gender Disparity of women in Panchayati Raj Institutions in India



Women Representation in Parliament

➤ As per the data compiled by the Inter-Parliamentary Union (IPU), of which women represent 14.44% of the total members of the Lok Sabha.

➤ As per the latest Election Commission of India (ECI).

- ☐ As of October 2021, Women represent 10.5% of the total members of the Parliament.
- ☐ The scenario for women Members of Legislative Assemblies (MLAs) across all state assemblies in India is even worse, with the national average being a pitiable 9%.
- ☐ In the last 75 years of independence, women's representation in Lok Sabha has not even increased by 10%.

Women in Judiciary

- ❑ In high courts, the percentage of women judges is a mere 11.5%.
- ❑ while in the Supreme Court there are four sitting women judges out of 33 in office.
- ❑ The situation of women lawyers in the country is not any better. Out of 1.7 million advocates registered, only 15% are women.

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Government Efforts

- The Women's Reservation Bill 2008:
 - It proposes to amend the Constitution of India to reserve 1/3rd of all seats in the Lower house of Parliament of India, the Lok Sabha, and in all state legislative assemblies for women.
- Reservation for Women in Panchayati Raj Institutions:
 - Article 243D of the Constitution ensures participation of women in Panchayati Raj Institutions by mandating not less than one-third reservation for women out of total number of seats to be filled by direct election and number of offices of chairpersons of Panchayats.
- Parliamentary Committee on Empowerment of Women:
 - The Committee on Empowerment of Women was constituted for the first time in 1997 during the 11th Lok Sabha of the Parliament for improving the status of women.
 - The Members of the Committee are expected to work together for the empowerment of women cutting across party affiliations.

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Importance of Education in Gender Equality

Education helps to reduce inequality and pave the way of development. Just as food is necessary for the development of the body, on the same way, education provides nutrition to the mind.

The power of pen is more than the power of sword. Education provides economic empowerment.

The education of girls and women can lead to a wider range of benefits to improve maternal health, reduce infant mortality and many other problems.

Education improves wages & jobs for women, makes women healthier, empower women to fight for their rights, protects girls from harmful practices and can challenge education stereotypes.

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Causes of Gender Inequality in India

Gender inequality is a pervasive issue in India, impacting Indian women and girls in a variety of ways. While there are many causes of gender inequality, some of the most common include:

- **Poverty**

Given all the development and recent rise to prominence, we often forget that India is still one of the poorest countries in the world, and it is one of the biggest reasons that lead to gender inequality in India. Despite the availability of education in rural areas, families prefer sending their boys to school rather than the girls of the family, which is one of the biggest disadvantages.

- **Patriarchal Setup in our Indian Society**

Since time immemorial, India has been an extremely patriarchal society. The patriarchal setup in Indian society contributed to the fundamental inequality between men and women. As women were considered a part of the household belonging to their father or husband, they were unable to get a say in any matters concerning their own development or that of the community at large.

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- **Lack of Education or Illiteracy**

The disparity between the literacy rates of men and women in India is a known issue. Some regional states have higher disparity, while some other states have better disparity. The problem is not that there are few literate women in India, but rather the problem is the lack of awareness among women to use their rights.

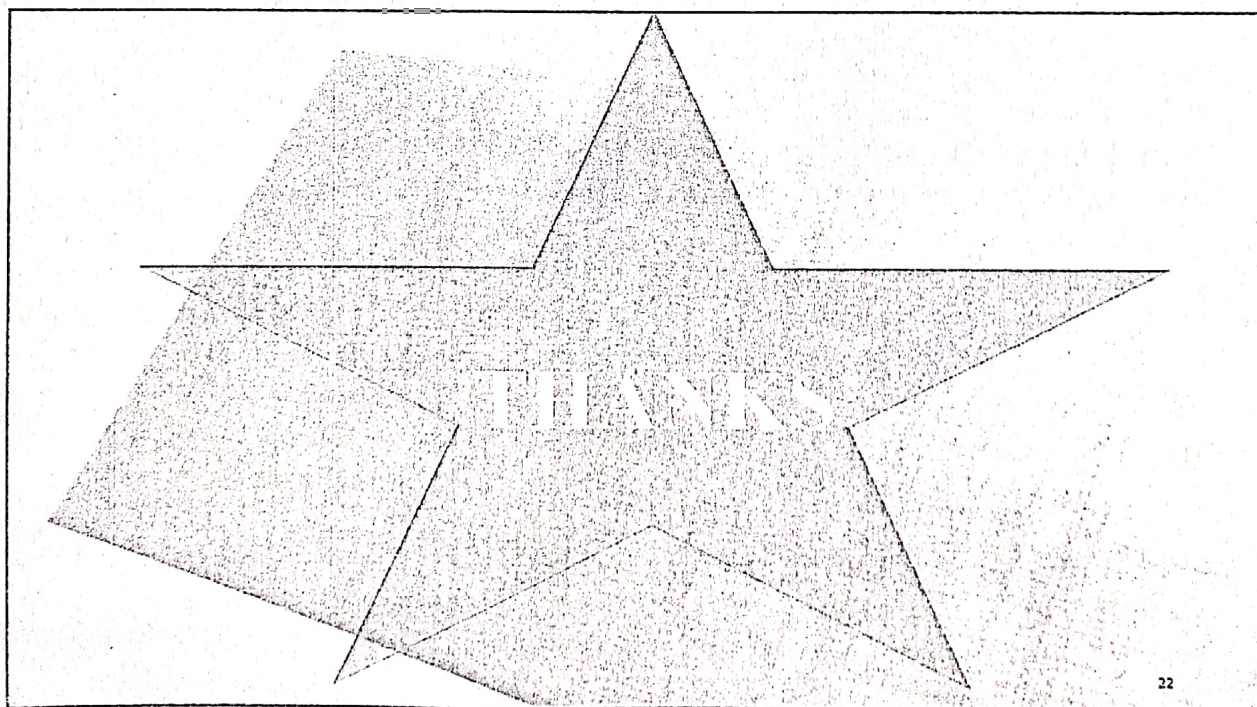
- **Lack of Awareness Among Women**

One of the major causes of gender inequality is the lack of awareness among women about their rights and their ability to achieve equality. This lack of awareness is often due to the prevailing cultural and social norms, which dictate that women should be subservient to men. It is important to break down these barriers and help women become more aware of their rights so that they can demand equality.

- **Social Customs, Beliefs and Practices**

The views of society, customs and cultural practices play a big role in keeping women at lower places in the society – refusing them opportunities, which are generally provided to men, who are considered the dominant ones in India.

21



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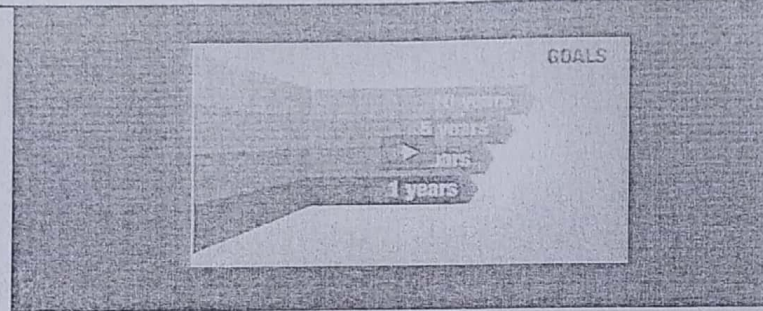
BIOGRAPHY



Dr. Ayesha Farooq is Professor of Strategy at the Department of Business Administration, Aligarh Muslim University, Aligarh, India. She was awarded a fellowship under the **Netherlands Fellowship Programme (NFP)** in 2013 and visited Maastricht School of Management, The Netherlands. Dr. Farooq has presented papers at international and national conferences. Several times, she has **attended conferences funded by GRCC, University of Cambridge, UK**. Prof. Farooq has visited the UK, France, Switzerland, The Netherlands, Germany, Belgium, and Malaysia for academic events. She has published research articles in SCOPUS indexed and ABDC journals. Dr. Farooq is a **resource person to the Cadbury Centre, University of Birmingham (United Kingdom)** and created video content for UOB on different aspects of Strategic Management and other management schools. She has conducted MDPs on Strategic Management at AIMA and workshops on leadership & TQM at the Department.

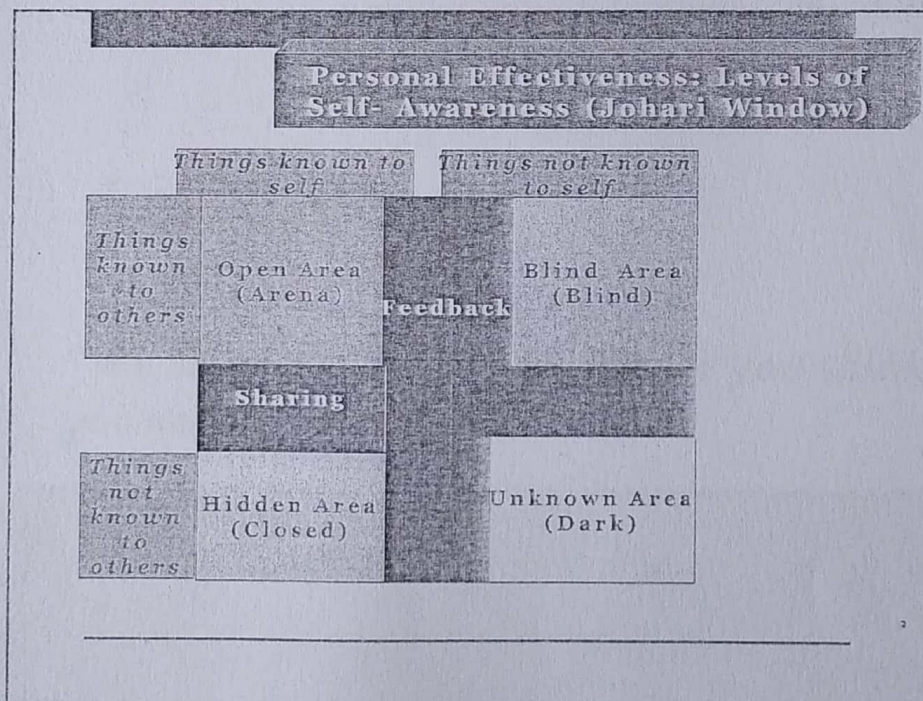
She is constantly involved with social entrepreneurship and women empowerment projects with her passion for contributing to society. She was sanctioned projects worth rupees 1.32 crores by the Ministry of Textile, Government of India, to impart training to applique and metal craft artisans. Her other efforts at service of AMU include Member of Alumni Affairs Committee, Member of Centre for Distance and Online Education, and EC member at AMU Women's club. Dr. Farooq is proactive in gender justice issues and was appointed a member of the Internal Complaints Committee (ICC), AMU. She is also appointed as the Faculty Nodal teacher, Gender Champion Scheme sanctioned by the Ministry of Human Resources Development, New Delhi.

She has been awarded **Women Icon Award** by Nagar Nigam (Municipal Corporation) Aligarh. **Pentagon Excellence Award** by Zakir Hussain Foundation Aligarh, and **1000 Women of Asia Award** by Womenovator, India.



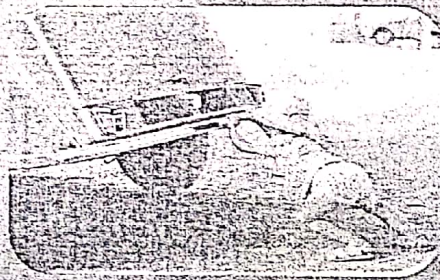
Personal Effectiveness

By Dr Ayesha Farooq
Professor
Dptt. Of Business Administration
Aligarh Muslim University



Do You Believe...

IF I BELIEVE IT,
I CAN ACHIEVE IT



Self Efficacy

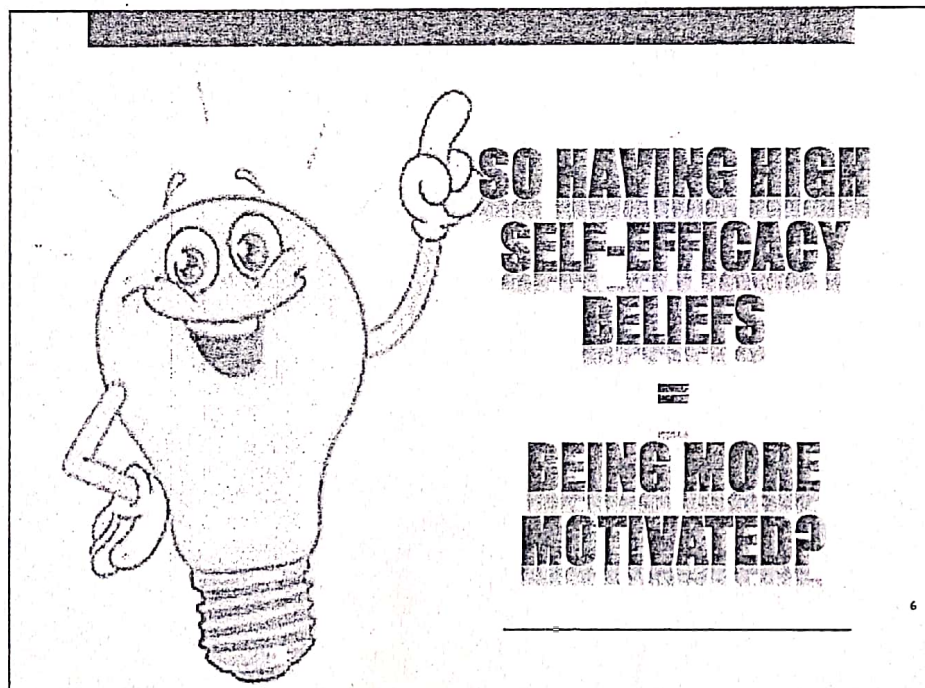
*"Whether you think you can, or you think
you can't--you're right."*

Henry Ford

Self-Efficacy

It is optimistic self-belief in one's competence and chances of successfully accomplishing a task.

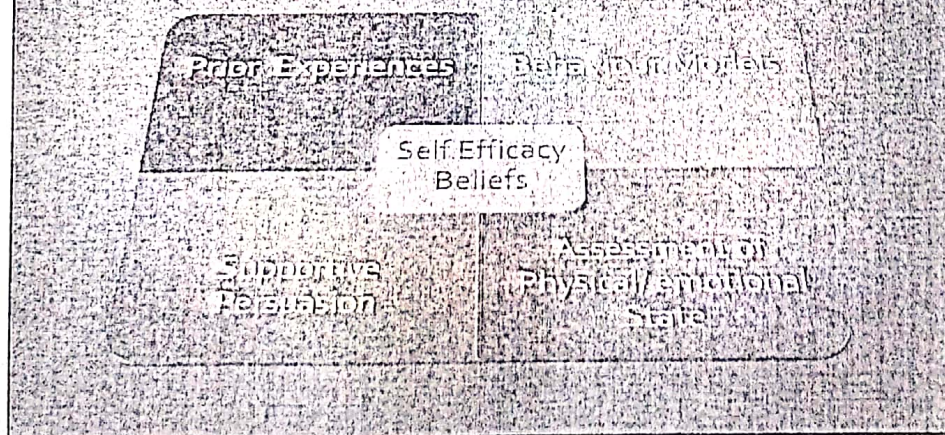
Self-Efficacy is beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments.



NO

Acquiring Strong Beliefs

Bandura suggested four principles that influence self-efficacy beliefs.



Prior Experience

The most influential source of self-efficacy beliefs are mastery experiences, which provides feedback on learner's capabilities.

Looks at learners' previous success on a task.

- Starts on a simple task and progresses to harder tasks.

Behaviour Models

Learners observe a role model attaining success at a task.

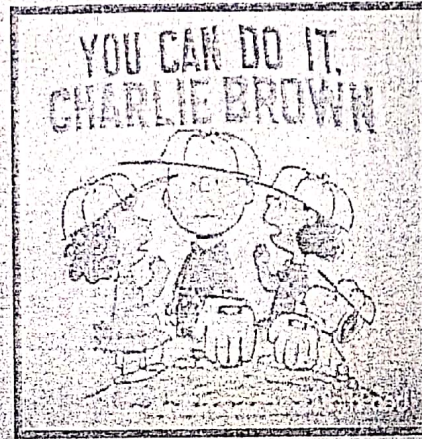
The role model chosen will affect the extent to which the learner/observer's self-efficacy will be enhanced.



Verbal Persuasion

Appraisal, feedback, and positive encouragement from others are aspects of verbal persuasion.

Individuals are persuaded by others that they are capable of succeeding in specific tasks.



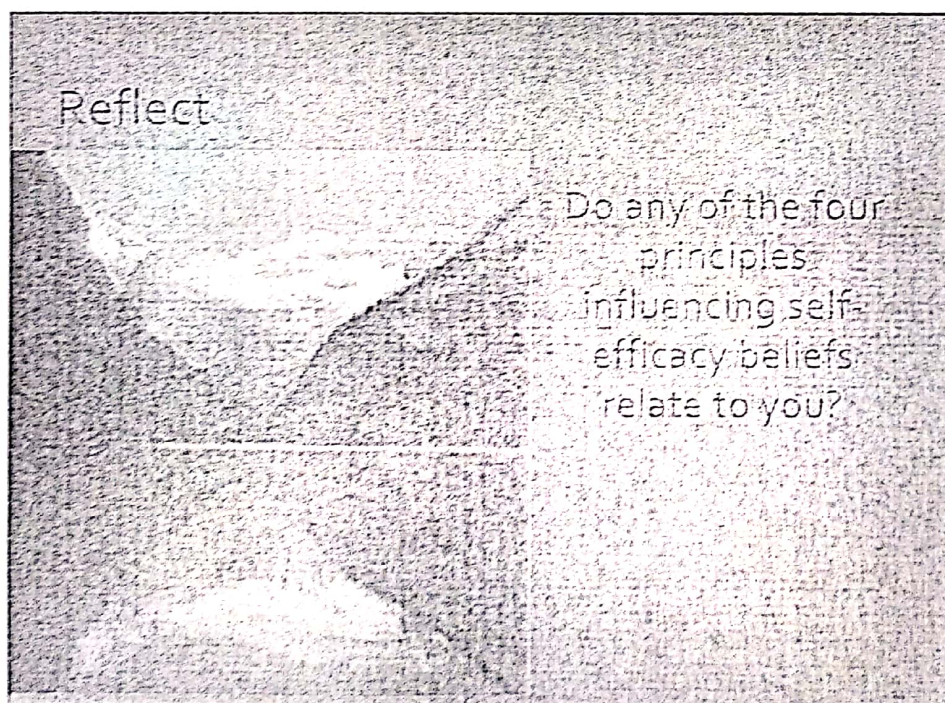
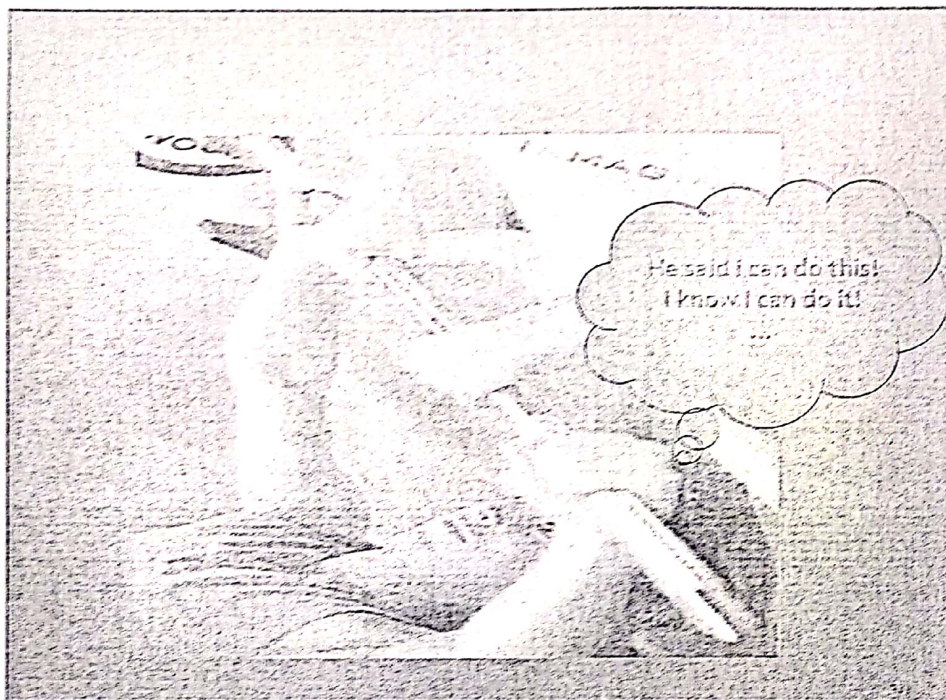
Assessment of Physical/ Emotional State

Individuals monitor feelings of self-efficacy based on their physiological states.

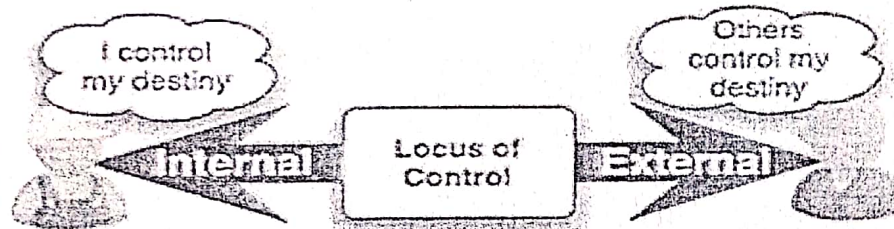
Gut feelings convinces learner of probable success or failure.

Refers to states of arousal, depending on how that feeling was identified can influence a positive or negative outlook.

- Fear = negative outlook
- Nervous or anxious = positive outlook



Self-Efficacy & Perceived Control



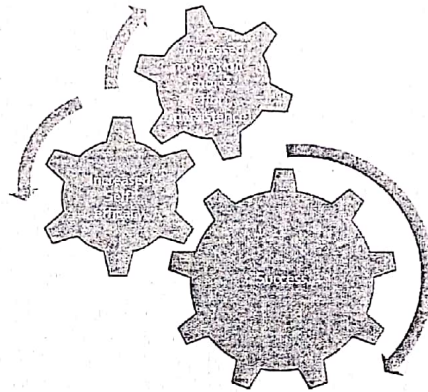
Do You Agree?

Self-efficacy is
linked to
The achievement of life
and career goals.

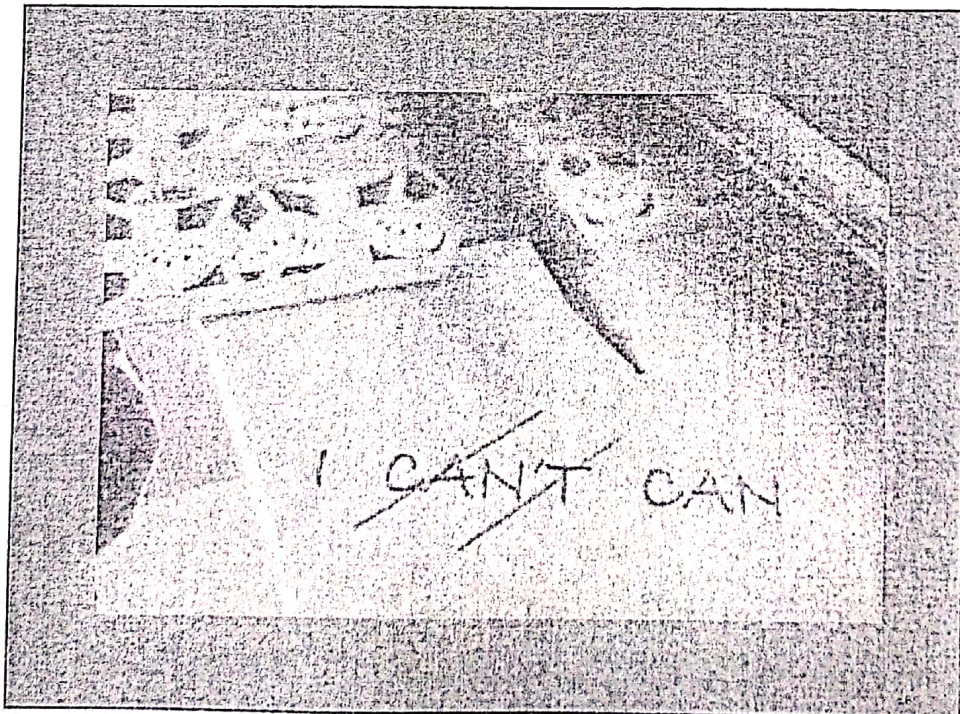
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Success

Students need to believe they can succeed if they put forth effort



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Life Inventory

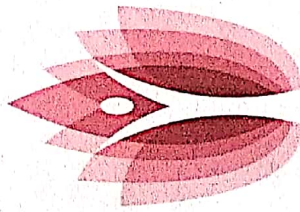
Prepare a life inventory of important happenings for achieving effectiveness include the following:

1. Things you do well
2. Things you do poorly
3. Things you would like to stop doing
4. Things you would like to start doing now
5. Things you would like to do well
6. Values(power, money etc.) you want to achieve

Thank you



**Two-Day Workshop on
Entrepreneur Skills for Women Empowerment
(24th-25th January, 2023)**



Certificate Of Participation

This is to certify that Ms./ Mr _____
participated in Two-day Workshop organized by University Women's Polytechnic,
Aligarh Muslim University, Aligarh in association with the Institution of Engineers
(India), IE(I), Aligarh Local Centre, Aligarh.

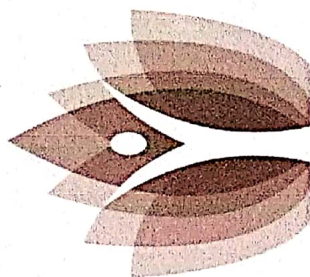
Ms. Savita Gautam
Organizing Secretary

Dr. Sheeba Kamal
Organizing Secretary

Dr. Salma Shaheen
Principal / Convener



Two-Day Workshop on Entrepreneur Skills for Women Empowerment (24th-25th January, 2023)



Certificate Of Appreciation

This is to certify that **DR. JAHANGIR CHAUHAN**, Assistant Professor, Department of Commerce, Aligarh Muslim University, Aligarh has acted as Resource Person and delivered a lecture on the topic **Women Entrepreneurship** in Two-day Workshop on **Entrepreneur Skills for Women Empowerment** organized by University Women's Polytechnic, Aligarh Muslim University, Aligarh in association with the Institution of Engineers (India), IE(I), Aligarh Local Centre, Aligarh.

Ms. Savita Gautam
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Dr. Sheeba Kamal
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Dr. Salma Shaheen
Principal / Convener