

CHAPTER VI
SUGGESTIONS
&
RECOMMENDATIONS

SUGGESTIONS & RECOMMENDATIONS

One of the objectives of the study was also to suggest a framework to promote women entrepreneurship in Gujarat. A framework for promoting entrepreneurship among women in Gujarat will be duly discussed and suggested in the next chapter.

This chapter presents the suggestions of the researcher and the recommendations along with areas of Social Work Intervention based on the findings of the analysis elaborated in the previous chapters.

This chapter is further divided in to two parts:

1. Suggestions & Recommendations
2. Areas of Social Work Interventions

1. Suggestions and Recommendations

One of the objectives for this study was to also provide a framework to develop entrepreneurship among women in Gujarat. From the study undertaken, the researcher has got many new insights about female entrepreneurship which were not known earlier. However, there are certain loopholes, to cover up which, the researcher provides suggestions as part of the study.

It is said that an entrepreneur is someone who possesses a risk taking ability and the courage to face problems and suggest alternate and novel suggestions for the same. In case of women entrepreneurs, the expectation is different because if their risk fails, they have no other choice but to shun their dreams of enterprising. It is with this perspective that the suggestions have been provided.

a. Promoting positive attitude towards entrepreneurship through role models

One of the biggest reasons women remain laid back in the field of entrepreneurship is the negative conditioning towards failure and a deep understanding that risk taking almost always leads to failure. This negativity can only be countered with a positive infusion of successful women entrepreneurs taking the lead in coaching the nascent women entrepreneurs.

- Enterprising women are different from small scale vendors and hence their psychosocial outlook is very different. Their education and skills can be effectively used for creating proper forums for budding entrepreneurs wherein the stable entrepreneurs can explain the challenges and mentor the budding entrepreneurs to nurture better.
- The dedicated forums for women entrepreneurs can offer periodical trainings which can cater and invite more and more participation from enterprising women in order to hone their entrepreneurial skills.
- Voluntary role-model engagement programmes can be encouraged where successful women entrepreneurs come together at public events to encourage entrepreneurship among women.
- These forums can be utilised to incubate budding entrepreneurs wherein the skill development can be rigorously emphasised.
- These forums can also act as a platform for women entrepreneurs to effectively conceptualise their entrepreneurial ideas and convert it in to successful businesses.

b. Approaching the proper authorities

- There is an increase in the emphasis of promoting women entrepreneurship under the aegis of Skill India Program of the Government of India and the state government as well. However, there are many entry points for women and many times this creates a confusion among those who are actually seeking help.

- It is suggested to have a single-window system for the registration to loans to scholarships and benefitting schemes, and other aspects related to entrepreneurship. Here, it becomes important to understand that women entrepreneurs may not always have a self-help group (SHGs) or support groups, they may be individuals willing to start up a firm on their own. For such women, a separate system must be devised without them having to run from pillar to post to ensure their paperwork is in place.
- Use of the internet and online systems can prove to be a great boon to the government functionaries and the beneficiaries alike in order to streamline processes for every aspect of entrepreneurship.
- Enterprises registered by women in the name of women must be specially recognised and some rewards can be provided to those enterprises. This strategy may encourage other women also to come up with novel ideas and can lead to increased entrepreneurship.

c. Facilitate access to finance through financial literacy and a range of financing instruments

- There are various financial schemes available for women entrepreneurs in India but the beneficiaries are unaware about it because of lack of awareness and proper advertisement.
- It is observed that women entrepreneurs lack financial literacy and that financial institutions are also not very open about the explanation regarding the complicated policies.
- Modern methods like “fintech” as an industry sector is changing the nature of business funding, and small businesses are increasingly using a wider range of sources of capital.
- Use of Crowdfunding is also becoming more popular and is applied in many forms, including rewards or gifts, debt, equity, or a combination of debt and equity. Crowdfunding assures of reaching out to a large network of potential financiers over the

internet without any face-to-face contact. By resorting to these modern methods, female entrepreneurs may be able to overcome the traditional discrimination in accessing financial backing to start a new ventures. (Halabisky, Potter, Garcia, & Levie, 2016)

d. Easing journey from the mind to the market

- Entrepreneurship is all about the right ideas at the right time combined with the right resources and we have a successful enterprise. However, when it comes to enterprising women, a lot of ideation remains limited only within the enclosures of their minds. The scepticism of failing does not let women take many risks. Moreover, the linkages between the production and marketing of the same are found to be very weak and in their nascent stage.
- Inability to promote their own products or services leaves women dejected and withdrawn from entrepreneurship. This can be explained as every woman knows how to cook, but not every woman is a restaurateur.
- In Gujarat, a government arm of the Mission Mangalam - Gujarat Livelihoods Promotion Company (GLPC) Limited has initiated exhibitions where women entrepreneurs can rent out stalls to market their products. However, these kind of initiatives need to be increased and promoted at a higher level so as to cater to a larger population.

e. Promoting Work life Balance and Family Counselling

- The social roles provoke women to ensure the house is kept in proper order while the man is at work. However, this cannot be convincingly said in case if the women begin working and leave the house for the significant other members to take care of. Hence, sensitization within families needs to be created so that they can promote women in their entrepreneurial activities.
- Young female entrepreneurs also have the responsibilities of marriage and family due to which their entrepreneurial role takes

a back seat. A supportive and understanding family can help women overcome their inhibition even during these life events.

- Sensitization to explain that women can also portray the role of an entrepreneur must be created right from the beginning.
- Schools and colleges must adopt Entrepreneurship as part of their curriculum so that idea generation can start at a very young age irrespective of the gender and that deeper family understanding is created to ensure proper support.

2. Areas of Social Work Interventions

The accepted Global definition of Social Work Profession defines that “Social work is a practice-based profession and an academic discipline that promotes social change and development, social cohesion, and the empowerment and liberation of people. Principles of social justice, human rights, collective responsibility and respect for diversities are central to social work. Underpinned by theories of social work, social sciences, humanities and indigenous knowledges, social work engages people and structures to address life challenges and enhance wellbeing.” (International Federation of Social Workers, 2014)

Hence, the professional social work respects diversity and enhances well being by use of various methods by which an individual, group or community at large can be empowered to help itself even in absence of any individual or situation. The gamut of social work has always focused its attention on the weaker and vulnerable sections of the society and tried to mainstream them by countering the difficulties and enhancing welfare.

Through the current study also, the researcher has tried to bring about interventions which can augment entrepreneurship among women and help them be self-reliant.

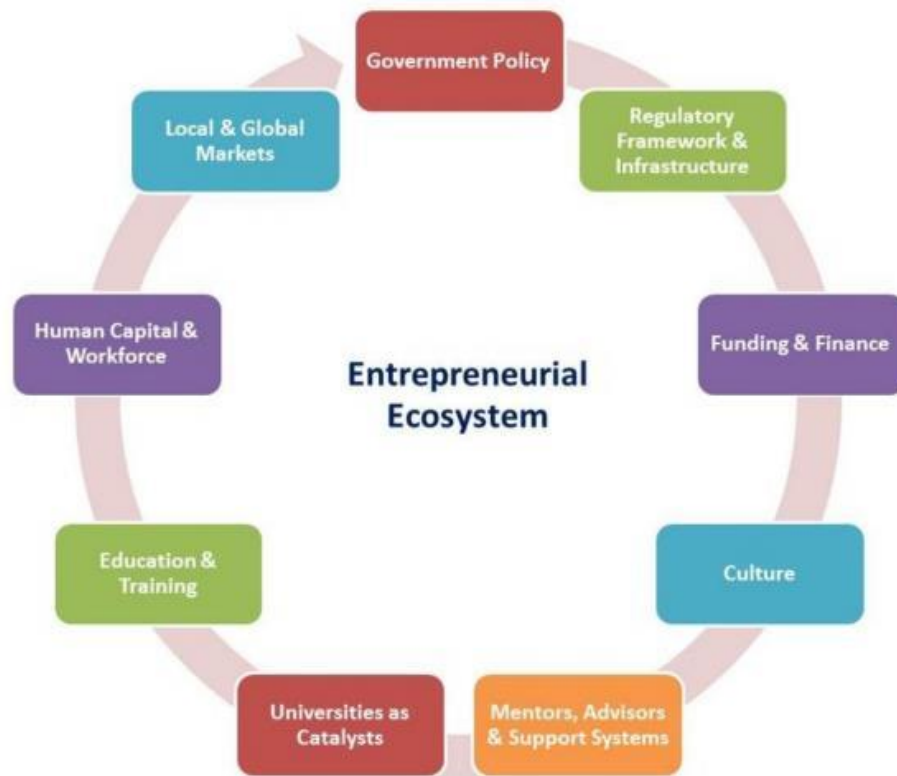


Figure
6.2.1

Showing Entrepreneurial Ecosystem

Figure 6.2.1 briefly explains the entrepreneurial ecosystem in which there are a lot of factors which play their role on helping the entrepreneur rise above their inhibitions and become a successful business-owner. Each of these elements of the entrepreneurial ecosystem can be linked with Social Work Methods to prepare a proper framework for intervention.

Social Work has two methods:

1. Primary Methods

- 1.1. Social Casework
- 1.2. Social Groupwork
- 1.3. Community Organization

2. Secondary Methods

- 2.1 Social Welfare Administration
- 2.2 Social Work Research
- 2.3 Social Action

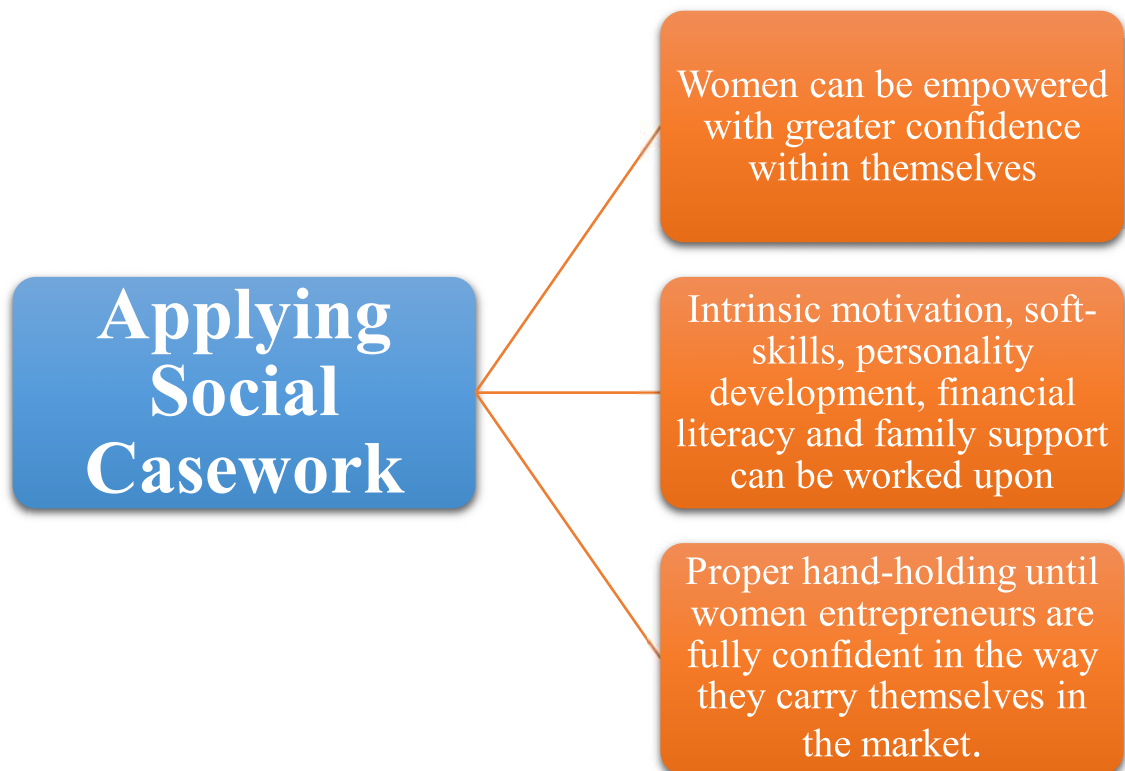


Each method is unique in its approach to ease out human lives by providing scope for improvement at every aspect. Each aspect is described in detail below with areas for Social Work intervention at various levels to augment and accelerate the growth of women entrepreneurship in the state and the country at large.

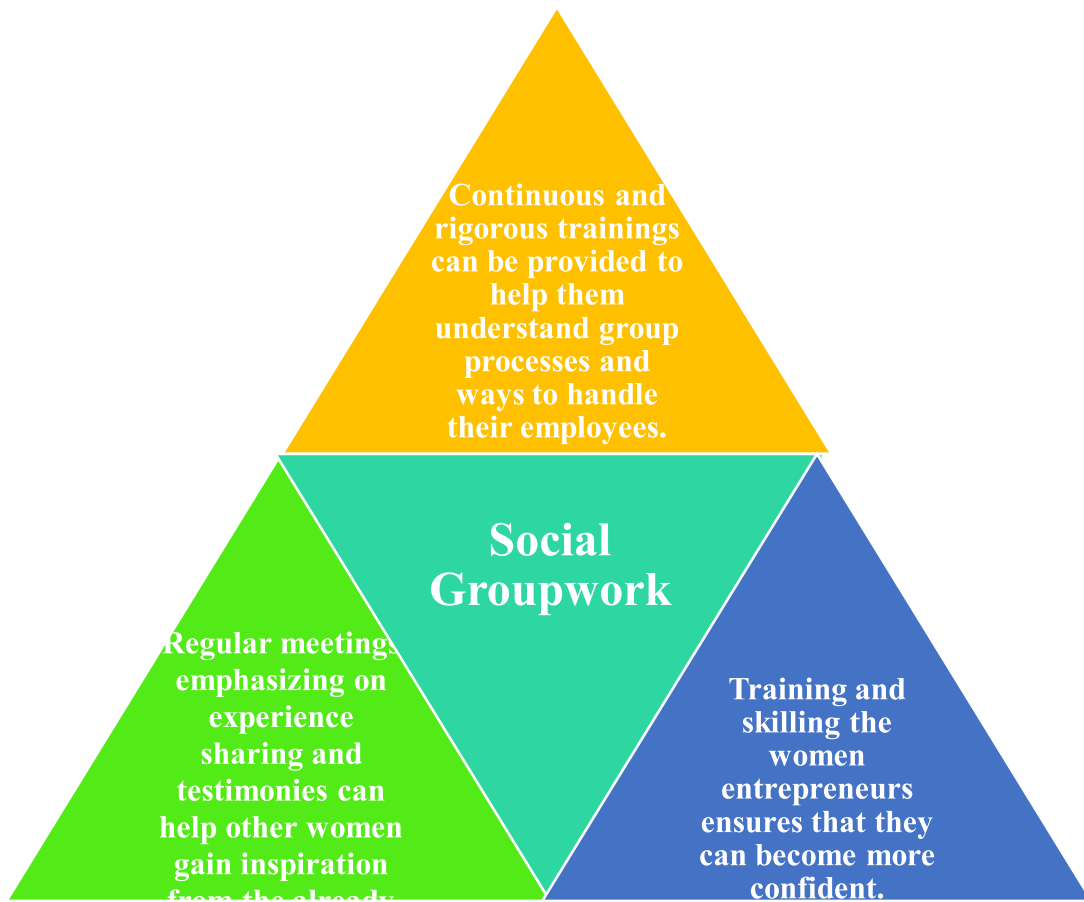
1. Social Casework

Mary Richmond (1917) defined Social Casework as "the art of bringing better adjustment in social relationships of men, women or children." The purview of casework is dealing with individual problems and help them overcome it.

By applying the theories of casework to the current study, women can be empowered with greater confidence within themselves. In the Indian context, family dependency and personal obligations on women create hindrances to them in succeeding in their career. Motivational factors: Factors like intrinsic motivation, government policies, financial assistance and family support are still in weak shape in India for women entrepreneurs. These individual issues can be taken up and resolved in order to facilitate women. Providing proper hand-holding until these women are fully confident in the way they carry themselves in the market.



2. Social Groupwork



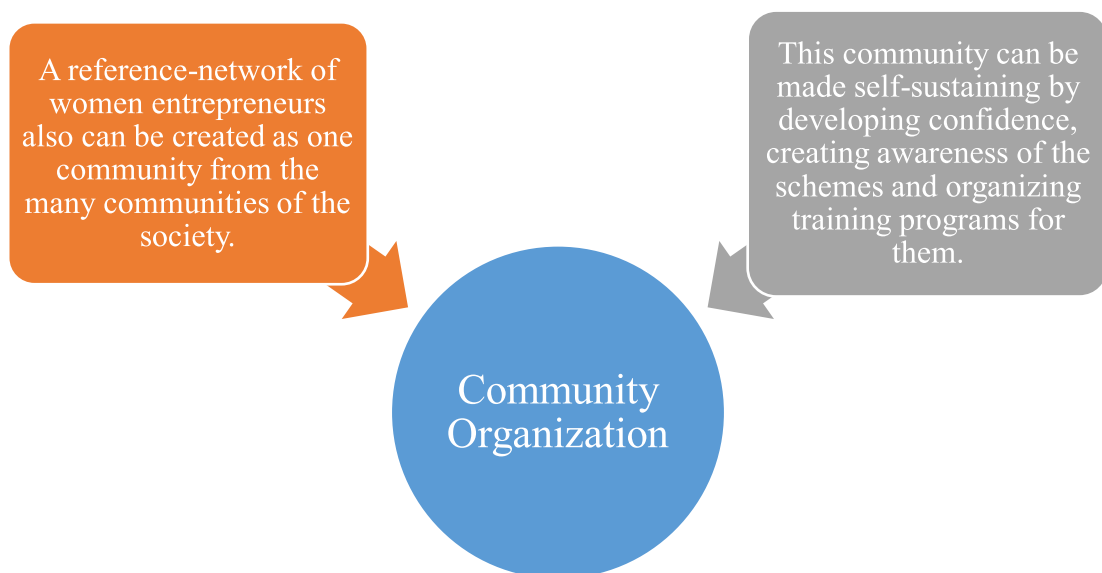
Trecker (1955) defined Social Groupwork as “a method through which individuals in groups and in agency settings are helped by a worker who guides their interaction in programme activities so that they may relate themselves to others and experience growth opportunities in accordance with their needs and capacities to the end.

With the help of the method of Social Groupwork, a focused approach can be followed to work in the direction of empowering women. Continuous and rigorous trainings can be provided to a small group of budding women entrepreneurs and helping them understand group processes and ways to handle their employees and practice leadership. With constant and consistent efforts in training and skilling the women entrepreneurs, they can be made to become more confident as a group.

Moreover, regular meetings with groups of women emphasizing on experience sharing and testimonies can help other women gain inspiration from the already successful women.

3. Community Organization

Ross (1967) defines community organisation as a “process by which a community identifies its needs or objectives, gives priority to them, develops confidence and will to work at them, finds resources (internal and external) to deal with them, and in doing so, extends and develops cooperative and collaborative attitudes and practices in the community”.



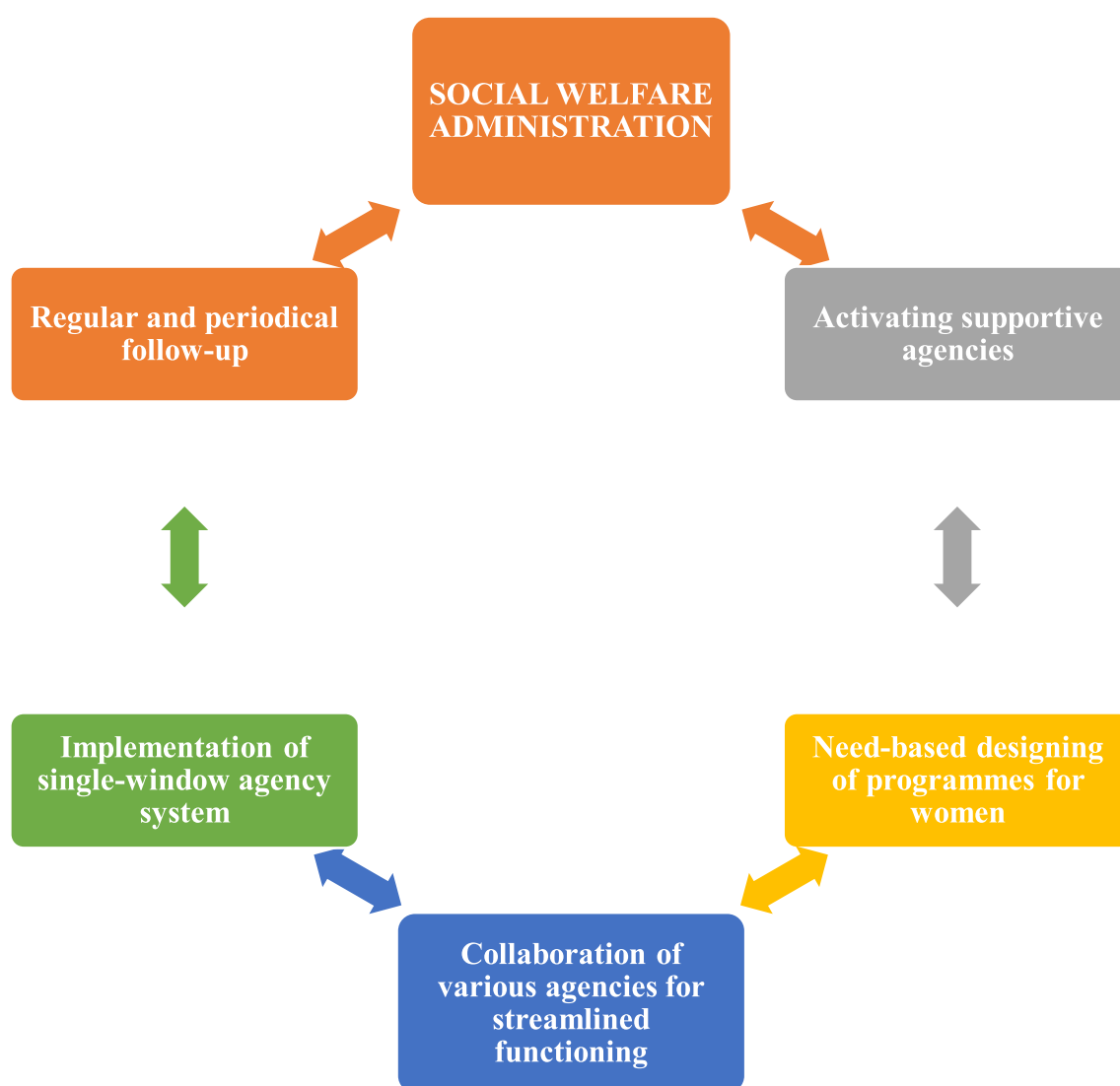
A reference-network of women entrepreneurs also can be considered as one community from the many communities of the society. This community can be made self-sustaining by developing confidence in them, creating awareness of the various schemes which can provide financial assistance and organizing training programs for them.

Moreover, the various methods of community organization like Education promotion to promote entrepreneurial education, Legislative promotion to promote various schemes offered by the government organizations, non-legislative promotion to promote the schemes offered by voluntary organizations,

fund raising for enterprises, conferences of reference networks and evaluation of the status of enterprises can also be done for the smooth functioning of enterprises.

4. Social Welfare Administration

Harleigh Tracker (1971) interprets social welfare administration as a “process of working with people in ways that release and relate their energies so that they use all available resources to accomplish the purpose of providing needed community services and programmes.” (Devi & Ravi, 1998)



The government agencies and private agencies which exist in providing support to the enterprising women can be made more active in their functions so that a regular follow-up on trainings is taken and need-based programmes are designed for the benefit of the women entrepreneurs. The District Industries Centers (DICs), the Centres for Entrepreneurship Development, Chambers of Commerce

and Industries, national and cooperative banks and all other significant agencies should work in collaboration in order to properly assist women in their trade and business guidance. A single-window agency system must be implemented wherein women can get their issues resolved under one single roof.

5. Social Work Research

Social work research may be defined as systematic investigation into the problems in the field of social work. (Das D. K., Practice of Social Research : A Social Work Perspective, 2000)

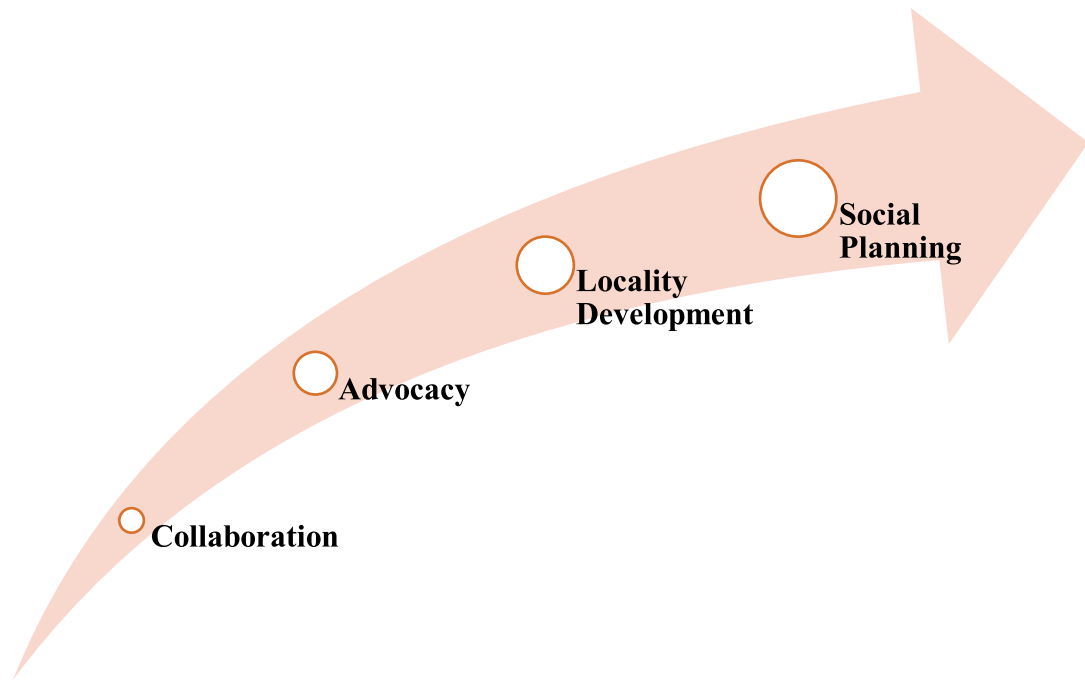
Social Work Research		
Impact of government schemes Impact of financial literacy Market linkages and women	Rural – Urban Entrepreneurship Micro-financing Sector-wise presence of Women Entrepreneurs	Gender analysis of entrepreneurship

There is a great scope of researching in the field of women entrepreneurship from a social work perspective. The researcher has made a humble attempt in identifying and studying certain psychosocial issues of entrepreneurship among women but many areas such as impact of government schemes, impact of financial literacy, market linkages and women, leadership, gender analysis of entrepreneurship can be undertaken to gather insights from the field and can be researched upon.

Research in any topic will yield to generation of further scope of study. Similarly, the current study though has limitations, yet many researches can be formulated on the lines of the same topic as that under current study.

6. Social Action

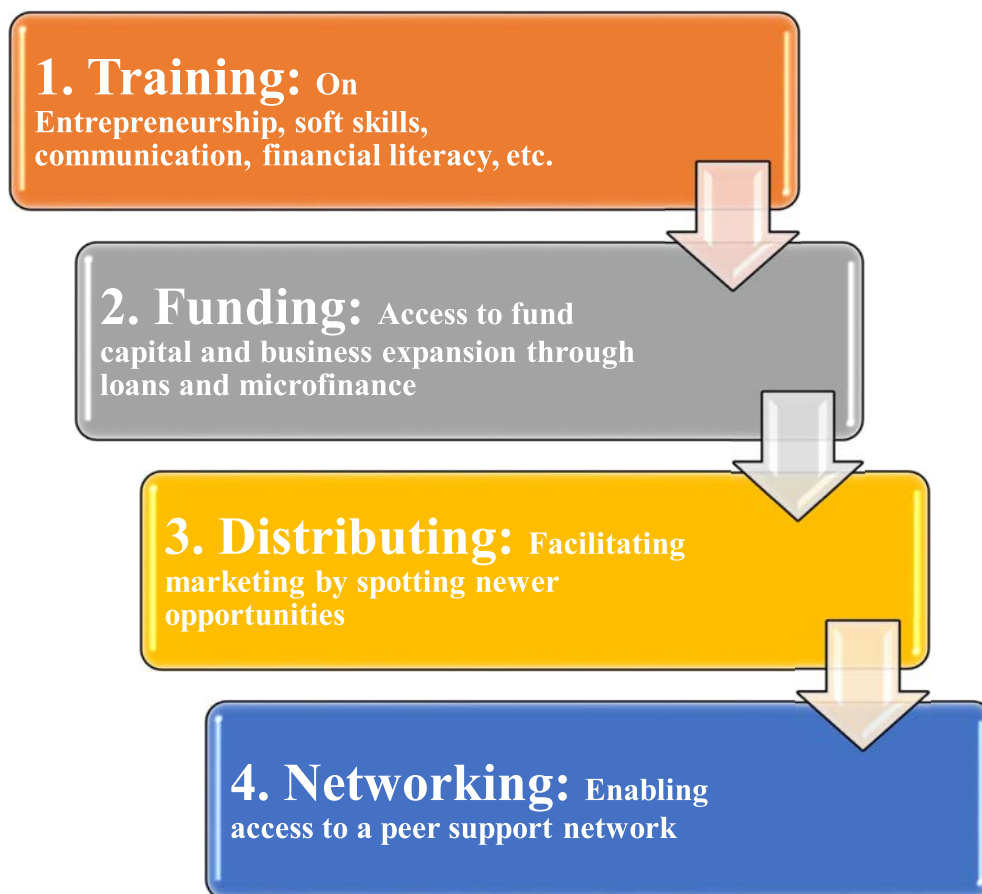
Singh (1986) explains that social action is a process in which conscious, systematic and organised efforts are made by some elites and/or people themselves to bring about change in the system which is instrumental in solving problems and improving conditions which limit the social functioning of weaker and vulnerable sections. (Mishra P. D., 1992)



It is only by collaborating the various efforts made by the various agencies that something positive in the direction of helping women entrepreneurs grow and develop well can be achieved. Proper use of advocacy of the rights of women and women entrepreneurs can help foster the area of entrepreneurship among women. Models of Locality Development and Social Planning can be effective in practicing Social Action within the entrepreneur community.

Thus by working on these aspects, a proper intervention strategy for empowering women through entrepreneurship can be made.

From the above, it can be summarized diagrammatically that development of women entrepreneurship basically requires certain common and collective actions to be undertaken. If designed and implemented well, these actions can pave a new road towards achieving an equal society for women entrepreneurs. These actions are:



1. Training: Effective trainings can be planned and arranged for focused groups of women entrepreneurs wherein they can be trained on various entrepreneurial aspects like Proposal Formation, Soft Skills, Communication, Financial Literacy, Banking Procedures, Government Schemes available for support, collaborating and networking as well as overall entrepreneurship development. A proper handholding mechanism must be designed which helps women overcome their diffidence.

2. Funding: Proper linkages must be created between financing agencies and the beneficiaries. Technology and crowdfunding can also be used to its fullest potential to encourage women entrepreneurs. Understanding the need of the business and learning to respond to it by expanding the capital investment with the help of loans and other means of financial support must be encouraged among women. Awareness of these facilities must be spread through proper media so that the number of beneficiaries may rise.

3. Distributing: Effective market linkages must be created in order to facilitate and encourage greater participation from women entrepreneurs. Due to lack of

avenues to market their products and services, many women give up on their entrepreneurial dream. This can be avoided if a facilitating market connect can be established with the help of appropriate authorities. Internet has revolutionised the way businesses work these days. Understanding the using digital platforms and social media for marketing can be introduced so that women entrepreneurs can easily market their products online.

4. Networking: Businesses are known to flourish if one has the right kind of contacts. Hence networking becomes a very important aspect of developing entrepreneurship. Dedicated platforms and forums can be created where budding women entrepreneurs can easily approach and get proper guidance, advice and mentoring on how to grow and expand their business. This can enable a learning ecosystem for the beneficiaries and every individual, experienced or inexperienced in managing their business will be benefitted thereby creating a win-win situation for all.

As the society is undergoing a major paradigm shift towards technology, there is requirement to modify the society beliefs and provide women entrepreneurs with a strong ecosystem for entrepreneurship and democracy.

On a concluding note, the researcher would like to quote a very famous poem from one of the very well known and renowned Afro-American Women's Rights Activist, Maya Angelou (Angelou, 2011) on women. The focus and context of her work was basically expressing the extraordinary characteristics of women, however, the researcher has taken liberty to change some words in order to make it more meaningful and apt in the context of the current study.

Home makers wonder where my secret lies

Working women question my business size

But when I start to tell them,

They think I'm telling lies.

I say, it's in the reach of my arms,

the span of my waist

the stride of my step

the curl of my hair, in my fingers, interlaced

I'm a Woman. Phenomenally.

Phenomenal Woman. That's Me.

***Inspired by
Maya Angelou***