

Report of National Dissemination Meeting
Enhancing Capacities of Women Traders in North-East India

India International Centre, New Delhi on 29th May, 2019



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Introduction

CUTS International, with the support of the Australian High Commission under its Direct Aid Program organised the National-level Dissemination Meeting of the project 'Women Traders in the Borders of North-East India' on 29th May, 2019. The project focused on women entrepreneurs in five North-East states of India (Nagaland, Meghalaya, Manipur, Assam, Arunachal Pradesh) who aims at trading, either domestically or internationally.

The event saw the coming together of different stakeholders, including women entrepreneurs from the North-East states and other places, officials from the Ministry of the Development of North East Region, academia, researchers and policy practitioners who have been working on economic parity and gender issues. The project's findings were disseminated by way of a Summary Report and a draft White Paper previously, and were summarised with a presentation during the meeting. The agenda and the list of participants is provided in Annexure I.

The session was inaugurated by Bipul Chatterjee, Executive Director, CUTS International. In his inaugural address, he highlighted the importance of multi-modal connectivity for boosting trade and employment in the north east region. He said that adoption of an economic corridor approach in the region, with connections to other regional corridors would transpire to an overall development of Northeast India. Consequently, a developed north east, with strong entrepreneurial base will be one of the success of the broader Indo-pacific strategy.

Caroline Mills, First Secretary, Australian High Commission reiterated the Australian High Commission's commitment to ensuring the economic empowerment of women, through various initiatives. She highlighted the strength of sectors like agriculture, floriculture and horticulture in the north east, which would have positive impact on income, employment, government revenues, high returns on unskilled labour and reduced rent-seeking activities.



Following the Opening Session, Veena Vidyadharan, Fellow and Centre Head, CUTS-CITEE presented the objectives, activities and the key findings of the study. She mentioned that women entrepreneurs face Capacity Constraints (lack of business awareness, poor access to workshops and training, preference for women-centric sectors), Resource constraints (difficulty in cross border transaction, lack of financial support) and Social constraints (inability to travel to borders, conduct business with male officials) while entering into business. She emphasized the need for capacity building program on trade procedures and suggested that engaging in trade as groups as well as seeking nonconventional finance options like angel investors or corporate investments could ensure women's presence in international trade.



Doing Business as a Woman from the North-East

This session was intended to give women from the states of the project's study a chance to express the grassroots reality of women entrepreneurs in these states. Along with this, the speakers also discussed on how to make existing policies and systems work for women entrepreneurs, and also on how to develop a bottom-up approach that can emanate from the community, or from groups of entrepreneurs.

Proceedings

The session moderated by Ms. Jahnabi Phookan, Director, Jungle Travels India and Assam Bengal Navigation Company, had women entrepreneurs from the North-East states of India as speakers. The session started with a reamark on the presence of

North-East women in entrepreneurship, and it was mentioned that barely 1% of the start-ups in India are by women from various parts of North-East.

Generating volumes in production, maintaining standards and upscaling of business are few critical conditions to be fulfilled for any entrepreneur to meaningfully engage in international trade. However, the panel pinpointed that most women do not have the entrepreneurial drive to upscale their businesses as they are satisfied with whatever little profit they make, because they see it as supplementing their family income. Furthermore, it was observed that young women in the age group of 20-28, and women above 40 years of age were very serious about their business. Whereas there is a marked drop in the participation of women aged between 28-40 years in economic activities, owing to ascribed family role. Technology and digitisation of business processes were identified as key to diversifying and wider access to markets.

Another point that was highlighted was, though women can start an enterprise right from their kitchen, the lack of ideation among women entrepreneurs, who tend to emulate what others do, makes them concentrated in very few sectors. Similarly, lack of finance, in the form of working capital posed a formidable challenge to women new to entrepreneurship. The government schemes offering financial support are drafted on terms designed by government rather than terms convenient to the entrepreneur. For instance, financial support provided by government for plant & machinery cannot be advanced to a new entrepreneur who wants working capital rather than plant and machinery.



Lack of adequate logistic support and sub-optimal infrastructure network were identified as one of the biggest challenge for expansion or upscaling businesses in the region. Consequently, the cost of getting approvals at every stage of the business, freight charges for transporting goods, incidental charges etc become prohibitively high and

thereby making the businesses lose competitiveness. Partnering with Amazon, in their Amazon Saheli scheme, a single window system for selling goods, was suggested as a way out, at least temporarily till other logistic infrastructure and warehouses are developed in the region. However, the entrepreneurs are being advised to exercise caution with the terms and conditions of engagement with online platforms, as there are cases of payments being delayed for the transactions.

Despite having more than 40 schemes for supporting entrepreneurship by various government agencies, lack of awareness about these schemes among women entrepreneurs prevents them from making productive use of the support schemes. The panel also pointed out how the whole north east region is being bracketed as a single uniform entity by most people and schemes being targeted so, when each state has its own culture, language and distinct tradition. The panel agreed that the government's role should be of creating a conducive trade policy framework, rather than entering into the business. Established entrepreneurs can act as enablers and support budding entrepreneurs with legal and financial mentoring to scale up their businesses.

The importance of identifying methods of promoting entrepreneurship in ways which take into account local needs and advantages, which will promote positive development instead of models that are not applicable to the indigenous lifestyle was underpinned.

Creating an Enabling Environment Business for Women's Entrepreneurship



The session focused on how existing policies and institutions could be strengthened to develop women's position in the regional trade arena. Some of the key points were on the private sector and business institutions position in the debate, and on the challenges and opportunities for women, particularly North-east women, in regional trade.

The panel represented by policy practitioners, developmental and civil society organisations, government officials was chaired by Ms. Gitanjali Chaturvedi of the World Bank. A main point brought up was about the development of the entrepreneurial mindset, which needs to be inculcated early. It was pointed out that most youth in Nagaland, regardless of gender, generally tend to work towards traditional white collar jobs. The Department of Industries & Commerce in Nagaland intends to open up classes for them to teach them about entrepreneurship as a career option.

Part of the enabling environment also requires understanding what other people's reactions are to women entrepreneurs, and some of the questions that were brought up were about whether a loan officer would put trust in a woman about giving her full attention to the business, considering her deemed role in supporting family, or the amount of approvals that a woman entrepreneur have to get from various family members.

The role of the government and top-down initiatives was brought up again, to emphasise the vital role that the government as well as international aid agencies can play in making women's economic empowerment an issue of importance. The Women's Global Development and Prosperity Initiative by USA which has instituted several awards through USAID was brought up in this context. The need for the government to be the central factor for developing Single-Window or Single-Point Connection structures as an enabling ecosystem for entrepreneurs also came up.

Current awareness programmes happen in silos and there is no follow-up to measure impact or to support further development, which reduces the efficacy of such programmes. This highlighted the need for a long term development strategy. The government should be proactive in bringing essential services to women entrepreneurs, rather than expecting women to be able to approach them. Monitoring and evaluating of programmes were brought up as a vital factor for development and sustainability of development.

With respect to institutional support, development of Special Economic Zones (SEZ) that will provide entrepreneurship development cells to mentor aspiring women entrepreneurs will be an important intervention from the government's side, especially if such cells are headed by women. The need to strengthen District Industries Centres in the North-East states as first point of contact for women entrepreneurs and primary mentorship space was highlighted.

It was also brought up that the Ministry of MSME has also allowed for officers to support women's entrepreneurship in each state, and it is now up to the state government to nominate a suitable candidate and publicise the existence of this officer. In this context, it was mentioned that an important factor for the development of entrepreneurs is enabling them to stand independently on their own, by gradually limiting their reliance on government support after a period.

There was a question raised on whether the social support or capital of women in the North-East was sufficient that they could comfortably begin businesses, and it began a conversation on how there was still a proliferation of outfits which would demand informal payments, and there were still issues with having to go and stay at the borders and other problems for North-East women who wanted to be entrepreneurs, which all broadly came under the heading of social issues, but were not merely problems with not having household support.

Conclusion:

In her concluding remarks Tanushree Bhowmik, Program manager, Australian High Commission emphasised the need for approaching all challenges through a lens that analyses gendered impacts. The discussion reiterated the need for; (a) differentiating between gender specific challenges and general challenges, (b) Identifying how general challenges affect women differently, and thus bringing out gendered solutions for general challenges. Another conclusion that came up was that efforts promoting North-East women to venture out from their traditional spheres of business like agriculture, handicrafts and food sectors should not lead to a disruption of the core competence they possess. It was also concluded that, productive use of technology in finding logistical solutions, in promoting aggregation, in augmenting safe and easy financial remittance solutions and other matters would play a revolutionary role in tackling the challenges faced by women in the region.



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National Dissemination Meeting
Enhancing Capacities of Women Traders in North-East India
Wednesday, 29th May 2019, New Delhi
Venue: India International Centre

Agenda

8:30 – 9:00	Registration with Tea/ Coffee
9:00– 9:20	Opening Session
	<ul style="list-style-type: none">• Welcome Remarks Bipul Chatterjee, Executive Director, CUTS International• Key Note Address Caroline Mills - First Secretary, DFAT
9:20 – 9:40	Presentation of study findings
	“Women Traders in North-East India: Challenges and Opportunities” Veena Vidyadharan, Fellow and Centre Head CUTS CITEE
9:40 – 10:00	Group Photo and Tea Break
10:00 – 11:30	“Doing Business as a Woman from the North-East”
	Experience sharing on the grassroots realities of women entrepreneurs in the North-Eastern states of India Moderator: Jahnabi Phookan, Jungle Travels India and Assam Bengal Navigation Company

	<p>Speakers: Hasina Kharbhih, Impulse NGO Network Sriparna Baruah, Indian Institute of Entrepreneurship, Guwahati Dolly Khonglah, Meghalaya International Exporters Chamber of Commerce Jesmina Zeliang, Heirloom Naga Hanjabam Shubhra Devi, Prop. Meira Foods, Imphal Floor open for discussion</p>
11:30 – 12:50	<p>Panel Discussion on “Creating a Business Atmosphere for Women’s Entrepreneurship”</p>
	<p>The discussion will bring together stakeholders with a keen understanding of the challenges of women’s entrepreneurship and international trade in the region to talk about the current status of institutions, policies, and women’s position in regional trade, and how to leverage change in order to bring about improvement. Key points for conversation will be</p> <ul style="list-style-type: none"> • <i>How to make business institutions gender-friendly</i> • <i>Challenges and opportunities for women entrepreneurs in regional trade.</i> <p>Chair: Gitanjali Chaturvedi, Senior Social Development Specialist, The World Bank Diya Nag, Senior Program Officer, The Asia Foundation Ramona El Hamzaoui, Deputy Mission Director, India, United States Agency for International Development Joyeeta Bhattacharjee, ORF, New Delhi Keneirienuo Kire, Assistant Director, Department of Industries & Commerce, Nagaland* Floor open for discussion</p>
12:50 – 13:00	<p>Wrap up and Takeaways Veena Vidyadharan, Fellow, CUTS International Tanushree Bhowmick Program Manager (Development), Australian High Commission</p>
13:00	<p>Lunch</p>

Registration Sheet

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