Proceedings Report

State Level Conference on WOMEN ENTREPRENEURS
on the occasion of International MSME Day

June 27, 2018 | World Trade Centre Mumbai
MVIRDC World Trade Centre Mumbai is the realization of the vision of one man - Sir M. Visvesvaraya - engineer, scientist, and a great son of India. Named after him, M. Visvesvaraya Industrial Research & Development Centre (MVIRDC) is a company registered and licensed under Section 25 of the Companies Act, 1956 (currently Section 8 of the Companies Act, 2013). MVIRDC is the promoter of World Trade Centre Mumbai, which stands tall as a symbol of excellence in industry and trade services.
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Executive Summary

The Department of Industries, Government of Maharashtra in association with World Trade Centre Mumbai organised State Level Women Entrepreneurs’ Conference for Women Entrepreneurs on capacity building coinciding with ‘International MSME Day’ on Wednesday, June 27, 2018 at MVIRDC World Trade Centre Mumbai. The Conference was initiated in conjunction with the recent announcement of the state industrial policy to boost and encourage female entrepreneurship in the manufacturing sector of the state.

The one-day conference featured intellectually stimulating sessions namely Inaugural Session, Special Guidance Address, Plenary Sessions, Exhibition, Award Presentation, Success Stories, Panel Discussion, Question & Answer (Q & A) session after each session as well as an exclusive Question & Answer session with Department of Industries, Government of Maharashtra. The conference was addressed by Shri. Subhash Desai, Hon’ble Minister of Industry and Mining, Government of Maharashtra; Shri. Praveen Pote Patil, Hon’ble Minister of State (Industry and Mining), Government of Maharashtra; Shri. Satish Gavai (IAS), Additional Chief Secretary (Industry), Government of Maharashtra; Dr. Harshdeep Kamble (IAS), Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra along with diplomats including Consul General and their representatives, academicians, representatives from multilateral bodies, industry chambers, panels of successful women entrepreneurs and MSME women entrepreneurs.

The conference aimed at educating and motivating women entrepreneurs in the state on various policy initiatives of the Government of Maharashtra. This includes enhancing and accelerating their participation in manufacturing under the ambitious ‘Make in Maharashtra’ initiative. The perspectives shared by successful women entrepreneur speakers at the conference were encouraging and inspiring which would go a long way in motivating women in the manufacturing space across all sectors. Speakers shared their experiences and challenges particularly in accessing finance, marketing products, enhancing quality standards, building skills and sourcing markets both domestically and internationally.

The discussions aimed at eliciting suggestions and ideas from speakers which would then form the basis to fine tune the policy directed at women entrepreneurs in specific sectors. The conference thus, provided a roadmap to the government officials to formulate an effective implementation mechanism towards the success of the policy initiative. It also served as a platform for women entrepreneurs to voice their opinions due to stringent policy measures, procedural hurdles and delays.

An exhibition was concurrently organized, where products manufactured exclusively by women entrepreneurs were on display. Women entrepreneurs had the opportunity to network, explore collaborations and learn from one another, besides knowledge-sharing by experts. All participants unanimously agreed that women entrepreneurs have the potential to be an engine of economic growth and sustainable development. It was well resonated that women are not fundamentally just the backbone of society but the builders of the economy as well.

About 600 women entrepreneurs from across the state representing key sectors such as engineering, manufacturing, agriculture & agro processing, food processing, pharmaceuticals, textiles, fashion designing, cosmetics, construction and infrastructure, tourism, business management, gems and jewellery etc. attended the event.

The most important fact established was that the motivation behind women entrepreneurship is either due to economic compulsions or the passion and determination to fight all odds to achieve a dream.

A key highlight of the conference was the awards presented by MVIRDC World Trade Centre Mumbai to six outstanding women entrepreneurs for their noteworthy work in their respective sectors.

This report is an attempt to document key deliberations, highlights and glimpses of the conference so that it can serve as a useful reference to all stakeholders.
Key Recommendations

In order to encash the untapped entrepreneurial potential of women, there is a need for focused policy initiatives to address common challenges faced by them such as absence of guidance, mentoring, incubation support, branding and marketing assistance, timely access to finance, among others.

The Government of Maharashtra introduced a dedicated industrial policy for women entrepreneurs in December 2017. This is a commendable initiative as for the first time a state government in India has introduced a dedicated policy for women entrepreneurs.

However, in order to accelerate women's participation in entrepreneurship, MVIRDC World Trade Centre presents the following recommendations to address some of the pertinent issues faced by women entrepreneurs:

• Initiate a programme to provide mentorship and networking opportunities, in collaboration with international organizations, to promote women-owned start-ups

• Initiate a scheme to train budding women entrepreneurs

• Undertake capacity building programmes for women entrepreneurs so that they can take advantage of the latest technologies in their sphere of activities

• Undertake schemes in order to encourage women to participate in international trade

• Undertake sector-specific programmes to help women scale-up their businesses

• Create awareness about bank schemes to address the financial concerns of women

• Increase the proportion of financial assistance to up to 50 per cent and lower the interest rate to 3 per cent to ease the investment burden of women entrepreneurs

• Inclusion of Plan Outlays, by Local Self Governments, for women in their annual budgeting exercise

Read More in Panel Sessions and White Paper
## Programme Schedule

<table>
<thead>
<tr>
<th>Time</th>
<th>Programme</th>
<th>Speakers</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.00 am - 10.10 am</td>
<td>Lamp Lighting &amp; Welcoming the Dignitaries</td>
<td>Hon. Minister of Industry, Hon. Minister of State (Industry), Maharashtra State, Additional Chief Secretary (Industry) and other dignitaries</td>
</tr>
<tr>
<td>10.10 am - 10.20 am</td>
<td>Event Introductory Session and Information regarding Woman Entrepreneurs' Policy</td>
<td>Dr. Harshdeep Kamble, I.A.S Development Commissioner (Industries) Directorate of Industries, Mumbai</td>
</tr>
<tr>
<td>10.20 am - 10.25 am</td>
<td>Special Guidance</td>
<td>Shri. Satish Gavai, I.A.S. Additional Chief Secretary (Industry)</td>
</tr>
<tr>
<td>10.25 am - 10.35 am</td>
<td>Guidance from the Chief guest</td>
<td>Hon. Shri. Praveen Pote Patil Minister of State (Industry and Mining), Government of Maharashtra</td>
</tr>
<tr>
<td>10.35 am - 10.45 am</td>
<td>Award to the Successful Women Entrepreneurs by World Trade Center, Mumbai</td>
<td>Awards to be handed over by the Dignitaries present</td>
</tr>
<tr>
<td>10.45 am - 11.00 am</td>
<td>Interactive session on Women Policy</td>
<td>• Smt. Kalpana Saroj • Smt. Poonam Soni</td>
</tr>
<tr>
<td>11.00 am - 11.10 am</td>
<td>Inaugural Address</td>
<td>Shri. Subhash Desai, Hon’ble Minister of Industry and Mining, Government of Maharashtra</td>
</tr>
<tr>
<td>11.10 am - 11.15 am</td>
<td>Vote of Thanks</td>
<td>Smt. Rupa Naik, Senior Director, MVIRDC WTC Mumbai</td>
</tr>
</tbody>
</table>

### Session I

<table>
<thead>
<tr>
<th>Time</th>
<th>Women Entrepreneurs Policy</th>
<th>Speakers</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.30 am – 12.30 pm</td>
<td>• Rural Industry • Fashion Designing • Finance Sector</td>
<td>• Smt. Kalpana Saroj Managing Director, Kamani Tubes • Smt. Chetna Sinha Managing Director, Mann Deshi Foundation and Mann Deshi Rural Bank • Smt. Archana Kochhar Designer &amp; CEO, Archana Kochhar • Smt. Khushbu Jain Senior Vice President, Product &amp; Sales Support Leader - YES Bank • Smt. Bharati Chhabria Founder, WOW-Women of Wisdom</td>
</tr>
</tbody>
</table>
## Session II

12.30 pm – 1.15 pm  
**Women's Industry Success Stories**  
- Bag Industry  
- Heavy Engineering  
- Cosmetic Industry  

- **Smt. Nina Lekhi**  
  Founder, Baggit  
- **Smt. Arundhati Joshi Thomas**  
  Managing Director, Plazma Technologies  
- **Smt. Dipti Jaiswal**  
  Founder & Owner, NULYFINDIA  
- **Smt. Manisha Dhatrak**  
  Managing Director, Varun Agro Processing

## Session III

2.00 pm – 3.00 pm  
**Export orientation programme for women**  
- **Directorate General of Foreign Trade (DGFT), Govt. of India**  
- **Ms. Stefania Costanza**  
  Consul General, Consulate General of Italy  
- **Ms. Christina Chiriboga**  
  Trade Officer, Consulate General of Ecuador

## Session IV

3.00 pm – 4.15 pm  
**Panel Discussion on Opportunities in Manufacturing Sector**  
(Food processing, Chemicals, Tourism, Electronics and Business Management)  
- **Smt. Nilima Patil**  
  Proprietor, Panoma Surgicals  
- **Smt. Ankita Shroff**  
  Founder, S.A.V Chemicals Pvt. Ltd.  
- **Smt. Chaya Sehgal**  
  Founder & CEO, The Winning Edge  
- **Smt. Nalini Gupta**  
  Managing Director, Lotus Destinations GSA Costa cruises  
- **Smt. Manasi Bidkar**  
  Director, Melux Control Gears Pvt Ltd.

4.15 pm – 4.30 pm  
**Concluding Session**
Govt. of Maharashtra's Special Policy for Women Entrepreneurs (in Marathi)

राज्यातील महिला उद्योजकांसाठी विशेष धोरण

राज्यातील एकूण औद्योगिक गुरुत्वाचे सहभाग यांच्यासाठी लाभ महिला नवजीवनकाळात मिळवून देशासाठी महाराष्ट्रातील शेषांतरांच्या प्रथमच महिला उद्योजकांसाठी विशेष धोरण जाहीर करून महिलासाठी नावनिधीपूर्ण संधी उपलब्ध करतील तरी म्हणजेच कधीही नाही.

राज्यातील विकासाचे महिला नवजीवनकाळ महाराष्ट्रातील भूमिका बनावू रखतात. यासारख्या विविष्टसंथांना धवळितले महिला उद्योजकांसाठी विशेष प्रोत्साहन योजना संज्ञा करण्यात आली.

महिला उद्योजकांसाठी विशेष धोरणाची आयोजिते व तरतुडी खासिल प्रमाणे राहीले.

प्रशिक्षण - राज्यातील महिला परिवारांची उद्योगाचे प्रमाण १ टक्क्यावरून २० टक्क्यावरून सुधरणाचे उद्धेद सेट करण्यात आलेले होते.

सदर उद्धेद वातावरणातील कल्याण साधव करणे व प्रशिक्षण साधव करणे आहे.

1. भांडवली अनुवाद - सुंदर, लघु व मध्यम उद्यमांचे वापर किंवा विविध भाषेत भाषण करण्यात आलेल्या विज्ञापनांसाठी महाराष्ट्रातील पात्र असलेल्या विज्ञापनांची अनुवाद आहेत. अवघड व गुरुत्वाच्या उद्योगांची संशोधन, महाराष्ट्रातील विभागांच्या द्वारे योजना साधव करणे यासारख्या प्रशिक्षणाचे उपयोग उद्योगांना सुद्धा हायलाइट करणे आहे.

2. विस्तर अनुवाद - सुंदर, लघु व मध्यम उद्यमांचे वापर किंवा विविध भाषेत भाषण करण्यात आलेल्या विज्ञापनांसाठी महाराष्ट्रातील पात्र असलेल्या विज्ञापनांची अनुवाद आहेत. अवघड व गुरुत्वाच्या उद्योगांची संशोधन, महाराष्ट्रातील विभागांच्या द्वारे योजना साधव करणे यासारख्या प्रशिक्षणाचे उपयोग उद्योगांना सुद्धा हायलाइट करणे आहे.

3. व्याज वातावरण - सुंदर, लघु व मध्यम उद्यमांचे वापर किंवा विविध भाषेत भाषण करण्यात आलेल्या विज्ञापनांसाठी महाराष्ट्रातील पात्र असलेल्या विज्ञापनांची अनुवाद आहेत. अवघड व गुरुत्वाच्या उद्योगांची संशोधन, महाराष्ट्रातील विभागांच्या द्वारे योजना साधव करणे यासारख्या प्रशिक्षणाचे उपयोग उद्योगांना सुद्धा हायलाइट करणे आहे.

4. कामगार कल्याण साहयी - पात्र उद्योजकील महिला कामगारांसाठी कर्मचारी भविष्य निर्धारण / राज्य कामगार कल्याण योजनेतील कामीच्या योगदानाच्या ५० टक्क्यांच्या वर्षांच्या कामगारांसाठी अनुदानास पात्र आहेत.

5. सुद्रा विकसन - सुंदर व लघु उद्योजकील महिला उद्योजकील आपण उद्योगांचे प्रशिक्षण ह्यांची विकास साधव करणे यासारख्या प्रशिक्षणाचे उपयोग उद्योगांना सुद्धा हायलाइट करणे आहे.

6. प्रदर्शनाच्यासाठी साहित्यिक ह्या प्रतियोगी प्रतियोगी - देशातील प्रदर्शनाच्यासाठी साहित्यिक ह्या प्रतियोगी ०.५० लाख किंवा प्रदर्शनाच्या गाव या भागाच्या भागाच्या १५ टक्क्यांच्या वर्षांच्या प्रदर्शनाच्या योजनेतील ३ लाख एवढी माहिती सादर करून म्हणजेच कोर्ट येईल. महिला उद्योजकील साहित्यिक उपयोगितांच्या कामांतून प्रदर्शनाच्या कल्याणाच्या योजनेतील ५० टक्क्यांच्या कर्म कमाल करता २० लाख मर्यादांच्या वर्षांच्या देशात येईल.
9. उद्यम केंद्र :- राज्यातील उद्यम केंद्रात महिला उद्योजकांकर्ती 30 टक्के जागा राखवू देवथान येतील.

8. पुरस्कार :- महिलाची लंबी स्वागत पुरस्कार धारीयांचा व्यवसायातील सर्वोत्तमते हात महिला उद्योजकाना वेगवेगळ्या संगणनाने पुरस्कार देण्यात येतील.

7. साहस भांडवल निधी :- महिला व बाल कल्याण विभाग महिला उद्योजकांसाठी ₹ ५० कोटीचा विशेष साहस निधी तयार करेल.

10. कौशल्य विकास :- प्रत्येक महिला कर्मचारिन्यांना उपयोग सुरु झाल्यानंतर सुरुवातीली ३ वर्ष दर मध्ये ₹३०००/- प्रशिक्षणाची मदत करण्यात येईल. (हे सहाय्य किंवा महाजन कौशल्य विकास योजनेची जोडणार येईल) पात्र घटकास संबंधित कर्मचारिन्यांना कौशल्य विकासच्या प्रशिक्षण दिल्यापासूनच्या महिलाच्या आधारे अनुदान मंजूर करण्यात येईल.

11. सामूहिक प्रोत्साहन योजना २०१३ अंतर्गत उच्च प्रमाणात सवलती:-
    अ व व विभागातील उद्योजकांची क विभागातील सवलती अनुपूर्व राहतोल
    क व ड विभागातील उद्योजकांची ड विभागातील सवलती अनुपूर्व राहतोल.
    ड + व विनय उद्योग जिल्हा विभागातील उद्योजकांनी नक्शल प्रमाणित विभागातील
    सवलती अनुपूर्व राहतोल.

12. सदर धोरणातंत्र खालील महिला उद्योजक लाभार्थी ठरणार आहेत:-

<table>
<thead>
<tr>
<th>1. एकल मलकी घटक</th>
<th>महिला उद्योजकांचे १०० टक्के भाग भांडवल</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. भागीदारी घटक</td>
<td>भागीदारी घटक ज्यामध्ये १०० टक्के भाग भांडवल</td>
</tr>
<tr>
<td>3. सहकारी क्षेत्र</td>
<td>सहकार कार्यरत व्या सहकारी संस्थेमध्ये १०० टक्के महिला उद्योजकांचा सामर्थ्य असलेली संस्था</td>
</tr>
<tr>
<td>4. व्यवसायिक किंवा सार्वजनिक मंत्रालय घटक</td>
<td>व्यवसायिक घटकांमध्ये महिला उद्योजकांचे किमान १०० टक्के भाग भांडवल असेल अशी कंपनी</td>
</tr>
<tr>
<td>5. स्वयं सहयोग प्रस्ता वक्र</td>
<td>जेथे वक्र गट गोवणस्तल असून, सदर व्याख्यातील क्रमांक ३ आणि ४ तुसार स्थापित झालेले आहेत.</td>
</tr>
</tbody>
</table>

(उद्योजकसाठी उपरोक्त नमुंद केलेल्या घटकांमध्ये किमान ५०टक्के महिला कामगार असलेल्या उक्रमांना योजनेतंत्र प्रोत्साहनासाठी पात्र समजण्यात येईल.)

13. महिला उद्योजकांसाठी बिशेष धोरण यशस्वीपणे राजकीयांसाठी अपेक्षेपृत खर्चा चालू आणि वर्ष २०१६-१६ करिता ₹६५.२६ कोटी अपेक्षित असून, युवती पाच वर्ष करिता चंद्र रूपें $६२१.४१ कोटी इतका अपेक्षित आहे.

14. तसेच यादावर अगाधी ५ म्हणून १५ से २० हजार महिला उद्योजकांपेक्षे २ हजार कोटी गुणतनात व १ लक्ष रोजगार उपलब्ध होणारी अपेक्षा आहे.
योजनेची ठकक वैशिष्ट्ये

- भांडवली अनुदान
- अतिरिक्त वित्तिय प्रोत्साहने
- सामाजिक नाममुद्रा विकास आणि विशेष साहस भांडवल निधी
- बाजारपैट उपलब्धतेसाठी सहाय्य

अतिरिक्त मुख्य सचिव (उद्योग),
उद्योग, ऊर्जा व कामगार विभाग, महाराष्ट्र शासन, मंत्रालय,
मुंबई - ४०० ०३२. दूरध्वनी क्र. ९१-२२-२२०२५३९३

विकास आयुक्त (उद्योग),
नवीन प्रशासन भवन, २ रा माघ, मंत्रालयसमोर,
मुंबई - ४०० ०३२. दूरध्वनी क्र. ९१-२२-२२०२३५८४ / २२०२६६२६

महाराष्ट्र उद्योग व्यापार आणि गुंतवणुक सुविधा केंद्र (मैत्री)
कुपंडिचे बिल्डिंग, ९, वानलंच हिराचंद मार्ग, बेंलार्ड उडाट, मुंबई - ४०० ००६
दूरध्वनी क्र. ९१-२२-२२६२ / २२६२ २३२२
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संपर्क: जिल्हा उद्योग केंद्र / मैत्री
महाराष्ट्र शासन
उद्योग विभाग
Dr. Harshdeep Kamble, an Indian Administrative Services (IAS) officer of the 1997 batch belonging to the Maharashtra cadre has graduated in MBBS from Nagpur Medical College, Maharashtra. With a rich, diverse and professional experience of over 20 years, Dr. Kamble has held several important portfolios in Government of Maharashtra. Dr. Kamble is presently spearheading Directorate of Industries, Government of Maharashtra as the Development Commissioner (Industries) and Export Commissioner. He has played a crucial role in the formulation of recently launched policies for women entrepreneurs, industrial park policy, etc. Mr. Kamble holds pivotal posts like Chairman of MAITRI (Single Window Clearance System for Industrial Permissions), Chairman for cluster development of SMEs, Chairman of Export committee of Maharashtra State as part of his profile.

Shri. Pravin Pote Patil is a member of Maharashtra Legislative Council and represents the Amravati local body constituency. Shri. Patil was appointed Minister of State (Industries), Maharashtra in December 2014 with the portfolio Industries and Mining, Environment, Public Works (excluding public undertaking). Later in the same month, he was also given responsibility of being guardian minister of Amravati district.

Shri. Subhash Desai is a member of Maharashtra Legislative Council and represented Goregaon (Vidhan Sabha constituency) in 1990, 2004 and 2009. Shri. Desai took charge as the Cabinet Minister of Industries Maharashtra State Government. Mr. Desai is also guardian minister of Mumbai. Shri. Subhash Desai started social work 45 years ago through various schemes for social and cultural progress. In 1962, he became active for the socio-political-educational-cultural progress of Maharashtra.

Shri. Satish Gavai is the Additional Chief Secretary (Industry), Government of Maharashtra. Shri. Gavai is an Indian Administrative Services (IAS) officer of the 1984 batch. Shri. Gavai was appointed as MHADA Vice-President in 2014 and Chairperson, Maharashtra Water Resources Regulatory Authority (MWRRA) in 2016. He was the principal secretary in Social Justice department and earlier headed the Maharashtra State Road Development Corporation.

Mr. Praveen Pote Patil
Hon. Minister of State (Industry and Mining), Government of Maharashtra

Shri. Pravin Pote Patil
Hon'ble Minister of Industry and Mining, Government of Maharashtra

Dr. Harshdeep Kamble
Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra

Shri. Satish Gavai
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Mr. Vijay Kalantri, an eminent and versatile business leader, is a first generation entrepreneur who has made remarkable contribution to Industry & Trade Promotion, Infrastructure Development, Development of Micro, Small and Medium Enterprises (MSMEs) Sector, Financial Services and Globalization of Indian Business. His work with the central and state governments of India to promote trade and commerce is only matched by his contributions to leading International business organizations such as the World Trade Organization (WTO), UN International Labor Organization (ILO) and UNIDO-India Industries Council.

Mr. Kalantri is the pioneering spirit behind the Balaji Group of Industries, which owns businesses in the Textiles, Leasing Finance and Infrastructure Development sectors.

Currently, he also serves as the Chairman & Managing Director of Dighi Port Ltd, Maharashtra's first private sector port and port-based Special Economic Zone (SEZ). Mr. Kalantri is also the President of All India Association of Industries (AIAI), the Indian Council of Foreign Trade and the Indo-Polish Chamber of Commerce & Industry, besides serving as the Vice Chairman of MVIRDC World Trade Centre (WTC) Mumbai and as a member of the Board of Directors of World Trade Centers Association (WTCA), New York. He also serves as a member on several committees of the Reserve Bank of India such as the Standing Committee for Small Scale Industries, the Exchange Control Committee, and All India Export Advisory Committee.

He is also a member of the Steel Consumers' Council, the Bombay Stock Exchange Derivatives Council Board, the Advisory Board of Corporate Governance Committee of SEBI and the Central Council of Customs and Excise. He is on the national advisory board of Small Industries Development Bank of India and the Employees State Insurance Corporation. Previously, he has also served as director of many institutions such as the Maharashtra Small Scale Industries Development Corporation Limited, Dena Bank and Canara Bank.

As the Vice-Chairman of WTC Mumbai, he has painstakingly worked to make the institution the premier trade promotion body in the nation. Under his leadership, WTC Mumbai and AIAI have jointly organized several unique initiatives, such as the Global Economic Summits (GES) and the ITM Expos, to name a few.

The Government of Poland in 2005 conferred on him the 'Commander Cross of the Order of Merit', its highest civilian award. The Russian Federation has also commended his outstanding work by conferring on him the 'Pushkin Award' in 2014.

Mrs. Rupa Naik has vast experience of over 30 years in the field of International trade. As Senior Director of MVIRDC World Trade Centre Mumbai, Mrs. Naik has been actively promoting India's international trade, investments and business development by having an effective dialogue with international business delegations, trade missions and Diplomatic Corps. Mrs. Naik was instrumental in the establishment of the World Trade Centres in Bhubaneshwar, Goa and Jaipur with a view to promote international trade of these regions. She is primarily responsible for coordinating the Global Economic Summit, the annual flagship event of WTC Mumbai, besides organizing several conferences and exhibitions at the World Trade Centre, Mumbai. Mrs. Naik works closely with key Government officials and agencies in coordinating the activities of the WTC Mumbai.

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Mrs. Poonam Soni, Founder & CEO, Poonam Soni Signature Line

Mrs. Kalpana Saroj is the Managing Director of Kamani Tubes. She is a real life story of determination, perseverance, bravery, tenacity and indomitable courage of a woman fighter who rose from the lowest strata of life to capture the ivory towers. She single handedly nursed the sick Kamani Tubes back to health and has been a pillar behind the success that the company has reached today. No doubt the icon that young ladies look forward to be, she was awarded the Rajiv Gandhi Award for Woman Entrepreneurs. Kalpana Saroj also works actively for the up-liftment of the Adivasis, destitute children, aged and infirm and has always been at the forefront to take up the cudgel against racism and caste discrimination.

Mrs. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line Poonam Soni is the pioneer of bespoke jewelry in India since 1989. A journey of 3 decades, Soni has given unique collections like the Greek and Egyptian based on The Sistine Chapel, Rome and Gaudi Revived inspired by the works of the Catalan architect Antony Gaudi, which got her Spanish Patronage. Prince Albert 2 of Monaco invited Soni from India to be a part of the Eco Art global parade where Sonis Falcon Brooch was auctioned by the Sotheby’s director Lord Mark Poltimore. These path breaking collections created history when they featured in the Collectors books along with the masters like Jar and Van Cleef and Arpels. Soni recently featured in the limited addition Coffee table book by Rolls Royce. Recently, the designer has featured in the Black book Collectible Directory with global icons, which is part of Library. Soni is now part of the black book Elite Club.

Mrs. Chetna Sinha is a social entrepreneur and a micro-finance Banker. The head of Mann Deshi Mahila Bank (a micro-enterprise development bank) and Mann Deshi Foundation, she was named Social Entrepreneur of the Year 2013 by Schwab Foundation. Owing to her remarkable contribution to women’s empowerment, she is an elected member of the National Committee for Promotion of Social and Economic Welfare.

Chetna has been working with marginalised communities since 1986. She is the force behind the unique new’ Mann Deshi Chamber of Commerce with toll free number’ and ‘Finance Company’ for rural women, which aim to support one million women entrepreneurs by 2025. The Bank’s clients are low-income women with incomes averaging INR 40 per day. The bank’s success is testimonial to Chetna's brilliance. Her advice on financial inclusion and women’s banking has been sought by the Federal Reserve Bank of India as well.

Mrs. Archana Kochhar is Designer & Chief Executive Officer, Archana Kochhar. Ace Couturier Archana
Kochhar is amongst one of the leading Fashion designers in the country today. Archana is known for her global design sensibilities and has been showcasing her collection on National & International runways like Lakmé to New York Fashion Week. Having revolutionised the bridal arena with her traditionally rooted exquisite embroideries and new texturising techniques in luscious colour palette; Archana kochhar is one of the most sought after designers for brides and grooms all over the world.

CA Khushbu Jain is Senior Vice President-Product and Sales support Leader with YES Bank since last 2 and half years. She has total 12 and half years of experience predominantly in MSME space. She has an interesting mix of experience in terms of sales, Product development, Credit risk and Customization of offerings for MSME customers. Prior to YES Bank she has worked with Bharat overseas bank and ING Vysya Bank Ltd.

Mrs. Nina Lekhi, an entrepreneur by profession and a role model for many aspiring young women entrepreneurs had started her journey of success from scratch. Nina is a stronger believer of ‘Beauty without cruelty’ which motivated her to put together a cruelty free brand. This futuristic vision of hers has made Baggit stand apart from others and has also gained awards and recognition for the brand. Nina has not only earned credits for her brand but also has been acknowledged by the State of Maharashtra with the prestigious Business Karmayogini Award for her excellence in the field of women entrepreneurship. Nina was conferred Women Entrepreneur of the Year Award 2015. Her achievements in the field of women entrepreneurship was featured in the book ‘Follow Every Rainbow’ by renowned writer Rashmi Bansal.

Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies In the year 1992, Arundhati Joshi co-founded Plazma technologies which forayed into developing as many as 15 new plasma cutting technologies. Managing critical functions of finance, Administration, Materials, HR, Legal & Marketing, she steers a task force of skilled engineers further enabling Plazma to file patents copyrights and trademarks every two years in last two decades. Her company has received a plethora of awards and accolades over the years, among the noteworthy ones is the ‘National Invention Award’ from the president of India in 1994. She is now busy grooming students of school and colleges to engage their interest in fascinating field of robotics. She is in the process of setting up a state of art ‘RoboPlazma Technology Training School’ for academia and industry.

Mrs. Deepti Jaiswal is result-oriented professional managing the complete scale of tasks involved in Formulating, Licensing, Certification, Production Planning,
Advertising and Market Research, Handling Sales PAN India and Preparing yearly budget especially for Beauty & Healthcare sector.

Ms. Stefania Costanza started her mission as Consul General of Italy in Mumbai on 13th of October 2017. Until September 2017, Ms. Costanza was the Head of the Consular Protection Division in the Consular Affairs and Migration Policies Department of the Italian Ministry of Foreign Affairs and International Cooperation. From November 2014-2015, Ms. Costanza was Deputy Head of the UN Division at the Political Affairs and Security Department of the Ministry. From 2007 to 2012, Ms. Costanza was posted to the Embassy of Italy in Buenos Aires, Argentina. From 2002 to 2007, Ms. Costanza worked at the Consular Affairs and Migratory Policies Department of the Italian Ministry of Foreign Affairs, where she worked as Deputy Chief of Staff of the Head of the Department. Born in Palermo in 1976, Ms. Costanza studied at the University of Florence, where she graduated in Political Science in 1999.

Ms. Christina Chiriboga, Trade Officer, Consulate General of Ecuador Ms. Christina Chiriboga has studied Sociology from Pontifical University of Ecuador and also done her International Studies from University of Mumbai. Her association with the Consultant Consulate General of Ecuador in Mumbai started in 2013 as a consultant and in 2017, she was appointed as the Trade Officer given her expertise in International relations, foreign trade and international economy.

Mrs. Manisha Dhatrak, an electronics engineer & MD of Varun Agro Processing has done tremendous work in the field of entrepreneurship and has been recognised for the same.

Mrs. Chhaya Sehgal, Founder & CEO, The Winning Edge is a first generation entrepreneur, a passionate educator and a committed mentor and coach especially to young startups and women entrepreneurs. She set up 'The Winning Edge' and for the last 23 years has trained, consulted, mentored and coached entrepreneurs, startups, leaders, and managers in Government, Public Sector, Private Sector and Multinational Organizations.

Mrs. Nilima Patil is the Proprietor of M/s. Panoma Surgicals, a company that came into existence in the year 1998 at MIDC, Ambad, Nashik. The company was into manufacturing of Surgical cotton, Bandages and
Sanitary napkins. In 2004, the company under the leadership of Nilima, commenced manufacturing of De-mineralized and Distilled water, which is required by pharmaceutical industries and mainly used in manufacturing of liquid soaps, shampoo etc.

Mrs. Nilima Patil is a Bachelor of Arts (B.A.) from Pune University, a Bachelor of Law (LL.B.) from Pune University. She also has a Post Graduate Diploma from Indian Institute of Human Rights with specialization in ‘Women and Child’. Being an Entrepreneur, Mrs. Patil was the First Women Entrepreneur in Pharma Industry in Nashik region. She has a string of awards to her name like the Savitribai Phule Award for ‘Best Woman Entrepreneur’ in 2009, ‘Best Women Entrepreneur’ by Nashik Municipal Corporation in 2010 She was conferred with the ‘Mahatma Jyotiba Phule Divya Jyoti Puraskar’ in the Women Entrepreneur category in the year 2016.

Mrs. Nalini Gupta has a varied exposure in the travel industry and founded Lotus Destinations. With a firm belief of making things happen, she led her company into becoming a general sales agent (GSA) for the European Cruise Leader – 'Costa Cruises' in 2012. Within a year, under Mrs. Gupta’s leadership, Costa Cruises garnered emphatic presence in India and in December 2016.

Costa cruise was the first cruise liner to have sailings from Mumbai to Maldives. She has received several awards and accolades from various institutions and high ranking Government officials. She was Recently recognised by TravelBiz Monitor, as one of the ten people who were Game Changers of the Decade in the travel industry in India.

Ms. Manasi Bidkar is an Electronics Engineer of the 1992 from CWIT Pune. She at first started business from home itself with small investments but now owns a set-up of 5000 sq. ft. at Swargate, Pune which is a well equipped Lab. She is presently the Director of Melux Control Gears Pvt Ltd. The company is into Electronic Ballast, Led Driver & LED Lighting products and Control cards.

Manasi is the receiver of various prestigious awards like Maharashtra Udyogini 2010 for business women, Ramabai Joshi 2012 by MCCIA for business women, Late Kiran Natu award for first generation 2015 by MCCIA, Udyogshree Gaurav Sanman Puraskar 2016 Mumbai and Udyogratna Award by Jagatik Marathi chamber of commerce 2017. Manasi has recently received the Magnetic Maharashtra 2018 award from the hands of Hon’ble Minister of Industries, Government of Maharashtra.

Ms. Ankita Shroff holds her Bachelor's in Computer Engineering and Masters in Management from Imperial Business School London. She also holds a Diploma in Sustainable Businesses and Responsible Leadership from Sweden.

She is the co-Founder and Managing Director of SAV Chemicals Pvt Ltd, a manufacturer of instant adhesives for the retail and industrial segment. Over 3 years, SAV has crossed a turnover of 1 Million USD, launched 40 products, have a presence in 4 countries and 20 states. She has been the recipient of many awards in the category of Young Women Entrepreneurs.
Mrs. Bharati Chhabria, Founder, WoW - Women of Wisdom dons multiple hats that of a Textile Designer, Fashion Designer and of a Social Worker. She believes in giving underprivileged women platform to grow business with the help of Government and educate them with the help of successful people. She has a dream that all women of her country are educated, understand business-small and large scale. In this mission, she is meeting at least two new women everyday to educate them. She staunchly believes firm resolve is the companion for moving ahead in all endeavors one undertakes.

Mr. Deepak Jhalani, Indian Trade Services Officer of 2016 batch, currently posted in Office of Additional DGFT Mumbai, Department of Commerce Government of India as Assistant Director General, Directorate General of Foreign Trade (DGFT). Mr. Jhalani is a graduate from Malaviya National Institute of Technology Jaipur and Indian Institute of Foreign Trade New Delhi. He is from Jaipur and has previously worked for Indian Railways.
Inaugural Session

The inaugural session set the tone of the discussions on Women Entrepreneurs with informative and inspiring speeches by ministers and secretaries on policy initiatives introduced by the Government of Maharashtra. Distinguished women entrepreneurs also shared their success stories in their entrepreneurial journeys.
Inaugural Address

Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra delivered the inaugural address. Shri Desai remarked, “Women have moved on from being known for the 3 Ps – Pickle, Papad and Powder earlier to the 3 Ps of Production, Progress and Prosperity, and have scaled heights in the electronics, garments, jewellery and engineering sectors.

I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy.

We are willing to help women entrepreneurs in every possible manner to increase their industry participation.

Shri. Desai also encouraged women to take 100% ownership of sick industries and rehabilitate them. He further asked the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs taking over sick units.

Reassuring the government’s support to women entrepreneurs, he said, “We are willing to help women entrepreneurs in every possible manner to increase their industry participation. Women should aspire for such great heights that men need reservation some day in future”. He further urged women entrepreneurs, “I invite all women entrepreneurs to seek clarification through Government of India’s MAITRI Portal, which is a single window interface for the industry.”

During the event, women entrepreneurs with exemplary contributions to trade and industry were felicitated by Mr. Desai, Mr. Pravin Pote Patil and Mr. Satish Gavai along with other dignitaries. These were Ms. Ankita Shroff, Founder, SAV Chemicals Pvt. Ltd.; Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA; Mrs. Smita Jadhav, Proprietor, Nutan Industries, Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies; Mrs. Pooja Ahire, Director and Mrs. Shyamal Gaikwad, Co-partner, Vinimax Industries and Mrs. Mumtaj Pathan, Director, Alamprabhu Garment Cluster, Osmanabad.
Speaking on the occasion, **Shri. Praveen Pote Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra** suggested that women should participate in the 'Make in India' and 'Make in Maharashtra' (Magnetic Maharashtra) initiatives. “Women are the capital of the nation. Women without education and from small villages have been doing incredible jobs.

"We have provided training to over 28,000 women in the last three years."

- Shri. Praveen Pote Patil

This is an occasion to celebrate such women and motivate others to participate in the vast ocean of opportunities lying ahead of them. Elaborating this further, he said “We have provided training to over 28,000 women in the last three years and if women acquire self confidence, no one can stop them.”

Sharing his views on this occasion, **Shri. Satish Gavai, Additional Chief Secretary (Industry), Government of Maharashtra** said, “In order to promote women's participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress without any support from government. Let us deliberate today to remove the male dominance from the society.”

Earlier in his introductory remarks, **Dr. Harshdeep Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra** shared key highlights of the state government’s dedicated industrial policy for women entrepreneurs.

"This is the first-of-its kind policy that offers women entrepreneurs capital subsidy upto 35% at a concessional rate of interest apart from subsidy on cost of power. Further, the policy allots reserved spaces for women entrepreneurs in malls, commercial complexes and MIDC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Marathwada and Vidarbha.”

"In order to prevent misuse of this policy, the government allows only 100% women-owned industries to claim benefits under this policy.

- Dr. Harshdeep Kamble

Under this policy, Government of Maharashtra has eased the process of filing patents by women entrepreneurs. The government also subsidises the cost of overseas travel and participation in international exhibitions by women entrepreneurs.

Government of Maharashtra is planning to introduce a venture capital fund for financial support to women-owned industries. Speaking about the eligibility
criteria for taking benefits under this policy, Dr. Kamble said, “In order to prevent misuse of this policy, the government allows only 100% women-owned industries to claim benefits under this policy.”

Smt. Kalpana Saroj, Managing Director, Kamani Tubes particularly attributed her success to determination, perseverance, courage, hard work and self belief that enabled her to achieve the Padma Shri despite her humble beginnings and further reckoned all women to proceed towards their goal with passion.

“With determination, perseverance, courage, hard work and self belief, any goal can be achieved.” — Smt. Kalpana Saroj

Smt. Poonam Soni, Founder & CEO, Poonam Soni Signature Line the pioneer of bespoke jewellery in India since 1989 spoke about the challenges faced by women in exports. Mrs. Soni made several observations - 5.5% taxation on each piece irrespective whether it’s sold or not, tedious loan procedures with collateral demands, special pilferage protection norms and reforms should be introduced to enable women entrepreneurs to register their craftsmen and operate peacefully. Mrs. Soni also suggested the allocation of a unit like SEEPZ – which serves as a one-stop shop with facilities such as offices, rental spaces, trademarks, account offices, an all-in-one premise which can be gender neutral with a reserved percentage for women so that interacting with men can help women to learn faster. She mentioned the urgent need to preserve our legacy of babus (craftsmen) and handcrafted jewellery which demand a handsome price in international markets. The babus presently work in dilapidated work conditions which should be improved and must be imparted education to instil professionalism in them and create a better working environment for women entrepreneurs in the industry.

“Save our precious talented artisans as they are a crucial part of our culture - with better working conditions, education for them and their children and other incentives.” — Smt. Poonam Soni

Smt. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai proposed vote of thanks. Mrs. Naik said, “Government of Maharashtra must support women entrepreneurs in enhancing their competitiveness, participating in foreign trade missions, international trade fairs and other global events thereby enabling them to access international markets”.

“Government of Maharashtra must support women entrepreneurs in enhancing their competitiveness.” — Smt. Rupa Naik
Presentation of Awards

Ms. Ankita Shroff, Founder, SAV Chemicals Pvt. Ltd. was honoured in recognition of her excellence in Chemicals sector.

Mrs. Pooja Ahire, Director, Vinimax Industries and Mrs. Shyamal Gaikwad, Co-partner, Vinimax Industries was honoured in recognition of their excellence in Engineering sector.

Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA was honoured in recognition of her excellence in Beauty and Wellness sector.
on International MSME Day

Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies was honoured in recognition of her excellence in Robotics sector.

Mrs. Mumtaz Pathan, Garment Cluster, Osmanabad was honoured in recognition of her tremendous work in her sector.

Ms. Priyanka Javale receiving the award on behalf of Mrs. Smita Jadhav, Nutan Industries in recognition of the latter’s excellence in Electronics sector.
Session I

Industrial Policy for Women Entrepreneurs

Engineering Sector  |  Rural Industry  |  Fashion Designing  |  Finance Sector

The panelists shared their life stories and key factors in the making of successful entrepreneurs.
Mrs. Kalpana Saroj, Managing Director, Kamani Tubes related her experiences, from a humble start at a tailoring outfit, moving up the ladder in the corporate world. Her inspiring story is not only challenging but very encouraging to women who are budding entrepreneurs. She was motivated because of the difficulties she faced in the city.

She related her initial journey and strived to uplift women from poverty in the drought prone regions. From there onwards, she encountered few life-changing incidents that moved her to do something for the economically challenged yet enthusiastic women by educating them on saving their paltry incomes and thus started the Mandeshi Mahila Bank.

Along the journey, she learnt from these women - 'Never give poor solutions to poor people, because they are smart'. The Bank has introduced initiatives such as digital diary, e-wallet, digital school on wheels, cash credit programmes, etc. which can help women entrepreneurs. Mrs. Sinha encouraged women entrepreneurs through supportive words: Your Courage, Our Capital. Mrs. Sinha informed that Mandesi Bank offers loans without collateral based on hypothecation.

Mrs. Chetna Sinha, MD, Mann Deshi Bank & Mann Deshi Foundation & Co-Chair World Economic Forum 2018

Everything is possible if you decide.

- Mrs. Kalpana Saroj

“Never give poor solutions to poor people, because they are smart.”

- Mrs. Chetna Sinha

Mrs. Chetna Sinha, Managing Director, Mann Deshi Bank & Mann Deshi Foundation (a micro-enterprise development bank) is a social entrepreneur and a micro-finance banker. She was named Social Entrepreneur of the Year 2013 by Schwab Foundation.

From a small town girl to a businesswoman who heads a Rs. 2000 crore company, Mrs. Saroj is a striking example of rags to riches story. She formed an Unemployed Educated Youth’s Association and thus, carried on her business along with her social work.

Fighting litigation cases, death threats, acquiring revolver license for her own security, were part of her travails. She went on to make a name for herself as a lady with the Midas touch, to the extent that the worsening Kamani Tubes administration was given to her after a long drawn leadership crisis. She was determined to resolve the situation and pay the workers their dues. Mrs. Saroj was instrumental in bringing a sick company back to life.

She was awarded the Rajiv Gandhi Award for Woman Entrepreneurs for her entrepreneurial spirit. She is a real life story of determination, perseverance, bravery, tenacity and indomitable courage rising from the lowest strata of life to where she is at the moment.

Mrs. Chetna Sinha, MD, Mann Deshi Bank & Mann Deshi Foundation & Co-Chair World Economic Forum 2018

Ms. Archana Kochhar, Designer & Chief Executive Officer, Archana Kochhar shared experiences on her journey on becoming an entrepreneur and was hopeful that it would inspire women to empower themselves into capable and extraordinary persons.
As a child she grew up to understand that courage and confidence would help one get through life’s challenges. During her childhood, she aspired to have a sustainable business and was a firm believer of adding value to herself. She worked tirelessly on her brand image and came to realize that a brand building exercise could take up to a lifetime. She believed that her success was because of her attitude of being down-to-earth. She said that manufacturing involves multitasking which correlates to talent and women are best at it. The fundamentals of setting up a manufacturing business is seeking talent and skill set that is unique to manufacturing. She further added that it was important to make employees feel valued and explain to them the future goals of the company and how they featured in them. Taking the right decisions for the company would lead to its harmonisation in all respects.

Mrs. Jain suggested the establishment of women-centric business incubators and accelerator models, actualizing mentorship initiatives, increasing investment opportunities as well as redrafting educational policies and skill initiatives to alleviate the challenges faced by women entrepreneurs. Yes Bank has the vision in supporting women entrepreneurs by exclusively lending to women-owned enterprises and has raised funds of INR 1000 crores for it.

“Your own attitude is either the breaking or the making of your business empire.”

- Mrs. Archana Kochhar

“Firm resolve helps in moving ahead in life.”

- Mrs. Bharati Chhabria

Mrs. Bharati Chhabria, Founder, WoW - Women of Wisdom dons multiple hats that of a Textile Designer, Fashion Designer and of a Social Worker.

She has a dream that all women of her country are educated, understand business-small and large scale. In this mission, she meets at least two new women everyday to educate them. She staunchly believes ‘firm resolve’ helps in moving ahead in life.
on International MSME Day
Session II

Women's Industrial Success Stories

Handbag Manufacturing | Cosmetic | Heavy Engineering | Food Processing

Accomplished women entrepreneurs shared their vision on how they started their businesses. They overcame challenges along their entrepreneurial journey. They made suggestions to improve existing government policies.

Distinguished speakers at the Session (From Left to Right) Mrs. Rupa Naik, Senior Director, MVIRDC World Trade Centre, Mumbai; Mrs. Arundhati Joshi Thomas, Managing Director, Plazma Technologies and Mrs. Manisha Dhatrak, Managing Director, Varun Agro Processing; Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA and Mrs. Nina Lekhi, Founder, Baggit
Mrs. Nina Lekhi, Founder, Baggit, an entrepreneur by profession and a role model for many aspiring young women entrepreneurs had started her journey of success from scratch. Mrs. Lekhi is a stronger believer of ‘Beauty without Cruelty’ which motivated her to put together a cruelty-free brand. Her futuristic vision made Baggit stand apart from others which got her awards and recognition.

“You cannot fulfill your dreams alone...” - Mrs. Nina Lekhi

Mrs. Lekhi mentioned how Baggit has grown to a Rs. 100 crore company with more than 1000 employees expanded organically. She put forward her views regarding challenges faced by entrepreneurs such as pricing, stringent norms for small entrepreneurs in the face of big frauds by large players which create bottlenecks for others in the value chain.

She emphasised on taking everyone along as one cannot fulfill one’s dreams alone. She mentioned about the various market opportunities for Indian handmade designs internationally.

She firmly believes that one needs to visualize one’s goals to bring it into realization. Mrs. Lekhi’s efforts in brand creation have been acknowledged by the State of Maharashtra with the prestigious Business Karmayogini Award for her excellence in the field of women entrepreneurship.

Mrs. Lekhi was also conferred with the Women Entrepreneur of the Year Award 2015. Her achievements in the field of women entrepreneurship was featured in the book ‘Follow Every Rainbow’ by renowned writer Rashmi Bansal.

Mrs. Arundhati Joshi Thomas, Managing Director, Plazma technologies briefly recounted her initial journey of co-founding Plazma technologies in 1992 which was a difficult one. Along with her co-partner, she braved the struggle and developed as many as 15 new plasma-cutting technologies. Her affluent family was open to the idea that in case her business did not take off, she could come back to them.

“Shifting gears from staying in the ivory towers to a chawl with no support from family or friends, Mrs. Thomas operated out of a garage in a suburb of Mumbai, immensely determined to do something different. Mrs. Thomas spoke of the hindrances that came her way and how she emerged as a winner.

“We are the only Indian company to get a Japanese patent.” - Mrs. Arundhati Joshi Thomas

Today, Mrs. Thomas manages critical functions of finance, administration, materials, human resources, legal, marketing and steers a taskforce of skilled engineers. She added that her company was able to file patents, copyrights and trademarks every two years in last two decades. She further informed that it is the only Indian company awarded with a Japanese Patent.

Her company has received a plethora of awards and accolades over the years, among the noteworthy one is the ‘National Invention Award’ from the President of India in 1994. She believes, the most important thing to say to oneself is ‘I am the best’.

Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA thanked the ministry for taking interest in the cosmetic market and giving her the opportunity to bring...
Varun Agro is the sole provider of tomato pulp to Hindustan Unilever Limited (HUL) for Kissan, a brand of ketchup. She related her experience at Unilever Singapore where she was invited to receive the 'Sustainable Award of the Year'.

The award comes as an acknowledgement for her immense work with 650 farmers in the critical field of sustainable development. Further, she shared the challenges faced by her company as it grew from a five lakh turnover to one crore and also from manual production of 500 kgs of tomato pulp to a volume of one tonne, which gradually increased to two tonnes.

She explained the change in payment terms revised to 10 days from HUL’s 180-day term coming only as a recognition of her quality of work, which increased the working capital from the prior INR 50 crore.

Mrs. Dhatrak emphasised on 'No Credit, Cash Only' principle among other business lessons of maintaining a transparent and clear balance sheet. She advised women entrepreneurs that such ethical and clean business practices would make one eligible for bank loans, focus on sustainability, and improve quality of products leading to profitable business.

She further furnished few suggestions such as good manufacturing practice to be mandatory for cosmetic units too as in case of pharma industry, ban on animal testing with no alternative testing, provision of common laboratory with R & D facilities - since, testing facility has become expensive with lot of international ingredients coming in.

“Good manufacturing practices needs to be made mandatory for cosmetic units…”

- Mrs. Deepti Jaiswal

She has also requested for a platform for guidance of FDA Norms, Export procedures, Weights & Measures and to sell cosmetic products on a common MSME portal, common warehousing provision to handle volume business, training facility both for entrepreneurs and manufacturing staff (work on skill development in association with govt. skill development schemes), cluster facility for small manufacturers where production, packaging, warehousing, logistic, licensing all can be done under one roof so that budding cosmetic entrepreneurs can concentrate on innovation and exports, provide grand on larger scale to participate and showcase products in international exhibitions to accelerate exports.

Mrs. Manisha Dhatrak, Managing Director, Varun Agro Processing Foods Pvt. Ltd., an electronics engineer by training, shared her dream of being in business and the journey of her company’s growth from its inception to what it is today.

Mrs. Dhatrak emphasised on 'No Credit, Cash Only' principle among other business lessons of maintaining a transparent and clear balance sheet. She advised women entrepreneurs that such ethical and clean business practices would make one eligible for bank loans, focus on sustainability, and improve quality of products leading to profitable business.
Session III

Export Orientation for Women in International Markets

Representatives from the Directorate General of Foreign Trade and Diplomats from Consulates of Italy and Ecuador outlined various government policies for women entrepreneurs in various fields and shared successful case studies of their governments, respectively.
Ms. Stefania Costanza, Consul General, Consulate General of Italy remarked that empowering women and girls is not just about being nice or a matter of pleasantry but a matter of development. Gender equality fosters development of an economic system. According to studies, gender balance is a matter of performance than only a social factor. Technological education sustains, boosts and strengthens gender equality.

Ms. Costanza informed that though the Italian Government has made special reservations for women, time will tell whether they will serve the purpose of promoting women entrepreneurs. Help in child care and participation in home responsibilities which otherwise, are considered as women’s job will prove beneficial to aspiring as well as existing women entrepreneurs which would positively reflect in the development of Maharashtra’s GDP.

“Gender quality fosters development of economic system.”
- Ms. Stefania Costanza

Ms. Costanza spoke of her childhood aspirations of wanting to travel to represent her country at various forums by being a diplomat. She provided examples where society's perception of women reflected the glass ceiling that still existed inspite of women’s progress in their chosen areas of work.

She spoke of her own example of how society viewed diplomatic jobs as a male-dominated area and the frequent encounters of surprised reactions as a female Consul General, she receives till this day. She observed that men can afford to be average in any sphere while women in the same had to excel to survive.

Ms. Christina Chiriboga, Trade Officer, Consulate General of Ecuador shared the multiple export opportunities provided by the Ecuador Government which has led to an increase in Ecuador’s Exports. She encouraged the Indian Government to follow suit to boosts its exports. She informed about the changing scenario of women in top positions across sectors and how it has changed the entire perception of women entrepreneurship in a holistic way.

“Women are in top positions across sectors indicating the changing scenario.”
- Ms. Christina Chiriboga

Mr. Deepak Jhalani, Assistant Director General, Directorate General of Foreign Trade (DGFT), Mumbai shared various Government schemes to boost exports. He was appreciative of the Government of Maharashtra’s initiatives such as the MAITRI portal, a step in the right direction, enabling MSMEs to contribute sizably to the economy.

Currently, Indian MSMEs contribute 40 per cent to India’s GDP providing a major thrust to exports. Export incentives are provided for goods and services especially to certain sectors which drive women’s
employment such as agriculture – plantations in tea and coffee, food processing – papad and pickle manufacturing.

“MEFI provides 3-5% incentives to women driven employment sectors.”

- Mr. Deepak Jhalani

Mr. Jhalani emphasized the importance of identifying appropriate products for exports to suit the demand patterns in foreign markets; He also stressed on the need for standard packaging practices to conform to the requirements in foreign countries such as taste, packaging and language. He touched upon norms of RBI such as FEMA and the 9-month return of foreign earning guidelines to be adhered by all exporters.

Mr. Jhalani informed about the various schemes of financing institutions such as EXIM and ECGC and explained the various benefits of availing their services. These financial institutions guarantee (on behalf of importers) the payment of proceeds to exporters and cover some of the risks involved in foreign trade such as commercial and political risks in the importing countries. He further mentioned how taking due note of the geographical indicators in the various regions of India and exporting the same would help benefit the exporters and enable them to command a premium price.

Mr. Jhalani concluded his speech by suggesting exporters to take advantage of emerging technologies gaining pace such as e-commerce. Additionally, MSMEs exporting goods through e-commerce can do so through Foreign Post Offices (FPOs).
on International MSME Day
Session IV

Panel Discussion on Opportunities in Manufacturing Sector

Food processing | Chemicals | Tourism | Electronics | Business Management

Panelists discussed the opportunities and challenges they faced as they chose to be women entrepreneurs in their respective fields. They shed light on their work-life balance and how they scaled up their businesses.
Mrs. Chhaya Sehgal, introduced herself as a first generation entrepreneur, passionate educator, committed mentor and coach especially to budding startups and women entrepreneurs. She has trained, consulted, mentored, coached entrepreneurs, leaders and managers in government, public sector, private sector and multinational organisations for 23 years.

“Most problems seem to start with finance and end with finance.”

-Mrs. Chhaya Sehgal

She sportingly bore the enterprising challenge of summarizing the day-long conference and provided excerpts of each session in the Conference. She lauded the government efforts in bringing a dedicated industrial policy for women entrepreneurs, a first-of-its kind initiative by any state government in India. The Policy offers benefits such as land, power and capital at subsidised costs, besides other benefits, for women-owned businesses. Moderating the session, Mrs. Sehgal posed questions to each of the panelists. The questions covered topics such as ‘one’s entrepreneurial journey’, ‘challenges faced along the way’ and ‘failures encountered in the journey’.

Mrs. Nilima Patil, Proprietor, Panoma Surgicals and Chairperson-Women's Wing, MACCIA shared some prominent incidents in her journey of being the first woman entrepreneur in Nashik. The first challenge she faced was while acquiring her FDA license in 1998, when the drug inspector looked at her remarking 'Pharma industry is not meant for women'. She persisted with a firm desire to start her business. Another of her challenges was when she faced a major setback when a consignment of 1800 kgs of surgical cotton was damaged as a result of water seepage. Reprocessing would only double the cost of production. Mrs. Patil ideated to recycle it and manufacture wicks and sanitary napkins out of it which served as an excellent reutilization of resource and a practical implementation of Lean Management.

“We should face the challenges that come our way.”

-Mrs. Nilima Patil

After largely settling loans and liabilities in 2006, she moved to social work with the objective of empowering and uplifting women and encouraging women entrepreneurship. Today, Mrs. Patil has grown her business to a scale rendering business opportunities to about 16 women with the household manufacturing of wicks and sanitary napkins impacting 162 women entrepreneurs in a household business co-operative society. She emphasized that she wanted to see all women economically independent.

Mrs. Manasi Bidkar, an electronics engineer started a company manufacturing electronic ballasts, LED drivers, LED lighting products and control cards. She acknowledged the support she received after marriage to pursue her dreams of doing something of her own in the electronics field with the background of a prior job in power electronics. Mrs. Bidkar emphasized the importance of participating in international
exhibitions which provides food for thought and positive inputs for upcoming product trends in the sector that evolve from time to time and explained how she benefitted from participation in the same.

“Customer’s problems leads the way to innovation.”

- Mrs. Manasi Bidkar

Mrs. Bidkar observed that a marked difference in Indian and foreign businesses in terms of business criterions. Foreign businesses give precedence to product specification, certification, quality norms, production setup, quality systems and lastly price, while Indian businesses focus on the price. She elaborated about her major challenge of competing against big brands namely, OSRAM, Phillips, Crompton Greaves. Mrs. Bidkar emphasised that it was most important to maintain the financial health of the company, while concentrating on design and quality. As an entrepreneur, she paved way to find innovative solutions to customer’s inconvenience and problems.

Ms. Ankita Shroff, emphasised on how she was able to convert challenges into opportunities throughout her entrepreneurial journey. Initially, she faced a major setback when 40 lakhs of a one crore funding was utilised in media campaigns without any substantial results. From partnering with her Taiwanese friend in founding a business in retail production and later changing to industrial production yielded positive outcomes. Ms. Shroff’s entrepreneurial desires have been marked by strategic adaptations such as change of channel from retail to industry signifying her approach towards sustainability. Today, Ms. Shroff runs a gender equal company with 25 employees and a turnover of Rs. 7 crore within a span of four years from 2014-2018. Maxbond is the primary product manufactured by her company along with 40 other products launched alongside. It is an adhesive used in various renowned industries namely, Paragon and SKF for industrial applications. She was recently awarded Young Women Entrepreneurs in Manufacturing category in recognition of her indomitable spirit in entrepreneurship.

“Maintaining cash flow and sustainability is a balancing act.”

- Ms. Ankita Shroff

Ms. Nalini Gupta, provided a brief insight into her career. Ms. Gupta has extensively worked in Customer Relation Service (CRS) of the travel industry and gained from the exposure in the travel business.

“Customer’s problems leads the way to innovation.”

- Mrs. Manasi Bidkar

Given her varied exposure, she has managed to accomplish the humongous task of reviving the blue economy. She further explained the challenges that service sector encounters with small margins in the absence of manufacturing. She believes deeply in considering one’s job as one’s own and this mindset helped her to not feel out of place when she started her own venture.

“Hard work never goes unrecognised.”

- Mrs. Nalini Gupta

She is a staunch believer that one must aspire to be best at what one does and then money would be a byproduct of it. Mrs. Gupta learned the value of saying ‘No’ when she was reprimanded for a decision taken out of her scope of authorization to accommodate one of the clients. She related her experience which manifested hard work never goes unrecognized. She received several awards and accolades, but the most rewarding was when she received the President Award for promoting South Africa as an attractive destination.
on International MSME Day

Question and Answer Session
Women’s entrepreneurship represents a grossly untapped source of economic growth and a potential tool to eradicate household poverty and inequality. Women constitute almost 50 per cent of total population and yet their ownership is restricted to only 13.7 per cent of firms across the globe. According to a report by McKinsey Global Institute, India can add USD 2.9 billion in annual GDP in 2025 by fully bridging the gender gap in the workplace.

In order to realise this untapped potential of women entrepreneurs, there is a need for focused policy initiatives to address common challenges faced by them such as absence of guidance, mentorship, incubation support, branding and marketing assistance, timely access to finance, among others.

Maharashtra, which has the largest share of India's GDP, stands to gain immensely by bridging gender gap and promoting women entrepreneurship. The state ranks fifth in terms of proportion of women-owned establishments in the country after Tamil Nadu (13.51%), Kerala (11.35%), Andhra Pradesh (10.56%) and West Bengal (10.33%). In Maharashtra, 9 per cent of total establishments are owned by women, which is less than the national average of 13 per cent.

In order to enhance the share of women-owned enterprises to 20 per cent in the next five years, Government of Maharashtra introduced a dedicated industrial policy for women entrepreneurs in December 2017. This is a commendable initiative as for the first time a state government in India has introduced a dedicated policy for women entrepreneurs.

This white paper is an attempt to prescribe more focused policy initiatives to address some of the pertinent issues faced by women entrepreneurs. In this regard, we make the following recommendations to accelerate women’s participation in entrepreneurship:

1) Training and Capacity Building:

Many women do not lack ambition, but have been denied of education. Further, they need skills and assistance in conducting their business. The government, along with the private sector, should undertake training and capacity building of women entrepreneurs in areas of technology, trade, networking etc. so that they can identify and assess potential marketing opportunities and scale-up their businesses.

- Providing mentoring and networking opportunities: The UN India Business Forum and the Women Entrepreneurial Platform of NITI Aayog have formed a consortium to reduce gender disparities in start-up investments by providing mentorship and networking opportunities and accelerating financial and market linkages for women entrepreneurs. The US Embassy has also launched the Nexus Startup Hub whose aim is to support an ecosystem for innovative Indian start-ups and to bring the best American business practices in entrepreneurship and incubation. Two new Nexus initiatives announced for 2018 are giving training, mentoring and providing networking opportunities to women entrepreneurs throughout India. Government of Maharashtra can initiate such a programme in collaboration with international organizations to promote women-owned start-ups.

- Entrepreneurial Training: The Ministry of Women & Child Development, Government of India’s ‘Support to Training and Employment Programme for Women (STEP) Scheme’ aims to provide skills that give employability to women and enable women to become self-employed or entrepreneurs. The grant under the Scheme is given to an institution / organization including NGOs directly and not to States / Union Territories. Government of Maharashtra should come up with such a scheme to train women who are budding entrepreneurs.

- Technology Capacity Building: In order to meet the specific needs of women and to enhance the contribution of women towards technology capability building, the Technology Development & Utilization Programme for Women (TDUPW) has been formulated by the Department of Scientific and Industrial Research (DSIR). The objectives of the programme include promoting the adoption of
new technologies by women, awareness creation and training of women on technology related issues with regard to women, promoting technological upgradation of tiny, small and medium enterprises run by women entrepreneurs, among others. The state government should undertake such capacity building programmes for women entrepreneurs in Maharashtra so that they can take advantage of the latest technologies in their sphere of activities.

- **Trade-related training** Government of India has launched the 'Trade Related Entrepreneurship Assistance and Development' (TREAD) scheme which envisages economic empowerment of women through trade related training, information and counseling extension activities related to trades, products, services etc. The state government can undertake such schemes in order to encourage women to participate in international trade.

- **Sector-specific programmes** AGRI UDAAN is an Accelerator programme which focuses on catalyzing scale-up of Food & Agribusiness startups through rigorous mentoring, industry networking and investor pitching. Government of Maharashtra should undertake such sector-specific programmes to help women scale-up their businesses.

2) Access to finance:

Women are often asked for collateral securities and their husband’s involvement in their businesses while giving out loans. Further, it is difficult to raise finance from formal sources and therefore, women often rely on personal savings or informal sources of borrowing to conduct their business. There is a need to ease financial access for women entrepreneurs.

- **Bank-led assistance** Public as well as private sector banks have schemes such as the Stree Shakti Package of SBI, Dena Shakti Scheme of Dena Bank and ICICI Bank’s Self Help Group – Bank Linkage Programme are aimed at assisting women entrepreneurs for setting up of new projects as well as undertaking expansion, modernization, technology upgradation and diversification of their existing businesses. Similarly, the Mann Deshi Foundation Women’s Bank creates new and customised credit products and services specifically for rural women, promotes digital banking, provides insurance schemes and products and doorstep banking services. Government of Maharashtra should help in creating awareness of such schemes of banks to address the financial concerns of women.

- **Government Support** The ‘Stand up India’ scheme supports entrepreneurship among women and SC & ST communities. The scheme offers bank loans of between INR 10 lakh and INR 1 crore for scheduled castes and scheduled tribes and women setting up new enterprises outside of the farm sector. Similarly, Maharashtra government’s industrial policy for women entrepreneurs grants financial assistance to women entrepreneurs from INR 15 lakh to INR 1 crore, in proportion of 15 per cent - 35 per cent of the capital investment of the project at a subsidized rate of interest of upto 5 per cent. The state government should further increase the proportion of investment to upto 50 per cent and lower the interest rate to 3 per cent to ease the investment burden of women entrepreneurs.

- **Budgetary Allocation** The 9th and 10th Five Year Plan of Government of India envisaged gender mainstreaming and also had a new component Women Component Plan (WCP), the objective of which being women empowerment by increasing the activities that improved the income of women and improving the status of women in society. Kerala introduced Women’s Component Plan at the Local Self Government (LSG) level, during the 9th Five Year Plan. In Kerala, it was instructed that allocation of 10 percent of Plan Outlays for all departments should be mandatorily earmarked for women-specific projects. The LSGs of Maharashtra should include such Plan Outlays in their annual budgeting exercise.

We suggest Government of Maharashtra to undertake these policy measures in partnership with industry bodies, state-level women resource centres and other stakeholder organizations to ensure wider reach of the policy benefits to even the smallest women entrepreneurs in Maharashtra.
Mr. Deepak Jhalani - Indian Trade Service, Assistant Director General of Foreign Trade, Office of The Additional DGFT, Mumbai

“It was a wonderful gathering of women entrepreneurs of the state reflecting the entrepreneurial zeal of Mumbai City and Maharashtra State. MAITRI Portal and other initiatives of Maharashtra government were clearly resonating with the participants for its impact and potential.

Session on International Trade with the collaboration of Consulates of Italy and Ecuador found huge traction among the participants due to its theme of Women, MSME and International Trade all three crucial for India and its women. We need more such open platforms to fuel New India”.

Ms. Ankita Shroff, Co-Founder & MD, SAV Chemicals Pvt. Ltd.

“The State Level Conference on Women Entrepreneurs was extremely well articulated and organised taking into account various government schemes available and issues relating to starting up. The agenda was extremely well defined and the Speakers passionately spoke about the relevant topics. They made sure to cover different aspects of businesses in diverse industries by having leading personalities who could shed their light on the topic.

The audience was well filtered, extremely inquisitive and interactive and their desire to learn was immense. WTC Mumbai by collaborating with the Government of Maharashtra has not only offered a great networking opportunity for women entrepreneurs to display their products and talent but also an extremely IMPACTFUL knowledge-sharing and educative conference”.

Mrs. Chhaya Sehgal, Founder & CEO, The Winning Edge

“The conference was another feather in your cap. True to its theme it created a platform to showcase the inspirational success stories of maharashtra’s women entrepreneurs, support system created by the government to promote their success stories, exchanging ideas and networking and even provided an opportunity to some of them to display their merchandise and sell.

The approach was holistic and entire organisation of the event was flawless. It was a pleasure to moderate the panel discussion in concluding session to bring home the first-hand account of challenges, successes, failures, lessons learned and support system experienced by some of the most successful women entrepreneurs and create a ‘take home kit’ of intangible value addition for the audience.”

Mrs. Manasi Bidkar, Director, Melux Control Gears Pvt Ltd

“First of all thanks to WTC and Maharashtra government for such a wonderful and informative programme-State Level Women Conference. Special thanks for the opportunity to be a panelist at one of the sessions in the Conference. The detailed information given by Hon’ble Industry Minister, Mr. Subhashji Desai about the policy of Mahila Udyog Dhoran 2017 was very useful for all women entrepreneurs.

We met women entrepreneurs from across Maharashtra and had good interactive session as well as networking opportunity with them. We were really motivated when we heard the story of Kalpana Saroj, Chetna Sinha and many more… Indeed, very inspiring stories. The DGFT session was also very informative.

The Exhibition held with the Conference was innovative and a good opportunity for exhibitors to showcase their products. We can say that the whole day was a booster dose for us. I think such conferences should be held quarterly with information updates and sessions in every corner of Maharashtra. If we reach each and every woman entrepreneur in Maharashtra through such a session, we can certainly achieve the target of 20 more women businesses.

Once again thanks and my best wishes for many more of such programmes.”
Mrs. Deepti Jaiswal, Founder & Owner, NULYFINDIA

“I would like to thank World Trade Centre firstly for initiating such an event where women entrepreneurs are recognized and get a chance to communicate with the government authorities. A great thank you to MSME Industries Department to conduct this program and patiently hearing the grievances and suggestions of women entrepreneurs struggling to create their mark in business. It was a wonderful program and the speakers and dignitaries showed keen interest in talking to budding entrepreneurs and helping them out with solutions which they would otherwise not have received.

Mr Kamble was a great inspirator and was patiently listening to issues of the participants and more importantly gave solution and showed direction on how to solve their issues. Such events will surely help the industry growth as new policies and benefits are showcased to people at this platform and they are also shown the way forward.

The MAITRI site is a boon as now any upcoming or entrant business person can have answers to their questions just at the click of a button. The conference to me was a very helpful occasion as I could connect with successful entrepreneurs and other women who are doing fantastic businesses across Maharashtra.

Overall an informative program where all businesses under MSME have great clarity and support from the government. With such events and gatherings where correct government policies are communicated and ease of business is discussed, we are sure to be on the words of Honorable Minister Shri. Subhash Desai that by end of 2020, we shall have 20% of women entrepreneurs making Maharashtra the number one state in economic contribution.

Once again thanks to WTC Mumbai for organising and managing the event along with MSME and industries department.

Looking forward for such more events in the future.”

Manisha Dhatrak, Managing Director, Varun Agro Processing

“The conference was organized at the state level which enabled women across Maharashtra to get the information regarding various facets of entrepreneurship and start ups on a single platform. Women came to know of their strengths after listening to each other’s success stories.

I feel this is the opportune time to start food processing units. Government is providing help through the state industrial women entrepreneurs policy to start business. So I feel conferences like this need to be organized every year. It will help to start any kind of business. Keep it up…”

Ms. Kalpana Saroj - Managing Director, Kamani Tubes

“In today’s times, it’s evident that more and more women are becoming interested in small business ownership and/or actually starting up in business. Being a woman entrepreneur, it’s overwhelming to see World Trade Centre (WTC) Mumbai and Industries Department, Government of Maharashtra organising conferences to promote women entrepreneurs. I am sure the shared stories, experiences will pave the way to success for the budding entrepreneurs.”

Chetna Gala Sinha - Founder / Chair, Mann Deshi Bank & Mann Deshi Foundation & Co-Chair World Economic Forum 2018

“It was wonderful to be at the conference surrounded by women businesswomen from all over the state, especially from tier 3 and 4 cities. Their energy and eagerness to grow their businesses was inspiring and is testimony of the wonderful potential and talent we have in Maharashtra. They are ready to take their businesses to the next level, and it is these women that are our state’s engines of growth. With access to the right amount of capital, they will surely make their dreams, a reality. I am thankful to Hon. Mr. Subhash Desai, Minister for Industries and Mining, Government of Maharashtra to take this initiative. I congratulate the honourable minister for launching women entrepreneurs policy.”
State Level Conference on Women Entrepreneurs

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Maharashtra State Conference on Women Entrepreneurs
Maharashtra aims to enhance share of women-owned enterprises to 20% in 5 years, says Desai

By Sachin Murdeshwar

Mumbai: Women have moved on from being known for the 3 Ps – Pickle, Papad and Powder earlier to the 3 Ps of Productions, Progress and Prosperity, and have scaled heights in the electronic, garments, jewelry and engineering sectors. I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy. Maharashtra is the first state to develop a dedicated industrial policy for women. This policy aims to enhance the share of women-owned enterprises from 3% today to 20% in the next five years,” said Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra at the State level Conference on Women Entrepreneurs held on 27th June 2018 at World Trade Centre Mumbai. The Conference was organized by the Industries Department, Government of Maharashtra and MYTRC World Trade Centre, Mumbai in the occasion of International MSME Day.

Shri. Desai invited all the women self help groups or Mahila Bhandar Gati in rural areas to take advantage of this ambitious policy. Government of Maharashtra is developing 32 industries clusters across the state. “In future, we are also willing to develop clusters dedicated for women entrepreneurs,” the minister added.

Shri. Desai also encouraged women to take 100% ownership of sick industries and rehabilitate them. He further asked the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs.

Remarking the government’s support to women entrepreneurs, he said, “We are willing to help women entrepreneurs in every possible manner to increase their industry participation. Women should aspire for such great heights that men considered reservation some day in future”.

“I invite all women entrepreneurs to seek clarification through Government of India’s MATEL Portal, which is a single window interface for this industry.”

APN NEWS

Press Clippings

Hon’ble-Citizens at the inaugural session of State Level Conference on Women Entrepreneurs. (From Left to Right) Shri Rupa Naik, Senior Director, MYTRC World Trade Centre, Mumbai, Smt. Kalpana Sarej, Managing Director, Kamani Tubes, Smt. Anuradha Kothari, Designer & Chief Executive Officer, Anuradha Kothari, Shri. Prawin Pole Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra, Shri. Subhash Desai, Hon. Minister of Industry and Mining, Government of Maharashtra, Shri. Satish Gerai (I.A.S), Additional Chief Secretary (Industry), Government of Maharashtra, Dr. Purushottam Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra, Smt. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line, Mr. Yaje Eakuth, Vice Chairman, World Trade Centre Mumbai and President, All India Association of Industries (AIAA)

Speaking on the occasion, Shri. Prawin Pole Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra suggested that women should participate in the ‘Make in India’ and ‘Make in Maharashtra’ (Magnetic Maharashtra) initiatives. “Women are the capitol of the nation. Women without education and from small villages have been doing incredible jobs. This is an occasion to celebrate such women and motivate others to participate in the vast ocean of opportunities lying ahead of them. Embarking this further, he said ‘We have provided training to over 25,000 women in the last three years and if women acquire knowledge, no one can stop them’.

Sharing his views on this occasion, Shri. Satish Gerai, Additional Chief Secretary (Industry), Government of Maharashtra said, “In order to promote women’s participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress without any support from government. Let us deliberate today to remove the male dominance from the society.”

In his address, Dr. Purushottam Kamble, Development Commissioner (Industries), Directorate of Industries, Government of Maharashtra shared key highlights of the state government’s dedicated industrial policy for women entrepreneurs. “This is the first of its kind policy that offers women entrepreneurs capital subsidy upto 50% and concessional rate of interest. The policy also offers subsidy on cost of power. Further, the policy also reserves reserved space for women entrepreneurs in malls, commercial complexes and NHDC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Mhowtalwa and Vishalbawadi.”

Under the policy, Government of Maharashtra has seized the process of filing patents by women entrepreneurs. The government also subsidizes the cost of overseas travel and participation in international exhibitions by women entrepreneurs. Government of Maharashtra is planning to introduce a venture capital fund for financial support to women-owned industries.

Speaking about the eligibility criteria for taking benefits under this policy, Dr. Kamble said, “In order to prevent misuse of this policy, the government allows only women-owned industries to claim benefits under this policy.”

On this occasion, renowned women entrepreneurs shared their inspiring stories filled with struggle and challenges and motivated aspiring women entrepreneurs to pursue their passion with courage and determination. The successful women entrepreneurs who shared their experience at the event were Shri. Kalpana Sarej, Managing Director, Kamani Tubes and Smt. Poonam Soni, Founder & Chief Executive Officer, Poonam Soni Signature Line.

Smt. Rupa Naik, Senior Director, MYTRC World Trade Centre, Mumbai proposed vote of thanks. Ms. Naik said, “Government of Maharashtra must support women entrepreneurs to participate in foreign trade missions, international trade fairs and other global events.”

During the event, women entrepreneur with exemplary contribution to trade and industry were felicitated by Hon’ble dignitaries. The women felicitated were Ms. Anita Shroff, Founder, SAV Chemicals Pvt. Ltd., Ms. Deepthi Jairaj, Founder & Owner, NULYETHIA, Ms. Smita Jadhav, Proprietor, Nonas Industries, Ms. Arundhati Jivadi, Managing Director, Plasma Technologies, Ms. Pratikshna, Director, Vinimaya Industries, Pooja and Ms. Manjula Pathan, Director, Akshaphon Garments Cluster, Osmanabad.

The inaugural Session received overwhelming response from more than 40 women entrepreneurs representing various sectors as garments, textile, engineering, electronic and other industries from Maharashtra.
State Level Conference on Women Entrepreneurs
Maharashtra aims to enhance share of women-owned enterprises to 20% in 5 years; Minister of Industry and Mining

Mumbai, June 27 (KNN) Women have moved on from being known for the 3 Ps — Pickle, Pulp and Powder marker to the 3 Ms of Production, Progress and Prosperity, and have scaled heights in the electronics, garments, jewellery and engineering sectors, said Shailendra Desai, minister of industry and mining. Government of Maharashtra at the State Level Conference on Women Entrepreneurs held on 27th June 2010 at World Trade Centre.

The conference was inaugurated by the Industries Department, Government of Maharashtra and MMRDC World Trade Centre, Mumbai on the occasion of International MSME Day.

"I invite women to take advantage of the industrial policy for women entrepreneurs announced by the Maharashtra government in December 2017 and also make suggestions on improving the policy," said Desai.

He said Maharashtra is the first state to develop a dedicated industrial policy for women. This policy aims to enhance the share of women-owned enterprises from 9% today to 20% in the next few years.

Desai invited all the women to help support women Entrepreneurs in new areas to take advantage of this abundant policy. Government of Maharashtra is developing 55 industries clusters across the state. In future, we are also planning to develop clusters dedicated for women entrepreneurs," he added.

Desai also encouraged women to take 100% ownership in new industries and rehabilitate those. He further assured the Department of Industries to make suitable amendments to the policy to encourage women entrepreneurs.

Reassuring the government’s support to women entrepreneurs, he said, “We are willing to support women entrepreneurs in any possible manner to increase their industry participation. Women should aspire for such great heights that men must meditate someday in future.”

"I invite all women entrepreneurs to seek clarification through Government of India’s MAMT Portal, which is a single window for the industry,” he added.

Speaking on the occasion, Pravin P. Patil, Hon. Minister of State (Industry and Mining), Government of Maharashtra suggested that women should participate in the fields of India and Prince in Mahamaharashtra (Magnetic Maharashtra) initiative. “Women are the capital of the nation. Women without education and from small villages have been doing incredible jobs. This is an occasion to celebrate the women at these levels to participate in the vast ocean of opportunities lying ahead of them. Elaborating this further, he said, "We have provided loans to over 20,000 women in the last three years and of women enterprises and no one can stop them.

Sharing his views on this occasion, Sanjay Gawa, Additional Chief Secretary (Industry), Government of Maharashtra said, “To induct professional women participation in trade and industry, there is a need for change in the mindset of the society. When the mindset changes, women can progress even without support from government. Let us deliberate today to remove the male dominance in the society.

In his address, Dr. Handrepati Kamble, Development Commissioner (Industries), Directorates of Industries, Government of Maharashtra shared key highlights of the state government’s dedicated industrial policy for women entrepreneurs.

“This is the first-of-its-kind policy that offers women entrepreneurs capital subsidy up to 35% at a concessional rate of interest. The policy also offers subsidy in cost of power. Further, the policy adds more spaces for women entrepreneurs in malls, commercial complexes and MOC areas. The policy also offers additional benefits for women to set up industries in backward areas such as Marathwada and Konkan.

Under the policy, Government of Maharashtra has issued the process of filing patents by women entrepreneurs. The government also subsidizes the cost of overseas travel and participation in international exhibitions by women entrepreneurs. “Government of Maharashtra is planning to introduce a national capital fund for women entrepreneurs to encourage women,” he added.

Speaking about the eligibility criteria for taking benefits under this policy, Dr. Kamble said, “To in order to present music of this policy, the government allows only 70% women-owned industries to claim benefits under this policy.”

On this occasion, successful women entrepreneurs shared their inspiring stories filled with struggle and challenges and motivated aspiring women entrepreneurs to pursue their passion with courage and determination. The successful women entrepreneurs who shared their experiences at the event were Smt. Kuppya Sanj, Managing Director, Karnan Textiles and Smt. Prashant Soni, Founder & Chief Executive Officer, Prashant Soni Signature Line.

Rajya Naka, Senior Director, MMRDC World Trade Centre, Mumbai proposed vote of thanks. Naka said, “Government of Maharashtra has been taking steps to promote women entrepreneurs. The government of India’s MAMT Portal is a single window for the industry.”

During the event, women entrepreneurs with exemplary contribution to trade and industry were felicitated by dignitaries. The women felicitated were from Akila Sorel, Founder, SAI Chemicals Pvt. Ltd, Deepak Jaiswal, Founder & Owner, KALYANSA, Smita Jadhav, Proprietor, Nandan Industries, Akhshu Joshi, Managing Director, Plasma Technologies, Purva Atre, Director, Vyasaa Industries, Pune and Manoj Pathak, Director, Abhayatmakram Gainton Cluster, Osmanabad.

The inaugural session received overwhelming response from more than 100 women entrepreneurs representing various sectors such as garment, textile engineering, electronics and other industries from Maharashtra.

On International MSME Day
Photo Feature
Exhibition
## Exhibitor List

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Exhibitor</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Garment Cluster, Bhoom, Osmanabad</td>
<td>Garment</td>
</tr>
<tr>
<td>2</td>
<td>Banjara Art Cluster, Nanded</td>
<td>Garment</td>
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<tr>
<td>3</td>
<td>Agarbatti Cluster, Nagpur</td>
<td>Agarbatti</td>
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<tr>
<td>4</td>
<td>Coir Cluster, Vengurla, Sindhudurg</td>
<td>Coir</td>
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<tr>
<td>5</td>
<td>Parivar Garment Cluster, Parbhani</td>
<td>Garment</td>
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<tr>
<td>6</td>
<td>Ellycris Creative Solution, Bhandup, Mumbai</td>
<td>Fashion Design</td>
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<tr>
<td>7</td>
<td>Nutan Industries, Pune</td>
<td>Power Products</td>
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<tr>
<td>8</td>
<td>Vinimax Industry, Pune</td>
<td>Engineering</td>
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<tr>
<td>9</td>
<td>Rupande Arts, Khar, Mumbai</td>
<td>Clay Arts</td>
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<tr>
<td>10</td>
<td>Mandeshi Foundation, Mhaswad</td>
<td>Micro Bank</td>
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<td>12</td>
<td>Shree Agro, Dombivali</td>
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<td>13</td>
<td>Rujit Enterprises, Bhivandi, Thane</td>
<td>Food</td>
</tr>
<tr>
<td>14</td>
<td>Srishti, Pune</td>
<td>Jute Art</td>
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<tr>
<td>15</td>
<td>Piyush Enterprises, Pune</td>
<td>Food</td>
</tr>
<tr>
<td>16</td>
<td>Yash Enterprises, Kurla</td>
<td>Eco Friendly Idol</td>
</tr>
</tbody>
</table>
Govt. of Maharashtra’s Special Policy for Women Entrepreneurs (in English)

Women Enterprises Promotion Policy- 2017

The Government of Maharashtra has developed a hugely successful eco-system for promotion of industrial investments in the State. With view to encourage women-centric enterprises to take benefit of the investor-friendly climate of Maharashtra, as a first in the country, a special policy for Women Entrepreneur has been announced recently.

To emphasis its firm belief in the ability of women entrepreneurs to contribute to development of the State, the Cabinet headed by Hon’ble Chief Minister, recently approved the Women Enterprises Promotion Policy, 2017.

The salient feature of the policy are enumerated below;

1. **Capital Subsidy:** All new eligible micro, small and medium manufacturing enterprises will be provided capital subsidy at the rate of 15% to 35% of fixed capital investment with limit varying from Rs.20 to 100 lacs (depending on location). The subsidy shall be provided in 5 equal annual instalments upon commencement of production.

2. **Power tariff subsidy:** MSME units will be eligible for Power Tariff Subsidy on energy consumed and paid for. The subsidy will be to the tune of Rs.2.00 per unit for the units located in Vidharbha, Marathwada and north Maharashtra and for the districts of Ratnagiri & Sindhudurg in Konkan region, and Rs.1.00 per unit for the units in other areas of the State for a period of 5 years from the date of production.

3. **Interest Subsidy:** MSME units will be eligible for interest subsidy. The interest subsidy will be payable @ 5% per annum on the interest paid to the banks and public financial institutions on the amount of term loans taken for acquisition of fixed assets.

4. **Workforce Welfare Assistance:** Eligible units will be eligible for refund of EPF/ESI paid towards women employment upto 50% of contribution paid by the company for the period of 5 years.

5. **Brand Development:** The Government shall facilitate development of brand for Women Entrepreneurs in Micro & Small Enterprises for marketing their products. The assistance will be at 50% of cost of brand development limited to a maximum of Rs.1.00 Cr.

6. **Assistance for participation in Exhibitions:** To encourage participation in Exhibitions by providing assistance of 75% of stall rentals - limited to 75% for domestic and Rs.3.00 lacs for international exhibitions.

   Assistance of up to 50% of cost incurred in organizing exhibition for women entrepreneur, limited to a maximum of Rs.10 lacs.
7. **Incubation**: A reservation of 30% space for women entrepreneurs shall be provided in Incubation Centres promoted by the State.

8. **Awards**: On the lines of IT awards, exceptional women-centric enterprises will be awarded every year.

9. **Venture Fund**: Women & Child Development Department will create a Rs.50 crore special venture fund for women entrepreneurs.

10. **Skill Development**: Training assistance of Rs.3000/- per woman employee per year for the initial 3 years of the unit from the date of commencement of commercial production. The assistance will be linked to “Late Pramod Mahajan Skill Development Scheme”.

11. **Special Package of Incentives**: Additional fiscal benefits under Package Scheme of Incentive-2013
   - Incentives of C zone will be applicable to industries located in A & B zones.
   - Incentives of D+ zone will be applicable to industries located in C & D zones.
   - Incentives of Naxalism Affected Areas will be applicable to industries located in D+ and No Industry District zones.

12. **Eligible Units**:

<table>
<thead>
<tr>
<th>1. Sole Ownership Composition</th>
<th>100% equity by women entrepreneur</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Partnership composition</td>
<td>100% equity by women entrepreneurs</td>
</tr>
<tr>
<td>3. Cooperative Sector</td>
<td>100% women held share capital</td>
</tr>
<tr>
<td>4. Private or Public Limited Composition</td>
<td>100% shares held by women</td>
</tr>
<tr>
<td>5. Self Financed Self Help Groups</td>
<td>Registered Self Help Groups established as per clause 3 and 4 of the said definition.</td>
</tr>
</tbody>
</table>
Key Features of the Policy

- Capital Subsidy
- Additional Fiscal Incentives
- Common Brand Development & Special Venture Fund
- Marketing Assistance

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Department of Industries, Energy and Labour, Government of Maharashtra,
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Development Commissioner (Industries),
New Administrative Building, 2nd Floor, Opp. Mantralaya, Mumbai - 400032
Tel.: (91-22) 22023584 / 22028616

Maharashtra Industry, Trade And Investment Facilitation Cell (MAITRI)
“Krupanidhi” Building, 9, Walchand Hirachand Marg, Ballard Estate, Mumbai - 400001
Phone No.: +91-22-2262 2362 / 2262 2322, Email id: maitri-mh@gov.in
Website: www.maitri.mahaonline.gov.in

Contact: District Industries Centre (DIC) / MAITRI

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