



**CAPACITY BUILDING OPPORTUNITIES FOR WOMEN-LED
MSMEs IN DEVELOPING COUNTRIES**
SDG 9: INDUSTRY, INNOVATION, AND INFRASTRUCTURE



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ABSTRACT

The purpose of this white paper is to recognize the gaps in information about SDG 9: Industry, innovation, and infrastructure, amongst Women Entrepreneurs in the MSME (Micro, Small and Medium Enterprises) Sector in Developing Countries, based on selected parameters, to formulate and recommend possible ways of dealing with the challenges as studied by our survey. The methodologies used to study the specifically stated topic in this paper are — survey (questionnaire), analytical approach, primary data analysis, quantitative and qualitative data analysis, statistical representation, and a critical approach to recognize drawbacks and recommend solutions. Some of the major findings within this white paper are as follows:

- Relatively higher positive responses about credit (loan) access for women entrepreneurs
- Despite that the insights received from the qualitative data and respondents belonging to the self-employed category suggest a major need in assistance to loan access and help in financial aid and management
- Practical Implications include advocating concepts such as collaboration and social media marketing, to assist entrepreneurs in areas of credit.
- A new area of training and education has emerged for students in the form of the importance and relevance of Social Media and ways to use it productively,
- This should effectively go a long way in truly empowering the upcoming entrepreneurs with the right tools and access to market reality,
- This will direct their future ventures towards a collaborative structure of success

INTRODUCTION

The Sustainable Development Goal 9 is one of the 17 Sustainable Development Goals adopted by the United Nations General Assembly in 2015, with a focus on “Industry, Innovation, and Infrastructure”. It aims at building resilient infrastructure, promoting sustainable industrialization, and fostering innovation. Through SDG 9, countries have determined that investing in more resilient infrastructure, cooperating across borders, and encouraging small enterprises will all be critical to ensuring sustainable industrial development. According to the UN, the aim of attaining inclusive and sustainable industrialization is to "unleash dynamic and competitive economic forces that generate employment and income".

SDG 9 includes eight targets, aimed to create action, build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation. Each target includes one or more indicators that measure the achieved progress.

Target 9.1: Develop sustainable, resilient, and inclusive infrastructures

Target 9.2: Promote inclusive and sustainable industrialization

Target 9.3: Increase access to financial services and markets

Target 9.4: Upgrade all industries and infrastructures for sustainability

Target 9.5: Enhance research and upgrade industrial technologies

Target 9.a: Facilitate sustainable infrastructure development for developing countries

Target 9.b: Support domestic technology development and industrial diversification

Target 9.c: Universal access to information and communications technology

WOMEN LED MSMEs

Women-led MSMEs are an integral part of the financial system of the world, especially in the populous developing countries in Asia, such as India. According to gender statistics revealed by Census conducted in 2001 in India, shows that there are 497 million females in India constituting 48 percent of the total population.

Since ours is a women's college and we have an initiative called Centre for Women Entrepreneurship (CWE), where we encourage students to take up entrepreneurship as a career option and create an eco-system for the same, we saw it fit to choose this as our area of study.

We are also seeing a steady increase in women's participation in business as Homepreneurs and the MSME sector. The 2019 Google-Bain report estimated that **women-owned** 13.5 million to 15.7 million or 20% of all enterprises. An earlier estimate, the Sixth Economic Census (2013-'14) calculated that **women-owned** 13.76% of enterprises in **India**.

METHODOLOGY

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The methodologies used to study the specifically stated topic in this paper are:

- survey (questionnaire)
- analytical approach
- primary data analysis
- quantitative and qualitative data analysis
- statistical representation
- A critical approach to recognize drawbacks
- recommend solutions

In this research study, we have looked at Target 9.1 (Develop quality, reliable, sustainable, and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all) and 9.3 (Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets) as our core parameters to recommend sustainable methods of ensuring that Women Entrepreneurs in the MSME Sector in developing countries have the right access and assistance for the aforementioned goals. The objective of this research study is to recognize the gaps in information concerning SDG 9: Industry, innovation, and infrastructure, amongst Women Entrepreneurs in the MSME (Micro, Small and Medium Enterprises) Sector in Developing Countries, based on selected parameters, to formulate and recommend possible ways of identifying solutions to the challenges that were found by the survey challenges as studied by our survey of a sample size of 57 respondents from among the participants of the RISE World Summit 2021 (<https://risesummit.in>)

The questionnaire that was designed consisting of the following questions based on which we have further analyzed the collected data:

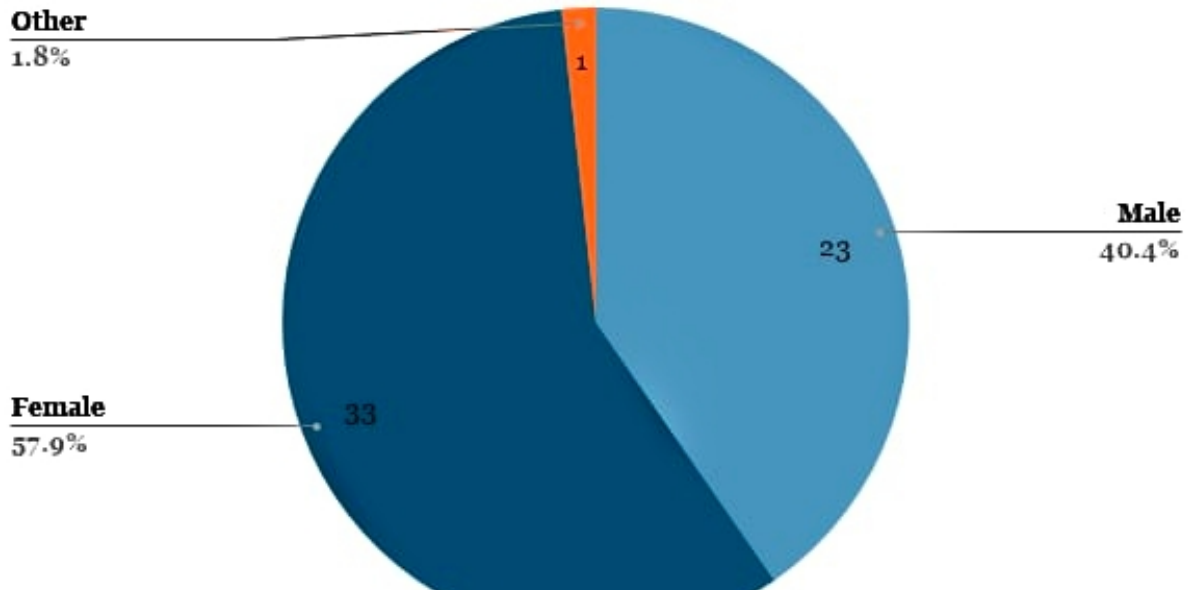
- 1. Age: Below 18, 18-30, 31-45, 46-60, Above 60**
- 2. Gender: Male, Female, Prefer not to say, other**
- 3. Country: Open-ended**
- 4. Educational qualification: Undergraduate, Graduate, Post Graduate, MPhil, Ph.D., Other**
- 5. Profession: Open-ended**
- 6. Job Status: Currently working, Was working till recently but lost the job due to Covid-19 pandemic, Fresh graduate looking for a job, Pensioner, Have my own business, Other**

7. Religion: Optional
8. In your view which economic section do you belong to Low, Middle, High
9. Type of Family: Nuclear Family, Joint Family, Extended Family, Other
10. In your country, women entrepreneurs have in Micro, Small and Medium Enterprises have access to medium and long term credit: Strongly Agree, Agree, Disagree, Strongly Disagree
11. E-commerce platforms are accessible to women-led enterprises: Strongly Agree, Agree, Disagree, Strongly Disagree
12. Is awareness needed to assist women enterprises? If yes, in which areas?

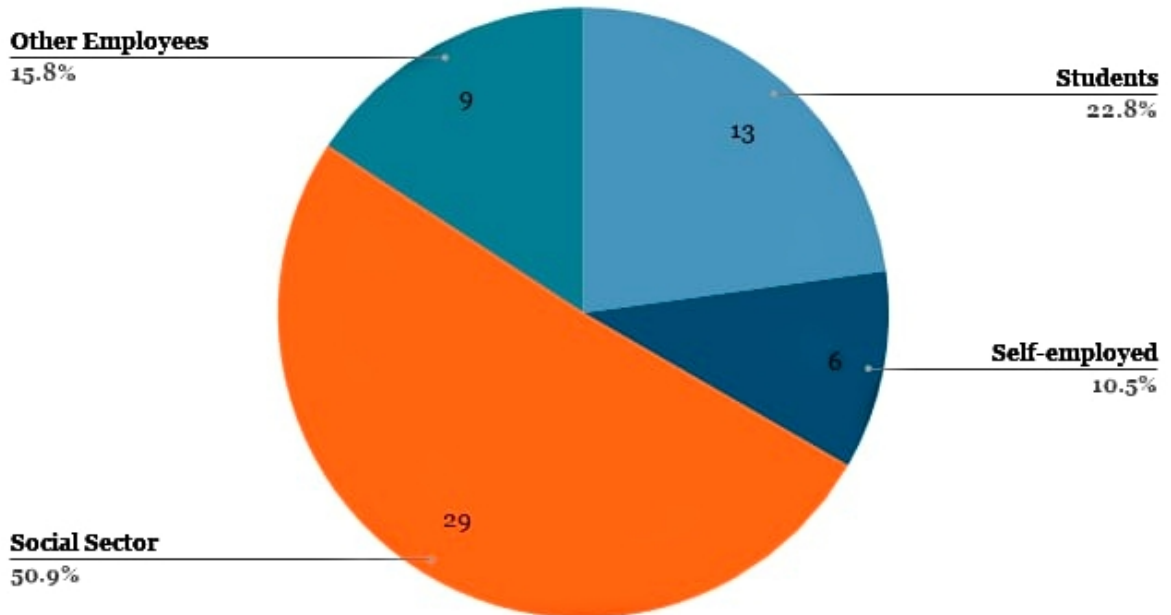
DEMOGRAPHIC PROFILE

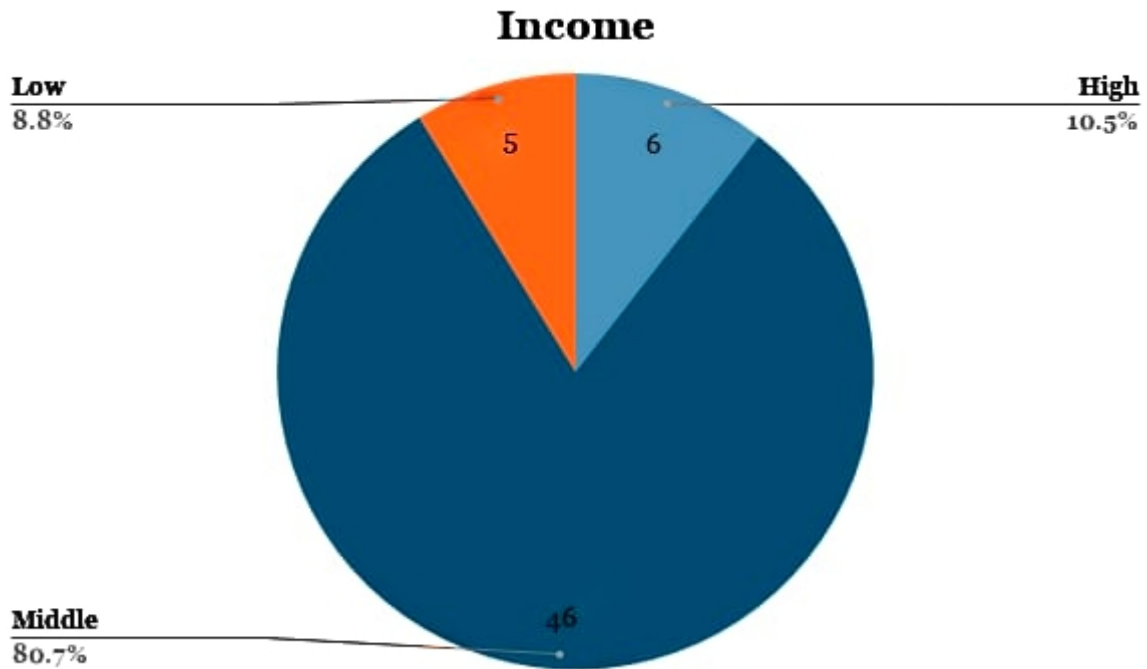
Country	Number of Respondents
Afghanistan	02
India	51
Israel	01
Malaysia	01
Nepal	01
Yemen	01

Gender



Profession

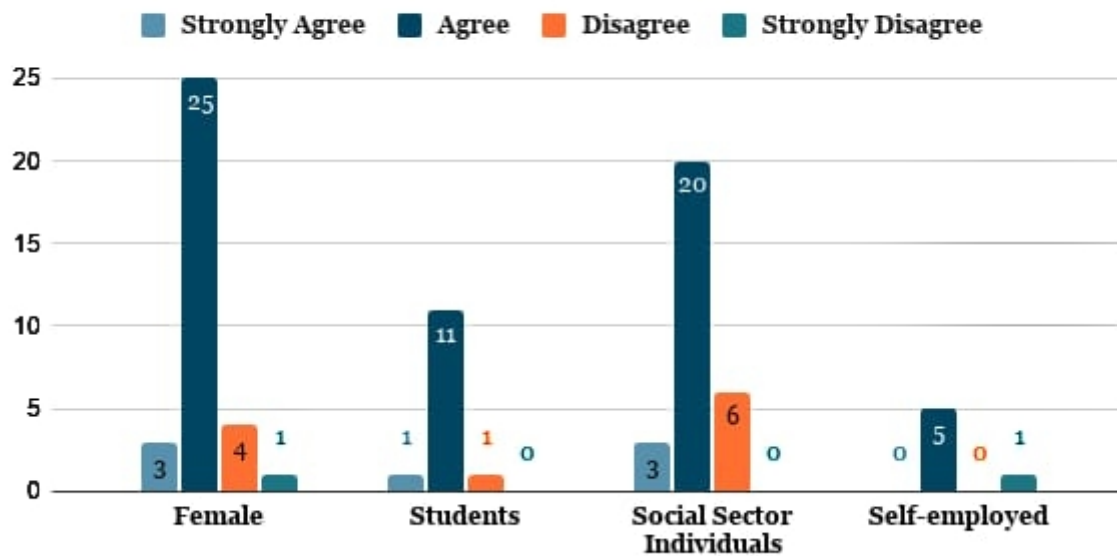




RESEARCH FINDINGS

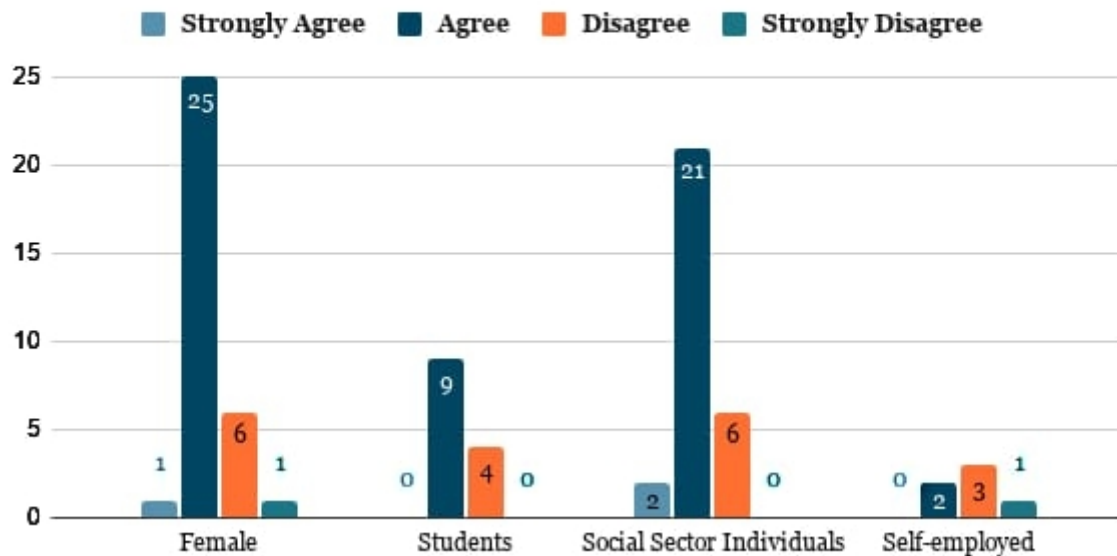
The survey questions attempted to understand the respondent's opinion on accessibility to e-commerce and credit loans for Women-led MSMEs. By slicing the data based on the demographic information, the results show that women and social entrepreneurs strongly agree that e-commerce accessibility will greatly benefit women-led MSMEs, making their business sustainable. Serendipitously, results also show that women and individuals from the social sector strongly agree that financial assistance is available for Women-led businesses. It is important to note that the 6 self-employed entrepreneurs who responded to the survey do not agree that there is the availability of credit loans. This could either mean that there is a lack of awareness or is not easily accessible.

Views on accessibility of e-commerce to women-led enterprises in developing Asian countries.



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Views on access to credit (loans) to women in the MSME Sector in developing Asian countries.



Analysis of Qualitative question on areas of awareness generation

“Women need to be made aware of all types of Govt. schemes, financing schemes, bank schemes especially aimed at helping women entrepreneurs raise finance for their business. VCs and Angel Investors who are women could also mentor and finance women. NGOs can also help in making available access to credit from banks and other institutions.”

While there is a positive assurance from a good percentage of respondents, those who have disagreed aren't too small a figure to be overlooked. Most respondents who have answered the qualitative question, *“Is awareness needed to assist women entrepreneurs? If yes, in which areas?”* have put the spotlight on the need for financial aid, i.e. credit (loans). Other repeating trends in responses included areas such as — *“All of the governmental policies and benefit schemes as well”; “Provide training to them”; “Yes. Facilitation scaffolding market linkage and skill up-gradation”*; assistance, encouragement, and support were amongst the other key responses.

CONCLUSION AND RECOMMENDATIONS

We observe that the qualitative data suggests that there is much scope of assistance needed in context with women entrepreneurs. Also from the gathered data and analysis, we observe that out of 6 self-employed respondents 3 have disagreed and 1 has strongly disagreed over the views on the availability of credit access. Since these are individuals from the sector in focus, we must take their first-hand experience and opinion into a stronger consideration compared to those who may not have experienced or participated in the process directly. Therefore, it is safe to conclude that there is much scope for awareness and assistance needed in the area of access to credit.

To suggest a few alternatives, advocacy in emphasizing the power of social media is needed. Platforms such as Instagram and Facebook are actively supporting self-employed individuals with their fantastic algorithms. Social media has previously earned its damaged reputation over its negative consequences. But with the recent changes in the way the world has progressed over a year, it is safe to assume that digital literacy, especially as basic training in productively handling social media has become a necessity, in supporting entrepreneurs even more so. Therefore, we would also wish to recommend that, perhaps if schools all around the world (primarily in developing countries) could adopt a course or even semi-annual workshops on the importance and relevance of Social Media and ways to use it productively, it should effectively go a long way in truly empowering the upcoming entrepreneurs with the right tools and access to market reality, to direct their future ventures towards a collaborative structure of success. They will learn skills such as the importance of networking and public relations and how those must be healthily built to support their initiatives in the future. Infrastructural initiatives by institutions to support students - co-working spaces or think tanks would also provide youth with the right platform to engage and explore their ideas in a collaborative environment.

Future Areas Of Research:

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1. The same study can be done with a larger sample
2. A focused, country-specific study on the same lines
3. A study focusing on Innovation and Entrepreneurship
4. A comparative study of 2 countries/economies, can also be explored

Change is indeed the only constant, but we must provide all support, assistance, and guidance that we are capable of, to help change sustain constantly.

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