CHAPTER – IV

WOMEN ENTREPRENEURS – AN OVERVIEW

Female entrepreneurs, also known as women entrepreneurs, encompass approximately one third of all entrepreneurs worldwide. Studies have shown that successful Women entrepreneurs start their businesses as a second or third profession. Because of their previous careers, women entrepreneurs enter the business world later on in life, around 40–60 years old. As women are now overtaking their male peers when it comes to education, having higher education degrees is one of significant characteristics that many successful female entrepreneurs have in common.

4.1. WOMEN ENTREPRENEUR - UTILISING THE COCONUT LEAF

- Coconut Leaves for thatch and Puso.

Coconut Leaves produce good quality of paper pulp, midrib brooms, hats and mats, fruit trays, fans, midrib decors, lamp shades, bag, and utility roof
materials. In a provincial City of Cebu, Coconut Leaves are used to wrap white rice called Puso.

- Coconut Spathe and Guinit can produce helmets, caps, "bakya" straps, and handbags.
- Coconut Inflorescence is also used to produce Coconut Juice, Coconut Toddy or Tuba. The fermented juice is the common alcoholic drink in the coconut region. Other products out of the Coconut Tree's inflorescence are gin and vinegar.

4.1.1 WOMEN ENTREPRENUER - BRICK MAKING

A **brick** is a block or a single unit of a ceramic material used in masonry construction. Typically bricks are stacked together or laid as brickwork using various kinds of mortar to hold the bricks together and make a permanent structure.\[^1\] Bricks are typically produced in common or standard sizes in bulk quantities. They have been regarded as one of the longest lasting and strongest building materials used throughout history.
In the general sense, a "brick" is a standard-sized weight-bearing building unit. Bricks are laid in horizontal courses, sometimes dry and sometimes with mortar. When the term is used in this sense, the brick might be made from clay, lime-and-sand, concrete, or shaped stone. In a less clinical and more colloquial sense, bricks are made from dried earth, usually from clay-bearing subsoil. In some cases, such as adobe, the brick is merely dried. More commonly it is fired in a kiln of some sort to form a true ceramic.

4.1.2 WOMEN ENTREPRENEUR – TO MILK

Dairy farming is a class of agricultural, or an animal husbandry, enterprise, for long-term production of milk, usually from dairy cows but also from goats, sheep and camels, which may be either processed on-site or transported to a dairy factory for processing and eventual retail sale.

Most dairy farms sell the male calves born by their cows, usually for veal production, or breeding depending on quality of the bull calf, rather than raising non-milk-producing stock. Many dairy farms also grow their own
feed, typically including corn, and hay. This is fed directly to the cows, or is stored as silage for use during the winter season.

4.1.3 WOMEN ENTREPRENUER – TO SELL

A grocery store is a retail store that sells food and other non-food items. Large grocery stores that stock products other than food, such as clothing or household items are called supermarkets. Some large supermarkets also include a pharmacy and an electronics section, the latter selling DVDs, headphones, digital alarm clocks, and similar items. Small grocery stores that mainly sell fruits and vegetables are known as produce markets (U.S.) or greengrocers (Britain), and small grocery stores that predominantly sell prepared food, such as candy and snacks, are known as convenience stores or delicatessens.

4.1.4 WOMEN ENTREPRENUER – TO STITCH

A tailor is a person who makes, repairs, or alters clothing professionally, especially suits and men's clothing.
Although the term dates to the thirteenth century, *tailor* took on its modern sense in the late eighteenth century, and now refers to makers of men's and women's suits, coats, trousers, and similar garments, usually of wool, linen, or silk.

The term refers to a set of specific hand and machine sewing and pressing techniques that are unique to the construction of traditional jackets. Retailers of tailored suits often take their services internationally, traveling to various cities, allowing the client to be measured locally.

Traditional tailoring is called "bespoke tailoring" in the United Kingdom, where the heart of the trade is London's Savile Row tailoring, and "custom tailoring" in the United States and Hong Kong. This is unlike made to measure which uses pre-existing patterns. A bespoke garment or suit is completely original and unique to each customer.

Famous fictional tailors include the tailor in *The Emperor's New Clothes* and *Brave Little Tailor*. A more recent title is John le Carré's *The Tailor of Panama*. 
4.1.5 WOMEN ENTREPRENEUR – LOOM WEAVING

Weaving is a method of fabric production in which two distinct sets of yarns or threads are interlaced at right angles to form a fabric or cloth. The other methods are knitting, lace making, felting, and braiding or plaiting. The longitudinal threads are called the warp and the lateral threads are the weft or filling. (Welt or woof is an oldEnglish word meaning "that which is woven".) The method in which these threads are interwoven affects the characteristics of the cloth.

Cloth is usually woven on a loom, a device that holds the warp threads in place while filling threads are woven through them. A fabric band which meets this definition of cloth (warp threads with a weft thread winding between) can also be made using other methods, including tablet weaving, back-strap, or other techniques without looms.

The way the warp and filling threads interlace with each other is called the weave. The majority of woven products are created with one of three basic weaves: plain weave, satin weave, or twill. Woven cloth can be plain (in one colour or a simple pattern), or can be woven in decorative or artistic designs.
"Pickling" is the process of preserving food by anaerobic fermentation in brine to produce lactic acid, or marinating and storing it in an acid solution, usually vinegar (acetic acid). The resulting food is called a pickle. This procedure gives the food a salty or sour taste. In South Asia, edible oils are used as the pickling medium with vinegar.

Another distinguishing characteristic is a pH less than 4.6, which is sufficient to kill most bacteria. Pickling can preserve perishable foods for months. Antimicrobial herbs and spices, such as mustard seed, garlic, cinnamon or cloves, are often added. If the food contains sufficient moisture, a pickling brine may be produced simply by adding dry salt. For example, German sauerkraut and Korean kimchi are produced by salting the vegetables to draw out excess water. Natural fermentation at room temperature, by lactic acid bacteria, produces the required acidity. Other pickles are made by placing vegetables in vinegar. Unlike the canning process, pickling (which includes fermentation) does not require that the food be completely sterile before it is sealed. The acidity or salinity of the solution, the temperature of
fermentation, and the exclusion of oxygen determine which microorganisms dominate, and determine the flavor of the end product.

When both salt concentration and temperature are low, *Leuconostoc mesenteroides* dominates, producing a mix of acids, alcohol, and aroma compounds. At higher temperatures *Lactobacillus plantarum* dominates, which produces primarily lactic acid. Many pickles start with *Leuconostoc*, and change to *Lactobacillus* with higher acidity.

### 4.1.7. WOMEN ENTREPRENUER – FLOWER PICKING

There are many agricultural jobs available to working travellers planting, peeling, packing and picking fruit and vegetables.

Hours can be long and it's often necessary to work everyday to get the crops picked, therefore earnings can be lucrative.

Some farmers pay by the hour but for harvest work many pay you for what you pick (piece rate) so you need to be reasonably fit and hard working to make it pay. Accommodation is often provided, although usually fairly basic
4.1.8. WOMEN ENTREPRENEUR – GOAT FEEDING

Like sheep and cattle, goats are ruminants, and are able to digest foodstuffs such as grass and leaves. They are naturally browsing animals and will eat bushes and trees in preference to grass. However, goats need careful feeding and cannot survive on just browsing and grazing. Nutrients are needed for maintenance, growth and milk production. Milking goats are particularly likely to lose condition without adequate feed as they give a high milk yield in relation to their size and bodyweight. Hay and a concentrate feed (coarse mix or pelleted feed) will be needed to supplement grazing.

Using a balanced ration from the Smallholder Range is easier and less likely to lead to problems than trying to mix your own. It will also provide the goat with additional vitamins and minerals. At the least an unbalanced ration can seriously reduce milk yield, and at worst it can make your goat ill.

4.1.9. WOMEN ENTREPRENEUR – MAKING FOOD

There are many food items that people regularly buy that they could make at home; healthier, cheaper, and tastier.
In days past people did not run to the store every time they needed catsup or baking powder, they made what they needed themselves from basic materials. You can do the same.

Keep reading to discover Items You Didn't Know You Could Make Homemade.

4.1.10. WOMEN ENTREPRENEUR – PAPAD MAKING

Papads is the quintessential accompaniment in Indian food. Either served as a starter, appetizer, cooked in curry or as accompaniment; papads are always enjoyed in any form.
Gujaratis are especially known to make papad at home. This made me think, if I can request ladies proficient in this 'art' (I’d call making papad an art; don't you think so?) to please share with us the method of making papad at home.

4.1.11. WOMEN ENTREPRENUER – BASKET WEAVING

Basket weaving (also basketry or basket making) is the process of weaving unspun vegetable fibers into a basket or other similar form. People and artists who weave baskets are called basket makers and basket weavers.

Basketry is made from a variety of fibrous or pliable materials anything that will bend and form a shape. Examples include pine straw, stems, animal hair, hide, grasses, thread, and wood.

The indigenous peoples and the native and aboriginal tribes are renowned for their basket-weaving techniques. These baskets may then be traded for goods but may also be used for religious ceremonies.
4.1.12. WOMEN ENTREPRENEUR – POT MAKING

Pottery is the ceramic material which makes up pottery wares, of which major types include earthenware, stoneware and porcelain. The place where such wares are made is also called a pottery (plural "potteries"). Pottery also refers to the art or craft of the potter or the manufacture of pottery.

The definition of pottery used by ASTM is "all fired ceramic wares that contain clay when formed, except technical, structural, and refractory products." Some archaeologists use a different understanding of this definition by excluding ceramic objects such as figurines which are made by similar processes, materials and the same people but are not vessels.

Pottery is made by forming a clay body into objects of a required shape and heating them to high temperatures in a kiln which removes all the water from the clay, which induces reactions that lead to permanent changes including increasing their strength and hardening and setting their shape. A clay body can be decorated before or after firing. Prior to some shaping processes, clay must be prepared. Kneading helps to ensure an even moisture
content throughout the body. Air trapped within the clay body needs to be removed. This is called de-airing and can be accomplished by a machine called a vacuum pug or manually by wedging. Wedging can also help produce an even moisture content. Once a clay body has been kneaded and de-aired or wedged, it is shaped by a variety of techniques. After shaping it is dried and then fired.

4.1.13. WOMEN ENTREPRENUER – TEA LEAF WOMEN PICKERS

Tea processing is the method in which the leaves from the tea plant *Camellia sinensis* are transformed into the dried leaves for brewing tea. The categories of tea are distinguished by the processing they undergo. In its most general form, tea processing involves different manners and degree of oxidation of the leaves, stopping the oxidation, forming the tea and drying it. The innate flavour of the dried tea leaves is determined by the type of cultivar of the tea bush, the quality of the plucked tea leaves, and the manner and quality of the production processing they undergo. After processing, a tea is occasionally mixed with other flavourants or perfumed to alter the flavour of the tea.
4.1.14. WOMEN ENTREPRENUER – MAT WEAVING

Mats are woven from bamboo slivers. The weaving is done manually, mostly by women in rural or tribal areas as part time vocations to supplement family income. From split bamboo epidermal layer is removed and slivers of thickness ranging from 0.6mm to 1.0 mm are made and dried in air to moisture content of around 15%. The dried slivers are manually woven into mats of different sizes and patterns. Herring bone weaving pattern is most common throughout the world.

4.1.15. WOMEN ENTREPRENUER – MATCHBOX MAKING
MATCH-BOX making is one of the standard supplementary industries of women who work at home in East End districts.

The worker fetches the materials, i.e., thin wood shavings and papers, supplies the labour, paste, and hemp (the latter is used to tie the boxes up in bundles), and carries back the completed boxes. Every box consists, as we all know, of two parts, the case and the tray. Each box must pass eight times through the maker's hands. The tray, or drawer, consists of a strip of wood, notched for the four corners. This has to be bent into form; if it is bent on the wrong side the wood snaps, and is spoiled. Then a strip of thin coloured paper (which has already been pasted) is folded round it, leaving a deeper margin at the bottom than the top. The upper edge is folded down over the upper rim, the lower edge is flattened out to support the bottom of the [-34-] drawer, and the bottom is then neatly dropped in, and pressed flat upon the pasted paper. Thus there are four operations (1) the bending and papering; (2) the folding of the upper edge; (3) the folding of the lower edge; (4) the putting in of the bottom. That is for the tray.

Now for the case. This, like the tray, has to be bent up and held together by the pasted paper. But the larger surface of paper demands a second operation of smoothing. Finally, a strip of sand-paper has to be fixed on the side, the pressing on of which makes unaccustomed fingers sore. There are thus three operations for the case. The eighth, and final process, is the fitting together of case and drawer, which must not be done until both are dry. After
this the boxes have to be tied up in packets of one or two dozen.

Just now there seems to be a run on magenta match-boxes. There is quite a peculiar glow of colour in the bare uncarpeted room of a matchbox maker, strewn as it is with these brightly-coloured little objects.

4.1.16. WOMEN ENTREPRENUER – VEGETABLE VENDORS

![Image of a vegetable stand]

A lot of people like to eat fresh foods every day. People who lived in the cities then and even now, usually do not have gardens to grow their own. People in the country who are farmers bring their produce in to sell it. Most people do or did buy them every day but in the cities there were a lot of people out and about on various days.'

4.1.17. WOMEN ENTREPRENEURS – FISHING

**Aquaculture**, also known as **aqua farming**, is the farming of aquatic organisms such as fish, crustaceans, molluscs and aquatic plants.
Aquaculture involves cultivating freshwater and saltwater populations under controlled conditions, and can be contrasted with commercial fishing, which is the harvesting of wild fish. Broadly speaking, finfish and shellfish fisheries can be conceptualized as akin to hunting and gathering while aquaculture is akin to agriculture. Mariculture refers to aquaculture practiced in marine environments and in underwater habitats.

4.1.18. WOMEN ENTREPRENEURS – MAKING HANDMAID ARTICLES

UNIDO-Women Entrepreneurship Development Programme interventions in the country specifically focus on promoting gender integration in creative, sub-sectors of marble mosaic, inlay and handicrafts, home textiles and gems and jewellery.
Over the past two years, aspiring Pakistani women entrepreneurs have been trained by international and local experts in developing creativity for innovative designs, gems identification, carving, faceting and jewellery making amongst others in collaboration with partners.

Women entrepreneurs from across the country have been provided with a platform to develop linkages with national and international markets, develop partnerships with value chain operators and network with persons in related industries. A variety of products including jewellery, handicrafts, mirrors, clocks and wall hangings are on display at the event.

4.1.19. WOMEN ENTREPRENEURS – ART FABRICATING

Art fabrication is a process or service relating to the production of large or technically difficult artworks. When a lone artist or designer is incapable or chooses not to realize the creation of his or her own design or conception, he or she may enlist the assistance of an art fabrication studio. Typically, an art fabrication studio has access to the resources, specialized machinery, and labor necessary to execute particularly complex projects.
4.1.20. WOMEN ENTREPRENEURS – GEM STONE CUTTING

Gemstones in the jewelry items enhance beauty of the women making her more attractive and splendid. Gem makes women beautiful and gem cutter makes gems beautiful. When woman is seen wearing the gemstone jewelries it is in it's finest form but initially as rough any precious or semi precious stone is as simple and pale as a normal pebble. It achieves it magnificent look after it undergoes the gemstone processing. This process is known as Gem Cutting or Lapidary that involves cutting and polishing. An individual performing this art on the stone is known as gem cutter or lapidarist.

4.1.21. WOMEN ENTREPRENEURS – FLOUR MAKING

Flour is a powder which is made by grinding cereal grains, or other seeds or roots (like Cassava). It is the main ingredient of bread, which is a staple food for many cultures, making the availability of adequate supplies of flour a major economic and political issue at various times throughout history
Wheat flour is one of the most important foods in European, North American, Middle Eastern, Indian and North African cultures, and is the defining ingredient in most of their styles of breads and pastries.

4.2. SUCCESSFUL WOMEN ENTREPRENEURS – INDIA

The educated women do not want to limit their lives in the four walls of the house. They demand equal respect from their partners. However, Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society.

Despite all the social hurdles, many women have become successful in their works. These successful women have made name & wealth for themselves with their hard work, diligence, competence and will power. Following is the list of few top Women Entrepreneurs in India:
4.2.1 INDRA NOOYI

Indian born American businesswoman, Indra Krishnamurthy Nooyi born October 28, 1955 is the Chairperson and Chief Executive Officer (CEO) of PepsiCo, one of the world's leading food and beverage companies. On August 14, 2006, Nooyi was named the successor to Steven Reinemund as chief executive officer of the company effective October 1, 2006. On February 5, 2007, she was named Chairperson, effective May 2, 2007.

Nooyi joined PepsiCo in 1994 and was named president and CFO in 2001. Nooyi has directed the company's global strategy for more than decade and led PepsiCo's restructuring, including the 1997 divestiture of its restaurants into Tricon, now known as Yum! Brands. Nooyi also took the lead in the acquisition of Tropicana in 1998, and merger with Quaker Oats Company, which also brought Gatorade to PepsiCo. In 2007 she became the fifth CEO in PepsiCo's 44-year history.

Nooyi's key contributions include promoting and supporting socially responsible business practices, including taking on one of the planet's most
pressing problems, climate change. Her commitment to global citizenship is evidenced by her multi-year growth strategy, "Performance with Purpose". Nooyi was named on Wall Street Journal’s list of 50 women to watch in 2007 and 2008, and was listed among Time’s 100 Most Influential People in The World in 2007 and 2008. Nooyi has been named 2009 CEO of the Year by the Global Supply Chain Leaders Group (GSCLG).

4.2.2. DR. KIRAN MAZUMDAR-SHAW

Entrepreneur Dr. Kiran Mazumdar-Shaw, Chairman & Managing Director of Biocon Ltd. She was educated at the Bishop Cotton Girls School and Mount Carmel College in Bangalore. She founded Biocon India with a capital of Rs.10,000 in her garage in 1978 - the initial operation was to extract an enzyme from papaya. Her application for loans were turned down by banks then - on three counts - biotechnology was then a new word, the company lacked assets, and (most importantly) women entrepreneurs were still a rarity. Today, her company is the biggest biopharmaceutical firm in the country.
In 2004, Biocon went for an IPO and the issue was over-subscribed by over 30 times. Post-IPO, Shaw held close to 40% of the stock of the company and was regarded as India’s richest woman with an estimated worth of Rs. 2,100 crore (~U.S. $ 480 million).

4.2.3. ANU AGA

This woman became the Chairperson of Thermax Engineering after the death of her husband Rohinton Aga. The company’s condition was critical at that time. Its share price dipped to Rs. 36 from Rs. 400. Anu Aga, the then Director of Human Resource, Thermax, was compelled to take charge of the company. In order to make the company profitable, she brought a consultant from abroad and restructured the company. The strategy worked and the company saw profit again. She stepped down from the post of chairperson in 2004. Now, she spends most of her time in social activities. Bombay Management Association awarded her Management Woman Achiever of the Year Award 2002-2003.
After retiring from Thermax, she took to social work, and 2010 was awarded the Padma Shri (Social Work) by Govt. of India.

4.2.4. SULAJJA FIRODIA MOTWANI

Sulajja Firodia Motwani is Joint Managing Director of Kinetic Engineering Ltd, she is the in charge of the Company’s overall business developmental activities. She is also very well performing the role of the Director of Kinetic Motor Company Limited and Kinetic Marketing Services Limited. She as made an incredible contribution in making the firm reach heights of success.

Prior to joining Kinetic Company, Sulajja worked for a period of four years with a well known investment analytics company, BARRA International, based in California. She has been an active participant in setting the operations of the company in India. Throughout her studies, she has been a rank holder.
She has always cleared exams with merit. Her name appeared in the toppers list in the SSC examinations and HSC examinations. She graduated from the Pune University. Thereafter, she went to the United States for pursuing further studies. She is an MBA degree holder from the reputed Carnegie Mellon University at Pittsburgh. She is an epitome of boldness and courage. With her strong determination and courage, she has been able to establish a niche for the firm in the business world. The Company has witnessed tremendous expansion during her tenure. From being a mere moped manufacturer, today, it has set its foothold in the industry as a manufacturer offering a complete range of two wheelers right from mopeds, scooters to motorcycles.

4.2.5. EKTA KAPOOR

Ekta Kapoor, creative head of Balajji Telefilms, is the daughter of actor Jeetendra, and sister of actor Tushar Kapoor. She has been synonymous with the rage of soap operas on Indian TV, after her most famous venture 'Kyunki Saas Bhi Kabhi Bahu Thi', which started airing on STAR Plus in 2000. Ekta dominates Indian television, producing more than eight television soaps. At the
6th Indian Telly Awards 2006, she bagged the Hall of Fame award for her contributions. Most of her creations begin with the letter’K’ due to her superstition that it brings her good luck.

She is `a smart woman with a definite agenda` and has also been appropriately termed as Asia’s most powerful communicator and the lady no.1 in Hindi serials and movies

4.2.6. SIMONE TATA

With her visions, she changed a small unknown cosmetics company, one of the subsidiaries of Tata Oil Mills, into one of the leading cosmetic companies of India. Lakme changed the face of Indian fashion and cosmetics forever. For her success, Simone N. Tata is also known as Cosmetic Czarina of India. Simone joined Lakme in 1961 and became Chairperson in 1982. Eyeing growth in the retails sector, in 1996 Tata sold off Lakmé to Hindustan Lever Limited (HLL), and created Trent from the money it made through the sale. All
shareholders of Lakmé were given, equivalent share in Trent. The Westside brand and stores belongs to Trent. Simone Tata was the wife of late Naval H. Tata and is stepmother to current Tata group chairman Sri Ratan Naval Tata.

4.2.7. VIDYA MANOHAR CHHABRIA

The wife of late Manohar Rajaram Chhabria, is now leading Jumbo Group, a Dubai based $1.5 billion business conglomerate. She became chairperson of the company after the death of her husband in 2002. She runs the business with the help of her three daughters. She was ranked 38th most powerful women by the Fortune magazine in 2003. The interests of the Jumbo Group include consumer electronics and durables, tyres and tubes, brewing and distilling products, chemicals, machinery and equipment. The group's Indian companies have interests in brewing and supply-chain management. She manages to also attend to household chores and spend time with her daughters.
A great lover of Indian cuisine and music, at present, her dream is to develop Jumbo as a focused global entity.

4.2.8. PRIYA PAUL

Priya Paul (born 1967), is a prominent woman entrepreneur of India, and currently the Chairperson of Apjeejay The Park Hotels chain of boutique hotels. She joined the company, after finishing her studies in Economics at the Wellesley College (US) working under her father, as Marketing Manager at the Park Hotel, Delhi, at the age of 22. After the death of Surrendra Paul, she succeeded him in 1990 as the Chairperson of the Hospitality Division of the Apjeejay Surendra Group. Her contributions to industry and commerce, particularly in the field of Hospitality Industry have been repeatedly recognized and she has received several awards and citations, including the following:

- The Federation of Hotels and Restaurants Association of India conferred on her Young Entrepreneur of the Year award (1999-2000),
• She was nominated for The Economic Times Awards as the Businessperson of the year (2002-2003), and

• UK’s Tatler magazine rated The Park (Bangalore, India), a part of her Group, as one of the 101 Best Hotel Worldwide in 2003.

4.2.9. CHANDA KOCHHAR

Chanda Kochhar (born 17 November 1961) is the managing director (MD) of ICICI Bank and its chief executive officer (CEO). ICICI Bank is India's largest private bank and overall second largest bank in the country. She also heads the Corporate Centre of ICICI Bank.

Under Kochhar's leadership, ICICI Bank won the “Best Retail Bank in India” award in 2001, 2003, 2004 and 2005 and “Excellence in Retail Banking Award” in 2002; both awards were given by The Asian Banker. Kochhar personally was awarded "Retail Banker of the Year 2004 (Asia-Pacific region)" by the Asian Banker, "Business Woman of the Year 2005" by The Economic Times and "Rising Star Award" for Global Awards 2006 by Retail Banker International. Kochhar has also consistently figured in Fortune's list of "Most
Powerful Women in Business" since 2005. She climbed up the list debuting with the 47th position in 2005, moving up 10 spots to 37 in 2006 and then to 33 in 2007. In the 2008 list, Kochhar features at the 25th spot. In 2009, she debuted at number 20 in the Forbes "World's 100 Most Powerful Women list". She is the second Indian in the list behind the ruling Indian National Congress party chief Sonia Gandhi at number 13. In 2010, she fell to number 92 in the Forbes list, but in 2011 bounced back to 43.

Kochhar has also consistently figured in Fortune's list of "Most Powerful Women in Business" since 2005. In 2009, she debuted at number 20 in the Forbes"World's 100 Most Powerful Women list", and climbed to the 10th spot in 2010.[16] In 2011, she featured in Business Today's list of the "Most Powerful Women – Hall of Fame". In 2011, she also featured in the "The 50 Most Influential People in Global Finance" List of Bloomberg Markets.

Kochhar is honoured with Padma Bhushan Award, the third highest civilian honour by the Government of India for the year 2010 for her services to banking sector.

Kochhar was also awarded the "ABLF Woman of Power Award (India)" in 2011 at the Asian Business Leadership Forum Awards.

Kochhar was ranked as the most powerful business woman in India in Forbes' list of 'The World's 100 Most Powerful Women 2013'. Kochhar was
also featured in the Power List 2013 of 25 most powerful women in India by India Today, for the third year in a row.

4.3. CONCLUSION:

India is brimming with the success stories of women. They stand tall from the rest of the crowd and are applauded for their achievements in their respective field. These women leaders are assertive, persuasive and willing to take risks. They managed to survive and succeed in this cut throat competition with their hard work, diligence and perseverance.

Ability to learn quickly from her abilities, her persuasiveness, open style of problem solving, willingness to take risks and chances, ability to motivate people, knowing how to win and lose gracefully are the of the Indian women entrepreneurs. In a recent survey it is revealed that the female entrepreneurs from India are generating more wealth than the women in any part of the world. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the nation.