

PROMOTING WOMEN ENTREPRENEURSHIP IN DELHI

An Assessment And Policy
Recommendations




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HER empowering
&**NOW** women
entrepreneurs



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Economic Empowerment of Women Entrepreneurs
and Start-ups by Women (Her&Now)
B 5/1, Safdarjung Enclave
New Delhi-110 029, India
T: +91 11 4949 5353
E: herandnow@giz.de
I: <http://www.giz.de/india>

Author

Ishira Mehta

Internal Review

Charu Agarwal, Julia Karst

Design and Layout

Ladyfingers Co.

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Contents

01. ABBREVIATIONS	06
02. EXECUTIVE SUMMARY	08
03. BACKGROUND AND METHODOLOGY	12
04. WOMEN ENTREPRENEURSHIP IN INDIA	14
05. WOMEN ENTREPRENEURSHIP IN DELHI NCT	18
Institutional Support	20
Fostering Innovation and Entrepreneurship	24
Access to Markets	25
Incubation Support	26
Funding Support	28
Mentorship Support	30
Capacity Building of Enablers	31
Awareness and Outreach	31
06. KEY POLICY RECOMMENDATIONS	32

07. ANNEXES	38
Annexe 1: Startup India Ranking Framework	39
Annexe 2: Demand and supply side constraints to access finance for women entrepreneurs	41
Annexe 3: Central government policies and schemes to support women-led enterprises	43
Annexe 4: Incubators supported by the DTTE, Delhi Government	50
Annexe 5: Key Highlights of the Delhi Startup Policy 2022	51
Annexe 6: Saheli Samanvay Kendra (SSK) Scheme activities	52
Annexe 7: Industrial Training Institutes (ITIs) supported by DTTE, Delhi Government	53
Annexe 8: Incubators supported by DST-NIDHI program in Delhi NCT	54
Annexe 9: Kerala – A case study on developing a women-led enterprise ecosystem	55
Annexe 10: List of Primary Interviewees	62
08. REFERENCES	64

01. Abbreviations

AHC	Anganwadi Hub Centres
AIC	Atal Incubation Centre
AIM	Atal Innovation Mission
ATDC	The Apparel Training and Design Center
AUD	Ambedkar University Delhi
CSR	Corporate Social Responsibility
DAY-NULM	Deen Dayal Antyodaya Yojana – National Urban Livelihoods Mission
DIT	Department of Industries
DPITT	Department of Promotion of Industry and Internal Trade
DSEU	Delhi Skills and Entrepreneurship University
DST	Department of Science and Technology
DSULM	Delhi State Urban Livelihood Mission
DTTE	Directorate of Training and Technical Education
EMC	Entrepreneurship Mindset Curriculum
IGDTUW	Indira Gandhi Delhi Technical University for Women
ITI	Industrial Training Institutes
KSUM	Kerala Startup Mission
LFPR	Labour Force Participation Rate
MIS	Management Information System
MoSPI	Ministry of Statistics and Program Implementation
MSME	Micro, Small and Medium Enterprises
NCR	National Capital Region
NCT	National Capital Territory
NIDHI	National Initiative for Developing and Harnessing Innovations
NIESBUD	National Institute for Entrepreneurship and Small Business Development
NSS	National Sample Survey
OGTC	The Okhla Textile and Garment Cluster
PMFME	Pradhan Mantri Formalisation of Micro Food Processing Enterprises
SHGs	Self-Help Groups
SIDBI	Small Industries Development Bank of India
SSK	Saheli Samanvay Kendra
UT	Union Territory
WCD	Women and Child Development
WEP	Women Entrepreneurship Platform

02. Executive Summary

India ranks 135 out of 146 countries in the Global Gender Gap Report 2022 by the World Economic Forum (WEF). Women-led enterprises constitute only 20.37% of the total 60.84 million proprietary¹ micro, small and medium enterprises (MSMEs) in the country (MSME, 2021-2022). On the other hand, women-led businesses in India have the potential to create 150-170 million jobs in the country by 2030 (Google and Bain&Co, 2019).

Yet, the reality on the ground in India and in Delhi National Capital Territory (NCT) falls far short of these estimates. The economy of Delhi NCT is supported and powered by a large number of micro, small and medium enterprises (MSMEs). The National Sample Survey (NSS) 73rd round in 2015-16 estimates that there are 9,36,000 MSMEs operating in Delhi, of which only 86,741 or 9.26% are owned by women, much lower than the national average of 20.37% (MSME, 2021-22).

This research paper evaluates the current policy landscape of women-led enterprises in Delhi NCT by using the Startup India Ranking Framework (States' Startup Ranking, 2021) and its reform areas of institutional support, fostering innovation and entrepreneurship, access to market, incubation support, funding support, mentorship support, capacity building of enables and awareness and outreach, as the guiding analytical framework.

Specifically, this paper:

- collates available data to showcase the state of women entrepreneurship in Delhi NCT;
- assesses the effectiveness of Delhi Government policies, schemes and initiatives for women entrepreneurs;
- explores best practices of other Indian states in building a conducive ecosystem for women-led enterprises;
- provides policy recommendations to encourage a thriving women entrepreneurship ecosystem in Delhi NCT.

There are certain factors that play a significant role in a woman's ability to establish, run and grow an enterprise such as technical, managerial and financial management skills, access to financial resources, socio-economic characteristics, family support, motivation and aspiration and environmental factors (Edelgive Foundation, 2020). Any Government policy and scheme that aims to create a gender-sensitive ecosystem for women entrepreneurs needs to keep these factors in mind and address them in the design and implementation of policies.

The Government of Delhi NCT has some schemes that have specific provisions to support women entrepreneurs such as the Saheli Samanvay Kendra (SSK) Scheme and its offshoot WomenWorks. The recently announced Delhi Startup Policy states the intention to support women entrepreneurs and the Rozgar Budget (2022-23) aims to support women employment and women-led enterprises in sectors such as urban farming, garment manufacturing and electronics assembly. Further, there is one women-focused incubator and five industrial training institutes (ITIs) supported by the Delhi Government that have successfully supported women entrepreneurs and trained women in various skills, respectively.

1. Business owned by a sole person

Given that, except for the incubator and ITIs, most of these programmes and schemes are new and at early stages of implementation, their effectiveness and impact can only be determined in due course of time. Above all, no detailed dataset is available on existing women-led enterprises in Delhi, nor is any gender-disaggregated data collected under any of Delhi Government's policies or schemes that support MSMEs and startups. In the absence of this data, while it is impossible to assess the extent to which Delhi Government schemes positively impact women-led enterprises, the Delhi Government appears not to have an institutionalised strategy to support women-led enterprises and the current efforts are largely piecemeal and uncoordinated.

A coordinated, multi-dimensional and multi-stakeholder effort is required to create an enabling environment for women entrepreneurs. Such an effort would enable the government to boost its economy by developing thriving women-led enterprises and be a crucial contribution to its objective of making Delhi a regional and global startup hub. Inspiration can be gained from states like Kerala that have institutionalized the promotion and support of women-led enterprises.

The following policy recommendations, organised by the reform areas of the Startup India Ranking Framework² (States' Startup Ranking, 2021), provide a roadmap to building a conducive ecosystem for women-led enterprises in Delhi NCT:

Institutional Support

- Integrate women entrepreneurship into relevant State startup and MSME policies.
- Prioritize creation of women-specific data collection systems.
- Carry out a sectoral mapping of the MSME sector in Delhi.
- Create implementation structures for policies promoting women-led enterprises.

Fostering Innovation and Entrepreneurship

- Assist women entrepreneurs in accessing social services, infrastructure and subsidy benefits

Access to Market

- Create incentives and targets to encourage purchases from women-led enterprises.
- Develop safe networking opportunities for women.

Incubation and Mentoring Support

- Promote women-centric incubators.
 - Standardise curricula for women-centric incubation programmes.
 - Enable access to mentors for women entrepreneurs.
-

². Awareness and Outreach reform area has been retained from the 2019 Startup Ranking Framework due to its critical relevance for women-led enterprises.

Funding Support

- Provide women-focussed financial incentives.
- Build partnerships with banks and financial institutions.
- Develop and/or introduce innovative women-centric financial products.

Capacity Building of Enablers

- Implement cross-cutting sensitisation activities.

Awareness and Outreach

- Design socio-culturally sensitive awareness/recruitment campaigns and program design.
 - Improve coordination between incubators in Delhi NCT.
 - Conduct exposure visits to banks.
-

03. Background and Methodology

This research paper evaluates the current landscape of women-led enterprises in Delhi NCT by a) collating available data to showcase the state of women entrepreneurship in Delhi NCT; b) assessing Delhi Government policies, schemes and initiatives for women entrepreneurs; c) exploring best practices of other Indian states in building a conducive ecosystem for women-led enterprises; d) providing policy recommendations to encourage a thriving women entrepreneurship ecosystem in Delhi NCT.

The study uses a combination of secondary and primary research methods. Secondary research involved a thorough desk research on existing literature on women entrepreneurship, existing Central and State policies and schemes for the promotion of startups, MSMEs and women-led enterprises, studies and reports by the Government of Delhi NCT, Government of India, International Organizations, Research Institutes and Private sector entities as well as articles and features in the media. Primary research involved 25 in-depth conversations with a range of stakeholders active in the women entrepreneurship ecosystem of Delhi and other states, including women entrepreneurs.

Analytical Framework

This study uses the Startup India Ranking Framework (States' Startup Ranking, 2021) as the guiding analytical framework to assess the ecosystem for women-led enterprises in Delhi.

Since the launch of the Startup India Initiative in 2016, the Department for Promotion of Industry and Internal Trade (DPIIT) has taken various steps to support and encourage states and Union Territories (UTs) towards the creation of a conducive environment for startups. The Startup Ranking Framework is an important tool developed by the Startup India team to assess where States/UTs stand on key areas of interventions that are

imperative to develop a healthy startup ecosystem (Startup India, 2020).

While not all enterprises in India are limited to startups as defined by DPIIT and in fact, most women-led enterprises fall in the micro enterprise category, the universality of the reform areas/pillars identified in the Startup Ranking Framework, lends itself well to analysing the state of the ecosystem for women-led enterprises. The revised and updated Startup India Ranking Framework released in 2020 identifies the following reform areas/pillars³ as key to assessing the state of an enterprise ecosystem:



[Annexe 1](#) provides more details on each pillar of the Startup Ranking Framework.

³ Awareness and Outreach reform area has been retained from the 2019 Startup Ranking Framework due to its critical relevance for women-led enterprises.

04. Women Entrepreneurship In India

Enterprises, particularly MSMEs are the engine of growth of most economies as they foster widespread entrepreneurship and create jobs. This equally applies to India, where 63.38 million MSMEs operate and contribute 30.27% of the nation's Gross Domestic Product (GDP) (MSME, 2020-21). Based on the current Government definition of MSMEs, more than 99% of the total MSMEs (63.05 million) are micro enterprises⁴ and 95.98% (60.84 million) of total MSMEs are proprietary enterprises (MSME, 2021-22).

The growth and contribution of women-led enterprises is of particular interest from the perspective of a nation's economic, social and cultural progress. Increasing participation of women in the labour force as individuals and entrepreneurs contributes positively to the economy. Based on benchmarks from high performing countries and Indian states, India has the potential to create over 30 million women-owned enterprises that could create 150-170 million jobs by 2030 (Google and Bain & Co, 2019). In addition, women entrepreneurs see an increase

in their social status and financial independence, are able to empower and employ more women and also help to increase their families' quality of living by investing their earnings in children's education, nutrition and building assets. Research indicates that in emerging markets, women reinvest a significant 90 cents of every additional dollar earned in human capital - education, health and nutrition of the family - as against just about 30 to 40 cents by men (VanderBrug, 2013).

The reality on the ground in India falls far short of these estimates. Not only has the female labour force participation been steadily declining to 20.6% (MoSPI, 2019-20), women-owned businesses are a fraction (20.37% or 12.39 million) of the total 60.84 million proprietary MSMEs in the country (MSME, 2021-22). Further, as seen in the table below, women owned enterprises are largely limited to micro enterprises, highlighting the inability of women-led enterprises to scale in India (MSME, 2021-22).

Percentage distribution of enterprises owned by Male/Female entrepreneurs (category wise).

CATEGORY	MALE	FEMALE	ALL
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.63	2.77	100
All	79.63	20.37	100

The 2019 MasterCard Index of Women Entrepreneurs shows that the gender gap in entrepreneurship has worsened in India. Female Entrepreneurial Activity rate in comparison to men in the country registered a fall from 79.6% to 62.1% between 2018 and 2019 (Mastercard, 2019). Further, the motivation to grow a business among women is as low as 8 percent, one of the lowest rates amongst 60 markets covered by the Global Entrepreneurship Monitor (GEM), which records a

global average of women's motivation to grow a business at 21 percent (LEAD at Krea University, 2020). COVID-19 has further impacted women's participation in the economy and workforce globally as well as in India. The income of an estimated 740 million women in the informal economy globally fell by 60% in the first month of the COVID-19 pandemic, according to a report by UN Women (UN Women, 2020).

⁴. Enterprises with Investment in Plant and Machinery or Equipment not more than Rs.1 crores and Annual Turnover not more than Rs. 5 crores.

Factors That Influence Women Entrepreneurs In India

The factors that influence women entrepreneurs in India tend to vary greatly from those that affect men and play a significant role in a woman's ability to establish, run and grow an enterprise. The recent Edelgive Foundation Landscape Study on Women Entrepreneurship summarizes the following factors (Edelgive Foundation, 2020):

Access to financial resources: Includes (a) the extent to which a woman is able to access credit for her enterprise; (b) the confidence of the system to provide credit to women-led enterprises and (c) the extent to which a woman controls financial resources of her family, including those contributed by her. See Annexe 2 for demand and supply side constraints faced by women entrepreneurs (IFC, 2017).

Socio-Economic Characteristics: Includes economic status of the family, caste and religious category, ability status, vulnerability, or survival status. Also includes age, educational status, marital status and place of residence.

Family Support: Includes division of labour within the family, tasks and support provided by family members to manage the enterprise.

Environmental Factors: Attitude and behaviour of employees, clients, vendors and other stakeholders important for functioning of the enterprise. Also includes enterprises that were set up under special circumstances such as disaster relief (e.g., Covid-19, earthquake, floods).

Technical, Managerial and Financial Management Skills: Includes current level of skills, her perception about the sufficiency of her skills, efforts made by her to develop these skills, her perceived need to build these skills and her knowledge about processes or ways to enhance her skills.

Motivation/Aspiration: Factors that motivate a woman to set up her enterprise and influence her to not only sustain the same, but her aspirations to grow the enterprise as well.



Any Government policy and scheme that aims to create a gender sensitive ecosystem for women entrepreneurs needs to keep these factors in mind and address them in the design and implementation of policies.

Specifically, there has to be a clear commitment and focus to support women entrepreneurs through women-centric schemes and programs that comprehensively cater to the needs of women in order to enable them to become successful entrepreneurs. Capacity building would be an important element of any intervention focused on promoting women-led enterprises whereby women would be equipped in technical skills, financial and digital literacy, management skills as well as skills like creativity, collaboration, communication, flexibility.

Conservative socio-economic environments and lack of family support combined with women's own lack of confidence and aspiration, means that they need a lot of handholding, encouragement

and psychological support throughout their entrepreneurship journey with the help of mentors and other support services. Access to good and committed mentors is one of the most critical support areas women-led enterprises across the spectrum, from micro enterprises to startups and from individual to group enterprises, need. While technical skills can be imparted to women using modular offline/online approach, inter-personal support is most effective when coming from another person who has been through that journey themselves.

Lastly, it would be key for any policy and scheme to adapt to the reality of the lives of women instead of just making a provision for women entrepreneurs in a policy that has traditionally benefited men. This means ensuring access to social services like child care, health insurance, infrastructure services like gas and water connections and customized financial products, networking and marketing activities, amongst others.

05. Women Entrepreneurship in Delhi NCT

Delhi NCT, the national Capital of India, is a Union Territory (UT) with its own elected legislative Government. The Delhi region hosts a wide range of communities and companies working across a range of traditional and new sectors like textiles, clothing, construction, automation and e-commerce, green energy and green technology respectively. These companies are located in industrial hubs across the city. In addition, Delhi is a large trading hub for a range of commodities. All this economic activity is supported and powered by a large number of MSMEs including startups.

As per the Government of India's MSME Registration Portal (Udyam), there are 41,956 enterprises from Delhi that have filed their Udyog Aadhar Memorandum (UAM) and are hence officially registered as MSMEs (MSME Udyam, 2022). The National Sample Survey (NSS) 73rd round in 2015-16, which is the latest data available, estimates that there are 9,36,000 MSMEs operating in Delhi of which 98.8% (9,25,000) are micro-enterprises (MSME, 2021-22). Further, almost all of the MSMEs, 97.6% (9,13,977), are proprietary enterprises (MSME, 2021-22). This vast variation in numbers between UAM filings and NSS 73rd round data can be explained by the fact that the majority of micro enterprises tend to be in the informal sector and need assistance with registering their businesses.

Only 86,741 or 9.26% of the total MSMEs in Delhi are owned by women. This is much lower than the national average of women owned enterprises of 20.37% (MSME, 2021-22). Further as per the Periodic Labour Force Survey (PLFS) 2019-20 of the Government of India, Delhi's female labour force participation rate (LFPR) is 12.7% (urban and rural), which is much lower than the national average of 20.6% (MoSPI, 2019-20).

Delhi is also a city of migrants. Being the capital of the country, it has attracted large numbers of migrants over the years. As per the 2011 Census, the highest number of migrants in Delhi come from the states of Uttar Pradesh, Haryana, Rajasthan, Bihar and West Bengal (Census, 2011).

The source of the migrants is important due to the critical role that socioeconomic background and family support play in the establishment and growth of women-led enterprises. When the percentage of women-owned MSMEs in Delhi is compared to the migrant origin states, barring West Bengal (34%), the other states of Uttar Pradesh (10%), Haryana (14%), Bihar (5%) and Rajasthan (14%) fare similar to Delhi in terms of women-led MSMEs (MSME, 2021-22).

Delhi recently dethroned Bangalore as the startup capital of India. According to the 2021-22 Economic Survey by the Finance Ministry of India, Delhi had over 5,000 startups recognized by the Department of Promotion of Industry and Internal trade (DPIIT), which is the highest amongst all cities in the country (MoF, 2021-22).

Delhi was ranked as an "Aspiring Leader", which is the 4th category of the 5 grading categories⁵ in the States' Startup Ranking 2021 by Startup India (States' Startup Ranking, 2021). This grading category identifies and acknowledges efforts by states and UTs that are working towards identifying and formulating initiatives to provide support to startups. This ranking is an improvement from the "Emerging Startups Ecosystems" ranking Delhi NCT had received in the 2019 States' Startup Ranking (States' Startup Ranking, 2019). This indicates that Delhi's success as India's startup capital is despite of insufficient efforts by the Delhi Government to make the ecosystem conducive for startups. If the Delhi Government makes a concerted effort, it could catapult its position from startup capital of India to a regional and global startup hub.

This section presents an analysis of the women-led enterprise landscape in Delhi using the 8 pillars of the Startup India Ranking Framework, presented earlier in this report, as a guide and keeping the factors that affect women-led enterprises outlined in the previous chapter in mind. This analysis serves as the basis for developing policy recommendations to kickstart a thriving women entrepreneurship ecosystem in Delhi NCT.

⁵ The 5 categories are Best Performer, Top Performers, Leaders, Aspiring Leaders and Emerging Startups Ecosystems.

Institutional Support

Following is a summary of the various departments, policies and schemes of the Government of Delhi that have a focus on enabling women-led enterprises as well as those that have the potential to impact women-led enterprises.

It is important to note here that the Central Government has developed a range of policies and schemes to support MSMEs including women-led enterprises. [Annexe 3](#) lists some relevant Central Government schemes and initiatives that impact women-led enterprises and are available over and above any policies developed by each State Government.

In its 2021-22 budget, the Delhi Government had outlined a vision to build a Delhi by 2047 that is:

1. **Equitable** with per capita income of Delhi being equal to Singapore and every person, rich or poor, having a high standard of living.
2. **Modern** with world-class infrastructure and public services. Delhi shall bid for hosting the 2048 Olympic games.
3. **Sustainable** in providing clean air and water to all its residents and resilient in fighting disasters. Delhi will have transitioned 100% to electric vehicles. (Delhi Budget, 2021-22)

Delhi Rozgar Budget 2022-23

The recent Rozgar Budget of the Delhi Government aims to encourage trade, industry and business and create at least 20,00,000 new jobs in the next five years. The budget commits to increasing the labour force participation rate (LFPR) of women in Delhi's economy by (a) helping more women get jobs through the upgraded employment portal Rozgar Bazaar 2.0 (b) reserving 33% e-auto licenses for women drivers, and (c) focussing on industries like urban farming, garment manufacturing and electronics assembly, where women are already active or in the case of urban farming where they are predisposed to engage. Around 25,000 jobs are envisioned to be created for women under the 'Smart Urban Farming' initiative (TOI, May 2022; Mint, 2022; TOI, March 2022)

Department of Industries (DIT):

All activities related to startups and MSME development and support in Delhi NCT fall under the ambit of the Department of Industries (DIT).

Delhi Startup Policy 2022

Delhi Government announced the launch of its Startup Policy 2022, on May 5, 2022. This is the first comprehensive policy announced by the Delhi Government to create an enabling ecosystem for startups. Before the launch of this policy, the Incubation Policy developed by the Directorate of Training and Technical Education (DTTE) had been the de-facto policy used by the Government of NCT to set up incubators and support startups across the city. A total of 11 incubators are successfully running in Delhi under the ambit of this policy of which 1 is focused solely on women. See [Annexe 4](#) for the list of these incubators.

The Delhi Startup Policy envisages to make Delhi a Global Innovation Hub and the most preferred destination for startups by 2030 by creating an enabling ecosystem for an innovation-based economy and fostering entrepreneurial spirit through a robust support mechanism. The policy is comprehensive in its scope and has a clearly defined governance structure. Women entrepreneurs have been identified as a constituency for special consideration in the policy along with underprivileged and differently abled entrepreneurs. See [Annexe 5](#) for the key highlights of the Delhi Startup Policy 2022.

It is early days to objectively assess the impact of the Delhi Startup Policy on women-led startups in Delhi given that it has been launched recently and the implementation of the policy remains to be seen. However, given that the policy does not provide details of specific incentives, activities and support for women entrepreneurs and that barring some sectors like Education, Tourism and Hospitality, the target sectors of the policy such as Information Technology (IT) and Information Technology Enabled Services (ITES), Transportation & Logistics, Robotics & Automation, Green Technology etc. are more skewed towards men, it is unlikely that this policy, as it is, will have a substantial impact on women-led startups.

It is also worth noting that Delhi does not have an MSME policy and related schemes to promote the MSME sector in general and women-led enterprises in particular.

Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme

The Department of Industries (DIT) has recently started implementing the Central Government

scheme - Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) to support women-led micro enterprises and self-help groups (SHGs) working in the agri-food processing sector within Delhi NCT. DIT carried out a baseline assessment to identify target groups and One District One Product (ODOP) as per the guidelines of the PMFME. The following products have been identified for focussed support across districts in Delhi (MoFPI, 2022):

SL. NO.	DISTRICT	ODOP
1	Central Delhi	Bakery Products
2	New Delhi	Bakery Products
3	South Delhi	Bakery Products
4	South East Delhi	Bakery Products
5	South West Delhi	Milk based Products
6	West Delhi	Bakery Products
7	East Delhi	Ready to Eat Products - Namkeens
8	North Delhi	Ready to Eat Products - Namkeens
9	North East Delhi	Ready to Eat Products - Namkeens
10	North West Delhi	Milk based Products
11	Shahdara	Ready to Eat Products - Namkeens
TOTAL		11

DIT is currently carrying out 3 awareness camps every month to create awareness about the scheme, identify and engage with potential beneficiaries. While the program is in an early stage of implementation, it has the potential to positively impact existing women-led enterprises, collectives and SHGs through formalization and value chain development.

Department of Women and Child Development (WCD)

The WCD Department works to improve the wellbeing for women and children, especially those of the weaker sections of society, through relevant policies and programmes.

Saheli Samanvay Kendra (SSK) Scheme

In 2021, a Delhi government commissioned survey found a sharp rise in women unemployment from 26% to 40% in Delhi with the onset of the COVID-19 pandemic. Data of the survey revealed

that among the women of Delhi, who are available for employment, 40% were unable to find any work. Around 45% per cent of these women had completed class 12 and 60% of these women were less than 30 years of age (Sarkari Yojana, 2022).

In order to address this unemployment challenge, the Women and Child Development (WCD) Department of the Delhi Government launched the Saheli Samanvay Kendra (SSK) Scheme with the aim to empower women and give them a larger role in the economy through the establishment of 500 anganwadi hub centres (AHCs) in various parts of the city. Since its launch in 2021, 101 AHCs have been set up across anganwadis in Delhi (WCD Delhi, 2021).

Of the 4 activities planned under the SSK Scheme, one called "Samridhi" has a focus on mobilizing and strengthening mahila mandals/SHGs/women collectives, nurturing entrepreneurship, capacity building and generating sustainable livelihood opportunities. [Annexe 6](#) provides more details on the activities planned at the Saheli Samanvay Kendras.

WomenWorks Program

The Delhi Government has recently launched a new initiative called WomenWorks, as a spin-off of the "Samridhi" vertical of the Saheli Samanvay Kendra (SSK) scheme and as a partnership between the WCD department and the Delhi Skills and Entrepreneurship University (DSEU). The goal of WomenWorks is to develop 100 women entrepreneurs across Delhi using 120 local AHCs as the base. This program will be led and implemented by the DSEU.

The program will focus on developing women-led entrepreneurial ventures in Delhi. DSEU will handhold these women by providing ecosystem support and a platform to attain knowledge for creating sustainable and thriving start-ups. The program will introduce women to some business templates that they can use in their own communities. In addition, 50 women fellows will be hired to support the implementation of the programme at the field level.

Recently, DSEU and the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) undertook a needs assessment for the design and implementation of the WomenWorks

program. A total of 522 women of diverse social identities and educational backgrounds were surveyed across five heterogeneous AHCs in Delhi. Close to 10% of the respondents had been involved in the past in some enterprise-related activity and more than 70% of the non-entrepreneurs reported that they would be interested in starting their own business, mostly to supplement their family income. The common challenges faced by the women entrepreneurs were an inability to meet their financial obligations, inadequate self-confidence, and inability to balance household and professional responsibilities. Stitching and sewing, pickle and papad making, embroidery, as well as soft skills training such as business management and planning, communication and thought expression, and use of mobile phones emerged as areas of interest amongst the respondents for an entrepreneurial and livelihood programme like WomenWorks. (IWWAGE and DSEU, 2022)

Both the SSK scheme and WomenWorks program target women entrepreneurs particularly in the micro enterprise segment. Given that both are new programs, there is limited information, experience or data currently available on their effectiveness. While WomenWorks program has a webpage dedicated to it on the DSEU website, there is a limited information available on the SSK Scheme on the Department of Women and Child Development (WCD) website.

Directorate of Training and Technical Education (DTTE)

DTTE implements various schemes through educational institutes, ITIs and other organisations to support entrepreneurs and to provide trained and skilled manpower suited to the needs of industry (DTTE Website, 2022).

Incubation Policy

The DTTE has established and funded 11 incubators across Delhi to support startups through its Incubation Policy ([Annexe 4](#)). It is envisioned that DTTE's Incubation Policy will be subsumed under the new Delhi Startup Policy 2022.

As of September 2019, the 11 incubators supported by DTTE have supported 127 startups of which 5 have transitioned out of incubation. DTTE does not have gender disaggregated data of the

startups supported through these incubators. Of the 11 incubators, the Anveshan Foundation incubator housed at the Indira Gandhi Delhi Technical University for Women (IGDTUW), is the only incubator with a mandate to support women entrepreneurs, while the rest are gender agnostic. Incubators supporting social enterprises such as the Centre for Incubation Innovation & Entrepreneurship at the Ambedkar University Delhi (AUD) also see a large women representation with over 70% of their startups being women-led or with women co-founders.

In addition to startup development, the DTTE also supports skills development and micro entrepreneurs through the following organizations:

- **Industrial Training Institutes (ITIs)** that provide post-secondary school skill training to youth in various trades. DTTE supports 19 ITS in Delhi of which 5 ITIs are women focussed. These are Jija Bai ITI for Women Siri Fort, Savitri Bai Phule ITI for Women Mori Gate, ITI for Women, Tilak Nagar, ITI for Women, Vivek Vihar and Extension Centre of ITI Jail Road Hastal. See Annex 7 for the list of ITIs supported by DTTE.
- **Society for Self Employment (SSE)** that offers various market demand driven training programs like fashion design, fitness trainer, entrepreneurship etc. through its 3 centres to educated unemployed youth with an aim for them to set up their own ventures or get gainful employment. The SSE website does not provide details of training and gender specific data (SSE Website, 2022).
- **Delhi Skill Mission Society (DSMS)** which is the nodal agency for implementing, monitoring and coordinating the Skill Development & Entrepreneurship activities initiated by the Central Government and implemented by the State Government for skilling of youth. DSMS has been participating in implementing the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) which has a provision for Special Projects focussed on women. The Delhi Skill Mission Society (DSMS) does not have a website and gender disaggregated data is not available.

DTTE does not have any gender disaggregated data to show the number of women and/or women-led enterprises trained by the ITIs, SSE and DSMS. Except for the women-only incubator and 5 ITIs that

cater solely to women trainees, there is no clear strategy or focus by DTTE and the organizations it supports to reach out to and support more women.

Delhi State Urban Livelihood Mission (DSULM)

DSULM is the implementation agency for the Deen Dayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) in Delhi. DAY-NULM has specific provisions in its schemes to support women-led enterprises. See [Annexe 3](#) for more details. The DSULM website has no information about the details of implementing the DAY-NULM schemes and the number of women reached through it (DSULM website, 2022). However, based on discussions with various stakeholders neither does DSULM have a strategic focus on women SHGs and micro enterprises, nor does there seem to be efforts to co-ordinate with other Government Departments like the Women and Child Development Department to converge the benefits of DSULM with the SSK scheme.

Other Relevant Organizations

In addition to the above organizations, Delhi being the National Capital has the advantage of Central government funded organizations working to promote entrepreneurship and skill development in the city.

MSME Development Institute (MSE-DI), New Delhi

MSME-DI, New Delhi, a field office of the Development Commissioner, Ministry of MSME, Government of India, provides a range of services for promotion and up-gradation of MSMEs in Delhi NCT. Through various Central Government schemes, it assists MSMEs in upgrading their knowledge and technical skills through structured management and skill up-gradation programmes.

National Skill Development Corporation (NSDC)

NSDC, headquartered in New Delhi and set up as a public private partnership (PPP), aims to promote skill development by providing funding to enterprises, companies and organizations that provide skill training in 37 sectors.

Neither of these organizations have women-specific data on their websites and based on discussions appear to be operating independently with little coordination with the Government of Delhi NCT to maximize the impact of their activities in the city.

In summary, the Delhi Government has some schemes that have specific provisions to support women entrepreneurs such as the Saheli Samanvay Kendra (SSK) scheme and WomenWorks as well as clearly stated intentions to support women as entrepreneurs and labour force through the Delhi Startup Policy and the recent Rozgar Budget, respectively. There are women-focused incubators and ITIs, which are also supported by the Delhi Government. Additionally, Delhi government departments like the Department of Industries (DIT) are implementing Central Schemes like the PMFME, which supports women SHGs and collectives. Except for the women-centric incubators and ITIs, all the remaining programs and schemes are new and at early stages of implementation. While all these initiatives go in the right direction by providing institutional support to women-led

enterprises in Delhi, their effectiveness and impact can only be determined in due course of time.

More importantly, the different departments and organizations working with women-led enterprises and supported by the Delhi Government all seem to be working in silos with their own targets and implementation strategies. The Delhi Startup Policy has a plan to create a Startup Policy Monitoring Committee to ensure intra-department convergence and coordination, but this will be limited only to the policy's target group of innovative startups.

A common thread that has emerged across all secondary and primary research has been the lack of substantial data on the number of women-led enterprises in Delhi and other related information, such as sector of focus, size of enterprise, number of employees etc. In addition, none of the policies or schemes of the Delhi Government to support startups track and collect gender disaggregated output and outcome data. Hence it is impossible to assess the extent to which Delhi Government schemes positively impact women-led enterprises.

Fostering Innovation and Entrepreneurship

The Delhi Government has been carrying out innovative activities to foster innovation and entrepreneurship amongst students across ages.

Entrepreneurial Mindset Curriculum

The Delhi Government education model has led to a transformation in the education infrastructure, curriculum and results in its schools and students. Built on the four pillars of Improved School Infrastructure, Investing in School Leaders and Teachers, Parent's as Partners in a Learner's Journey and Reimagining the Learning Journey of each Child (Talreja, et al., 2020), the Delhi Government invested 27% of its budget annually in the years 2015-20 on its education model (PRS India, 2019-20). As a result of this investment, today Delhi's public schools are amongst the top ten public schools in India with a 98% pass percentage in Class 12 exams.

As part of its innovative model, the Delhi Government has introduced curricula such as the Happiness Curriculum and Entrepreneurship Mindset Curriculum (EMC) (DoE, Delhi, 2021) into its schools with an aim to equip students with 21st century skills to thrive in the future of work.

In 2021, the Delhi Government launched the Business Blasters program, as part of the EMC. Business Blasters is a practical component of the EMC for classes 11th and 12th and has been designed to provide students with an experience to work in teams, brainstorm and identify social challenges or business opportunities, prepare business plans and implement their ideas in their neighbourhoods. Each participating student is eligible to receive seed money of Rs. 2000. The teams are expected to use this seed money with a clear objective to either earn profit or create social impact.

As per the Business Blasters website, in the pilot phase, 21 student teams have been selected and awarded the seed money to implement their business ideas. The program has now been scaled

up and the current phase has seen 1000 startup ideas being shortlisted from a list of 51,000. These will be further shortlisted to 100 (Business Blasters, 2022). While there are winning teams in Business Blasters composed of all girls or a mix of girls and boys, there is no specific focus or targets in the program to encourage and support girl enterprises.

The new Delhi Startup policy aims to take the Entrepreneurship Curriculum and Business Blasters program to higher education institutes and universities.

The Delhi Startup Policy also aims to create an enabling environment for innovation and entrepreneurship in Delhi NCT by streamlining processing for approvals, licenses and clearances for startups through the creation of an 'Online Single Window System', increasing ease of doing business by providing relevant information on the Delhi Startup Portal, reducing duplication of processes and paperwork and providing a dedicated 24x7 helpdesk. No separate provision has been made to support women entrepreneurs in particular.

Access to Markets

Public Procurement

Currently the Delhi Government has no public procurement targets for its departments to buy goods and services from women-led enterprises in particular or MSMEs in general. Nor are there any relaxations or exemptions for women-led enterprises to become eligible for public procurement by the Government of Delhi NCT. The new Delhi Startup Policy plans to encourage the participation of startups in the Government procurement of specific products and services relating to IT/ITES by relaxing the requirements of prior existence and turnover criteria. However, there are no specific procurement benefits or targets for women-led startups.

Offline and online markets

As part of the recent Rozgar Budget, the Delhi Government has allocated ₹100 crore to develop five well-known markets to create 1,50,000 jobs. In addition, it also plans to develop the Delhi Bazar portal to connect shopkeepers to consumers and develop Gandhi Nagar, Asia's largest garment market, as a garment hub. There is a focus in the budget to create more jobs for women at this garment hub, however no other specifics have been provided.

The Delhi Startup policy indicates plans to organize a Delhi Startup Festival in partnership with industry associations and other stakeholders to provide startups from Delhi a platform to showcase

their ideas, innovations and businesses and get access to networking opportunities. The policy also mentions the creation of an online marketplace called 'Dilli Bazaar' where startups can showcase their products and services with an aim to widen markets for newly launched products, including global markets. This portal would also facilitate participation in notified national/international exhibitions. There is no mention in the policy regarding a festival, event or marketplace planned specifically for women entrepreneurs.

The Central Ministry of Women and Child Development organizes an annual Women of India fair at Dilli Haat that involves the sale/exhibition of organic food and other eco-friendly products produced by various women's groups and women entrepreneurs from Delhi, National Capital Region (NCR) and all states of India, especially from rural areas. Small Industries Development Bank of India (SIDBI), under its Vision 2.0, has launched 'Mission Swavalamban' which aims to spread the entrepreneurship culture in the country by turning youth from "Job seekers" to "Job creators". As part of the mission, SIDBI has been organizing "SWAVALAMBAN Melas" across the country including Delhi with an objective to provide a platform to micro enterprises and small artisans of which 70-80% are women, to showcase their products and get exposure, access and understanding of markets.

There are also numerous trade fairs organized by public and private players at venues like Pragati Maidan and PUSA Institute in Delhi that focus on

different sectors and create a marketplace for MSMEs and startups to meet potential buyers e.g. Aahar Trade Fair for food and hospitality, Garment Technology Expo etc.

Connect to Investors and Industry

The incubators supported by Delhi Government, regularly carry out events and activities to connect their incubatees with potential buyers and industry players as well as provide information to their incubatees regarding relevant marketing and networking events and opportunities.

The WomenWorks program run by DSEU plans to assist the 100 women entrepreneurs it supports with access to market opportunities and players and the Delhi Startup Policy plans to organize regular investor and industry interactions for the Delhi Startups as well. The Delhi Startup Policy does not have a specific focus to support women-led enterprises with networking opportunities with investors, industry and other stakeholders.

Common feedback received through the primary research was the absence of sufficient networking opportunities suitable for women in Delhi NCT. In the startup and industry world, networking

events are usually held outside the incubators/ educational institutions in hotels/public spaces and often spill into the evenings and nights. Women entrepreneurs are often not able to make it to these events either due to family commitments or due to lack of confidence as well as personal safety concerns. These issues are further exacerbated in Delhi which is culturally conservative and has a poor women safety record. As a result of this, women-led enterprises miss out on opportunities to meet potential buyers, investors, mentors, fellow entrepreneurs and other relevant stakeholders, that would empower them and help their business grow. The challenge for networking is similar for women-led micro enterprises that often operate from their homes.

To summarise, there is little the Government of Delhi has done so far to actively create markets for women-led enterprises. This concerns both the encouragement of women-led enterprises to participate in public procurement (relaxation in criteria, procurement targets, exemptions) as well as the creation of platforms for networking to showcase women-led enterprises to other stakeholders like industry associations, corporates, banks and investors.

range of sectors ranging from education technology to artificial intelligence to agriculture and crafts.

Delhi Skills and Entrepreneurship University (DSEU)

The Delhi Skill and Entrepreneurship University was established in August 2020 by the Delhi Government to equip students with skills education to enable access to aspirational jobs and inculcate an entrepreneurial mindset and entrepreneurship.

To provide a platform to encourage and support entrepreneurial endeavours and to streamline all entrepreneurship and incubation activities at DSEU, an incubator, DSEU Innovation and Incubation Centre for Entrepreneurship (DIICE) has been established with an independent Board of Directors. The WomenWorks mentioned earlier

will be implemented under the aegis of DIICE. DIICE will also incubate ventures set up by the students, alumni, faculty and staff of DSEU as well as by student teams from Delhi Government's Business Blasters program.

Central Government Sponsored

Delhi has a number of incubators supported by the Central Government through the Atal Innovation Mission (AIM) of Niti Aayog and the Department of Science and Technology (DST)'s National Initiative for Developing and Harnessing Innovations (NIDHI) program.

The AIM supports startups through 3 incubation initiatives (AIM, 2020):

1. Establishment of **Atal Incubation Centres (AICs)** which are new greenfield incubation centres to nurture innovative startups in their pursuit to become scalable and sustainable business enterprises. There are 5 AICs supported by AIM in Delhi, namely, Ambedkar University Delhi Foundation, EMPI Incubation Foundation, Foundation for Innovation and Social Entrepreneurship (Social Alpha), Jawaharlal Nehru University Foundation for Innovation and Shiv Nadar Research Foundation.
2. Support **Established Incubation Centres (EICs)** which already exist and need support to augment, enhance and upgrade their incubation capacity. AIM has supported 91 Springboard and Amity Technology Incubator in New Delhi and Noida respectively.
3. Establish **Atal Tinkering Laboratories (ATLs)** in schools across India in order to create future innovators and entrepreneurs by fostering curiosity, creativity, and imagination in young minds, and inculcating skills such as design mindset, computational thinking, adaptive learning, physical computing etc. Currently there are 198 Atal Tinkering Labs active in schools across Delhi NCT (ATL, 2021).

All the AIM supported incubators are gender agnostic and gender disaggregated data of women-led enterprises support through AIM initiatives is not publicly available.

DST-NIDHI is an umbrella programme for nurturing ideas and innovations which are knowledge-based and technology-driven, into successful startups. Currently DST-NIDHI supports 8 incubators in Delhi NCT as listed in [Annexe 8](#), of which only Anveshan Foundation at IGDTUW (also supported by Delhi Government) has a clear mandate to support women-led startups.

DST has also supported IIT Delhi to create WEE Foundation - India's first of its kind social national initiative to strengthen women entrepreneurship in the country and promote an ecosystem that enables creation and sustenance of enterprises led by women. WEE Foundation offers a free-of-cost, three-month programme for 30 budding/existing women entrepreneurs, conducted during weekends and including interactions with mentors. As of 2017, WEE had mentored more than 100 startups led by women and imparted training to more than 10,000 rural women in smokeless chulha, affordable sanitary napkins, bee hiving, organic farming and handicrafts (DST-NIDHI, 2017).

Currently incubation efforts in Delhi through State and Central sponsored incubators are fragmented as each incubator team makes individual efforts to engage with the same stakeholders. This approach is inefficient, leads to fatigue and fails to create economies of scale.

The National Institute for Entrepreneurship and Small Business Development (NIESBUD)

based in Noida, Uttar Pradesh, is a premier organization of the Ministry of Skill Development and Entrepreneurship (MSDE), engaged in training, consultancy and research in order to promote entrepreneurship and skill development. The major activities of the Institute include Training of Trainers, Management Development Programmes, Entrepreneurship-cum-Skill Development Programmes, Entrepreneurship Development Programmes and Cluster Intervention. NIESBUD has no clear mandate to support women-led enterprises nor is gender disaggregated data available on its website.

In addition to the above, there are centrally supported sector-specific organizations in Delhi that support MSMEs such as the **Okhla Garment and Textile Cluster (OGTC)** and **The Apparel Training and Design Center (ATDC)**.

Incubation Support

Delhi NCT has a wide range of incubator and accelerator programs available for startups and MSMEs supported by the Delhi NCT Government, Central Government, international donor agencies, Corporate Social Responsibility (CSR) foundations and other private donors. While most of these are gender agnostic and cater to startups, there are some which focus on supporting women-led startups as well as women-led micro enterprises.

State Government Sponsored

Directorate of Training and Technical Education (DTTE)

The 11 incubators including 1 women-centric incubator supported by the DTTE in educational institutes, foster innovation and entrepreneurship amongst the students they engage with in a wide

Lead by Delhi NCR based apparel exporters, OGTC carries out a range of market relevant training and capacity building activities to make MSMEs in their supply chain more competent, efficient and scalable. It does this by partnering with all the relevant stakeholders in the ecosystem such as consultants and training institutes like National Institute of Fashion Technology (NIFT), Pearl Academy (OGTC, 2011).

The Apparel Training and Design Center (ATDC) run by the Apparel Export Council of India (AEPC) runs the largest range of training and skill development programs dedicated to the apparel sector through various Government schemes. In the last decade over 3,00,000 candidates have been trained through the ATDC Pan-India network of about 127 centres with about 75% wage placements. 7 of these centres are located in the Delhi NCR region (ATDC, 2022). While disaggregated data is not available, given the predominance of women workers in the garment sector, they are the chief beneficiaries of the activities of these organizations.

Not For Profit and Private Sector

In addition to the Government supported incubators and incubation programmes described above, there are a number of other incubation programmes in Delhi that are run by not for profit organisations and private sector organizations. Unlike the incubation programmes mentioned earlier (which focus on funding innovative startups), these programmes are focussed on supporting MSMEs, particularly social enterprises and women-led micro enterprises, in a range of traditional sectors

Funding Support

Funding to women-led enterprises is provided in a range of forms and quantities depending on the life cycle of the enterprise. The usual funding sources are seed capital/grant, loans and investments. Funding support is also often provided in the form of incentives such as subsidies, credit guarantees and interest sub-vention.

like beauty, tailoring, street vending and food processing. Some of the prominent organizations active in supporting women-led MSMEs in Delhi NCT are **SEWA Bharat, Empower Foundation, Dhriiti – The Courage Within, Shakti – The Empathy Project (STEP) and Women on Wings.**

These organizations take advantage of Central Government schemes by directly liaising with organizations like the National Skill Development Corporation (NSDC) and Sector Skill Councils to get access to subsidies, training curricula and accredited trainers. They also actively assist their women-led enterprises to get access to Government identifications, social welfare benefits and schemes such as Aadhar card, Health Insurance, registration on Udyam portal, PAN card, Mudra Loans, subsidies like PM SAVNidhi for street vendors, amongst others.

Many of these organizations and their programmes are funded by donor agencies like The United States Agency for International Development (USAID), World Bank, United Nations Development Programme (UNDP), GIZ as well as private CSR foundations like Godrej Foundation, GMR Varalakshmi Foundation and private individuals. Some CSR foundations run their own programmes, for example GMR Varalakshmi Foundation runs the GMR Varalakshmi Centre for Empowerment & Livelihoods (GMRV CEL) near the Delhi airport which is a state of the art residential vocational training centre that conducts short term (2-4 months) market linked employability skills training program for the local youth, particularly women in the age group of 18-35 years.

Seed Funding Support

Seed funding support is provided to startups through various State and Central Government supported incubation programmes that are active in Delhi. In most cases the seed funding is provided in return for some equity in the company. None of these programmes have funds specially allocated for women-led startups.

The Delhi Startup Policy envisions setting up a Fund of Funds with an initial corpus of INR 20 Crore to support startups in Delhi NCT. In addition, the Startup Policy aims to provide a range of fiscal incentives in the form of subsidies on lease rentals, for filing patent/trademark/copyright/industrial design, participating in national/international trade exhibitions, on software purchase amongst others. No special allocation of funds is made for women-led enterprises in the Delhi Startup Policy.

Central Government Schemes and Bank Loans

Women-led MSMEs and startups in Delhi NCT are eligible for Central Government schemes described in [Annexe 3](#) such as Standup India, Mudra Loans, SAVNidhi, Startup India Seed Fund Scheme and others. Many of these schemes are routed through public sector banks like State Bank of India as well as private sector banks like ICICI, Kotak Mahindra etc.

Of all these schemes, the Standup India scheme that is specifically targeted to women and minorities has seen good uptake in Delhi NCT. The entire loan application for Standup India has been made online on the Udyamimitra portal⁶ to incentivise women to apply from the comfort of their homes. As per data from SIDBI, the coordinating organization for Standup India, of a total 3398 requests received from Delhi for handholding support for Standup India on the Udyamimitra portal, 26% were women. Further, of the total INR 1044.09 crores sanctioned to 4459 accounts in Delhi, close to 90% (INR 844.61 crores) was sanctioned to 3605 (~90%) women-owned accounts. The collateral-free MUDRA and SAVNidhi loans are well targeted towards women entrepreneurs and have also seen a good uptake (See [Annexe 3](#)), however gender disaggregated and Delhi-specific data for them is not available.

Various demand and supply side constraints in financing women-led enterprises have been presented in [Annexe 2](#).

Primary research reflects similar constraints and indicates that the uptake of Government financial schemes and bank loans is highly dependent on a number of factors such as:

- active promotion of the schemes by relevant State Departments, incubators and not for profits within their women constituencies,
- awareness amongst women entrepreneurs about these schemes and financial products
- willingness by women to access various schemes, especially loans
- level of handholding and support provided to women to successfully access the schemes
- readiness of lending institutions to lend to women-led enterprises

Common feedback that was received from most stakeholders was that accessing Government schemes can often be a cumbersome process in terms of paperwork and timelines. In addition, there is often hesitation at the Bank branch level to lend to women-led enterprises due to smaller loan sizes and a perception that women are high-risk customers due to absence of collateral.

A general hesitation on the part of women entrepreneurs to take on any liabilities like loans or even dilute too much equity was also shared by all stakeholders, including women entrepreneurs themselves. There is a preference amongst women entrepreneurs to take a risk averse approach, to grow organically and sustainably over time. As a result, even when incubators like the Anveshan Foundation at IGDTUW have a tie-up with banks like the State Bank of India for easy processing of loans, there has been little interest from its women-led startups to avail this facility. Similar trends have been observed about the financial behaviour of women-led enterprises around the world. This raises the question whether the design of government financial schemes for women entrepreneurs are innovative and women-centric enough to match the needs and behaviour patterns of women entrepreneurs.

⁶. Set up by SIDBI this portal is a Virtual Market Place catering to the needs of the entire MSME Ecosystem incorporating Standup India (SUI), MUDRA and other MSME loan schemes of the Government of India.

Fin-Tech Startups

A number of fin-tech startups like Mahila Money and Arth have entered the market to create platforms to generate awareness about finance products, financial management amongst women entrepreneurs, create communities of women entrepreneurs as well as facilitate easy access

to modular loan products in tie up with banks. Organizations that work with women micro entrepreneurs such as Empower Foundation have found that loan processing times greatly reduce by partnering with fin-tech companies like Mahila Money versus themselves assisting women microentrepreneurs in getting loans directly from banks.

Mentorship Support

Mentorship plays a critical role in the journey of women entrepreneurs as discussed earlier. However, the Delhi Government has made limited to no interventions to provide dedicated mentoring support to women entrepreneurs in the city.

Government programs

The Delhi Government has launched a citywide mentorship program called Desh Ke Mentor under which 9,00,000 students of classes 9 to 12 in Delhi government schools will be connected with noteworthy citizens who will offer them career and general guidance. So far, 24,267 mentors have helped 98,986 mentees through 1,00,000 calls (Desh Ke Mentor, 2021). This program doesn't have specific targets for women/girls nor is gender disaggregated data tracked.

Providing access to mentors and online and offline mentor networks is an integral part of the newly launched Delhi Startup Policy, however, no specific provision has been made for women-led startups.

Incubators

A lot of the incubation programs and organizations in Delhi NCT working with women entrepreneurs, micro enterprises as well as startups, have mentorship as an integral part of their program design. Some have paid mentorship models whereby the enterprise or supporting organization pays a fee or the enterprise gives equity to the mentor in return for support, while others have pro-bono mentorship engagements. Primary research indicates that identifying good and committed mentors and managing good mentor-mentee relationships can be quite difficult in general and especially in the case of women-led enterprises as women tend to be more comfortable with and learning from fellow women and yet there are insufficient women mentors and role models available.

Grassroots organizations like SEWA Bharat, Dhriti, or Empower Foundation that work with women-led micro enterprises have successfully used the model of developing mentors from within the community. This model works well because not only do women tend to learn more from fellow women of the same background, but the women who become mentors also feel empowered. The overall the model is more sustainable as it is community based.

The low entrepreneurship as well as labour force participation rates (LFPR) amongst women in Delhi indicate the need for concerted interventions to support women entrepreneurs with access to mentors.

Capacity Building of Enablers

Currently there are no specific initiatives by the Delhi Government to sensitize stakeholders within as well as outside of Government around the issue of women entrepreneurship. Government departments that engage with women such as the Women and Child Development Department (WCD) carry out awareness and sensitization activities

as a matter of routine business but not a specific pillar of focus. There are no capacity building initiatives supported by Delhi Government to make its departments and teams more ready to engage with women and women entrepreneurs. There is no mention of this in the Delhi Startup Policy either.

Awareness and Outreach

The Delhi Government does not have a strategy focussed on creating awareness about existing women-led enterprises in Delhi NCT, showcasing women entrepreneurs as role models or investing in outreach to women entrepreneurs. Neither does the Delhi Government have an innovative communication strategy, beyond largely traditional methods like press, brochures, flyers, some social media (YouTube videos) and program outreach at the grassroots, to showcase its women

entrepreneur specific schemes and activities amongst potential women beneficiaries in Delhi NCT.

Organizations like incubators carry out awareness and outreach activities about their offerings in the educational institutes they are established in. Most grassroots organizations like SEWA Bharat, Dhriti, or Empower Foundation reach out to their target communities using their field teams.

Summary

In summary, the above assessment of the women-led enterprise ecosystem in Delhi NCT against the Startup India Ranking Framework, has highlighted a wide range of gaps across reform areas that the Government of Delhi NCT should take cognizance of, if it is serious about its goals of making Delhi into a Global Innovation Hub. The Delhi Government's ambitions of creating an equitable, modern and sustainable city by 2047 cannot be fulfilled if the women of the city are left behind in the labour force and enterprise ecosystem.

Building an enabling ecosystem to support existing women-led enterprises and promote new women-led enterprises is critical to closing the existing gender gap in Delhi and achieving the Government's budget goals of creating sustained, inclusive and thriving economic growth in the city.

A coordinated multi-dimensional and multi-stakeholder effort is required to create an enabling environment for women entrepreneurs so that the current 9.26% rate of women-owned MSMEs (MSME, 2021-22) in Delhi can be exceeded.

Delhi NCT, with its rich and diverse population, thriving startup ecosystem and network of industry and educational institutes is uniquely placed to develop and demonstrate effective MSME and startup programs for women-led enterprises in the coming years. The following policy recommendations, organized by the pillars of the Startup India Ranking Framework, provide a roadmap to build a conducive ecosystem for women-led enterprises in Delhi NCT and make Delhi NCT a leading hub of women entrepreneurs in India.

06. Key Policy Recommendations

Institutional Support

Integrate women entrepreneurship into relevant State startup, women and MSME policies

In order to have a substantial positive impact on women entrepreneurship in Delhi and to create a conducive and enabling ecosystem for women entrepreneurs, there is a strong need for the Delhi Government to integrate women entrepreneurship into relevant State startup, women and MSME policies. If this is not feasible, a separate umbrella policy on Women Entrepreneurship can be created. Such amended or new policies would act as the blueprint and guiding document for women entrepreneurship at the UT level and help to develop a coordinated and integrated approach across various departments and stakeholders towards creating a thriving women-led enterprise ecosystem.

Some elements of such policies can be:

- Articulation of a clear vision for women-led enterprises in Delhi.
- Identify sectors that women entrepreneurs are commonly active in as well as emerging sectors that women-led enterprises can play an active role in and develop a strategy and ensuing scheme for each sector. For example, the Delhi Government's Rozgar Budget mentions supporting the creation of jobs and enterprises for women in the garment, electronic, e-vehicles and urban farming sectors. However, in the absence of gender-sensitive schemes for these sectors that detail out benefit and implementation details, there is a risk of these plans being executed in an uncoordinated manner with little accountability or impact.
- Mechanisms for inter-departmental coordination to carry out outreach and support for women entrepreneurs.
- Communication strategies for promotion of women entrepreneurship policies and schemes.

Some strategies for implementation of such a policy can be:

- Develop a definition of women-led enterprises, identify and quantify the various segments of women entrepreneurs active in Delhi ranging from informal micro enterprises to registered MSMEs and startups.
- Map existing Government policies and schemes on the targeted women-led enterprise segments to identify gaps, duplication and other issues in design and implementation.
- Create a nodal agency/department authorized to coordinate between relevant departments and other stakeholders in the ecosystem for greater convergence in implementation. This team would also focus on collection of data and stories of implementation from the field.
- Create a web portal that would act as a one-stop shop for information on all women-related schemes, policies and initiatives including a Management Information System (MIS) dashboard that collects gender disaggregated data on output and outcome indicators of existing schemes.
- Availability of a 24/7 helpline/chatbox to assist women entrepreneurs

Prioritize creation of women specific data collection systems

There is an urgent need to include collection of gender disaggregated data across surveys and schemes and to build MIS systems to aggregate and publish women specific data. Access to such databases will enable Government teams to make informed policy and implementation decisions backed by data and to build mutually beneficial partnerships with other stakeholders like industry, banks, incubation centres, educational and research institutes.

Carry out a sectoral mapping of the MSME sector in Delhi

Primary interviews with stakeholders suggest that the majority of the women-led micro entrepreneurs in Delhi are from migrant communities. The type of trade/business they are involved in is often clustered by communities and neighbourhoods in which they have settled, for example food and vegetable vendors in North Delhi or garment weavers in East Delhi. A deeper study needs to be done to map women-led enterprises in Delhi NCT by trade, origin of founder and other socio-economic parameters to see if similar clusters emerge. Some organizations have done similar exercises in the past, but those were gender agnostic.

Such a survey would better inform the implementation of schemes like the Saheli Samanvay Kendra (SSK), WomenWorks and Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME), policies such as the Startup Policy as well the activities planned in the Rozgar budget to create a thriving economy in Delhi. Further, data from existing surveys done by the Delhi Government, for example the door-to-door survey done post COVID-19 and the baseline survey being carried out by the Department of Industries

Mentorship Support

Assist women entrepreneurs in accessing social services, infrastructure and subsidy benefits

As women entrepreneurs shoulder the burden of family care and responsibilities, they often tend to drop out of the workforce or stop their enterprise when this burden cannot be balanced. Having access to strong social services and other benefits that assist and empower women to keep running their enterprises while being able to fulfil their family duties, goes a long way in fostering an enabling environment for women-led enterprises. Some of these benefits are:

- Childcare through local anganwadis and creches

(DIT) for the PMFME scheme, should be filtered using a gender lens and shared with all relevant departments working with women.

Create implementation structures for policies promoting women-led enterprises

Experiences from states like Kerala in promoting women-led enterprises indicate that simply making a provision for women in existing policies is not sufficient to have sustainable and lasting impact on the ground. First, any policy promoting women-led enterprises needs to clearly outline implementation and monitoring systems, beneficiary engagement, clearly defined targets and provisions, and include a stakeholder engagement plan in order to effectively translate political vision into reality. Second, adequate structures and processes for implementation need to be created and the model from Kerala can serve as inspiration and blueprint for such a structure. Hence, there is a need for the Delhi Government to include such detailed provisions in existing and new schemes to promote women-led enterprises. Please see [Annexe 9](#) for more details on the Kerala model for creating a conducive ecosystem for women-led enterprises.

- Health Insurance through the Rashtriya Swasthya Bima Yojana (RSBY) program
- Gas connections through the Pradhan Mantri Ujjwala Yojana (PMUY)

The Delhi Government should make it a priority to assist all women beneficiaries to access these schemes and any other relevant schemes. The anganwadi hub centres (AHCs) established as part of the Saheli Samanvay Kendra (SSK) scheme could play a key role in this.

Further, programmes like WomenWorks, incubators and PMFME should make it an explicit priority to assist their women entrepreneurs who are largely in the informal sector to register on the Udyam portal as that is the gateway to accessing all Central Government MSME subsidies as well as the Government of India's e-Marketplace (GeM) portal.

Access to Market

Create incentives and targets to encourage purchases from women-led enterprises

Given the lack of market access support for women-led enterprises by the Delhi Government till date, there is a strong need to develop a strategy that focuses on creating more opportunities and platforms for women entrepreneurs to market themselves and their products.

The strategy to enable women better access to markets could have elements of:

- Procurement targets for Delhi Government departments for purchases from women-led enterprises
- Dedicated fairs and/or markets for women-led enterprises
- Women Entrepreneur Festival that focusses on showcasing the entire range of women-led

enterprises present in Delhi combined with an exhibition, panel discussions and networking opportunities

- Strategic partnerships with relevant industry associations, chambers of commerce, private sector and academic/research institutions to market and sell products of women-led enterprises on existing e-commerce portals.

Develop safe networking opportunities for women

There is a need to design and implement women friendly networking opportunities that are adapted to the reality of the lives of women in partnership with stakeholders in the ecosystem. This could mean more online networking opportunities, more opportunities and events during the day to allow for women to safely attend while also managing family duties and district/block level events to allow for easy participation at a local level.

Incubation and Mentoring Support

Promote women-centric incubators

Promotion of women-centric incubators would ensure that incubator managers have a clear focus to work with women entrepreneurs. This would enable them to make sufficient efforts to reach out to, encourage and support women to create and run their startups. Once there is a sufficient pipeline of women entrepreneurs and the incubator has gained experience in what differentiates incubation programmes for women from those for mixed cohorts, a transition can be made by mainstreaming gender into mixed programmes. The percentage of reservation for women-led enterprises in mixed incubators can be decided through stakeholder consultations.

Standardize curricula for women focussed incubation programmes

To address the different needs of women entrepreneurs while also maintaining consistency in capacity building activities, there is a need to develop and standardize training curricula across incubators and entrepreneurship support organisations. Such a curriculum should include the following elements, each of which have gender-specific nuances:

- Business skills –business planning and strategy
- Financial management – opening and operating bank accounts, compliance

- Marketing – marketing strategies and channels
- Digital literacy – smart phone, websites, social media, digital financial literacy
- Soft skills – confidence building, communication, negotiation, leadership
- Networking opportunities
- Balancing business and family responsibilities

Enable access to mentors

The challenge of accessing good mentors for women-led enterprises could be addressed by creating a common database of accredited mentors and investors. The database should also have details of mentors who can provide women entrepreneurs with technical (sector specific) support. Such a database can be managed by the proposed nodal agency appointed for coordinating women entrepreneurship related activities.

Funding Support

Provide special financial incentives for women entrepreneurs

Special funds should be incorporated or earmarked for women entrepreneurs in policies and schemes by the Delhi Government, such as upfront grants, seed capital fund, collateral-free or subsidised interest loans, mobilization and capacity building as well as crisis funds.

Build partnerships with banks and financial institutions

The proposed nodal agency should partner with banks, non-banking financial institutes (NBFCs) and fin-tech startups to link women entrepreneurs to specific loan and financial products suitable for them. Necessary activities also include working with banks to streamline loan application processes and training staff to increase their gender-sensitiveness. This would enable more women

entrepreneurs to tap into the large amount of unused funds available from various schemes.

Develop and/or introduce innovative women-centric financial products

Currently, there is a big gap in the financial market for innovative women-centric financial products. The Delhi Government, particularly its think-tank, the Dialogue and Development Commission (DDC) of Delhi, should partner with leading universities, research institutes and international organisations present in Delhi NCT to either develop innovative women-centric financial products and processes that are customized to the reality of the lives of women entrepreneurs, or work with leading organisations in this field to introduce existing women-centric financial products to Delhi. There is an opportunity to learn from the work done in this field by organisations like SEWA Bank, Mann Deshi Foundation, Dvara Holdings Trust and Grameen bank.

Capacity Building of Enablers

Implement crosscutting sensitization activities

Given the socio-cultural conditioning and unconscious bias against women's participation in economic activities and enterprises in India, sensitization of relevant stakeholders in the

ecosystem is key to making any policies, schemes, programmes or initiatives effective for women entrepreneurs. There is a need for a clear sensitization strategy and implementation of sensitization efforts amongst stakeholders across the board from Government departments, to incubator staff to banks, investors and industry.

Awareness and Outreach

Design socio-culturally sensitive awareness/recruitment campaigns and programme design

Social and cultural backgrounds including migrant background play a significant role in women taking up entrepreneurship in Delhi NCT. There is an urgent need for the Delhi Government to factor social and cultural barriers into policy and programme design for women entrepreneurs. Entrepreneurship for women needs to be made more aspirational and be positioned as a viable career option for women. This can be achieved through the design and implementation of a citywide multi-pronged and multi-media awareness and communication campaign consisting of but not limited to:

- Widespread awareness of women-centric or gender-sensitive schemes and activities
- Celebration of existing women entrepreneurs through women entrepreneur awards and district/state level events and fairs focused on women-led enterprises
- Door-to-door, school and college-level awareness and sensitization campaigns to demonstrate the benefits of women being in the workforce
- Multi-media partnerships to showcase success stories and journeys of women entrepreneurs

Improve coordination between incubators in Delhi NCT

Currently, stakeholder outreach efforts by incubators across Delhi NCT are fragmented and inefficient. The entire ecosystem would benefit if the proposed women entrepreneurship nodal agency coordinates outreach and partnership efforts with stakeholders such as industry associations like Confederation of Indian Industries (CII), The Federation of Indian Chambers of Commerce & Industry (FICCI), TiE Delhi, banks, institutes like Indian Institute of Technology Delhi (IITD), National Institute of Fashion Technology (NIFT) and investor groups such as Indian Angel Network amongst others.

Conduct exposure visits to banks

There is a perception gap amongst women entrepreneurs and banks about the riskiness of loans and the riskiness of women as customers, respectively. In order to bridge this perception gap on both ends, there is a need to develop awareness and exposure programmes whereby groups of women entrepreneurs can be taken to banks for exposure visits to allow for both parties to understand each other's needs and products better. Moreover, gender-sensitisation campaigns need to be implemented in banks that lend to women.

07. Annexes

Annexe 1: Startup India Ranking Framework

The revised and updated Startup India Ranking Framework (States' Startup Ranking, 2021) identifies the following reform areas/pillars and

related activities⁷ as key to assessing the state of an enterprise ecosystem:

REFORM AREA	ACTION ITEMS
Institutional Support	<ul style="list-style-type: none"> • Access to Information through State Startup Portal • Online translation feature to local language(s) on State Startup Portal • Access to unified web-platform for startups to submit requests or grievances • Number of women-led startups receiving special incentives • Number of State government departments providing institutional support to startups (excludes support from nodal department)
Fostering Innovation and Entrepreneurship	<ul style="list-style-type: none"> • Number of unique startups registered • Number of rules, regulations, Acts introduced or amended to support startups in disruptive sectors • Number of programmes undertaken in Higher Education Institutions (HEIs) to support student entrepreneurs • Number of unique grassroots or innovations with rural impact supported
Access to Market	<ul style="list-style-type: none"> • Relaxations in the criteria to increase participation of startups in public procurement • Number of programmes undertaken to encourage the participation of startups in public procurement activities • Number of programmes undertaken to provide product showcase opportunities to startups (for corporates, industry associations, and other private sector stakeholders) • Number of unique startups availing public procurement related relaxations/exemptions/programs • Number of unique startups awarded purchase orders or work orders

⁷ Awareness and Outreach reform area has been retained from the 2019 Startup Ranking Framework due to its critical relevance for women-led enterprises.

REFORM AREA	ACTION ITEMS
Incubation Support	<ul style="list-style-type: none"> • Number of new incubators set up or existing incubators upgraded • Number of startups receiving incubation support • Capacity utilization of State-supported incubators • Number of startups which enrolled in acceleration programmes
Funding Support	<ul style="list-style-type: none"> • Access to Seed Funds or Venture Funds or Fund of Funds established by the State government • Number of unique startups which have received funding through State supported funds or mechanisms • Number of programmes undertaken to connect startups with private funds or investors
Mentorship Support	<ul style="list-style-type: none"> • Number of startups connected with mentors through State supported mechanisms • Average number of hours spent by mentor per startup in a month
Capacity Building of Enablers	<ul style="list-style-type: none"> • Number of sensitization workshops conducted for officials of State government departments on startup ecosystem of India • Percentage of State-supported incubators trained through capacity development workshops • Number of programmes conducted to sensitize potential investors (including family businesses, corporate houses & entrepreneurs) on investment in startups
Awareness and Outreach (retained from 2019 Startup Ranking Framework)	<ul style="list-style-type: none"> • Bootcamps • Hackathons or Grand Challenges • Angel Investment Workshops • National or International Events

Annexe 2: Demand and supply side constraints to access finance for women entrepreneurs

Demand and supply side constraints to access finance for women entrepreneurs (IFC, 2017):

REFORM AREA	ACTION ITEMS
<p>Limited financial awareness and understanding of financial products/ services: Women lack knowledge about available finance options, advantages and disadvantages, and costs of various options, benefits of borrowing, etc. This lack of knowledge generates reluctance to access finance from formal channels.</p>	<p>Perception of higher risk profile in the absence of collateral security and guarantee/support by male family member: Banks generally consider women-owned enterprises as a high-risk sub-segment as these enterprises operate mostly in the informal sector and are usually micro in scale. Further, absence of collateral causes banks to avoid this sub-segment. Some bankers believe lending to unmarried women could be risky. The event of marriage could lead to change of locality or profession, and a possibility of default.</p>
<p>Lack of adequate collateral: Access to collateral remains a key issue, especially for women entrepreneurs, given social and legal restrictions around inheritance and land ownership rights. Even if a woman legally owns an asset, male members of the family will often hold the title deed.</p>	<p>No real attempt to tailor products/services to suit the needs of the woman entrepreneur: Banks often rely on personal profiles and track records while reviewing loan applications. In the case of women, these are often not strong enough or relevant for banking needs as women entrepreneurs often lack proper records / documents. There is little effort by financial institutions to understand this sub-segment and design tailored financial products or processes.</p>
<p>Need for support from male family members: Several banks require either the husband's or father's (in case of unmarried women) signature to approve loan applications for women borrowers, which can sometimes act as a deterrent.</p>	<p>Perception that bank branches are unwelcoming to women customers: One common criticism expressed by women entrepreneurs is that bank branches are not conducive due to a disproportionately low number of women relationship officers (female employees constitute less than 20 percent of the workforce in banks). In addition, no specific efforts are made to build a more conducive environment to attract walk-ins by women customers and/or to provide advisory services to supplement financial services. Both strategies have had significant success in other countries.</p>

REFORM AREA	ACTION ITEMS
<p>Lack of confidence or hesitation to approach financial institutions: Women entrepreneurs tend to have less experience with banking institutions and could feel intimidated to approach a bank. Poor financial literacy often translates into inadequate accounting and financial management functions.</p>	<p>High transaction costs given the small size of women-led MSME firms: Although high transaction costs are a well-known barrier for finance for the MSME segment, this is further intensified for women-led businesses, which are usually very small and have lower than average finance requirements. It is estimated that average finance needs of men-owned enterprises are about 2.4 times that of women-owned enterprises. The cost of administering and servicing small loans to women entrepreneurs is relatively high due to similar processing and documentation requirements for enterprises regardless of size. Additionally, the credit risk assessment process, which is generally complex, is the same for small or large loans. Thus, banks tend to focus on clients with larger loan demands.</p>
	<p>Lack of reliable information about financial management makes the women entrepreneurs less attractive to financiers: Due to lack of knowledge of financial management, women-owned enterprises do not always maintain the necessary financial documents in the required format, which make them less attractive to financial institutions.</p>

Annexe 3: Central government policies and schemes to support women-led enterprises

The Central Government of India has developed a range of policies and schemes to support MSMEs including women-led enterprises, many of which have specific provisions or targets for women. Most schemes do not collect gender-disaggregated data

on the beneficiaries. Keeping the urban focus of the study in mind, below is a list of some relevant Central Government schemes that impact women-led enterprises.

Central Government Policies, Schemes and Institutions to Support Women Entrepreneurs⁸

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
Ministry of Finance (MoF)		
Stand Up India Finance Scheme	Promotes entrepreneurship amongst women, Scheduled Caste (SC) or Scheduled Tribe (ST) by facilitating bank loans between Rs. 10 lakh and Rs. 1 Crore in order to help them set up a greenfield enterprise in manufacturing, services, agri-allied activities or the trading sector. In the case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.	As of 23.03.21, Rs. 25,586 crores have been sanctioned under Stand Up India to 1,14,322 accounts since the scheme's inception. Of this 21,200.77 crores (approx. 83% of total sanctioned) was given to 93,094 (approx. 81% of total beneficiaries) women entrepreneurs.
Ministry of Micro, Small and Medium Enterprises (MSME)		
Enterprise and Skill Development Program (ESDP)	The ESDP through its Enterprise Facilitation Centers (EFCs), aims to motivate youth representing different sections of the society including SC/ST/Women, to consider self-employment or entrepreneurship as a career option with the ultimate objective to promote new enterprises, capacity building of existing MSMEs and inculcating entrepreneurial culture in the country. The program has a min. target of 40% women with provision of development of women-focussed programmes.	As per the 2020-21 Annual Report a total of 15,599 aspiring entrepreneurs were part of 315 programmes related to awareness about entrepreneurship, skill development, business management, and more. In 2019-20, 7,629 programmes were organised involving 2,37,192 trainees. Further breakdown by gender is not available.

⁸. Adapted from websites, policy documents and annual reports of relevant Ministries and the Financial Inclusion for Women Owned SMEs report by the IFC (IFC, unknown)

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
Prime Minister's Employment General Program (PMEGP)	<p>PMEGP is a bank appraised and financed "credit linked subsidy programme" for generation of employment opportunities through establishment of non-farm based micro enterprises for self-employment in rural as well as urban areas of the country.</p> <p>The design of the PMEGP is sensitive to the needs of women entrepreneurs. The beneficiary contribution women have to bring is half (5%) of that required under the general category (10%). Women are also eligible for a higher rate of subsidy on the project cost. For example women-led enterprises in urban areas get 25% subsidy vs. 15% subsidy in the general category.</p>	<p>Since inception (i.e. 2008-09 to 31.12.2021), a total of 2,22,457 projects have been assisting women entrepreneurs under PMEGP.</p> <p>The share of women as a proportion of the total beneficiaries of the scheme, for both number and amount, has remained around 18-19 %.</p>
Ministry of Housing and Urban Affairs (MoHUA)		
Self Employment Programme (SEP)	<p>SEP focusses on providing financial assistance in the form of interest subsidy, over and above 7% rate of interest on a bank loan for setting up individual or group enterprises as well as Self-Help Groups (SHGs) of urban poor. Further the SEP aims to focus on technology, marketing and other support services to the individuals, group entrepreneurs, SHG members and urban street vendors/ hawkers engaged in micro enterprises for their livelihoods and facilitate credit cards for working capital requirement of the entrepreneurs. There is a minimum 30% women beneficiary target in the SEP.</p>	<p>In the calendar year 2021, 90,729 Individual and Group loans and 95,304 SHG loans were disbursed.</p>

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
PM Street Vendor's AtmaNirbhar Nidhi (PM SAVNidhi)	<p>The PM SAVNidhi was launched during COVID-19 pandemic to address the urgent need to provide credit for working capital to street vendors to resume their business.</p> <p>The scheme facilitates collateral free working capital loans up to Rs. 10,000 of 1 year tenure and provides for incentives in the form of interest subsidy @ 7% per annum on regular repayment of loan and cash-back up to Rs. 1,200 per annum on undertaking prescribed digital transactions.</p> <p>On timely or early repayment, the vendors will be eligible for loans of up to Rs. 20,000 during the second cycle and up to Rs. 50,000 during the third cycle.</p> <p>Even though not focussed on women entrepreneurs, this scheme has benefitted numerous women street vendors/micro entrepreneurs across the country.</p>	<p>As of 18 January, 2021, 13,15,000 loans worth Rs. 1,294 crore were disbursed under this scheme. Further breakdown by gender is not available.</p>

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)	<p>DAY-NULM schemes have targets to reach women in urban areas and can be used as platforms to promote women-led MSMEs. These schemes are:</p> <ul style="list-style-type: none"> • Employment through Skill Training and Placement (ESTP) (min. 30% women target) scheme provides for skill training of the urban poor to enable them to set up self-employment ventures and for salaried jobs in the private sector. • Social Mobilization and Institutional Development Scheme to mobilise urban poor households into a three-tiered structure of Self-Help Groups (SHGs) at the grass-root level, Area Level Federations (ALFs) at the slum / ward level and City-Level Federations (CLFs) at the city level. 	In the calendar year 2021, 86,784 SHGS were formed.
Ministry of Food Processing Industries (MOFPI)		
Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)	The PMFME is a Central Government scheme of the Ministry of Food Processing Industries (MOFPI) that provides financial, technical and business support for formalisation and upgradation of existing individual micro enterprises in the unorganized segment of the food processing industry. The Scheme adopts a One District One Product (ODOP) approach for economies of scale and has a special focus on supporting Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives, many of whom are women-led.	So far 24,760 applications have been received by MOFPI for support through PMFME. Further breakdown by gender is not available.

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
Government Promoted Institutions		
Small Industries Development Bank of India (SIDBI)	<p>SIDBI is the Principal Financial Institution for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME) sector as well as for co-ordination of functions of institutions engaged in similar activities.</p> <p>SIDBI recently launched 'Swavalamban Challenge Fund' (SCF) in partnership with Foreign, Commonwealth & Development Office, UK (FCDO UK) to provide financial support to non-profit organizations/educational institutions/social startups along six themes, one of which is women empowerment.</p> <p>SIDBI also partnered with the Women Entrepreneurship Platform (WEP) of NITI Aayog and COWE (Confederation of Women Entrepreneurs) to raise awareness amongst stakeholders about schemes related to women entrepreneurs.</p>	<p>SIDBI has been integral in implementing many Central schemes and organizations like Stand Up India (mentioned above), Interest Subvention scheme, Financing MFIs, Credit Guarantee Trust Fund for MSEs (CGTMSE) (mentioned below).</p> <p>In the case of Standup India, SIDBI mandated each of the 30,000 bank branches across India to lend to at least 1 woman entrepreneur and 1 scheduled tribe/scheduled caste (ST/SC) person.</p>
Micro Units Development & Refinance Agency Ltd (MUDRA) and Pradhan Mantri Mudra Yojana (PMMY)	<p>The MUDRA bank set up in 2015 offers MUDRA loans through Banks, Micro Finance Institutes (MFIs), and NBFCs. MUDRA loans provide non-farm, non-corporate, collateral-free loans below INR 10 lakhs (USD 16,000) under 3 categories (Shishu, Kishor and Tarun) to micro and small enterprises.</p> <p>While the MUDRA scheme is gender-agnostic, it is particularly suited for women due to its offering of collateral-free loans, since providing collateral is usually a roadblock of women to access finance. The documentation is primarily based on credit history and business-related information and does not require guarantors. (IFC, unknown)</p>	<p>As per the 2020-21 Annual Report of MUDRA, MUDRA loans have cumulatively reached 29.55 crore MSE Borrower Accounts with a Credit Support of 15.52 lakh Crore.</p> <p>Of these, 68% Loan Accounts belonged to women beneficiaries, demonstrating the appeal of this scheme to women entrepreneurs.</p>

SCHEMES/INSTITUTES	DETAILS	CURRENT STATUS
Credit Guarantee Trust Fund for MSEs (CGTMSE)	<p>Set up by the Government of India and SIDBI in 2000, the Credit Guarantee Scheme (CGS) of CGTMSE, provides guarantees for extending collateral free lending to Micro and Small Enterprises through banks and financial institutions (including NBFCs). The Scheme covers collateral free credit facility (term loan and/ or working capital) extended by eligible lending institutions to new and existing micro and small enterprises up to Rs. 200 lakh per borrowing unit. The guarantee cover provided under this scheme varies from 50% to 85% depending upon the quantum of loan and type of beneficiary.</p> <p>There is a special provision made under the CGS for women entrepreneurs in the North Eastern Region of India where guarantee is provided for 80% of the amount subject to a maximum of 40 lakh.</p>	<p>As on 31st December, 2021, cumulatively 56.03 lakh proposals have been approved for guarantee cover of Rs. 2.90 lakh crores. Further breakdown by gender is not available.</p> <p>The scheme has been successful in spanning geographically across the country with a special focus in the North East.</p>
Credit Schemes by Public Sector Banks	<p>Stree Shakti Scheme (State Bank of India), Mahila Udyam Nidhi Scheme (National Punjab Bank), Cent Kalyani Scheme (Central Bank of India), United Mahila Udhyaami Yojana (United Bank of India), Dena Shakti Scheme (Dena Bank)</p> <p>These schemes encourage and empower women entrepreneurs by providing financial assistance at concessional interest rates. The loan details, eligibility criteria, interest rate and process vary from bank to bank.</p>	<p>Details by bank not publicly available.</p>

The Government has discontinued two schemes focussed on supporting women-led enterprises, namely Support to Training and Employment Programme (STEP), which was under the Women and Child Development Ministry, and Trade Related Entrepreneurship Assistance and Development (TREAD) Scheme for Women, which was under the MSME Ministry.

Procurement from women-led enterprises

In 2018, the Central Government set a MSME procurement target for all Central Ministries to purchase 25% of their requirements from MSMEs. Of this procurement target, 4% purchases have to be done from MSMEs owned by SC/ST entrepreneurs and 3% from women-owned MSMEs. While the Government has yet to achieve the target of 3% procurement from women-owned MSMEs, it is encouraging to see a steady increase year on year. From 0.15% in 2018-19, the procurement from women-led enterprises has increased to 0.76% in 2021-22 with 5,492 women-led enterprises benefitting from procurement worth 764.396 crore.

Support platforms focussed on women

- The **Women Entrepreneurship Platform (WEP)** by Niti Aayog is Government of India's flagship initiative to promote women entrepreneurship in the country. WEP aims to be a catalyst for developing a vibrant ecosystem for women

entrepreneurs in India and acts as an umbrella structure, which provides an online platform and collaboration opportunities for different stakeholders to boost the ecosystem for women entrepreneurs across India. As of 2022, over 26,900 women are registered on the WEP portal.

- **Udyam Sakhi portal** by the MSME Ministry, is a network for nurturing entrepreneurship and creating business models for low-cost products and services in order to empower women and make them self-reliant and self-sufficient. The portal provides assistance for entrepreneurship learning tools, incubation, training programmes for fund raising, mentorship, one-on-one investor meets, market survey support and technical assistance.
- **Udyamimitra portal** by SIDBI, is a universal portal aimed at easing access to various financial and non-financial services to MSMEs. It hosts 1,38,788 branches and 20,000+ handholding agencies. The site also has various resources such as a Samridhi chatbot for interactive query resolution, bankability kit for financial literacy, project profiles for knowledge enhancement and assistance for loan aspirants. Women entrepreneurs interested in accessing schemes like Stand Up India and PM SAVNidhi need to apply through this portal.

In addition, the MSME Ministry has launched many MSME focussed platforms like Champions Portal, Udyam, GEM, Sambandh, MSME SAMADHAN, MSME Sampark, and Udyam Jyoti.

Annexe 4: Incubators supported by the DTTE, Delhi Government

DTTE Supported Incubation Centres in Delhi

SL. NO.	NAME	NO. OF STARTUPS SUPPORTED
1	AIACTR Incubation and Research Foundation	5
2	ANDC in Start Foundation	13
3	AUD Centre for Incubation Innovation & Entrepreneurship	14
4	BPIBS Knowledge and Innovation Foundation	3
5	DPSRU Innovation and Incubation Foundation	15
6	DTU Innovation and Incubation Foundation	19
7	IGDTWU – Anveshan Foundation	14*
8	IIITD Innovation and Incubation Centre	13
9	NSUT Incubation and Innovation Foundation	12
10	SSCBS Innovation and Incubation Foundation	19
11	DITE	0
	Total	127

*data as of April 2022.

Annexe 5: Key Highlights of the Delhi Startup Policy 2022

Key Highlights of the Delhi Startup Policy 2022

The Delhi Startup Policy 2022 aims to encourage, facilitate and support the emergence of at least 15,000 startups by 2030. Following are the key highlights of the policy and its governance structure:

Definition of Startup: (Recognized) Startup means an entity involved in innovation, development, or improvement of products, processes, or services to facilitate positive impact and achieve commercial success. An entity shall be considered as 'Startup', only if it fulfils the following conditions:

- i) The entity is registered as an OPC or Private Limited Company (under the Companies Act, 2013) or registered as a Partnership Firm (under the Partnership Act, 1932) or a Limited Liability Partnership (under the Limited Liability Partnership Act, 2008) in India
- ii) The entity was registered no more than 5 years before the date of application and had an annual gross turnover not exceeding INR 25 Crore for any preceding financial year; however, the priority shall be given to small and young Startup and Entrepreneur
- iii) The entity has not been formed by splitting up or restructuring a business already in existence
- iv) The entity is incorporated or registered in Delhi and has GST registration for Delhi
- v) The entity meets the definition of Startup as prescribed by the Government of Delhi NCT, from time to time

Focus areas: Innovation in sectors such as Information Technology (IT) and Information Technology Enabled Services (ITES), Education, Healthcare, Tourism and Hospitality, Transportation & Logistics, Automation, e-Governance, Fintech, e-Waste Management, Robotics & Automation, Green Technology, Bio-pharma and Medical Devices, Artificial Intelligence (AI), Machine Learning (ML), Internet of Things (IoT) and Software-as-a-Service (SaaS)

Incentives: Fiscal incentives such as subsidies for rentals, trademarks/patents and exhibitions, monthly allowances and seed funding grants as well as creation of a fund-of-funds to attract and facilitate investment funds.

Non-Fiscal incentives such as development of entrepreneurship curriculum at higher education and university level, linkages to industry, incentives to participate in Government procurement and support to take a gap year and deferred placements.

Infrastructure and Support such as incubation centres, fabrication labs, co-working spaces and networks thereof, connect to mentors and investors, virtual incubation facilities and events like hackathons, startup festivals, business plan competitions such as Business Blasters, amongst others.

Delhi Startup Portal, will be the one-stop hub to access all the benefits and facilities of the Delhi Startup Policy as well as for queries, support and complaints.

Women Entrepreneur Support will be in the form of financial support (details yet to be worked out and announced) and any other special considerations that the Nodal Agency may deem necessary.

Governance Structure will be 3 tiered with

- The Startup Policy Monitoring Committee overseeing the implementation of the policy and ensuring interdepartmental cooperation;
- The Delhi State Industrial and Infrastructure Development Corporation Ltd (DSIIDC) under the

Department of Industries acting at the chief Nodal Agency for implementing the policy and;

- The private sector-led Startup Task Force supporting and advising the Nodal Agency in all relevant activities carried out under the policy.



Annexe 6: Saheli Samanvay Kendra (SSK) Scheme activities

The following Women and Child centric activities are planned for execution at the aganwadi hub centres (AHCs) of the SSK scheme:

- **Saheli Samvad** – Organize dialogue with women and adolescent girls on social themes such as health, nutrition, livelihoods, rights and entitlements; create awareness on matters concerning them and their children; and collectively find possible solutions through locally available resources. Emergent needs like COVID appropriate behaviour, vaccination against COVID, boosting immunity through nutrition education etc. can be the focus areas of 'samvad' at the current juncture.

- **Samriddhi** – Focus on mobilizing and strengthening Mahila Mandals/SHGs/women collectives, nurturing entrepreneurship, capacity building and generating sustainable livelihood opportunities.

- **Mahila Sahayata Prakosht** – Women Help Desk will connect women through a single window information delivery system with various schemes/services/programs and facilitate linkages to increase uptake of services to women and children.

- **Chhaya** – Child Care and Protection – Facilitate the care, protection and security of children of women who are working in the community.

Annexe 7: Industrial Training Institutes (ITIs) supported by DTTE, Delhi Government

List of institutes for ITI Delhi (DTTE, 2022)

SL. NO.	LIST OF INSTITUTES FOR ITI DELHI
1	ITI PUSA
2	ITI ARAB-KI-SARAI
3	ITI SHAHDARA
4	SIR CV RAMAN ITI
5	ITI MALVIYA NAGAR
6	ITI JAIL ROAD
7	ITI JEHANGIR PURI
8	ITI NAND NAGARI
9	Dr.H J BHABHA ITI, MAYURVIHAR
10	CH. BRAHM PRAKASH ITI,JAFFARPUR
11	LALA HANS RAJ GUPTA ITI, NARELA
12	VEER SAVARKAR BTC
13	ITI Mangolpuri
14	JIJA BAI ITI FOR WOMEN , SIRIFORT
15	SAVITRI BAI PHULE ITI FORWOMEN, MORI GATE
16	ITI TILAK NAGAR FORWOMEN
17	ITI VIVEK VIHAR FORWOMEN
18	EXTENSION CENTRE OF ITIJAIL ROAD, HASTSAL
19	MSDP, ITI NandNagri

Annexe 8: Incubators supported by DST-NIDHI program in Delhi NCT

List of Incubators supported by DST-NIDHI in Delhi NCT (DST, 2021)

Foundation for Innovation and Technology Transfer (FITT), Indian Institute of Technology (IIT), Delhi	Semiconductor, Electronix
IIIT Delhi Innovation & Incubation Center	AI, Technology in Healthcare, Robotics
Indigram Labs Foundation, Indian Society of Agribusiness Professional (ISAP)	Agri & Food-tech, Clean Tech, Rural healthcare
IGDTUW – Anveshan Foundation, Indira Gandhi Technical University for Women	Women Entrepreneurs
IAN Mentoring and Incubation Services	Sector Agnostic
Pusa Technique Se Vyavsay (PUSA TAKSAY), PUSA KRISHI, Indian Agricultural Research Institute (ICAR-IARI)	Agriculture focused Businesses
Shri Ram Institute of Industrial Research	Manufacturing Sector of Specialty Chemicals, Waste Management, Rubber and Plastics
University of Delhi – South Campus	Sector Agnostic

Annexe 9: Kerala – A case study on developing a women-led enterprise ecosystem

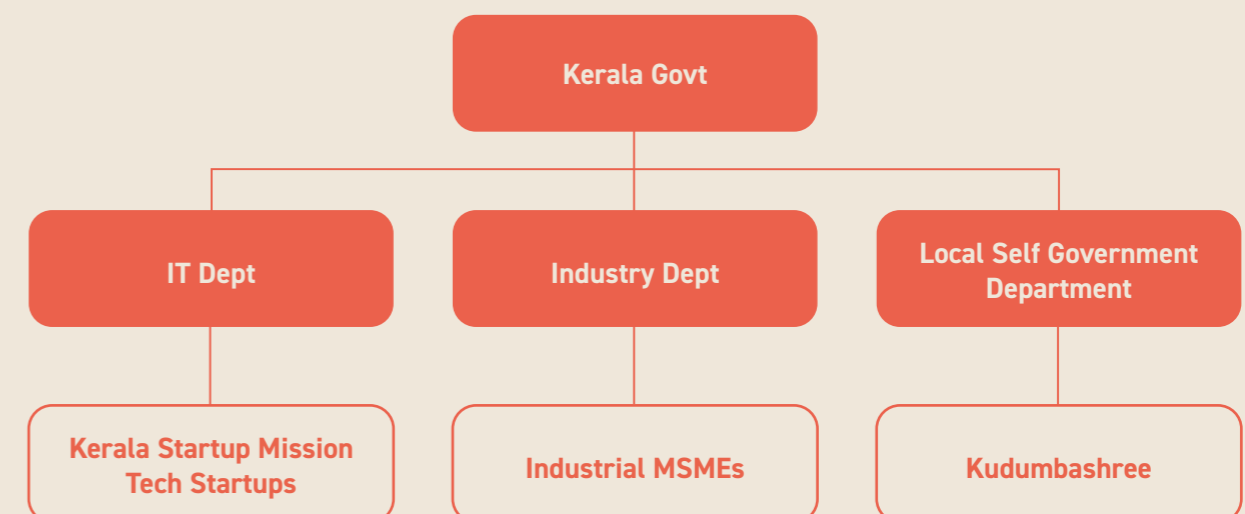
Kerala stands out as a stellar example of how a State Government has, over the years, institutionalized women entrepreneurship not only within Government but also within the community. In Kerala, 23% of MSMEs are women-led which is higher than the Delhi and national average figures of 9.26% and 20% respectively (MSME, 2021-22). Kerala can serve as an inspiration and blueprint for the Delhi Government.

In the 2021 Startup India Rankings, Kerala was ranked in the 2nd of 5 grading categories i.e. “Top Performers”. The category of ‘Top Performers’ recognizes States/UTs that have shown significant growth in respective startup ecosystems and have established initiatives to nurture the entrepreneurs of the state. (States’ Startup Ranking, 2021).

Women entrepreneurship in Kerala rests on the bedrock of the ecosystem built by the two-decade old Kudumbashree programme and more recently the Kerala Startup Mission (KSUM). Kudumbashree,

set up in 1997, is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’. It organizes poor women at the grassroots level in rural and urban areas and enhances their socio-economic standing through micro credit and women empowerment initiatives like vocational training, education and healthcare.

While Kudumbashree supports women-led enterprises at the grassroots level in urban and rural areas, Kerala Startup Mission supports technology enabled startups including women-led startups in universities, educational institutes and the general population across the state. Further, the Industrial Department of the State also supports women-led MSMEs active in industrial sectors. The organogram below shows how these initiatives are anchored within the State machinery.



When the Kerala ecosystem for women entrepreneurs is assessed using the Startup India assessment framework, it does well on almost all parameters as demonstrated below:

Institutional Support

- Both Kudumbashree and Kerala Startup Mission have dedicated teams working on their mandates including women entrepreneurship.
- Both have dedicated websites which have easy to access information on all programme related schemes, organizational structure, contact details as well as latest data on progress of various schemes.
- Both have specific schemes to support women-led enterprises across the spectrum from micro enterprises to tech startups
- KSUM has a clear definition of women-led startups i.e. startups with 51% of shares with women founders and has an umbrella program for women-led startups called Women in Startup Ecosystem (KWISE)
- Different state departments work in close coordination with each other to ensure that every woman-led enterprise gets access to the right advice and appropriate schemes.
- The Kudumbashree and KSUM act as platforms for convergence of various State and Central schemes. This ensures that there is maximum utilization of scheme benefits and no duplication of effort.

Fostering Innovation and Entrepreneurship

- Both Kudumbashree and KSUM have entrepreneurship promotion as a key mandate and carry out a range of activities in villages, towns, cities, schools, colleges and universities to foster innovation and entrepreneurship amongst women.

- The 3 tier women-owned structure of Kudumbashree provides a strong platform to reach women across the entire State and also fosters a sense of ownership and kinship amongst them.
- As a result of these efforts, today Kudumbashree has supported a total of 47,221 micro enterprises engaging a total of 1,59,043 women members. Of these enterprises, 30,011 are Individual Enterprises and 17,210 are Group Enterprises.
- KSUM has supported more than 20 women-led startups till date (Startup India Best Practices, 2021).

Access to Market

- Both programs actively support women entrepreneurs in accessing markets.
- Kudumbashree has a specific marketing initiative through which women-led enterprises are enabled to sell their goods and services to customers and institutions through monthly markets, trade fairs, online portals, government and institutional tenders and home shops.
- The KSUM regularly carries out networking events such as Huddle, Seeding Kerala, Women Startup Summit, Elevate, Investor Café, Meetup Café and Corporate Roundtable with TiE Kerala to connect startups to industry, buyers and financiers.
- KSUM also has innovative initiatives like Government as a Marketplace to encourage startups to supply to the State Government (so far 65 startups have fulfilled 8.5 crore worth of work for 69 departments) and Cross Sell where Industry pitches challenges to startups as per their need. However, no gender disaggregated data is available.

Incubation Support

Kudumbashree and KSUM have clearly defined incubation programmes and processes to support women-led enterprises.

- Kudumbashree has a 12-step process that each individual or group-owned woman-led enterprise goes through. In addition to this, Kudumbashree has three different types of women-led enterprises, namely micro enterprises, special enterprises and Samagra enterprises. For the latter two, special end to end value chain incubation support is provided.
- The Ministry of Rural Development (MoRD), GOI, has recognised Kudumbashree as a National Resource Organisation (KS-NRO) whereby it provides technical and implementation assistance to other states wanting to promote women-led enterprises
- KSUM has over 40 incubators spread across 10 districts of the states. While these are gender-agnostic incubators, there is a strong internal commitment in the team to encourage and support women-led enterprises. So far over 3,100 startups have been supported through these incubators of which about 20 (0.65%) are women owned. (Startup India Best Practices, 2021)
- In addition, colleges have innovation and entrepreneurship development centres supported by the KSUM which also fund women-led enterprises.

Funding Support

Kudumbashree and KSUM have specific schemes to provide grants, subsidies, loans and investments to women-led enterprises. These are in addition to the Central Government funded schemes and SHG loans and credit schemes which they also channel to women entrepreneurs.

- Kudumbashree has a range of subsidy schemes (Rural Microenterprise Scheme (RME), Yuvashree (50K), interest free loan schemes (Crisis Management Fund), working capital schemes (Revolving Fund) and Grant schemes (Innovation Fund, Technology Fund).
- KSUM, in addition to its gender-agnostic seed funding, loan and funding schemes, has women-specific schemes like Soft Loan Scheme for Women Entrepreneurs (up to Rs. 15 lakhs at 6% simple interest rate), Seed Fund for Women Entrepreneurs (Rs. 15 lakhs up to 2 years), Technology Commercialisation for Women (up to Rs. 10 lakhs).
- So far Rs. 19.6 crore grants and 750 crore fund of funds have been disbursed to startups in Kerala. While there isn't an official funding target for women entrepreneurs, there is an organizational commitment within KSUM to disburse ~30% of its funds to women-led enterprises.

Mentorship Support

- Both Kudumbashree and KSUM recognize the important role mentors play by handholding, supporting and encouraging women entrepreneurs.
- Kudumbashree has a cadre of Micro Enterprise Consultants (MECs) trained by the Mission for providing managerial support to enterprises at all levels including firming up the idea, preparing the project proposal, linking with the banks, and setting up the enterprise. In addition to this, the local missions and local self-governments provide constant handholding and support. Most importantly, as Kudumbashree is a network owned and run by the women themselves, they provide support to each other in different ways.

Capacity Building of Enablers

- Kudumbashree and KSUM both actively sensitize all relevant stakeholders on their programs to support women-led enterprises through a range of outreach events, melas, sector-specific workshops and meetings. It is this effort that has resulted in the formation of a comprehensive and well-functioning ecosystem across urban and rural and economic classes for women entrepreneurs in Kerala.

Awareness and Outreach

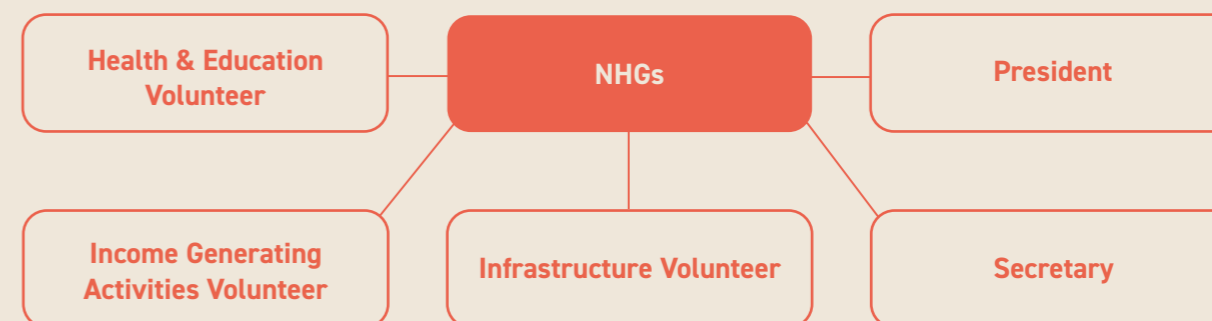
- Kudumbashree is active in every district of Kerala through its local missions which reach out to women across rural and urban communities.
- The KSUM hosts an annual Women Startup Summit to bring together women leaders and entrepreneurs from various fields on a common platform to share experiences, aspirations, success stories and explore collaborations. In addition, it regularly carries out Bootcamps, Hackathons, Awareness Campaigns in schools, colleges and universities focused on encouraging women to start enterprises.
- Moreover, the State Government regularly creates awareness about the work it is doing for women-led enterprises through events, media, conferences and other outreach mechanisms to engage stakeholders, attract collaborations and increase general awareness. The fact that Kudumbashree is well-known across India and the world is a testament to the successful work done on the ground and its promotion to the ecosystem.

The Kudumbashree Model Details⁹

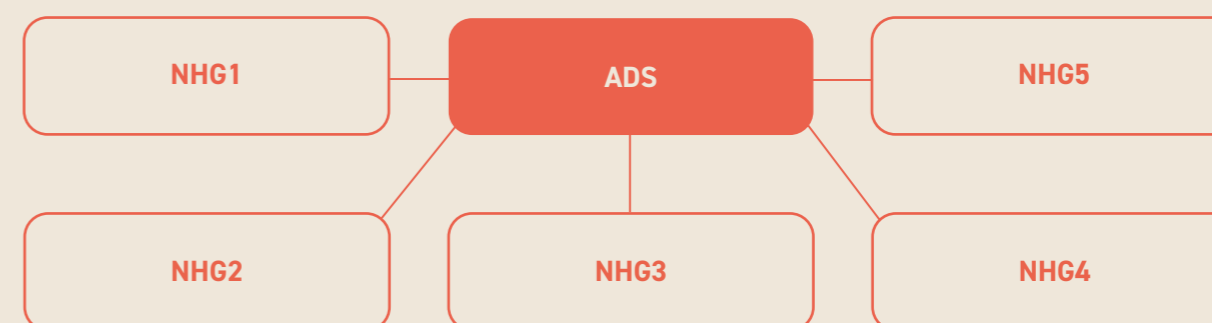
Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three-tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward and middle levels, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women's networks in the world

⁹. Extracted and Adapted from <https://www.kudumbashree.org/>, <http://thekudumbashreestory.info/index.php> and <https://www.thebetterindia.com/119677/kudumbashree-poverty-gender-5-million-kerala/>

Neighbourhood Group

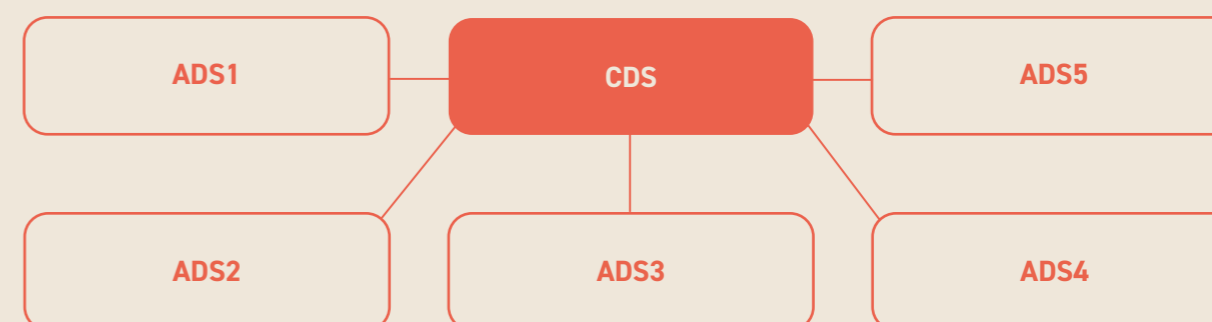


Area Development Society



ADS is made up of representatives of the various NHGs in the ward.

Community Development Society



CDS is split into two parts:

1. General body consisting of ADS representatives.
2. Executive Committee - elected representatives of all ADSs

Micro Enterprises

Kudumbashree defines micro enterprises based on the following four parameters.

- Investment ranging from Rs 5,000 to Rs 2.5 lakhs
- Enterprise should have a potential to generate at least Rs 1,500 per member per month either by way of wage or profit or both together.
- Enterprise is fully owned, managed and operated by members themselves, preferably, women below poverty line families as entrepreneurs.
- Minimum turnover of Rs 1 lakh to Rs 5 lakhs (ie., 2-10 times of the capital investment).

Micro enterprise formation

Kudumbashree promotes individual as well as group micro enterprises. Group enterprises are often encouraged as they give the women better acceptance and help them gain confidence.

Streams of Enterprises

The enterprises that Kudumbashree promotes can be broadly classified into three streams.

Special enterprises: These are enterprises that the Mission promotes based on an overall enterprise plan or design. Groups of entrepreneurs start enterprises using the same or similar designs availing support, guidance, and training from the Mission. Special enterprises include Information Technology Units and Information Technology Enabled Services, Food supplement production units (AmrithamNutrimix), Apparel units, livestock farming projects such as Nutrimix, Snthwanam, and Clean Well Units.

Micro enterprises: These are enterprises initiated by individuals or groups availing support from Kudumbashree, or in some cases, there are also enterprises that had been supported through other government schemes and then joined the mission's network of enterprises. These enterprises fall in the sub-categories of production, services, trading, and sales and marketing. Further, the enterprises in these four sub-categories can be classified into the five sectors of food products, apparels and accessories, handmade toiletries, handicrafts and café and catering services.

Samagra Enterprises: These are enterprises that are developed as part of Kudumbashree Mission's Samagra initiative for integrated approach to enterprise development based on the learning from the problems faced by the enterprises promoted by Kudumbashree. Enterprises addressing end to end processes from raw materials to marketing of final products are the hallmark of Samagra approach. Some key features of the Samagra approach are:

- Scaling up of enterprises through number of units working together, for economies of scale
- Integrated approach to projects typically involving multi-sectoral components
- Comprehensive approach to the entire value chain ranging from raw materials to marketing or final products
- Focus on technology and quality improvement
- Tie ups with professional agencies and institutions with expertise
- Institutional convergence and resource pooling (three tier panchayats investing part of the funds needed)

Micro Enterprise Schemes

Rural Micro Enterprises (RME): RME has been the first scheme that Kudumbashree Mission took up for promoting micro enterprises in rural areas. Started in 2002-03, the RME scheme covers women in the age group of 18 to 55 years. The scheme does not insist on any educational qualification for women. A group of micro enterprises is given a subsidy of Rs. 10,000 per member or 50% of total project cost, whichever is less. The number of members in one group is 5 -10. Individual units have investment up to Rs. 50,000; Kudumbashree provides subsidy of Rs. 7,500 per member or 30% of the total project cost, whichever is less.

Yuvashree (50K): Yuvashree, a scheme announced in the State budget of 2004-05, offers employment opportunity to educated youth. Individual enterprises are given Rs. 7,500 as subsidy or one-third of the total project cost, whichever is less. Group enterprises are given a subsidy of Rs. 10,000 per member or 50% of the total project cost, whichever is less. Individuals and groups are encouraged to come up with business ideas and

start enterprises which Kudumbashree Mission then provides support to.

Crisis Management Fund: This is an interest free loan, limited to a maximum of Rs 25,000 per enterprise, extended to enterprises facing challenges or crises of the following nature:

- Working capital shortage due to delay in payment realisation from large customers
- Need to expand production because of sudden increase in demand/ orders
- When faced with losses due to reasons beyond the control of entrepreneurs

Technology Fund: This is a fund meant for supporting existing enterprises in acquiring modern technology, machinery or equipment for improving the quality and scale of their operations. The support is limited to 40% of the capital investment; maximum allowed amount is Rs 2,50,000.

Innovation Fund: Enterprises established around innovative ideas and those trying to make innovative changes in their mode of functioning, technology, machinery or processes are eligible for support under the innovation fund. The objective of the fund is to provide support to innovative entrepreneurs to overcome challenges that arise out of their innovations. The support is limited to 40% of the project outlay; the maximum support is Rs 2,50,000 (Rs 25,000 per family).

Revolving Fund: The revolving fund is aimed at supporting enterprises run by Kudumbashree members through provision of working capital support. This is available only for group enterprises. The revolving fund pays directly to the entrepreneurs.

Process to Start a Micro Enterprise

Potential entrepreneurs have to follow a standard set of 12 steps to start an enterprise with Kudumbashree support as outlined below:

1. General orientation training
2. Entrepreneurship development programme
3. Skill training
4. Project preparation
5. Bank linkage and approval
6. Availing Kudumbashree subsidy for qualifying groups
7. Availing bank loan
8. Follow up by Kudumbashree
9. Performance Improvement training
10. Revolving fund support from Kudumbashree
11. Follow up by Community Development Society (CDS), Gram Panchayat (GP), and Kudumbashree District Mission
12. Second round of financial assistance for eligible enterprises

As Kudumbashree plays an active role in enterprise promotion, the above steps work as a process, guided and supported by the Mission and the community network. In most cases, it is the Mission and its community network that identify potential entrepreneurs and encourage them to pass through the above process.

Micro Enterprise Consultants (MECs) trained by the Mission for providing managerial support to enterprises, as well as the training groups of the Mission support the process. While MECs offer support at all levels including firming up the idea, preparing the project proposal, linking with the banks, and setting up the enterprise, the training groups contribute through capacity building programmes.

Annexe 10: List of Primary Interviewees

SL. NO.	NAME	ORGANIZATION	TYPE OF STAKEHOLDER
1	Philip Mathew	Ministry of Skill Development and Entrepreneurship (MSDE)	Central Government
2	Siddhika Agarwal	Mahila Money	FinTech Platform
3	Sunanda Madan	Acumen Fund	Funding Organizations
4	Mr. Mohammed Adil Ahsan	Manager, MSME Promotional Initiatives Vertical- P&D, Small Industries Development Bank of India	Funding Organizations
5	Dr. Rashmi Singh (IAS),	Director, WCD, GNCTD	Government of Delhi NCT
6	Mr. Ankur Meshram	Dy. Commissioner (Industries)	Government of Delhi NCT
7	Mr. Shobhit Gupta	Chief Manager, DSIIDC	Government of Delhi NCT
8	Mr. Jasmine Shah	Vice Chairperson, Dialogue and Development Commission	Government of Delhi NCT
9	Dr. O.P. Shukla	Joint Director (Planning), DTTE	Government of Delhi NCT
10	Mr. V.K. Arora	CEO, IGDTUW Incubation Center	Incubator
11	Mr. Sudhakar	CEO, AUD Incubation Center	Incubator
12	Mr. Kartik Desai	Desai and Associates	Individual Expert
13	Dr. Ravi Chandra	UNDP	International Development Organization
14	Mr. Anirban Gupta and Ms. Nidhi Arora	Dhriiti	Social Enterprise/ Women Incubator
15	Ms. Sonal Sharma	SEWA Delhi	Social Enterprise/ Women Incubator
16	Ms. Manisha Gupta	Start Up!	Social Enterprise/ Women Incubator

SL. NO.	NAME	ORGANIZATION	TYPE OF STAKEHOLDER
17	Ms. Pritha Dutt	Empower Foundation	Social Enterprise/ Women Incubator
18	Ms. Vanita Shinde	Mann Deshi	Social Enterprise/ Women Incubator
19	Mr. Ashok Kurian Panjikaran	Kerala Startup Mission	State Government
20	Ms. Kanchan	Promoter & Director, Provotex Resources Private Limited	Woman Entrepreneur, IGDTUW Incubation Center
21	Dr. Meena Mishra,	Promoter & Director, Meealantaas (M-TAAS) Private Limited	Woman Entrepreneur, IGDTUW Incubation Center
22	Ms. Manasi Mishra	Promoter & Director, ETI Labs Private Limited	Woman Entrepreneur, IGDTUW Incubation Center
23	Ms. Rashmi Tyagi	Promoter & Director, Steamedu Learning Private Limited	Woman Entrepreneur, IGDTUW Incubation Center
24	Ms. Upasna	Promoter & Director, Upasana Engineering Works Private Limited	Woman Entrepreneur, IGDTUW Incubation Center
25	Ms. Kshitija Shekhar	Promoter & Director, Raahee Wellness Services Private Limited	Woman Entrepreneur, IGDTUW Incubation Center

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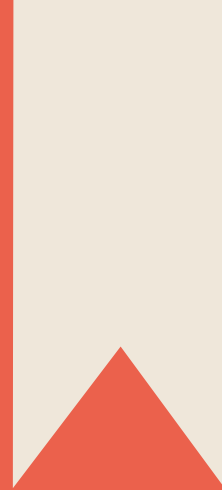
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Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

B 5/1, Safdarjung Enclave, New Delhi 110029, India

T: +91 11 49495353, F: +91 11 49495391

W: www.giz.de/India | www.herandnow.in