

**SAFP**

**Sathi All For Partnerships**



**Options for  
Women Entrepreneur's Council India  
(WECI)  
Submitted to  
The Ministry of Women and Child  
December 2017**

## Contents

I	About SAFP
II	Background to the Project
III	Intent of the Advocacy
IV	SAFP research objectives addressing the gaps
V	National WECI structure and Gender Equal Local Planning
VI	Methodology
VII	Working with existing strength
VIII	Time Budgeting
IX	Collaborators/Partners
X	Outcome
XI	Cost Estimate

## Executive Summary

<b>Proposal For:</b> Proposal to set up Women Enterprise Council India (WECI)	
<b>Submitted by:</b> Sathi All For Partnership (SAFP) on January 2019	
<b>Intent of the Project:</b> To recommend model to develop WECI as required by Women Entrepreneurs in Different regions in India	
<b>Time Frame:</b>	Six months

# I About SAFP women and resources



SAFP aims to build capacity related to access to resource and mental health to improve the situation all over India. SAFP has partnered with national and regional women entrepreneurs in India and has founded the network on women resource rights as a secretariat for International and National forums i.e. National Alliance for Labor Rights and Consult for Women and Land Rights (CWLR), it relates to advocacy and women resource rights work which it has linked to issues such as local area planning and resource equality for improving mental health. SAFP works with other agencies on the mode of developing lasting partnerships.

SAFP activities range from training, research, M&E and analysis to advocacy and has led to behavior and social change.

**The core focus of SAFP’s work on women empowerment and realization of SDGs can be encapsulated as follows:**

- Enabling enterprise for greater inclusion and participation of people with disability and mental health.
- Fostering partnerships, conducting leadership training and capacity building for equality and inclusion.
- Lobbying with local, state, national governments and international agencies for sustainable green enterprize development

**Head of the Institution:**  
Ms Deepika Nair, ED SAFP

**Name and address:**  
Sathi All For Partnership (SAFP),  
E 09, Anand Lok  
Mayur Vihar Phase I,  
110091,  
New Delhi  
India  
[safp.sb@gmail.com](mailto:safp.sb@gmail.com)  
Mobile: 09810536717

**Status of the Trust:**  
Registered as a Trust on 11/02/04  
Registration No.7539/4/8842

## INTRODUCTION

- Women Entrepreneur It may be defined as a woman or group of women who initiate, organise and run a business enterprise. **Government of India has defined women entrepreneurs as owning and controlling an enterprise with a woman having a minimum financial interest of 51% of the capital and giving atleast 51% of the employment generated in the enterprise to women.**



## SDGs and WOMEN ENTERPRISE DEVELOPMENT IN INDIA

Specific data on women and enterprise in India has not been systematically collated to understand the magnitude of constituency the WEICI needs to deal with. The project will define women entrepreneur and understand how Businesses Owned by Women could be registered with WEICI at the local level SDG that gets reported in the Action Taken Monthly report of the District collector for the following :

**SDG Goal 5** on Gender Equality  
**SDG Target 4.4** "By 2030, increase by [x] per cent the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship"

**SDG Target 8.3** "Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services"

## II. BACKGROUND

A Women Enterprise Council India (WEICI) under the aegis of Women and Child Development Ministry to support and assist existing and potential businesses owned by women and girls is envisaged to further SDG goals should be set up as soon as possible.

**Context :** The proposal to set up WEICI is rooted in SAFPs advocacy for women resource increase through the development of the **Women Resource Zones** (WRZ) at the level of local area plans. WRZ will enable women equal access and control of spaces for work, care and to participate equally in governance system at one end while they get access to training, schemes and promotional platform to stabilise the businesses they manage. The WEICI in SAFP advocacy is to become the enabler for women to lay claim for training, mentoring support, incubation and marketing guidance while they learn to apply for participation in the governance of local areas to gain access to infrastructure and credit to address gaps in gender inequality in enterprise in India. The women entrepreneurs need skills to ask for space in vending plans, parking lots, community centres, markets as well as learn to run service enterprises such as tiffin points, water and energy supply, hospices, crèches, drop in centres for orphans and excluded, computer centres managed by girls at municipal offices, production centres near panchayat ghars and community halls and neighborhoods parks. Women have been able to manage resources equally when they get trained to develop into a competent collaborative entity. Women groups have demonstrated that they can not only compete but prove to become contributing members to the local and national economy within the framework of the SDG goals.

**The Need** for WEICI has been felt by the very senior as well as young women entrepreneurs in India. This articulation has come from women who have begun their own start-up companies to those who have earned their profit and also those who do not. At SAFP consultations women entrepreneurs shared the need to gain strength to overcome gender discrimination in transactions which get biased due to economic controls of resources in a to a traditional social system . Pressure of triple gender roles needs to be addressed with provision of finance, market linkages as well spaces to work, manufacture, package and sell at their neighborhood as well as to distant markets. The WEICI head office federated through a regional network will be a solution that needs to be discussed to agree to a way forward in the path of creating

**III Intent of the advocacy:** Given the lack of adequate infrastructure required to address the growing gender resource gap concerns in a country as vast and complex as India, it is important that formation of Self Help Groups as Businesses Managed by Women (BMW) are promoted in a very purposeful manner.

## **STEPS TO ADDRESS GAPS**

### **1. Conduct a pan socio-economic and regional study of what exists on the ground in terms of enterprises managed and controlled by women in groups and as Individuals.**

One of the first task will be to understand from the Minister of WDC the intent behind promoting the concept of WEICI. This intent needs to be per the guidelines of UN Human Rights framework promoted by the Minister herself as the ambassador for women concerns in India. MWCD and the state women and child departments of Rajasthan, Assam, Goa and Karnataka should work together to get a base line data on status of gender gap in enterprises. The WDC in the states shall be requested to invite Women Enterprise Business and Owners (WEBO). The WEBOs will be invited on the basis of an agreed criteria with the WDC. Three regions can be done together but a study of tribal culture needs to be separate study for North East. The three regions can be studied through a representative sample (covering Delhi, Rajasthan, UP, Bihar, Jharkhand) South (Karnataka, Andhra and Tamil Nadu) West (Kerala, Goa and Gujarat).

Research on existing women owned businesses should be conducted to monitor progress from the base line on infrastructure managed and owned, capital assets and skill development of both individuals and women collectives. Thus research is to be conducted to find out if enterprises owned by women are organised independent of their patriarchal control. Promotion of collectives and state support towards it needs to be studied to understand gaps of experience of doing business until now. The challenges and gaps need to be defined to find solutions for different geographies. Travel to different areas should be conducted with a gender mix of key resource person (women, men and trans) who should be invited to consultations where focus group discussions would be organised to get women owned business from different sectors to propose challenges to issues faced. The agenda for the consultations is shared in the annex

### **2. Review and evaluate existing systems that assist women enterprise at different levels.**

SAFP offers to contact the existing women federations and networks through support of 3 project coordinators in three regions of India to document the existing system through Key Informant interviews with existing chambers of commerce, PHD houses, FICCI and active women enterprise networks and government programmes. The review and evaluation of the existing systems is important as any council that is established in India should include what currently assists women enterprise at different levels in the existing governance and market mechanisms. This task will be conducted in phase one of the project. The North East evaluation of system needs to be done by a agency based in the region.

### **3.Document factors that facilitate or challenge women managed enterprise.**

The Key Informant Interviews will be asked to information on what facilitates or challenges the enterprises managed by women. This information will be combined with desk research on women enterprise councils throughout different regions of the world. This task will take the team to phase two of the project

### **4.Discover strategies suggested by respondents on how to set up regional chapters to strengthen WEICI**

Conduct Focus group discussions with women belonging to different sectors to co create strategies to organise themselves into either sector based or district based councils. It is here that SAFP expertise lies in suggesting women resource increase strategies that will facilitate the strengthening of WEICI at one end and strengthening women entrepreneurs at local area level on the other end. A concept note toward this strategy will be circulated with the assistance of the existing enterprise networks asking different women enterprise to hold focus group discussions to affirm and confirm strategies for WEICI modus operandi and structure. This task will take the team to phase three or the concluding phase of the project.



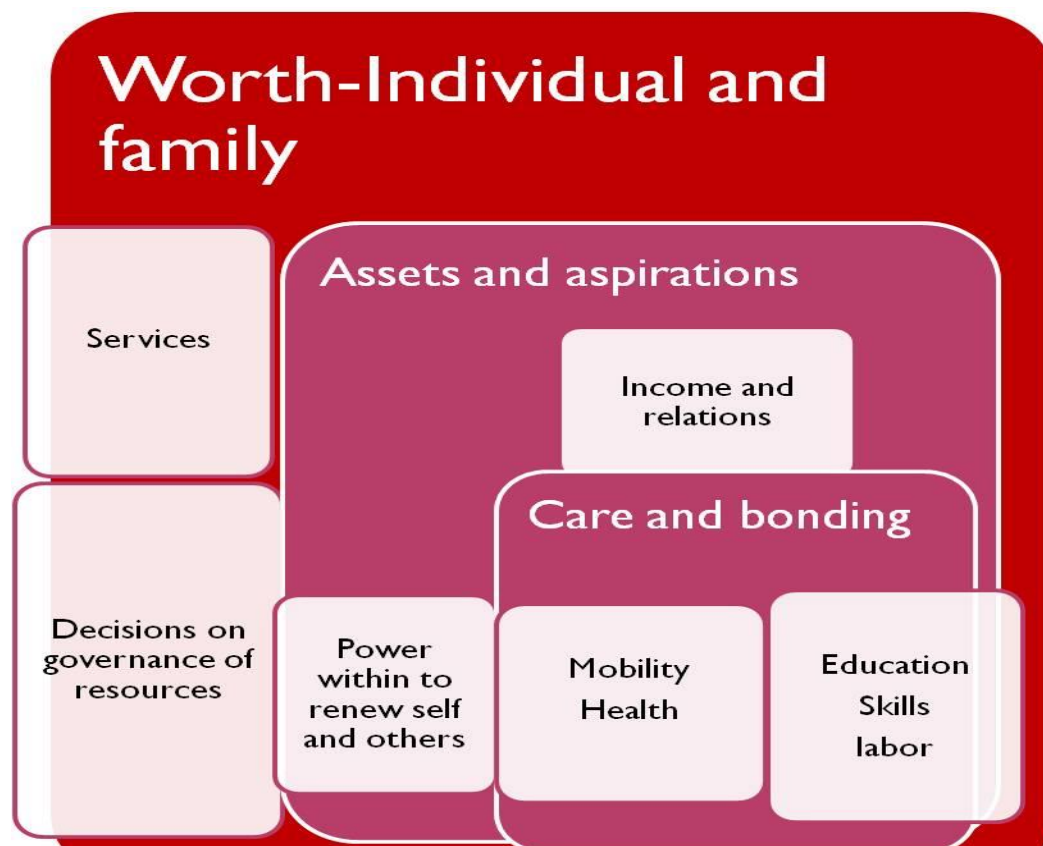
## V WECI AND GENDER EQUAL LOCAL PLAN

SAFP model of district development plan with gender equal allocation for public and private infrastructure benefits women SHGs as it advocates for financial outlays, training budgets as well as infrastructure access to women's group and this could be done through a certification of the business acumen of the women business group by WECI. The certification should be provided for "the best technologies and innovations" for both profit and social enterprise. Besides this WECI function may entail

- 1) Policy analysis
- 2) Capacity development of women groups and their support systems
- 3) Inter-Agency coordination for business promotion
- 4) Stakeholder engagement, partnerships, communication and outreach
- 5) Knowledge management for enterprise development and promotion

The above should provide opportunities for women entrepreneurs to use their models to achieve planned results. On implementation, governments will need to ensure that entrepreneurs have gender equal at showcasing of their success in the relevant field – such as Small Scale Industrial development, Women Owned Businesses Agriculture, horticulture and food supply chain, education or health care. And they should have a pathway towards scaling up their products and services through public-private partnerships

In all its work WECI finally needs to monitor itself to understand that its policy and action change the worth of women in their own families as well change the context of neighborhood cooperation to increase not only assets and aspiration but also care and bonding as depicted in the inter relational diagram below.



## V METHODOLOGY

### Step 1

Recording base line through Interviews and planning

### Step 2

Initiating Consultations and FGD meetings

### Step 3

Analysis of data to suggest better system for WECl

### Step 4

Consultations on recommendations

## ① Target Population and Locales

**Sample :** 400

## ② Locales.

Region	States
East	Jharkhand and Bihar
South	Kerala, Gujarat, Goa and Tamil Nadu
West and Central	Delhi, UP and Rajasthan
North East- A Separate budget of Rs 75 lakhs will be required for similar work with sample of 800.	Seven states study with 2 national consultations to be organized in Guwahati and Gangtok.

**③ Key Informant Interviews** SAFP will consult the MWCD and women enterprise collectives to list policy and programmatic leads who can provide the vision to WECl and suggest how to best develop WECl structure pan India. This information will be placed in different forums through email and consultations.

**④ Consultations** Involve participation of existing National Women Enterprise Networks and Women Owned startups in consultations to discuss the existing system of certification, gaps in women enterprise development , needs assessment, training and support needs for setting up WECl

**⑤ Focus Group Discussion** Tap active neighborhood groups ( SSIs. Artisans SHG, Manufacturers, adventure and travel groups, youth groups, cultural and media groups, Business forums etc) .  
SAFP will engage these groups on one-on-one basis with our trained workers and contacts to hold Focus Group Discussions (FGD).

## Strength of Women Entrepreneurship

Women entrepreneurship has been recognised as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organisation and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc.

Women's entrepreneurship can make a particularly strong contribution to the economic well-being of the family and communities, poverty reduction and women's empowerment, thus contributing to the Sustainable Development Goals (SDGs). Thus, governments across the world as well as various developmental organizations are actively undertaking promotion of women entrepreneurs through various schemes, incentives and promotional measures.

## Challenges for Women Entrepreneurship

A handful of **Women Entrepreneur Associations exist in India**. The efforts of government and its different agencies are supplemented by NGOs and associations that are playing an equally important role in facilitating women empowerment. The various women associations in India consist of the Federation of Indian Women Entrepreneurs (FIWE), The Consortium of Women Entrepreneurs (CWEI), The Association of Lady Entrepreneurs of Andhra Pradesh, Association of Women Entrepreneurs of Karnataka, the Self Employed Women's Association, Women Entrepreneurs Promotion Association (WEPA) The Marketing Organisation of Women Enterprises (MOOWES), Bihar Mahila Udyog Sangh Bihar Mahila Udyog Sangh, Mahakaushal Association of Woman Entrepreneurs (MAWE), SAARC Chamber Women Entrepreneurship Council, Women Entrepreneurs Association of Tamil Nadu (WEAT), iE Stree Shakti (TSS), Women Empowerment Corporation, etc. Women entrepreneurs in the four southern states and Maharashtra account for over 50% of all women-led small-scale industrial units in India. According to President FEWI "The women-led SSIs in southern India are guided by a number of different forums. Similar is true of the northern states." This situation makes women join different forums while they do not get time to service even one forum in a focused manner.

## Utilising Policies and Schemes for Women Entrepreneurs in India.

In India, the Micro, Small & Medium Enterprises development organisations, various State Small Industries Development Corporations, the Nationalised banks and even NGOs are conducting various programmes including Entrepreneurship Development Programmes (EDPs) to cater to the needs of potential women entrepreneurs, who may not have adequate educational background and skills. The Office of DC (MSME) has also opened a Women Cell to provide coordination and assistance to women entrepreneurs facing specific problems. There are also several other schemes of the government at central and state level, which provide assistance for setting up training-cum-income generating activities for needy women to make them economically independent. Small Industries Development Bank of India (SIDBI) has also been implementing special schemes for women entrepreneurs. In addition to the special schemes for women entrepreneurs, various government schemes for MSMEs also provide certain special incentives and concessions for women entrepreneurs. For instance, under **Prime Minister's Rozgar Yojana (PMRY)**, preference is given to women beneficiaries. The government has also made several relaxations for women to facilitate the participation of women beneficiaries in this scheme. Similarly, under the **MSE Cluster Development Programme** by Ministry of MSME, the contribution from the Ministry of MSME varies between 30-80% of the total project in case of hard intervention, but in the case of clusters owned and managed by women entrepreneurs, contribution of the M/o MSME could be upto 90% of the project cost. Similarly, under the **Credit Guarantee Fund Scheme for Micro and Small Enterprises**, the guarantee cover is generally available upto 75% of the loans extended; however the extent of guarantee cover is 80% for MSEs operated and/ or owned by women. New scheme promoted for women entrepreneurs is a need that is being drafted. The consultations and focus group discussions conducted during the research project will feed into recommendations to service the needs of the women entrepreneurs through WECI.



## VII TIME FRAME

**First Phase :** 3 Months Consulations and Key Informant Interviews

**Second Phase:** 2 months FGDs and recommendation drafting . Last month finalization of report

## VIII COLLABORATORS

The Project needs close collaboration of Ministry of Women and Child existing government ministries and state department that need to extend facilities to link with financiers, aggregators and market linkages for WEICI to be at the helm of supply chain facilitation.

A collaboration with Entrepreneurship Development Institute Ahmedabad as a knowledge partner and the Ministry of Skill Developments needs to be additionally facilitated by the MWCD.

## IX OUTCOME

**NATIONAL SUPPORT :** If MWCD gets the collaborations facilitated WEICI will have a National support from Government and knowledge partners

**REGIONAL SUPPORT :** The consultations will be designed to put together key stakeholders who may consider setting up regional councils which approve and commit to developing the system and structure linkages from a district to national level

**NEIGHBOURHOOD AND COMMUNITY SUPPORT** the FGD will be designed to get a local buy in from women running businesses' and social enterprises considering the setting up of WEICI with them as the stakeholder.



## X COST ESTIMATE

### Project Cost over six months

Sl. No.	Items of Expenditure approved under the scheme (with maximum limit)	Budget
<b>(A)</b>	<b>Project Staff</b>	
1.	Project Director Project Director will be honorary.	
2.	Project Coordinators East, South and West India (45,000x3 locationsx6m)	630000
3.	Research Officers (rs 25000*3 locations)	360000
4.	Consultations 6*Rs 2,50,000 Focus Group Discussions 3*3*Rs 10,000	1500000 90000
5.	Typist/Data Entry Operator (@ Rs. 7,000/- p.m. x1x6m)	42,000
	<b>Sub-Total (A)</b>	<b>2622000</b>
<b>(B)</b>	<b>Other Expenditure</b>	
6.	Consultancy	30,000
	Telephone	36,000
7	Travel local Rs5000*+Outstation travel Rs 20,000*3pax*3Locations*5 months	680000
8..	Stationary	25,000
9	Accounting	15,000
	<b>Sub-Total (B)</b>	<b>786,000</b>
	<b>Total (A+B )</b>	<b>3,408,000</b>
<b>( C)</b>	<b>Contingency @ 5% of (A+B)</b>	<b>16965</b>
	<b>Sub-Total (C )</b>	<b>3,424,965</b>
	<b>Grand Total (A to C)</b>	

**SAFP**

**Sathi All For Partnerships**

**Sathi All For Partnership (SAFP)**

E 09, Anand Lok  
Mayur Vihar Phase I,  
110091,  
New Delhi  
India

**Website:** <http://sathiallforpartnerships.org>  
[safp.sb@gmail.com](mailto:safp.sb@gmail.com)

**Phone: 011 22750914**  
**Mobile: +91-9810536717**