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| Country | GIZ - INDIA |
| Full Name of the program | 'Setting up of Integrated Support Platform for Women Entrepreneurship in Kochi' , SDG and Governance component, Sustainable Urban Development- Smart Cities (SUD-SC) |

Background

The Sustainable Urban Development- Smart Cities (SUD-SC) project is being jointly implemented by GIZ India, the Ministry of Housing and Urban Affairs (MoHUA), Government of India and the three partner states of Kerala (Kochi), Odisha (Bhubaneswar) and Tamil Nadu (Coimbatore). The intended objective of the project is to promote the concepts of integrated and sustainable urban development in three select smart cities on issues pertaining to housing & planning, basic services & infrastructure and Sustainable Development Goals (SDGs) and governance. Under the SDG and governance component of the SUD-SC, a project has been initiated to support the Kochi Municipal Corporation (KMC) in **'Setting up of an Integrated Support Platform for Women Entrepreneurship'**.

It seeks to support the city of Kochi to develop an integrated platform to promote women entrepreneurship which will enable them to ideate and innovate projects and develop their businesses by handholding them through their entrepreneurial journey contributing to their socio-economic well-being as well as realising the SDGs. It envisages to support the KMC to develop an innovation centre that would identify the challenges faced by the city, generate ideas and innovate solutions. In the long run, the project targets to enable the KMC to be a self-sustaining institution, socially and economically empowering women and other vulnerable sections of the society.

1. Promoting gender equality within the program/sector

Gender equality has been globally considered as the fundamental goal for achieving sustainable and inclusive development. The SDG 5 (Gender Equality) envisages ending violence and discrimination against women and girls and calls for policies for women's participation in political, economic and public life. With an objective of ensuring equal opportunities for women in all areas of life, this goal forms an integral part in achieving the 'Leave no one behind' principle of Agenda 2030 and thus becomes integral to the other SDGs.

Globally, it has been recognised that economic empowerment of women can contribute to the nation's economic growth as well as the well-being of their families and society at large. In this regard, women entrepreneurs play a major role, especially because entrepreneurship can help women's economic independence and improve their social status. The true sense of entrepreneurship is the risk-taking ability of the venture and how they can become a role model for the society at large in addition to creating livelihood opportunities. These ventures can provide the society with different solutions to urban related issues and challenges. Therefore, the current project is significant not only from the perspective of SUD-SC but also in ensuring women's participation in inclusive urban development.

In India, where the female labour force participation rate is declining (18% in 2019), studies suggested that measures to close this gender gap could lead to approximately 6.8% increase in GDP. There is a potential in development of women entrepreneurship, which is still untapped in the country. A study by the Master Index of Women Entrepreneurs (MIWE 2020) ranked the nation only 49th out of the 58 countries judged based on parity of women entrepreneurs. The situation is no less similar in Kerala, southern state of India, which has a high sex ratio (1058 against national average of 933), female literacy rate (92% compared to national average of 65%) and female life expectancy (78 yrs against national average of 70 yrs), but ironically a low female workforce participation rate (20.4% in 2018-19). As per the gender statistics 2015-16, only 31% of the units under the Micro, Small and Medium Enterprises (MSME) are led by women in the state. 19% of the total MSME units of the state are in Ernakulam (district where Kochi is located), out of which only 13% units are led by women. Similarly, only



31% of the total establishments in the state are owned by female entrepreneurs, out of which 92% are self-financed.

With a nurturing and enabling environment that provide greater access to economic opportunities coupled with the easy access to basic services and infrastructure, including network connectivity, the cosmopolitan city of Kochi is generally considered to be the best location for women entrepreneurs to run their businesses. Despite the city belonging to a state that has a special track record when it comes to gender equality, there are challenges associated with being part of a deep-rooted patriarchal society such as India. A 2018 report states that though one-third of the start-ups in Kerala is located in the city, only 5% of those are led by women. Similarly, only 12% of women-led start-ups have received initial funding, denoting lack of funding opportunities as well. The global challenges faced by women entrepreneurs include lack or low access to credit, low levels or lack of business skills and knowledge, low access to technology and markets, and competition from larger enterprises, apart from the social stigma attached to working outside homes in public places, and to travelling alone, risks of harassment, extortion and sexual violence, etc. To overcome these challenges, the state has been undertaking various programs and initiatives for women entrepreneurship development under different departments and agencies such as Kerala Startup Mission (KSUM), Kerala State Industrial Development Corporation (KSIDC), Kerala State Women's Development Corporation (KSWDC), Kudumbashree, Gender park, among others.

Despite these initiatives, the city of Kochi faces challenges such as lack of awareness among women entrepreneurs about the initiatives or programs available and lack of access to funding opportunities, etc. with limited networking opportunities. At the same time, the city has been facing challenges of urbanisation, such as water logging and floods, storm water drainage, sewerage, solid waste disposal, traffic congestion, crowding, among others, which require long-term sustainable solutions. In this context, an integrated platform for women entrepreneurship development that aids in leveraging the ideas thus developed, to deliberate on nurturing innovative solutions to the city would be ideal. This would create a win-win situation for the city and its women citizens.

In this context, current project aimed at supporting the women entrepreneurs in the city of Kochi by outlining a platform for them to participate in the city development through their own ventures driven by niche technologies. The objectives of the project are to:

- Develop a platform for supporting women entrepreneurs in nurturing and developing their businesses and handholding them through their entrepreneurial journey; and develop a business model for execution and upscaling of the platform
- Implement three pilot projects/cases showcasing the comprehensive package of entrepreneurial support.

The **key activities** of the project included:

- Conduct desktop research to explore global best practices in women entrepreneurship development and urban management, review the state's and city's existing entrepreneurship ecosystem with focus on women, in terms of the policies/programs/initiatives/facilities/ infrastructure etc. Identify gap and challenges in implementation.
- Create a framework for enhancing the entrepreneurship ecosystem for urban management focusing on women and steering the business development processes. These included but not limited to institutional arrangements, staffing structure and composition, resource mobilization, procurement strategies and funding strategies.
- Implementation of the Pilot program- Provide entrepreneurial support and services to nurture and develop the selected ideas (three ideas by women) into products/services through business ventures.

The **key outputs** of the project included:

- **Venture Initiation Program-** As part of the pilot program to test and validate the platform and program design, three ventures led by different women (recommended by the city administration) were provided with a six-weeks program- both structured and individual sessions to inspire, introduce and initiate the candidates in entrepreneurial initiative. The three shortlisted beneficiaries (ventures) included Community kitchen and Cloth bags manufacturers representing the nationally recognised and highly active womens' self-help group - Kudumbashree and 'ATM to home' services representing the private women entrepreneurs' network. The diversity in the profile of women and their ventures was one of the key



considerations to help understand diverse set of issues involved in the development of intervention that may be designed to support such entrepreneurial endeavors.

- **Detailed Project Report (DPR)**- The DPR details out the vision, positioning, objectives and operating model of the **Integrated Platform for Women Entrepreneurship (IPWE)** in Kochi based on the insights gathered from the review of stakeholder perspectives, other platforms of women entrepreneurship across various regions and larger places of the platform within the smart city with SDGs and findings from the pilot program evaluation.

2. Gender as a quality feature of our work

The IPWE is envisaged to contribute to the city development by way of citizen participation through entrepreneurship (SDG 8, SDG 9 & SDG 11) by empowering women (SDG 5). The vision of the centre is focused on empowering women of the city and harness their capabilities towards the city's goals of inclusivity and vibrancy of the community. In simple terms, the vision statement stated under is proposed to capture these sentiments:

“Empowering women through entrepreneurship for sustainable development of Kochi.”

Further, the platform is proposed to focus on two broad areas of development through its activities and programs:

- Transforming ideas into an enterprise by data/ technology support and
- Transforming women into entrepreneurs with a sense of purpose.

IPWE Kochi is proposed to be an independent society governed by a governing council of a diverse set of stakeholders represented by women leaders and entrepreneurs. The Chief Executive Officer (CEO) (mandatorily a woman) and a small team manage the platform activities with the light organization. This executive organisation will have at least 50% representation of women, with a ratio of 2:1 in managerial roles including Director, Manager etc. Most of the core human resources for the programs and activities are empanelled to build a network of partners through various ad-hoc engagement models. This strategy ensures that the platform is led and run by the women for the women.

3. Gender and result based monitoring

The platform developed by the current project would directly contribute to the SUD-SC Project Output Indicator 1.2, which is stated as:

*‘Eight **approaches** each from the 4 **Smart Cities** for improved provision of basic services (water, wastewater, solid waste, storm water drainage) and/or **integrated urban development**, of which one considers **gender equality** and one the management of solid waste, are available in a documented form (e.g., concept paper, studies, **guidelines, manuals**) with national ministries with MoHUA and its apex institutions.’*

At the module level, this project would aid in facilitating more informed decision-making in infrastructure investments and contribute to Module Indicator 3, which is stated as:

*“In four states, decision-makers (directors, heads of department) of the institutions responsible for **urban development** (state level authorities for urban development and housing, sectoral authorities of the states, municipalities) confirm that the **use of instruments developed for integrated planning** (e.g. inter-sectoral planning, integrated development concepts, information systems for inter-departmental data exchange, or **participation of private and civil society stakeholders**) facilitates more **informed decision-making in infrastructure investments.**”*

Other Module and Output indicators of the project that consider gender equality include M1 and M2 (national orientation guidelines and state directives based on experiences in promoting sustainable urban development with focus on gender equality), and O4.2 (integrated project concept for improved provision of pro-poor housing and basic services that consider gender equality).

The core activities of the proposed IPWE would be revolving around ‘Buzz’ creation (outreach events and programs for promoting entrepreneurship), ‘Bizz’ (business) creation (Venture Initiation Program (VIP-Women) for supporting entrepreneurship) and ‘Baze’ (base) creation (ecosystem development). The project intends to reach out to around 10,000 women beneficiaries, annually, as part of the ‘Buzz’ creation activities. The expected annual enrollment for the VIP-Women program is 65, envisaging supporting/creation of 30 women-led ventures annually.



The launch of the **'Pilot Program- Venture Initiation Program- Women (VIP: Women)** by Adv. M. Anilkumar, Respected Mayor of Kochi Municipal Corporation', conducted virtually on Friday 13th August 2021 was attended by partners and stakeholders, field experts and the shortlisted women entrepreneurs. The event was well-received by the partners and the role of SUD-SC project of GIZ in materializing the city's vision of empowering women citizens, was acknowledged and appreciated (<https://www.c-hed.org/?p=3946>). In view of the nature of this initiative and its importance for the city, owing to its social cause especially related to gender empowerment, the project has been gaining public attention and visibility. The city administration has also considered this as one of their prestigious projects envisioned in the development agenda. The official launch event was covered by the press and published in the local edition of 'Malayala Manorama', one of the widely circulated newspaper daily in the state.

The highlights (translated) from the article are given below:

"KOCHI OPENS ITS DOORS FOR WOMEN ENTREPRENEURS"

Kochi with an innovative initiative for women entrepreneurship

Kochi Corporation to transform women with great ideas into entrepreneurs. The pilot program (Venture Initiation Program- Women- VIP: Women) has been initiated as part of the 'Integrated Support Platform for Women Entrepreneurship in Kochi'. "This initiative aims to encourage women entrepreneurs including Kudumbashree groups to 'Dream Big'. The city will create the best opportunities for its women entrepreneurs, post covid. This project is the first step towards it." M. Anilkumar, Mayor" (Malayala Manorama, Kochi Edition, 15th Aug 2021)

4. Cooperation

Prior to this initiative under SUD-SC, KMC had organised a meeting during Jan 2021 with the members of Women's Indian Chamber of Commerce and Industry (WICCI), Women Entrepreneur Network (WEN) Kochi, small-scale entrepreneurs, start-ups and stakeholders from the industry and banking sectors to discuss the success stories of women entrepreneurs, the challenges and struggles during their entrepreneurial journey and the way forward. Further, BBC radio interview with the Kochi Mayor was broadcasted, wherein the need for encouraging women entrepreneurship was emphasised, in view of the role of women in the economy ([BBC World Service - The Compass, My Perfect City, My Perfect City: Women entrepreneurs in Kochi](#)). In addition to these, KMC has also earmarked budget for women entrepreneurship development in the city for the FY 2021-22 ([KMC Budget no. 263 p.90](#)). In this context, KMC had approached GIZ India to support the city in addressing the challenges faced by them in an inclusive manner- to create a platform which would be accessible to all. Based on this vision of the city, the current project was evolved in close collaboration with KMC.

The official launch event of the IPWE- Kochi is planned in December 2021 during which eminent speakers, practitioners, civil society, state and city actors and other stakeholders would share their experiences and deliberate discussions on how the city can support its women citizens for their social and economic empowerment with a special focus on promoting women entrepreneurship.

As a way forward, KMC is further planning to seek the support of the Hon'ble Minister for Industries, Government of Kerala, for the upscaling of the project that would serve as an integrated platform for the city and the state level actors to address the challenges of women entrepreneurs. Further, KMC is keen to collaborate with the key stakeholders for setting up, establishing, functioning and upscaling of the proposed IPWE:

- Kerala Startup Mission (KSUM), Kerala State Women's Development Corporation (KSWDC), Kerala State Industrial Development Corporation (KSIDC), Kudumbashree, Gender park, and so forth.
- Women's Indian Chamber of Commerce and Industry (WICCI), Women Entrepreneur Network (WEN), Kerala Management Association (KMA), Universities (CUSAT), Educational and research institutions, Incubators, Investors, NGOs, bilateral/multilateral agencies (UN Women) and so forth.

In the long run the KMC also intends to digitize the IPWE to enhance global opportunities for collaboration by leveraging the Digital India Mission.

This initiative will be first of its kind in the country, wherein the Urban Local Bodies play a major role in bringing the small-scale ventures, which are otherwise underrated and undervalued, into the mainstream of socio-economic development and public policy.

