

BARRIERS AND OPPORTUNITIES FOR ASPIRATIONAL WOMEN ENTREPRENEURS

Survey findings from Delhi

May 2022





ABOUT IWWAGE

Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to build on existing research and generate new evidence to inform and facilitate the agenda of women's economic empowerment. IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre. IWWAGE is supported by the Bill & Melinda Gates Foundation. The findings and conclusions in this report are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation.

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PREFACE



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Women in India are confronted, time and again, with the harsh reality of their households' poor economic condition while struggling to rise out of poverty. As a result, women turn to some or the other form of self-employment to provide basic necessities for their families. The burden of child, elderly care and home care falls in most cases on the women. In fact, the Periodic Labour Force Survey (PLFS) 2018-19 indicated that more than half of India's female labour force is self-employed. It is a blessing that the Micro, Small and Medium Enterprises (MSME) sector in India over the last decade is doing well which enables women to run their own enterprises, while balancing the additional demands of unpaid and care responsibilities.

Therefore, it becomes necessary to support women in their efforts as entrepreneurs or being self-employed through policy interventions, skilling support and mentorship. One such policy and action level intervention is the setting up of Saheli Samanvay Kendra (SSK) Schemes in clusters of 3-4 neighbourhood Anganwadi centres by the Government of National Capital Territory (NCT) of Delhi as part of its 2021-22 budget. The SSK provides support to all women (not just those women with small children) to gain access to health and nutrition, information of government schemes, access a vibrant space for women and children to engage and the setting up of easily accessible local incubation centres to support women-led start-ups. The scheme is operationalized by the Department of Women and Child Development.

Finding the synergy with the Delhi Skill and Entrepreneurship University's (DSEU) mission to improve entrepreneurship among all residents of Delhi, the Department of Women and Child Development has decided to

partner with DSEU. The SSK will become the place where DSEU will identify, encourage and support women entrepreneurs (existing and new ones) by identifying and filling skill gaps. The program has been named as WomenWorks. The partnership is intended to improve the lives of women, especially from low-income settlements in Delhi to gain access to livelihood opportunities, get exposed to various templated business ideas and seek handholding support in operationalizing their micro-enterprises.

IWWAGE & Delhi Skill and Entrepreneurship University, Government of NCT of Delhi, undertook a study to serve as a needs assessment to help support the design and implementation of micro-entrepreneurship programs and skill training programmes for existing and aspirational women. It started with the objective of accurately understanding the socio-economic context of the women. The survey was designed to capture demographic information of women and girls living in the areas served by the Anganwadi hubs and their motivation and willingness to work, interest in business types, and potential barriers to establishing or expanding livelihood opportunities. Through both quantitative data and qualitative information garnered, this study provides insights on enterprise readiness of aspirational women entrepreneurs while gauging their appetite for uptake of skill training programmes.

The report enclosed herewith is the outcome of the survey. The study shall form the basis and empirical underpinning for the WomenWorks Programme of the Delhi Skill and Entrepreneurship University, GNCTD. The recommendations made through the study are intended to inform ways to plug the policy gaps in supporting women micro-entrepreneurs. Primary good quality data is rare and much sought after. This report provides both authentic and granular field level data. We hope that more and more people in the sector read this report and also use it in myriad ways.

ABBREVIATIONS

AWC	Anganwadi Centre
AWH	Anganwadi Hub
CDPO	Child Development Protection Officer
DSEU	Delhi Skill and Entrepreneurship University
DWCD	Department of Women and Child Development
ICDS	Integrated Child Development Services
IEC	Information, Education and Communication
IFC	International Finance Corporation
ILO	International Labour Organisation
KII	Key Informant Interview
MSME	Micro, Small and Medium Enterprise
NCT	National Capital Territory
NGO	Non-Governmental Organisation
NPO	Non-Profit Organisation
NSSO	National Sample Survey Office
OBC	Other Backward Class
PLFS	Periodic Labour Force Survey
PMMVY	Pradhan Mantri Matru Vandana Yojana
SHG	Self-Help Group
SSK	Saheli Samanvay Kendra

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EXECUTIVE SUMMARY

The literature on feminisation of poverty¹ provides compelling evidence that women in India are confronted, time and again, with the harsh reality of their households' poor economic condition while struggling to rise out of poverty^{2,3}. As a result, women turn to some or the other form of self-employment to provide for basic necessities for their families. In fact, the Periodic Labour Force Survey (PLFS) 2018-19 indicated that more than half of the India's female labour force is self-employed. A booming Micro, Small and Medium Enterprises (MSME) sector in India over the last decade has also enabled women to run their own enterprises, especially in the microenterprise category. While balancing the demands of households and needs of their businesses, women entrepreneurs often work to survive on a sustenance basis.

At the same time, research has also demonstrated that, over time, encouragement of women entrepreneurs improves the socio-economic conditions of households. Thus, it is important that women are supported in their entrepreneurial efforts to allow them to establish enterprises and grow them into sustainable businesses. Historically, in India, household gender norms and restrictions on women, along with lack of education and mentorship among women, have proven to be significant obstacles in nurturing women entrepreneurs, thereby inhibiting women's advancement.

Prioritising the agenda of socio-economic empowerment of women, the Government of National Capital Territory (NCT) of Delhi announced the Saheli Samanvay Kendra Scheme as part of its 2021-22 budget with the intention of setting up easily accessible local incubation centres to support women-led start-

ups. The Saheli Samanvay Kendras (SSKs) have been set up at Anganwadi Hubs (AWHs) to serve as convergence-cum-facilitation centres that provide a vibrant space for women and children to engage in dialogue, receive services and information, and become sensitised on various social issues.

This study was undertaken to serve as a needs assessment to help support the design and implementation of skill training programmes for existing and aspirational women entrepreneurs, in partnership with the Delhi Skill and Entrepreneurship University and the Government of NCT of Delhi. It started with the objective of accurately understanding demographic information of women and girls and their motivation and willingness to work, interest in business types, and potential barriers to establishing or expanding livelihood opportunities. Through both quantitative data and qualitative information garnered, this study provides insights on enterprise readiness of aspirational women entrepreneurs while gauging their appetite for uptake of skill training programmes.

The sample for the Enterprise Readiness Survey consisted of 522 women of diverse social identities and educational backgrounds across five heterogeneous AWHs in Delhi. AWHs were sampled to capture respondents of varying household incomes, home ownership, migrant status and financial autonomy, and different levels of digital and financial inclusion. A large majority of the respondents (79 per cent) were housewives (65 per cent), unemployed (8 per cent), students (5 per cent) and retired or pensioners (1 per cent). Of the remaining respondents, half were self-employed (including in home-based business and street vending),

¹ Mitra, K., and Pool, G. R. (2000). Why women stay poor: An examination of urban poverty in India. *Social Change*, 30(1-2), 153-178.

² Singh, P. and Pattanaik, F. (2018). Economic status of women in India: paradox of paid-unpaid work and poverty. *International Journal of Social Economics*.

³ Rakodi, C. (1995). Poverty lines or household strategies? A review of conceptual issues in the study of urban poverty. *Habitat International*, 19(4), 407-426.

while the other half reported having salaried jobs. The average monthly household income in cases where the respondents were housewives was particularly low, in the range of INR 5,000-15,000⁴.

Close to 10 per cent of the respondents indicated that they had been self-employed for about six years on average, either as home-based business workers or owners, or street vendors, in some enterprise-related activity. However, the survey revealed a glaring gap that nearly all of these businesses were not registered either with the government or even in women's own names. In line with findings in the literature, most of these women entrepreneurs set up enterprises to support their families and earn a supplemental income. The common challenges that they face include inability to meet their financial obligations, inadequate self-confidence, and inability to balance household and professional responsibilities. They feel that they would greatly benefit from easy and increased access to finance along with training that would increase their financial understanding and build their skills.

More than 70 per cent of the non-entrepreneurs reported that they would be interested in starting their own business. Most women are inspired to set up an enterprise to supplement their family income (77 per cent); some also desired to gain economic independence (11 per cent) or to pursue a personal interest or a pastime. While 40 per cent of the aspirational entrepreneurs said that they could dedicate three to five hours a day on enterprise activities, a large number (64 per cent) felt that childcare and domestic responsibilities would restrict them from doing so. They were also not confident that they had the financial knowledge required to run a business. As might be expected, these women also lack financial support to establish an enterprise; 16 per cent of the respondents said that their families would

not be supportive and would restrict them from engaging in any such activities.

Across the board, women expressed an appetite for entrepreneurial and livelihood skill training programmes such as 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. Most women shared that they had limited time on their hands which prevented them from pursuing a training course thus far; others were discouraged either by their families or due to the high cost of training programmes. However, a majority (72 per cent) of the respondents mentioned that they would be permitted to attend training sessions outside of their homes. Of them, 80 per cent said that they would find it most comfortable to attend such in-person skill training sessions at an Anganwadi Centre (AWC) or another similar dedicated space. About two-third of the women were willing to attend a skill training programme only once or twice a week.

This analysis and other findings detailed in this report allow us to provide inputs towards the design of the SSK scheme itself as well as the fellowship module which is being put in place by the government under which AWH fellows will be recruited and trained to mobilise, mentor and help women at every step of the way as they engage in entrepreneurial activities. Among other suggestions made, key recommendations captured in this report can be classified into four categories: (i) geared towards aspirational women entrepreneurs, (ii) aimed at women who already run businesses, (iii) for Delhi Skill and Entrepreneurship University (DSEU) on the content of training programmes, and (iv) for DSEU on the structure of the training sessions. Through these submissions, we attempt to re-emphasise that targeted and structured training programmes hold great potential to support women in pursuing entrepreneurial activities.

⁴ Delhi Economic Survey, 2020-21 reported Delhi's per capita income at Rs. 3,54,004, estimated at about Rs. 29,500 per capita per month.

1. INTRODUCTION

According to the 2021-2022 Delhi State Budget, the Government of the National Capital Territory (NCT) of Delhi announced the Saheli Samanvay Kendra (SSK) scheme in April 2021, building on its agenda of socio-economic empowerment of women. In consultation with the state government officials and in partnership with the Delhi Skill and Entrepreneurship University (DSEU), IWWAGE conducted a comprehensive needs assessment study between September and November 2021 of women living around Anganwadi Hubs (AWHs) to help support the design of the programme. The partnership focuses on gathering ground-level data and information and applying evidence-driven insights based on IWWAGE and LEAD's decade-long experience of working on conducting actionable research in the Micro, Small and Medium Enterprises (MSME) sector, that help inform decisions and design of the livelihood generation aspect of this scheme. This report articulates the study approach, methodology and findings while providing recommendations

for designing and implementing skills training programmes for both existing and aspirational women entrepreneurs.

This report is divided into seven sections. Section 2 provides the contextual background on women's entrepreneurial spirit, access to resources and impact of training and capacity building programmes on entrepreneurial outcomes. Section 3 provides details about the SSK scheme which is aimed at ensuring women's participation in the economy. Section 4 presents the scope and design of the study undertaken by IWWAGE, including the methodology adopted and the sampling framework. Section 5 provides findings from the quantitative survey and presents insights garnered from the qualitative study on key research questions. Section 6 presents two sets of recommendations that can be adopted by the Department of Women and Child Development (DWCD), Government of NCT of Delhi and DSEU to strengthen the SSK scheme. Section 7 summarises key conclusions from the study.



2. LITERATURE

The Indian MSME sector has seen tremendous expansion in the last 10 years. In the first half of the 2010 decade, the MSME sector accounted for nearly 8-10 per cent⁵ of India's gross domestic product; this number grew to over 30 per cent by 2020-21⁶. In India, women are frequently confronted with the harsh reality of poverty and are compelled to turn to self-employment or establishing a business to support their families. This is further validated by the fact that over 53.4 per cent of the national female labour force is self-employed, according to the Periodic Labour Force Survey of India (PLFS) 2018-19. The predominance of women-owned businesses is especially prominent in the microenterprise category where female entrepreneurs have no other option for work and operate on a survival basis.

According to several surveys conducted across India, between 10 to 30 per cent of women-owned businesses are not run by women (Bain & Company and Google, 2019). Accounting for businesses masquerading as women-owned enterprises, a report released by Google and Bain & Company, in 2020, estimated that the total share of businesses really owned and controlled by women would be less than 20 per cent; this figure also aligns with the National Sample Survey Office's (NSSO) estimate. According to official data from the Udhyam portal, launched by the Government of India, over 60.38 lakh MSMEs (new and existing) had registered themselves officially as of 12 December 2021. However, only 16.6 per cent of the enterprises were women-owned MSMEs, with 97 per cent being micro units. This figure, as low as it may appear, is not surprising. Further, the Sixth Economic Census of India reports that women-owned and women-run establishments cater to employment of 13.48 million people, equivalent to 10.2 per cent of the labour force, under different economic

activities. However, more than 83.2 per cent of these enterprises operate without hired workers which means that they are operations run by a single person that do not generate employment, possibly because of their smaller scale which does not require additional employees. This could imply that women-run enterprises are categorically of smaller scale than their male counterparts. An alternative explanation could be that these businesses hire undocumented and unpaid assistance. On average, a female-owned enterprise employs approximately 1.67 persons only (IFC, 2019 and 2022).

After controlling for sector, age and type of firm, Cirera and Qasim (2014) found that, globally, women-led firms employ more women workers as a share of the total workforce. Similarly, it has been discovered in India that, while women-run microenterprises face greater constraints than men-run microenterprises, they produce more employment for women: women make up more than three-quarters of the workforce at women-run microenterprises (Basole and Chandy, 2019).

Women-owned enterprises are faced with additional layers of obstacles that hinder entry into the marketplace and expansion strategies. These factors include the general lack of access to education, legal and cultural impediments, lack of awareness of government policies and schemes, inadequate training, and infrastructure-related issues, to name a few⁷. For instance, only 17 per cent of female entrepreneurs were aware of government or financial institution-sponsored funding programmes (IFC, 2018). Beyond the demand-side challenges faced by women entrepreneurs, some structural elements also appear to influence the number of women who start businesses. An International Finance Corporation (IFC) study (2014) across 143

⁵ Ministry of MSME Annual Report 2012 -13.

⁶ Ministry of MSME Annual Report 2020 -21.

⁷ The Global Markets Institute, Goldman Sachs Global Investment Research Division, 2014.

countries found that almost 90 per cent have at least one difference between women and men -- with respect to the ownership of land and property -- that further restricts women's economic opportunities.

Recent government data highlight that women-run enterprises are concentrated in rural areas. However, this number dwindles when analysing the percentage of enterprises that are formal and registered. In this case, the number of registered enterprises in urban areas is higher as opposed to their rural counterparts⁸. According to Ghani et al., 2012, better infrastructural services at the district level, such as transportation and access to water and sanitation, are linked to a higher percentage of female entrepreneurs. Female business ownership rates have also been found to differ by state in India: high rates in Kerala and Tamil Nadu, followed by (then-undivided) Andhra Pradesh, while Rajasthan, Bihar, Odisha and Uttar Pradesh had the lowest rates (Ghani et al., 2012).

Gender dynamics within the family might also have an impact on women's businesses. A 2020 study (EdelGive Foundation) revealed that a vast majority of female entrepreneurs received family assistance in running their enterprises, with more than half stating that they received help particularly in managing their business. One-third of the respondents also received assistance in developing market links. The overwhelming majority of women responding that they utilised a family member's expertise in setting up, running and managing their businesses alludes to the importance of familial support. Furthermore, family and spousal affiliations sometimes affect women entrepreneurs' financial decisions.

Bernhardt et al. (2017) highlighted that there is a demonstrated gender-based profit gap when analysing the impact of finance on multiple-enterprise households. In households where both the husband and the wife run enterprises,

the benefits or profits from the woman-run enterprise are often redirected to the husband's business. When a household has multiple businesses, loans to female entrepreneurs appear to be invested in another household business resulting in considerably lower returns for women's businesses in comparison to men's businesses. This is due to the underlying social constraints that invariably force the women to provide for their household's and husband's benefit rather than utilise the profit for growing their businesses (ibid). Thus, even as evidence points to women entrepreneurs being capable of making sound investment decisions independently, the multiple facets of familial and spousal relationships must be accounted for when attempting a detailed understanding of how gender affects the working of a microenterprise.

As highlighted above, many of the obstacles experienced by women-run microenterprises are systemic in nature, stemming from the social, economic and cultural contexts in which women start their businesses (Tripathi and Singh, 2018). Low levels of education, restricted access to funding, and gender-based discrimination are major challenges for female business owners in South Asia, resulting in limited training and technical know-how and a reduced ability to adapt to changing markets (De Vita et al., 2014). Women entrepreneurs face an additional burden due to the added responsibility of caring for their children and performing domestic chores (Warnecke, 2013).

Encouragement of women entrepreneurs and entrepreneurship enable a pathway to improve women's overall economic independence, eventually leading to their economic empowerment. A pivotal means of supporting women's entrepreneurship is to enable their access to finance that would allow them to grow and build sustainable businesses. Researchers assessed this theory by looking at data from Grameen Bank borrowers in Bangladesh and found that targeted micro-credit lending to

⁸ Urban women-run businesses are more likely to be registered than their rural counterparts. According to the latest NSSO Survey Round 73 based on data from 2015-16, the overall proportion of registered firms under survey coverage was greater in urban regions (41.4 per cent) than in rural areas (20.9 per cent).

women entrepreneurs had a considerably favourable influence on women's bargaining power in their homes as well as their ability to make financial decisions and purchases independently (Osmani, 2007).



2.1 Impact of business training on women entrepreneurship

Business training programmes and management education could be especially beneficial to women entrepreneurs (Wennekers et al., 2005). Mel et al. (2012) conducted a randomised experiment among women in metropolitan Sri Lanka to assess the impact of the Start-and-Improve Your Business programme, a widely utilised business training course in developing nations. The experiment studies two groups: one of women who run subsistence businesses, and another of women who are unemployed but want to establish their own businesses. The study found that training alone has the potential to cause some modifications in business practices for women who are already in business but has no effect on profitability, sales or capital stock. Further, business training helps women who want to establish businesses get started faster. In Vietnam, the International Labour Organization (ILO) (2003) analysed the impacts of the Start-and-Improve Your Business programme on women-led enterprises and found that, as a result of training, the enterprises had increased their overall sales and income and improved their employment generation potential. Additionally, the training had also positively impacted qualitative factors such as the women's confidence and decision-making abilities. More recently, McKenzie and Puerto (2017) discovered that female-run firms in Kenya benefitted from business training, which led to greater earnings, sales, and owner well-being. Furthermore, Buvinic and O'Donnell (2016) conducted a meta-analysis of 27 interventions aimed at improving women's empowerment

and concluded that "high-quality business management training of appropriate duration can have favourable economic consequences for impoverished women entrepreneurs".



2.2 Select schemes to encourage and support entrepreneurship

In India, the lack of mentorship has inhibited women from utilising successful avenues for business growth. Poor support networks, absence of mentors, and lack of access to information and communication technology are critical challenges (Chatterjee and Ramu, 2018) faced by women entrepreneurs. Recognising these barriers, the Government of India and individual state governments have launched various skills development and mentoring programmes for women-led enterprises. Here is a snapshot of a select few of these programmes and schemes:

1. **Kudumbashree Mission** is an initiative under the State Poverty Eradication Mission, launched in 1998, in Kerala. The state's poverty alleviation programme works with women members of self-help groups (SHG) to help them launch their own microenterprises. Members who exhibit an interest in starting a business are given the necessary entrepreneurship training by the Mission. The Mission also operates a physical supermarket to promote sales of goods or products produced by these microenterprises.
2. The Government of India's Ministry of MSME launched its flagship programme called **Trade Related Entrepreneurship Assistance and Development (TREAD)** in 2006, a scheme for women-led enterprises. The platform focuses on providing credit opportunities, targeted business training, and advisory support that enables women entrepreneurs to better understand legal and ecosystem practices.

3. The Ministry of MSME also launched a website called "Udyam Sakhi" to encourage women. This was initiated to aid, counsel, assist and protect the interests of entrepreneurs. The Udyam Sakhi Network, launched in 2018, is a forum for India's rising female entrepreneurs to get support and grow their businesses. It helps women entrepreneurs gain insight into the present state of industry and receive advice on many elements of entrepreneurship. It seeks to help Indian women who are starting, building and growing enterprises as well as developing low-cost business methods.
4. To assist the first generation of entrepreneurs who are unemployed educated youth, the Government of Tamil Nadu formulated a scheme known as the New Entrepreneur-cum-Enterprise Development Scheme (NEEDS) in 2012-13 under which educated youth would be given entrepreneurial training in conceiving, planning, initiating and launching of a manufacturing or service enterprise. As per 2018-19 reports, till August, 932 entrepreneurs had applied for loans under this scheme.
5. An aspect of Bihar's State Strategy for 2016-21 is to incorporate entrepreneurial modules into the curricula and programmes of high schools, universities, skill training and vocational training institutes. Massive Open Online Courses (MOOCs) are offered as electives in educational institutions, and internships/apprenticeships is also mandatory. The policy also aims to assist educational and professional establishments in forming an Entrepreneurship Facilitation Centre to guide and assist students interested in starting their own businesses.
6. The Government of Delhi launched a 'Business Blasters' training programme for school children in 2022. It has been launched as a part of a larger effort of the Entrepreneurship Mindset Curriculum Framework that was developed by the State Council of Educational Research and Training (SCERT). Its purpose is to instil an entrepreneurial mindset in children from an early age. Other than the business side of entrepreneurship, this programme focuses on instilling the personality and character attributes of successful entrepreneurs.
7. Along the same lines, more recently in March 2022, the Delhi government has launched 'Lighthouse' a skill centre housed at DSEU for youth from slum clusters. These centres will offer high-quality, short-term vocational skill courses and life skills as well as technical skills training along with a variety of employment opportunities to youth aged 18 to 30 years. The programme aims to upskill more than 1,200 youth living in slums around Kalkaji over a period of two years; more centres will be set up in Patparganj, Matia Mahal and Malkaganj. Further, career and life-related guidance will be given at 'lighthouses' through foundation courses based on self-transformation and industry exposure. The idea behind the programme is to reach out to the underprivileged communities by bringing learning spaces close to their homes.
8. The Government of India has set up National Skilling Institutes (as an extension of the National Skills Mission, launched in 2015) that focus on imparting vocational learning courses. These institutes have specific courses targeted at women entrepreneurs. Across the nation, there are over 18 such institutes that have specific courses that cater to this very audience. These schools offer training in artificial intelligence, 3D printing and other specialised technical fields to guarantee that women are prepared to take on new jobs.

3. THE SAHELI SAMANVAY KENDRA (SSK) SCHEME

In its 2021-22 budget speech, the Government of Delhi emphasised the importance of socio-economic empowerment of women. Under the umbrella of the government's social security and welfare measures, Shri Manish Sisodia, Deputy Chief Minister, announced the SSK Scheme. Under the scheme, 500 AWHs would be set up across Delhi to act as local incubation centres to incubate individual women-led start-ups and to promote SHGs.

The scheme guidelines suggest that SSKs will be situated in pre-identified AWHs to: (i) provide convergence and facilitation centres for capacity building; (ii) facilitate access to services and information for women and children; and (iii) build capacities and create awareness on various social issues. In April 2021, the scheme was piloted in 21 AWHs in its first phase. More recent estimates from the DWCD suggest that the scheme is operational in 101 such AWHs. Given the lockdown and restrictions imposed due to COVID-19, these hubs have also reportedly been serving as emergency response centres for women whose livelihoods have been impacted by the pandemic. SSKs situated within the AWHs have been envisioned as 'social cohesion units for women and child-centric development in Delhi'.

The SSKs aim to address all dimensions of women empowerment through four components⁹:

1. Saheli Samanvay: serves as a convergence platform for women to come together and build awareness on various social issues concerning them. The programme aims to empower the community by addressing matters concerning women and development of children through collective action and locally available resources. The SSK is envisioned to create an enabling environment in which women will realise their

full potential and the centre will serve as a platform for knowledge, information and communication. The sensitisation sessions will focus on building the understanding of women and girls on social issues impacting them and strengthen their voice and agency to make decisions. This will also enable some women to be 'agents of change' who can influence their own community to generate local solutions. These training sessions will also allow them to become confident and raise their aspirations to undergo vocational training and skilling programmes to widen their choices and be self-reliant. In this process of upgrading their skills, individuals/groups who show inclination and potential to start up a microenterprise will be supported and hand-held via the Samriddhi component.

2. Samriddhi: focuses on mobilising and strengthening women's collectives, referred to as Mahila Shakti Samoohs (Mahila Mandals/SHGs) by nurturing entrepreneurship, capacity building and generating sustainable livelihood opportunities.
3. Mahila Sahayata Prakoshta (helpdesk for women): connects women through a single window for information delivery and facilitation for access to various government schemes and programmes to increase the uptake of service among the needy.
4. Crèche-cum-daycare centres: to provide services to working women and safe nurturing spaces for children aged six months to six years. Crèches focus on health, nutrition, education and social inclusion of children from economically weaker communities.

The activities under three different components of the scheme are stated in Appendix A. These are proposed to be undertaken in a focused manner with a monthly calendar reflecting the topics and timings in advance. Child

⁹ Source: SSK scheme guidelines issued by the Government of Delhi on 17 March 2021.

Development Protection Officers (CDPOs) and supervisors of AWHs will be responsible for day-to-day functioning of the SSK with support from associated team of Anganwadi workers and

helpers along with POSHAN Abhiyaan (Prime Minister's Overarching Scheme for Holistic Nutrition) and Pradhan Mantri Matru Vandana Yojana (PMMVY) functionaries.



4. RESEARCH AGENDA

This study serves as a needs assessment to the Delhi government's SSK scheme to support and strengthen the role of women in the community. More specifically, it has the following objectives:

- a. To understand the demographic information on women and girls living in the area already available with the Anganwadi centres, and how this information can be complemented with further surveys and research to assess women's motivation, interests and barriers to expanding livelihood opportunities;
- b. To better and accurately understand the demographic considerations, including social identities and education levels of women who access AWCs, in terms of their willingness to work;
- c. To better understand the profiles of women entrepreneurs in the area and business models for the scheme to deploy eventually;
- d. To garner insights on enterprise readiness of aspirational women entrepreneurs, identify existing and potential avenues for livelihood generation in different areas that are heterogeneous in nature and provide non-traditional yet sustainable options;
- e. To assess the skill level of women and gauge appetite for uptake of skill training programmes; and
- f. To identify potential barriers that women are likely to face when setting up their own enterprise or engaging in income generation activities, as also in uptake and retention of women in the scheme.

This comprehensive assessment across all these themes will help plan and strengthen the Anganwadi Hub Fellowship module of the Government of NCT of Delhi. AWH Fellows, recruited and trained by DSEU, will be responsible for mobilising women and helping them at every step of the way as they engage in entrepreneurial activities. The AWH Fellows will be the direct point of contact for the budding women entrepreneurs; they will answer queries of women, provide guidance and training, help

set up businesses, resolve any issues the women face and escalate issues that cannot be resolved at their end. Insights from IWWAGE's survey and interviews with key stakeholders can help build a robust capacity development programme for fellows as part of the module.



4.1 Research questions

The study aims to answer the following research questions to better support the implementation of the Delhi government's SSK scheme:

- a. What is the demographic profile of women? How do women's profiles vary across AWHs?
- b. What motivated women to set up their businesses? What were the challenges they faced when they started out, and what kind of assistance do they expect from the government?
- c. Why would aspiring women entrepreneurs like to set up a business and what challenges do they anticipate or foresee in doing so?
- d. Do women themselves own a phone and have access to the internet?
- e. What is the status of women's access to formal financial instruments such as bank accounts and loans as well as services?
- f. How do household characteristics – social background, income, home ownership and migrant status, financial autonomy, and digital literacy and financial inclusion – differ for entrepreneurs and aspirational entrepreneurs? To what extent do these factors determine women's willingness to work?
- g. What should be the content of training programmes to be offered to women? What are some soft skills and entrepreneurial and livelihood skills (from a predetermined

list) that women are already familiar with? Which of these would women like to learn, in general and for income generation purposes? And how should the vocational training programmes be structured to align with women's needs?



4.2 Methodology

The study employed a mixed-methods, non-experimental approach and was conducted between September and November 2021. Using qualitative and quantitative research tools, the study aimed to answer the research questions described above.

Qualitative research

In the first phase of the study, scoping activities were undertaken to inform the design of the planned quantitative study. This helped maximise the impact of the research by forming the basis of the survey. In September and October 2021, the survey team conducted Key Informant Interviews (KIIs) with 16 CDPOs and field visits to 24 AWHs across nine regions. Details of the interviews conducted and AWH visits are provided in Appendix B.

The KIIs with CDPOs (who are in charge of various AWHs across Delhi), Anganwadi supervisors, block coordinators, and Anganwadi workers and helpers used a semi-structured interview guide. Each interview was

about 20 minutes long and aimed at better understanding the profiles of households, their current employment status, constraints faced in setting up women-led businesses as well as establishing SHGs and the landscape of skill training programmes in the area. During visits to AWHs, their registers were also reviewed to better understand the implementation progress of the various components of the SSK scheme. Overall, these visits helped assess and classify settlement types and the existing demographic base for the next phase of the study. Additionally, interactions with women and girls aged 18 years and above, living around the AWH, were also undertaken during these visits to gather insights about their readiness to work.

The qualitative study formed the basis of the 'Enterprise Readiness Survey' to help unravel women's enterprise readiness and willingness as well as their motivation and attitudes towards income generating activities. The qualitative scoping exercise helped inform how and which regions and areas of Delhi should be covered in the survey to ensure representation and adequate variation.

Quantitative survey¹⁰

The second phase of the study consisted of conducting field surveys of the intended beneficiaries of the SSK scheme. For our study, we wanted to ensure regional representation across Delhi while also capturing variation by demographic group, household and geographic areas (rural, urban and peri-urban). More so, the insights from the qualitative surveys suggested that it would be useful to cover AWHs where women expressed readiness to get into enterprise-related activities (for example, in

¹⁰ Data collection at LEAD/IWWAGE:

All data collection processes (including administration of qualitative interviews/FGDs, quantitative surveys and related training) are managed in-house at LEAD/IWWAGE. Our in-house scalable survey data collection and data digitisation team consists of Field Managers, Executives, Data Digitisation Interface Developers and a well-trained field team of 400 plus members with a presence in almost every state. This enables us to deliver high-quality results within tight deadlines and to respond to the information requirements of various stakeholders including that of the funding agencies. LEAD/IWWAGE has 15 plus years of experience in conducting primary data collection activities in large-scale projects using paper-based and digital surveys, using variety of innovative data collection techniques including CAPI (Computer Assisted Personal Interviewing), ACASI (Audio Computer Assisted Self Interview), CATI (Computer Assisted Telephonic Interview) and IVR (Interactive Voice Response) and other text-based services with different target populations. In addition, our research teams are well-versed in conducting qualitative data collection activities such as focus group discussions and key informant interviews with various stakeholder types including individuals and households, community groups, practitioners, experts and policy makers.

All research projects at LEAD/IWWAGE are IRB compliant and subject to a strict data security protocol. We aim to follow Harvard's Research Data Security Policy. This protocol has been designed to provide researchers with a set of clear and practical guidelines for data security of their research projects. LEAD/IWWAGE follows strict data quality measures through training and field monitoring. Data quality measures are ensured at every step of the study.

Uttam Nagar) as well as in some AWHs where women did not show much inclination (such as in Holambi Kalan where almost all women stated they had never worked and were not interested in pursuing work). Accordingly, the following five AWHs were identified to be sampled in the study: Shakarpur, Govindpuri, Uttam Nagar, Sri Ram Colony and Holambi Kalan. The catchment areas of each of these AWHs are listed in Appendix C.

Subsequently, in the absence of a listing of women under a particular area/AWH, we resorted to door-to-door surveys. As a first step, surveyors first visited the hubs and spoke to supervisors to understand the areas that fell under a particular AWH. After gaining this geographical understanding, surveyors conducted in-person door-to-door surveys. The survey questionnaire can be found in Appendix D of this report.

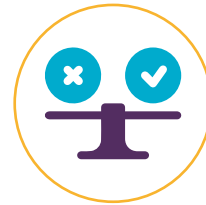


4.3 Survey design and implementation

The survey instrument captured information from respondents on the following thematic areas: demographic characteristics (including age, religion, social group and education level); household-level information (economic profile, residency status, home ownership); occupational details of existing entrepreneurs; aspirations of non-entrepreneurs; digital literacy; financial inclusion; and skill mapping (knowledge levels, uptake of vocational training and interest in learning new skills).

The analysis was solely based on the data collected through the field surveys. A key feature of the analysis was to look at variations across AWHs in all thematic areas, as well as to discover how certain factors differ among women entrepreneurs versus women who are either unemployed or salaried. Wherever relevant, a sub-group analysis was done by

studying variations across income, social class, religion, occupational group, education, and other key demographic characteristics. All these findings together helped address questions around the enterprise readiness of women who may wish to avail of the Delhi SSK scheme.



4.4 Research ethics

All surveys were in-person, conducted door-to-door using the Computer-Assisted Personal Interviewing (CAPI) survey software (available on smartphones) that enumerators were trained in. Each survey instrument was designed to take no more than 30 minutes to complete. Selected enumerators were fluent in Hindi. All survey training was conducted in person at the IWWAGE office in Delhi. The survey instrument was piloted to a sub-sample of respondents to inform the final design. The survey included a consent form for all respondents.

On 3 November 2021, the research team submitted the study protocol, survey instrument and other documents for Institutional Review Board review and clearance. Subsequently, an approval was received from the IFMR Human Subjects Committee on 10 November 2021.



4.5 Study sample

The field survey was administered to women and girls aged 18 years and above living in the adjoining areas across 5 (pre-determined) Anganwadi hubs across Delhi. In consultation with senior leadership from the Delhi government and DSEU 5 AWHs were selected from the existing list of 120 hubs. These 5 hubs cover different regions of Delhi as well as

different demographic groups and geographic settings (peri-urban, urban and rural areas).

In terms of the sample size, the study aimed to include approximately 100 women in each of the 5 hubs as part of the survey. Therefore, the target sample size of the study was 500 women (see Table 1). Once the field surveyor reached the catchment area, they went counter-clockwise in an area skipping every 6th or 5th household and covered almost an entire block. In the case of multi-storey houses, a similar skip pattern was followed wherein each home or apartment was treated as an individual entity.

survey team attempted to reach out to women respondents in 615 households, based on the methodology described above. Of these, 93 women either refused to participate in the survey or were unavailable. Therefore, our final study sample used for analysis in this study was 522. In all cases, informed consent was obtained from respondents as per the usual field survey practice. A standardised management information system and protocol were maintained to record the status of visits to households and reasons for non-response.

Table 1: Study sample

Anganwadi Hub	Target sample	Sample surveyed	Proportion (%)
Shakarpur	100	104	20
Govindpuri	100	95	18
Uttam Nagar	100	100	19
Holambi Kalan	100	124	24
Sri Ram Colony	100	99	19
Total	500	522	100

Table 2: Survey response rate across each AWH

Anganwadi Hub	Surveys completed	Locked/Refused/Others	Total
Shakarpur	104	2	106
Govindpuri	95	19	114
Uttam Nagar	100	27	127
Holambi Kalan	124	30	154
Sri Ram Colony	99	15	114
Total	522	93	615



4.6 Survey response rate

The field surveys were conducted on the Survey CTO app by a team of 10 surveyors between 11 November and 25 November 2021 across the five AWHs in Delhi. Table 2 shows the survey response rate by AWH. Our



4.7 Study limitations

Since no listing of women in households in the areas was available at the AWH (surveyors learnt this during their interactions with supervisors), the study relied on conducting in-person door-to-door surveys. Due to the absence of

an enrolment list from the AWH or local AWC for all hubs and restrictions of the available sample of respondents – only women and girls who had been enrolled and actively engaged with the AWH under the SSK scheme – the study was not adopted with a difference-in-difference approach. The resulting analysis will, therefore, not present an estimate comparing baseline and endline data for women enrolled at the Anganwadi versus not enrolled. As a result, while a few questions in the survey were focused on assessing the impact the AWH has on the lives of women and girls, the absence of a comparison group limited the analysis from

capturing any tangible effects of the AWHs, particularly on the entrepreneurial mindset or skill development of women. Both these results could be driven by a range of factors, including the women's income profile, social group, religion, educational background and even household norms.

This study does not intend to make causal inferences or attribute any effects to the Delhi government's SSK scheme. However, the scope of research questions directs correlation analysis between key variables to better understand the needs of women and girls across AWHs.



5. FINDINGS AND ANALYSIS



5.1 Insights from qualitative study

The settlements scoped (listed in Appendix B) were largely a combination of unauthorised and authorised colonies. Most women reported having studied till class 10 though, in some areas, a large number of women also said that they had never attended school. Younger women and girls were found to have higher education qualifications, in line with the finding from the quantitative survey as well. In terms of access to phones, contrary to what the survey found, most women owned phones jointly with their family members. These were feature phones without internet access.

In areas where a large migrant population was present, for example, in the East Delhi area of Shakarpur, women were either engaged in some informal work (domestic help or salon workers) or were self-employed (street vending or in home-based works such as stitching, knitting,

embroidery or tailoring). In industrial areas such as Narela women were employed in piece-rate work or at factories making toys and polythene bags.

The SSK survey registers at some AWHs suggested that many women surveyed in the area were housewives. While women in rural areas were largely unemployed, they were not engaged in any income generating activity in relatively higher income areas either. In both rural and urban areas, there were underlying indications that traditional settings and gender norms play significant roles in determining women’s labour market decisions.

Interactions with CDPOs and women alike suggested that the women were willing to pick up skills that could provide them with income generation and livelihood opportunities. However, they face significant challenges in engaging in any kind of employment (see Figure 1). Across all geographical areas covered, CDPOs stated that women had a strong preference to engage in home-based work over everything else; this would allow them to manage their domestic responsibilities and help them avoid any retaliation from family members.

Figure 1: Barriers to women's work

Factors that constrain women from setting up their own enterprise or working for someone else, ranked by frequency of occurrence:



Even women who would be willing and able to step out to work would want to do so close to their homes.

Largely, surveys undertaken by DWCD across AWHs have revealed that women mostly expressed interest in traditional areas of work such as stitching, jewellery making, aachar and papad making, becoming a beautician, etc. At the same time, there was also a clear appetite to try new avenues and opportunities, as was observed in the case of younger women, for instance, among those who had undergone caregiver training in Fatehpur Basti (Jor Basti). The younger cohort also indicated keenness to learn English and acquire computer and digital training. While these are all indicators of women's willingness to work, there is also reason to believe that women face resistance from their spouses and families, particularly in conservative settings of areas such as Fatehpur Beri. This should be the key focus of any awareness generation and Information, Education and Communication (IEC) activities as part of the SSK scheme's outreach efforts. Women indicated that they would be willing to dedicate two to three hours a day to work at the AWC or to attend a skilling course. There was reluctance to attend paid skilling courses.

Conversations with CDPOs and Anganwadi supervisors revealed that several partnerships already existed with large as well as local Non-Governmental Organisations (NGOs) to offer a range of skills to women and girls. For instance, in the Okhla area, Learning Link Foundation conducts business training, Azad Foundation offers commercial driving lessons, Amara Foundation has a training course on para-medical and care services in Fatehpur Beri, and ICICI Foundation is providing jewellery-making skills in the Khanpur AWH. While these partnerships have opened new avenues for women, there were concerns regarding the lack of government certification or recognition by an accredited authority for the skilling programmes offered by NGOs. As a result, women were unsure whether these programmes were only restricted to the training component or could lead to livelihood generation opportunities.

A significant operational challenge that CDPOs highlighted was that there would not be enough space at AWCs to conduct training programmes and carry out enterprise-related activities once its usual creche facilities resumed. CDPOs interviewed in North East Delhi and East Delhi reported that there was not enough space or proper ventilation at the AWHs to allow women to comfortably train or learn despite creches not even being fully operational at the time (owing to the shutdown of AWCs during the COVID-19 pandemic). In furtherance, Anganwadi workers and CDPOs expressed concerns that increasing the scope of their activities would result in increased workload in their already stretched responsibilities.



5.2 Findings of the quantitative survey

Demographic profile of respondents

The findings are presented for the final sample comprising 522 respondents.

The respondents for this study were women aged between 18 and 80 years, with an average age of 33 years, and a median age of 31 years. A majority of the sample (57 per cent) was in the working age group of 25 to 39 years. Only 5 per cent of the women surveyed belonged to the age group of 51 to 80 years. Nearly 90 per cent of the women were married; another 8 per cent were unmarried/never married.

Of the women surveyed, the highest proportion had completed middle school (19 per cent) and higher secondary (18.2 per cent), while 17 per cent said that they had never attended school. Younger women in the sample appeared to have achieved higher education levels compared to the older women (see Figure 2). Among the younger women surveyed (aged less than 30 years old), 13 per cent had never attended school, about a quarter had

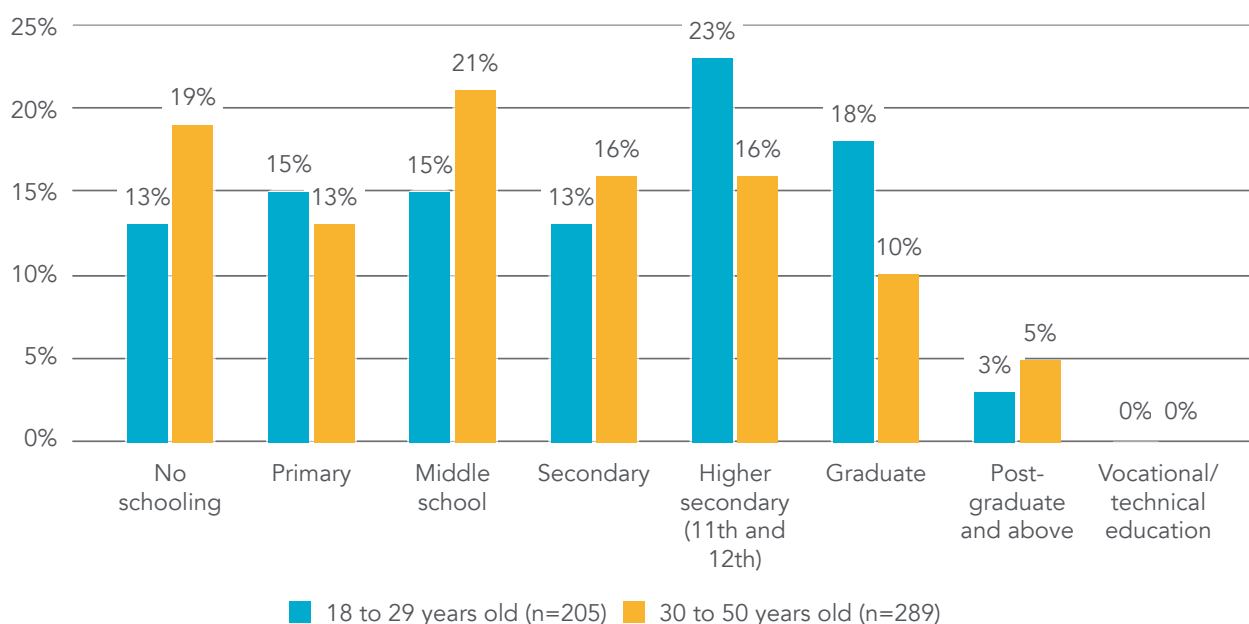
completed schooling till the higher secondary level (class 11-12), and nearly 18 per cent were graduates. Of the middle-aged women surveyed, aged 30 to 50 years, about 19 per cent had never attended school, another 20 per cent had completed education till the middle school (class 6-8), and a third had completed secondary or higher secondary school (class 9-12) education.

There was also variation in the education pursued across AWHs. On the one hand, half the respondents in Uttam Nagar had pursued education at the higher secondary level or above. On the other hand, a large number of women in Holambi Kalan (41 per cent) and Shakarpur (38 per cent) reported either not attending school or having attended only primary school.

the respondents in Shakarpur belonged to this category. About 20 per cent of the respondents belonged to the Scheduled Castes while 6 per cent were Scheduled Tribes (concentrated mostly in Govindpuri).

A majority of the women did not have children below the age of six years, while 25 per cent had at least one child aged zero to three years and around 26 per cent had at least one child aged three to six years. About half (51 per cent) of the women who had children in the three to six years age group reported that their child had been enrolled in an AWC before the start of the COVID-19 pandemic. Overall, this goes against the general assumption that women do not access AWCs, and hence is a positive indication. Further, 98 per cent of all respondents were also aware of what an AWC is. More than 60 per cent residents in Govindpuri and Sri Ram Colony said

Figure 2: Women’s education level by age



Of all the women surveyed, 479 (92 per cent) were Hindus, and 6 per cent were Muslims, mostly in Holambi Kalan and Govindpuri (see Figure 3). Only a handful of women reported belonging to other religious groups: Sikh, Christian or Buddhist. Nearly half (49 per cent) of the sample belonged to the General Category. About 23 per cent of the women reported belonging to the Other Backward Class (OBC) category; close to over one-third of

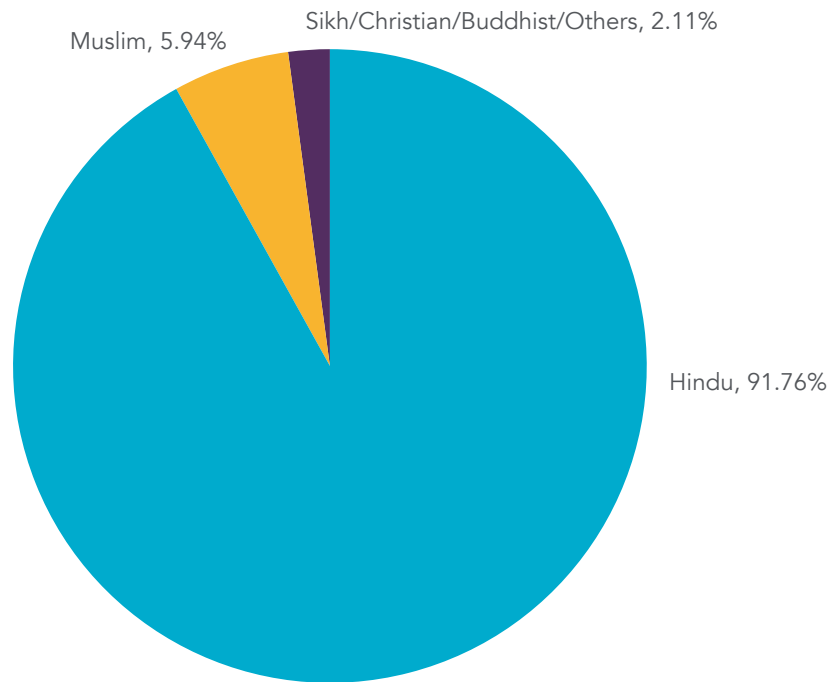
that their children were enrolled in an AWC (63 per cent and 62 per cent, respectively), while fewer reported enrolments in other AWHs. More than one-fourth of the respondents in Holambi Kalan were uncertain of their children’s enrolment status in AWCs.

About 85 per cent of the 522 respondents indicated that they were natives of Delhi, i.e., they had been living in Delhi since birth or had moved here more than five years ago. A smaller

proportion of the women surveyed (15 per cent) were migrants who had moved to Delhi only in the last three to four years. In particular, in Sri Ram Colony, all the women surveyed were residents of Delhi. While 41.6 per cent of the women said that they lived in their own house,

In addition, there is some correlation between home ownership and household income. While a majority of tenants (58 per cent) had an average monthly household income of INR 5,000-15,000 in the month prior to the survey, about one-third of the homeowners had an

Figure 3: Religious group of women surveyed



more than half (57.7 per cent) responded that they were tenants in their current residence. AWHs of Uttam Nagar and Sri Ram Colony mostly included homeowners (75 per cent and 57.6 per cent, respectively), while most of the respondents were tenants in the remaining three AWHs.

Close to half the women surveyed (46.7 per cent) indicated that their average monthly household income in the month prior to the survey was between INR 5,000-15,000, while another 31 per cent indicated that it was between INR 15,000-25,000 (see Figure 4). Respondents in Uttam Nagar had a higher income profile while respondents in Sri Ram Colony, Shakarpur and Holambi Kalan reported a lower household income. In analysing respondent's migrancy status with monthly income of the household, it was found that 44 per cent of native households and 62 per cent of migrant households had an average monthly income of INR 5,000-15,000.

average monthly income of INR 5,000-15,000 in the same period. Another 32 per cent of the homeowners earned INR 15,000-25,000. About 15 per cent of the homeowners and only 3 per cent tenants had an average monthly household income of more than INR 35,000 in the month prior to the survey. This finding indicates that homeowners are relatively economically better off. Further, in the case of nearly half of the respondents (47 per cent), spouses alone make financial decisions on household spending such as what to purchase from the earnings. While 19 per cent of the women were free to make financial decisions themselves, about 12 per cent reported doing so jointly with their spouses. For the remaining quarter of the sample, another family member made financial decisions at home.

A large proportion of the sample (79 per cent) was housewives (65 per cent), unemployed (8 per cent), students (5 per cent) or retired/pensioners (1 per cent). Of the remaining 21

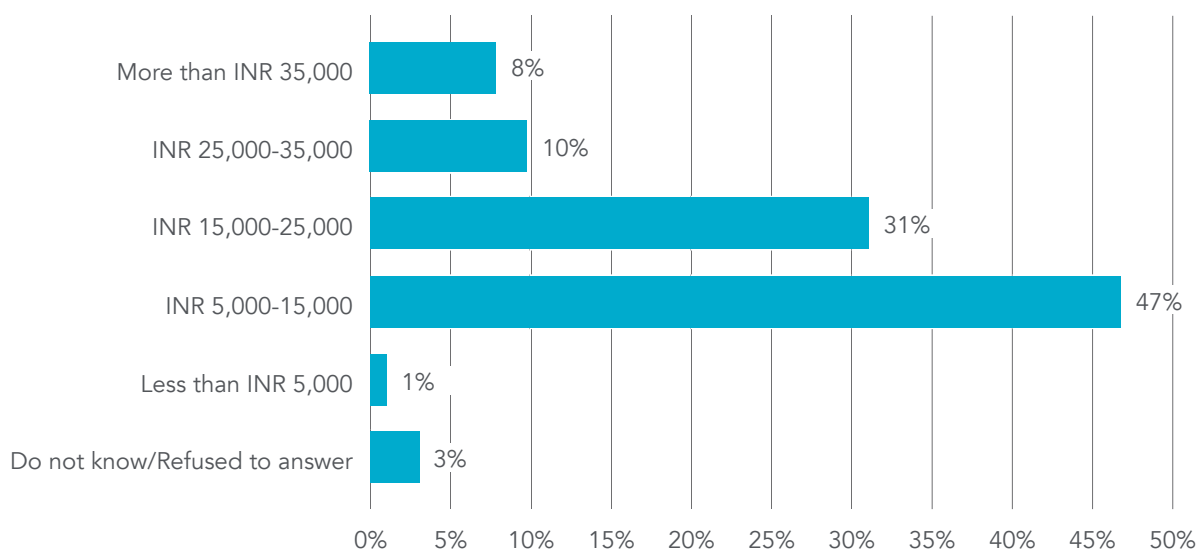
per cent, half of the respondents were self-employed who had either a home-based business or were street vendors. Nearly another half of those employed reported having salaried jobs (government, private or domestic work) while 1 per cent were daily wage workers. In Govindpuri, a majority of respondents were housewives (66 per cent). Perhaps women preferred to stay at home in this AWH because the area is better off than other hubs in terms of socio-economic status. Similarly, in Holambi Kalan, predominantly a rural area, women mostly reported being housewives.

For women who reported being housewives, the household's average monthly income in the previous month was low, in the range of INR 5,000 to 15,000. For other types of workers, there was little to no variation in household income (see Table 3). A very insignificant proportion of households -- five of 522: one home-based business, two unemployed and two housewives -- reported having income of less than INR 5,000 in the previous month.

casual. A very large number of women (93 per cent) indicated that their business was not registered with the government, i.e., did not have an Udyog Aadhar Number. None of the businesses in Govindpuri and Holambi Kalan was registered. Further, 93 per cent of these entrepreneurs also shared that their business was not registered in their own name; 20 per cent enterprises in Govindpuri were reportedly registered in the woman's name herself.

For 83 per cent of the 54 women entrepreneurs, the primary reason for setting up their business was to earn a supplemental family income. Other reasons included the desire to pursue a personal interest (30 per cent) or engage in some pastime (18.5 per cent). About 17 per cent of these women shared that their business was the only source of income for the entire household. At least 30 of these 54 women entrepreneurs stated that at the time when they set out to establish their businesses the most common challenge they faced was of meeting their financial obligations. Other

Figure 4: Average monthly household income in the month prior to the survey



Profile of women entrepreneurs

54 of the 522 respondents (10.34 per cent) indicated they were self-employed either as a home-based business worker/owner, street vendor, or engaged in some enterprise-related activity. These businesses, on average, were about 5.7 years old. Close to 85 per cent of the women indicated that their business was perennial in nature, i.e., was not seasonal or

obstacles were lack of self-confidence (19 of 54), balancing family and work life (18 of 54), and assessing market conditions and building linkages (16 of 54). When asked about the form in which they would like to receive assistance currently, about two-thirds of these 54 women said that first and foremost they would like to receive support to access finance and improve their financial understanding. Other forms of

Table 3: Variation in primary work/occupation by income

Primary work/occupation of the respondent	Average monthly household income (in the month prior to the survey)						
	INR 5,000-15,000	INR 15,000-25,000	INR 25,000-35,000	More than INR 35,000	Do not know	Refused to answer	Total
Home-based business	4%	2%	0%	0%	0%	0%	6%
Government salaried job	0%	0%	0%	1%	0%	0%	1%
Private salaried job	2%	2%	0%	0%	0%	0%	4%
Daily wage work	1%	0%	0%	0%	0%	0%	1%
Domestic work	1%	2%	0%	0%	0%	0%	4%
Self employed	2%	2%	0%	0%	0%	0%	4%
Street vendor	0%	0%	0%	0%	0%	0%	0%
Student	2%	2%	0%	1%	0%	0%	5%
Housewife	30%	19%	8%	4%	2%	1%	65%
Others/retired (pensioner)	0%	1%	0%	0%	0%	0%	1%
Unemployed	4%	2%	0%	1%	0%	0%	8%
Total	48%	31%	10%	8%	2%	1%	100% (522)

assistance expected were access to a premise or physical space to run or expand business (27 of 54), upskilling programme (25 of 54), and access to markets to buy raw materials as well as sell finished goods (18 of 54).

Enterprise readiness among non-entrepreneurs

The 468 women who were not self-employed (salaried, wage-workers, housewives and unemployed) were asked questions about their willingness to participate in entrepreneurial activities. More than two-third of these women indicated that they would be interested in

starting their own business and 4 per cent said they 'might be' interested. Around 29 per cent demonstrated no such inclination. More than 70 per cent respondents in Shakarpur as well as Holambi Kalan showed willingness to set up an enterprise. Contrastingly, in Govindpuri, more than one-third of the women said they would not be interested in setting up their own business. Of the 135 women who did not want to set up their own businesses, only 18 said that they would consider being employed in someone else's business while a majority (87 per cent) showed no interest in any enterprise-related activity.

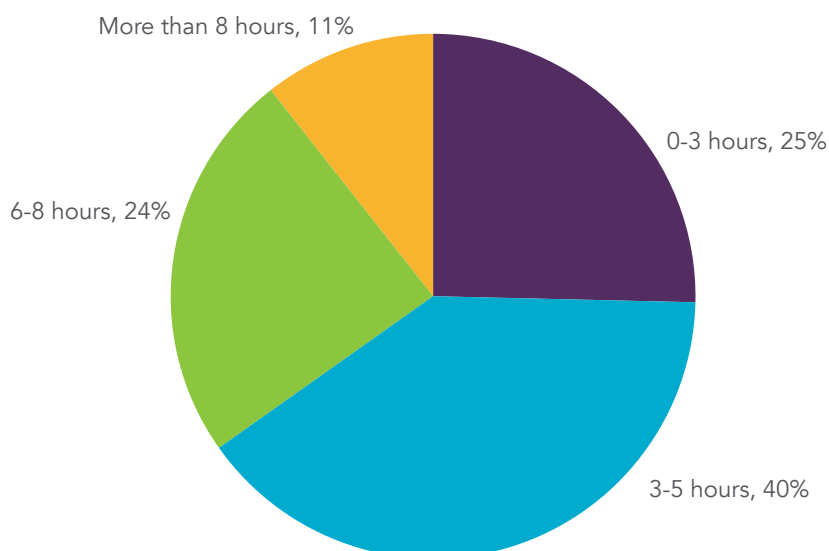
Aspirational women entrepreneurs (67 per cent) were further asked questions on their motivation and potential obstacles. The need to supplement their family income (77 per cent) was the primary reason cited for setting up their own businesses while only 11 per cent of the respondents felt that their own business could help them gain economic independence. The aspiration of gaining economic independence was reported by more women (more than 10 per cent women in each of the AWHs) in Shakarpur, Holambi Kalan and Sri Ram Colony, compared to Govindpuri (only 2 per cent); no woman in Uttam Nagar indicated that she wanted economic independence. Another 9 per cent of these women also suggested that they would engage in enterprise-related activity to either pursue a personal interest or pastime. Even across AWHs, the reasons to start business ventures remained consistent with the overall pattern observed. Overall, about 40 per cent women indicated that they would be willing to dedicate three to five hours a day towards the business (see Figure 5), while another 35 per cent could spend more than six hours per day on enterprise-related activities.

their financial knowledge and said that limited information along with lack of financial support would pose a significant challenge in pursuing entrepreneurship goals. Only 16 per cent women indicated that their families would not be supportive and there would be restrictions within their homes to engage in any business.

When comparing entrepreneurs to non-entrepreneurs, no significant variation was observed for several variables: level of education attained, social group, average monthly household income in the month prior to the survey, phone ownership (including type of phone and phone with internet connection), bank account ownership. Home ownership was higher among entrepreneurs (61 per cent) compared to non-entrepreneurs (39 per cent) (see Figure 6). This indicates that home ownership is an important factor in establishing and running any home-based business.

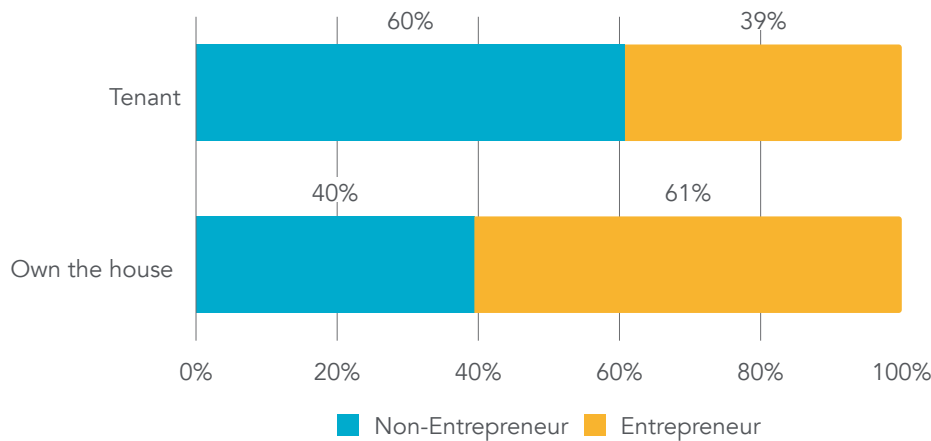
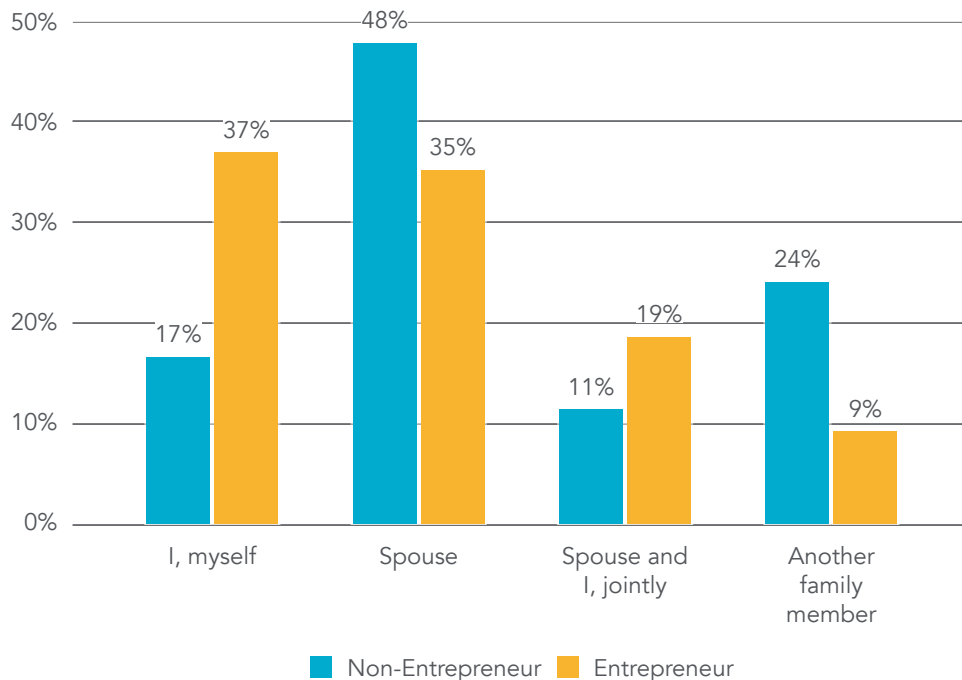
Further, 93 per cent entrepreneurs were natives of Delhi compared to 84 per cent non-entrepreneurs. While only 17 per cent non-entrepreneurs made financial decisions at home, the proportion was much higher (37 per cent) among entrepreneurs (see Figure 7). A

Figure 5: Hours per day women would be willing to dedicate to business



Most of the women (64 per cent) who demonstrated the willingness to engage in a business indicated that childcare and domestic responsibilities would restrict them from doing so. About 40 per cent felt underconfident about

significant variation was observed in women's decision-making traits in the household -- for 35 per cent entrepreneurs (19 of 54) their husbands made household financial decisions compared to almost half (48 per cent) of non-

Figure 6: Home ownership**Figure 7:** Financial decision-maker at home

entrepreneurs (224 of 468). It is evident that existing entrepreneurs have more freedom and hence are more empowered to choose how to spend money when it comes to household expenditure.

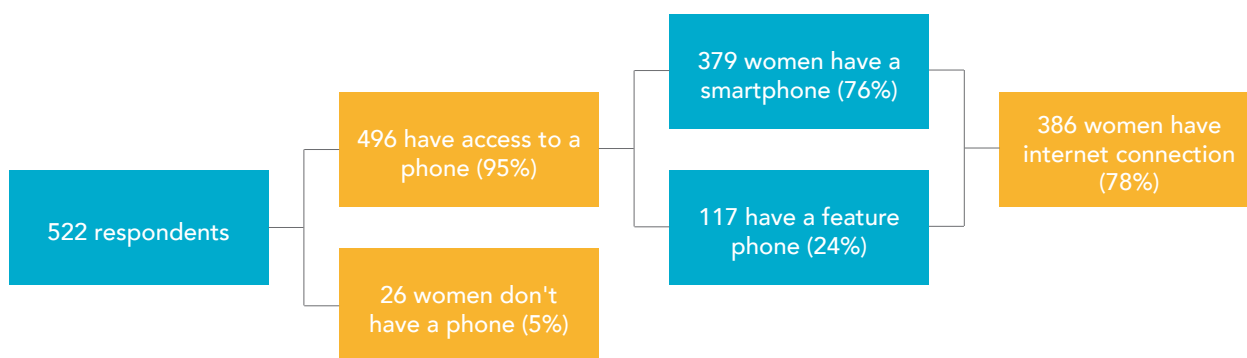
Digital inclusion

About three-fourth of all women surveyed responded that they themselves owned a phone while 21 per cent indicated that they used a family member's or their spouse's phone. Only 5 per cent of the women responded that they did not have access to any phone. Of the 496 women who reported having access to a

mobile phone, 76 per cent had a smartphone (modern phone with touch screen) while close to a quarter of them used a feature phone (traditional phone with button keypad). About 78 per cent of women who had phones had an internet connection on their device, 22 per cent of the respondents did not have internet (see Figure 8).

In Holambi Kalan, while nearly 31 per cent of the respondents used feature phones, 29 per cent did not have an internet connection on their phone devices. A similar trend was observed in Sri Ram Colony where about one-

Figure 8: Digital inclusion



fourth of the women surveyed reported having a feature phone and about the same proportion said that they did not have an internet connection on their phones.

Financial inclusion

Nearly 73 per cent of all respondents had access to a bank account in their own name, while as many as 19 per cent said that they did not own a bank account (see Figure 9). About 4 per cent of the women reported that the bank account was only in their husband’s name, while 3 per cent indicated that they held a joint bank account with their husband. Approximately 1 per cent of all respondents indicated that they held a joint account with their parents; perhaps, these were minor accounts that were yet to be transitioned. Bank account ownership was low in all AWHs other than Uttam Nagar where only 8 per cent of the respondents reported not having a bank account, compared to over 18 per cent in all other AWHs (23 per cent in Shakarpur and Holambi Kalan). Most women (55 per cent) said that these accounts were not Jan Dhan accounts while 44 per cent indicated otherwise.

Of the women who had some kind of access to a bank account, a majority (74 per cent) said that they used their bank account for saving purposes. About 42 per cent used their personal bank account to avail of government schemes and benefits. Another 41 per cent also said that they used bank accounts to make transactions. Few women (5 per cent) reported using personal bank accounts for contingency expenditure.

Among the 100 of 522 women who did not have a bank account, the top reasons for not

owning an account were limited need for a bank account (41 women) and lack of documents (40). At least 32 of these 100 women also felt that owning a bank account impeded cash flow while 19 cited lack of awareness as the reason for not having a bank account.

The 54 women entrepreneurs were also asked if they had ever borrowed money for business purposes. A majority (91 per cent) said that they had never taken a loan for their businesses, while only five women reported taking a loan from friends/relatives (three) and cooperative societies (two).

Skill needs assessment and demand for training

The idea of undertaking this needs assessment survey was to ascertain the skills training programmes the community had an appetite for. Respondents were asked three sets of questions on entrepreneurial and livelihood skills and soft skills: (i) skills that they are already familiar with; (ii) skills that they would like to learn in general; and (iii) skills that they would like training on for income generation purposes.

In soft skills, most women were familiar with using mobile phones (70 per cent) followed by effective communication and expression of thoughts (64 per cent) and business management and planning (47 per cent). Respondents also indicated the same preferences – 59, 54 and 42 per cent, respectively – to take up as training programmes so that these skills could help them earn a living (see Figure 10). 61 per cent women who were already self-employed responded

Figure 9: Ownership of bank account

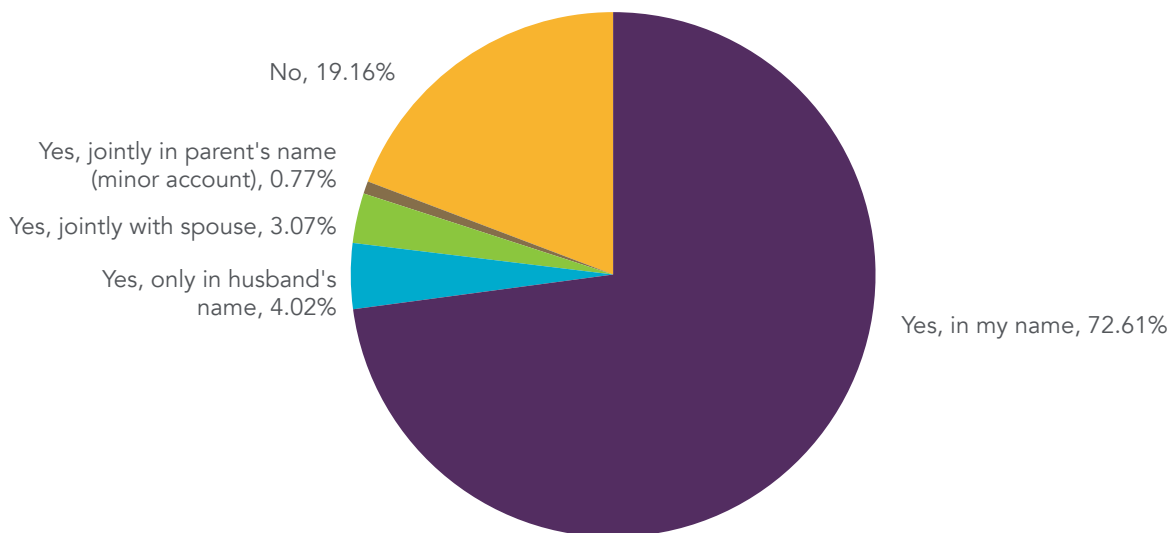
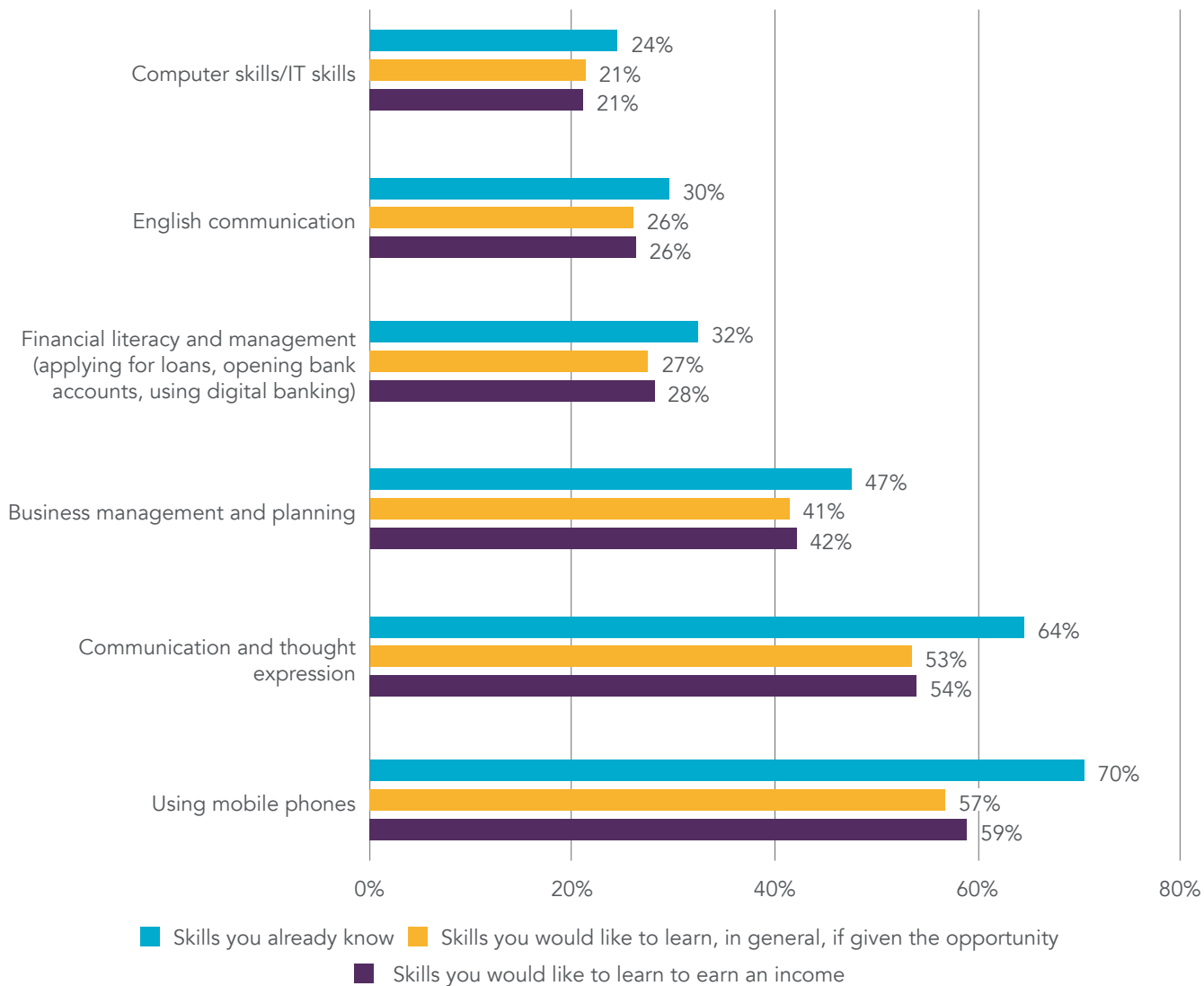


Figure 10: Soft skills



that business management and planning would be the most preferred skill training programme for earning an income compared to only 40 per cent non-entrepreneurs (see Table 4).

A majority of the women (70 per cent) reported that they had not attended any training thus far due to paucity of time while 28 per cent felt that their family would not permit them to

Table 4: Skill appetite among entrepreneurs vs non-entrepreneurs

Skills	Non-entrepreneurs	Entrepreneurs
<i>Entrepreneurial and livelihood skills</i>		
Stitching, sewing	49%	65%
Pickle/papad making	43%	46%
Embroidery	27%	39%
<i>Soft skills</i>		
Business management and planning	40%	61%
Communication and expressing thoughts	54%	56%
Using mobile phones	59%	54%

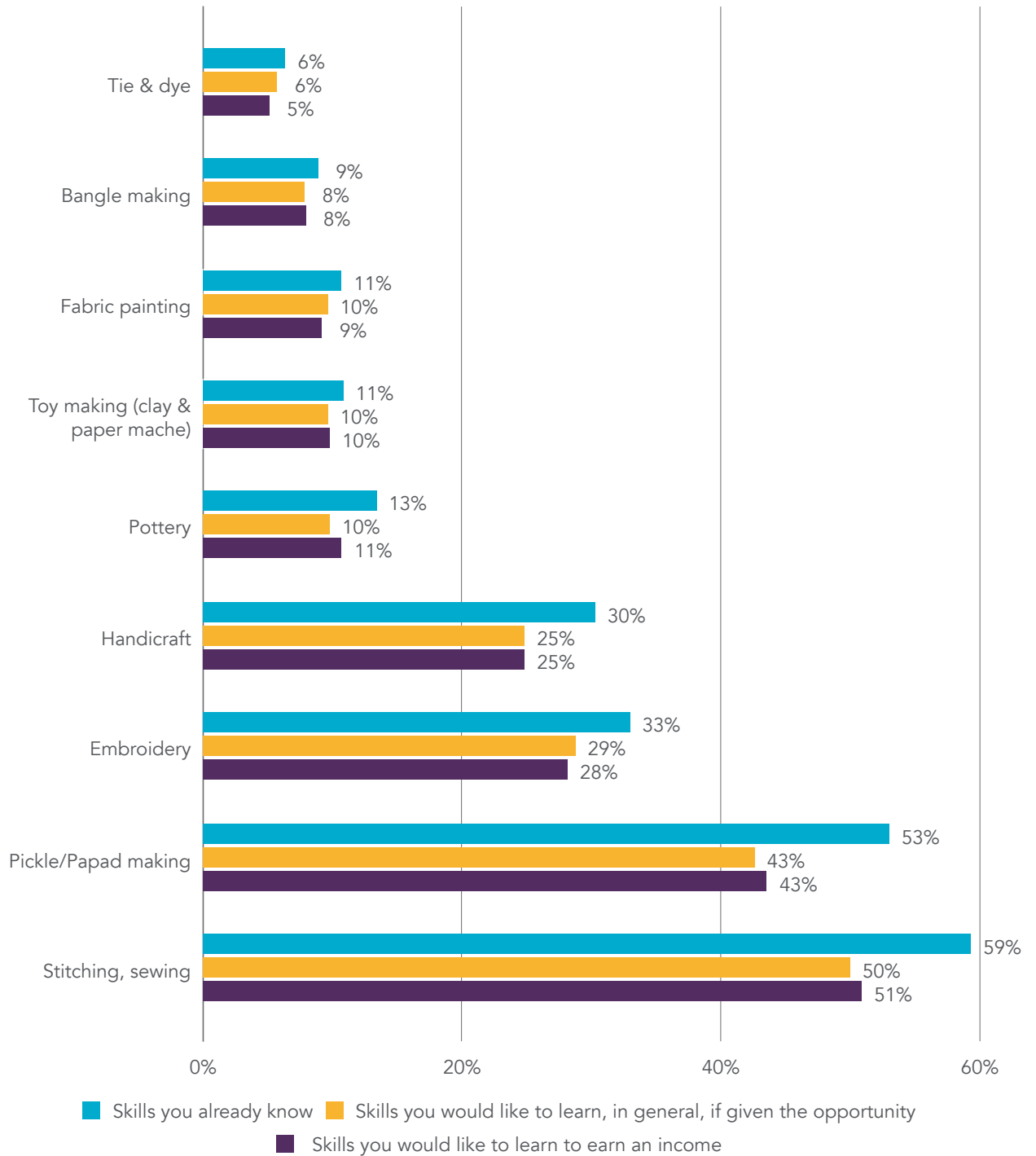
About 59 per cent of women surveyed were familiar with stitching and sewing; 53 per cent knew pickle/papad making and 33 per cent knew embroidery already (see Figure 11). Most women said that they would like training on these very programmes, in general and for income generating activities. About half the respondents expressed an interest in taking up stitching and sewing to earn an income, followed by pickle/papad making (43 per cent) and embroidery (28 per cent). Other programmes for which the appetite was relatively lower were handicraft (25 per cent), pottery (11 per cent) and toy-making (10 per cent). These preferences were similar across the board for entrepreneurs and non-entrepreneurs surveyed (see Table 4) with 81 per cent respondents also expressing a keen interest in learning skills that were not heard or known of. They said that they would be willing to participate in non-traditional livelihoods such as making bulbs or assembling small machine parts to help them earn an income. However, the appetite for non-traditional livelihoods was the lowest in Sri Ram Colony followed by Shakarpur where 25 per cent and 22 per cent respondents, respectively, said that they would not want to learn such skills.

do so, and another 23 per cent were unaware of any such programmes. Some (15 per cent) also indicated that the high cost of training programmes restricted them from pursuing such interests.

Most women (72 per cent) stated that they would be permitted to travel outside their homes to avail of training programmes, while 21 per cent said that they would face restrictions. About a quarter of the respondents in each of Shakarpur and Sri Ram Colony said that their families would not allow them to travel to attend skilling programmes. A small percentage (6 per cent) were also unsure of how their families would react to such a proposal, the highest proportion being in Govindpuri (12 per cent). When asked about how they would like to access any training programme, 64 per cent respondents indicated that they would like to attend in-person sessions conducted at a centre, while 15 per cent preferred online/virtual training. 20 per cent of the women surveyed were indifferent to the mode of the training programme and showed no strong preference in terms of how they would want to attend it.

Of those who responded that they would like to attend the training in-person or showed no strong preference for the mode of attendance

Figure 11: Entrepreneurial and livelihood skills



(in-person or virtual), 80 per cent said that they would be willing to travel to an AWC or a separate dedicated space to avail of in-person training. Around 14 per cent shared that they would not want to travel to a particular centre while 7 per cent were uncertain. There were no variations observed across AWHs in terms of women's preferences for the mode of attendance of skill training programmes: in-person training was the more preferred option. Those who said that they would attend the online/virtual sessions or showed no strong preference for a mode of training were asked how they would access an online training programme. Three-fourth responded that they would do so using their mobile phone while only 5 per cent indicated that they could attend virtual training on their own laptop. About 12 per cent of the respondents said that they would use a friend's or a family member's phone.

41 per cent of the respondents shared that they would be willing to attend a skill training programme twice a week, while 22 per cent wanted to attend it once a week. Some respondents (12 per cent) indicated that they could attend training sessions a few times a month and a limited number (5 per cent) did not want to attend more than one session a month, while 11 per cent were indifferent to how frequent the sessions were. More than two-thirds of the respondents shared that they would be comfortable with a government-designated male trainer who would train them on different aspects of the business as well as their skills. While 15 per cent of the respondents said they would train under a male instructor but only if he was accompanied by female trainers, 17 per cent women said that they would not be okay with a male trainer. No significant variations across AWHs were found in the preferred structure of skill training programmes – how often they are held and who conducts them.



6. RECOMMENDATIONS

Based on the qualitative and quantitative interviews across the selected AWHs in Delhi, we provide the following broad recommendations.

Table 5: Overview of recommendations

Theme	Supporting evidence	Recommendation
Aspirational women entrepreneurs	64% of women indicated that they would require assistance with childcare if they were to set up businesses	The scheme incorporates a childcare component already. It should be further enhanced to provide access to universal quality childcare to support women's efforts in the form of full day creches and day-care
	16% of women indicated that their families would not support their efforts in setting up businesses and that they would face restrictions at home	To support women, it would be beneficial to devise awareness generation activities aimed at communities to change attitudes in gender norms and promote gender equality
Existing women entrepreneurs	A very large number of women (93%) indicated that their business was not registered with the government, i.e., did not have an Udyog Aadhar Number	Undertake efforts to register businesses (accessing form, preparing documentation and submission)
	61% women who are already self-employed demonstrated a clear appetite for skill training in business management and planning. Other forms of assistance expected are access a premise or physical space to run or expand business (27 of 54 or 50%)	Provide support to: <ol style="list-style-type: none"> 1. Access finance and improve financial understanding; 2. Access premise or space to run and expand business
DSEU on content of training programmes	47% of women reported that their husbands make financial decisions at home	These women can be offered training courses on financial decision-making for their households as well as businesses such that they feel confident in making independent decisions
	81% women expressed keen interest in learning skills that are unknown	Generate awareness among women of the various avenues they can pursue. Provide training in non-traditional livelihood activities
	Appetite for skill training on specific skills and interests identified	Entrepreneurial and livelihood skills: (1) stitching and sewing (51%); (2) pickle and papad making (43%); (3) embroidery (28%); (4) handicraft (25%) Soft skills: (1) using mobile phone (59%); (2) communication and expressing thoughts (54%); (3) business management and planning (42%)

Table 5 contd... to next page

<p>DSEU on structure of training programmes</p>	<ol style="list-style-type: none"> 1. 41% women would be willing to attend training sessions twice a week 2. 64% women prefer accessing training programmes in-person. Of these, 80% are willing to attend in-person trainings at an AWC or another dedicated space 3. If training is provided online, women would access them on their phones. Most have access to smartphones (76%) with internet connection (78%) 4. 68% women are comfortable with a male trainer designated by the Government of Delhi 	<p>DSEU can hold training classes twice a week (up to 3 hours per session) that are offered in a hybrid model – in-person sessions at the local AWC as well as virtual tutorials to be accessed using mobile devices</p>
	<p>Majority (40%) of the aspirational women entrepreneurs indicated that they would be willing to dedicate 3-5 hours a day to their businesses.</p>	<ol style="list-style-type: none"> 1. Women should have the flexibility to choose their working hours; and 2. Nature of the business or the type of work that they engage in should require equivalent commitment (home-based business in handlooms, handicraft, catering, toy making, fabric painting, etc.)

Access to phones, internet penetration and bank account ownership appear to have played a significant role in raising women’s entrepreneurial aspirations. However, the survey indicated that some work remains to be done to ensure 100 per cent coverage on all these fronts. Along with ensuring access, provision of some know-how on usage of phones and bank accounts to women can boost their confidence in exploring avenues beyond their household settings.

Encouraging existing women entrepreneurs to continue their income generation activities can be considered as the lowest hanging fruit in the Delhi government’s efforts to generate capacity among women. In the surveys conducted, these women clearly indicated that they could benefit from assistance in accessing finance and a physical premise to run and expand their businesses. Some training programmes aimed at increasing women’s financial awareness and understanding could help them in business operations. Nearly half the entrepreneurs also reported that they would like to attend training

that would upskill them in their already existing businesses. Perhaps a next step can be to scout what businesses most women are involved in and offer advanced training in alignment. In addition, there is an appetite among aspirational entrepreneurs for training courses that allow women to improve their financial knowledge; this skill would also help them in setting up their businesses. These financial training programmes should be practical and application-oriented such that women are able to make independent decisions at home and for their businesses.

In order of preference, women are mostly interested in getting trained in the following skills where they also see a livelihood opportunity: (i) stitching and sewing; (ii) pickle and papad making; (iii) embroidery; and (iv) handicrafts. Additionally, women are also keen to explore new skill sets that can allow them to participate in non-traditional livelihoods. It is important that these women are made aware of the many unfamiliar and lesser-known possibilities of livelihood opportunities; we

refer to these as 'niche or unique enterprise opportunities'. A list of such enterprise ideas is given in Table 6. Most aspiring women entrepreneurs indicated that they would be willing to dedicate three to five hours a day to their businesses. Therefore, the enterprise ideas they prefer are aligned to suit their needs wherein women have the flexibility to choose their working hours. These would also be home-based businesses which they can engage in, leaving adequate time to fulfil their domestic responsibilities as well. The most preferred training programmes in soft skills are: (i) using mobile phone; (ii) communication

and expressing thoughts; and (iii) business management and planning. To increase uptake of these courses and for women to be definitively employable, it should be ensured that these skill training programmes are integrated with the National Skills Qualifications Framework and provided recognised certification by the government. These training sessions should be structured such that three-hour long classes are held twice a week and offered in a hybrid model – in-person sessions at the local AWC as well as virtual tutorials that can be accessed using mobile devices.

Table 6: Niche or unique enterprise opportunities (select enterprise ideas curated by authors)

Enterprise activity	Description
Making eco-friendly leaf plates	With the help of automatic machines, bowls and plates can be made using Sal or Banyan leaves or any other alternatives in the region. These could be distributed to Gurudwaras or other places of worship where food/prasad is served, or sold to wholesalers and roadside food stalls directly.
Candle making	They could be trained in making both decorative (scented) and simple candles. These products can also be sold directly to temples, churches, etc.
Agarbatti making	Temple flowers can be used to create a circular enterprise. Tie ups and collaborations with local temples can be explored.
Toy making	Women can be trained in making wooden toys, amigurumi dolls and dolls out of waste cloth. These can be procured by the government for Anganwadis or can also be sold in malls, handicraft haats or melas, etc.
Mask making	Making safety masks out of waste or recycled cloth.
Plant nurseries and gardening services	In hubs where the Anganwadis have a courtyard, women can be trained in nursery management and gardening.
Community kitchens (healthy food)	Healthy snack food options can be set up through community efforts.
Office meal services/tiffin catering	Corporate partnerships with places such as WeWork can be explored where women can offer tiffin services to offices. They can also be trained in how to decide menus, packaging, and other important skills in addition to cooking.
Mehendi services	Women can be trained to make organic mehendi at home, and in patterns and art. This skill can be deployed at weddings, festivals, etc. Eventually, the activity has potential to be scaled as a collective enterprise.
Uniform stitching	If an AWH has a group of highly skilled workers who can assure good finishing, collaboration with public schools can be explored to have the women stitch school uniforms for students. However, the enterprise is unlikely to guarantee year-long work, so partnerships with industries that require workers' uniforms may also be explored.

Table 6 contd... to next page

Home decor crafts	This could include crochet buntings, wooden key holders, macrame wall hangings, painted clay pots, etc. The goods could be sold in malls or mahila haats. Potential partnerships with e-commerce sites such as Amazon Saheli could also be explored.
Indoor mushroom cultivation	In spacious AWHs, women can be trained in cultivating mushroom indoors. Compared to other fruit and vegetables, they have high market value, making mushroom-growing a potentially viable venture.
Product sales	Women can be trained in the basic principles of distribution management, and tie-ups with local brands (perhaps online only) can facilitate greater penetration.
Making biodegradable sanitary napkins	This would require some investment in machines and raw materials but has significant potential to be scaled up as a sustainable and collective enterprise.
Wall art and sign board painting	A suitable enterprise for women who may be unable to commit regular hours. They can be trained in sign board painting and wall art. Their services can be sought by the government for large events on occasions such as International Women's Day, Independence Day, Environment Day, etc.
Field surveys	Women can be trained in undertaking field surveys, including those that use tablets and smartphones. Their services may be primarily sought by the government but, after they have gained some experience, they could also be introduced to research institutes and think tanks.
Driving	Through a corporate partnership with online ride services such as Uber and Ola, interested women can be trained in driving for these shared economy platforms.
Wig making industry	The hair exporting industry in India is quite large and has a large production chain which includes urban informal workers. Women's role to be gainfully included in the production chain will have to be scoped.
Durree and blanket making for Rain Baseras (shelters)	Stitching, weaving and making woollen blankets and durrees for Rain Baseras across Delhi for the homeless, especially during the winters.
Light-Emitting Diode (LED) light manufacturing and repair of electrical appliances	Microenterprises can make LED bulbs and supply them to nearby offices, government buildings, offices, shops and malls in the adjoining areas. Women will have to be provided electrician training.

For existing entrepreneurs, the lacuna in business registrations was a clear indication that entrepreneurs needed help in accessing forms and preparing and submitting documents. In the long term, formalising their businesses could help them access subsidised services from the government and private players in financing their businesses.

Most importantly, to successfully operationalise the SSK scheme, apprehensions of aspirational entrepreneurs will have to be addressed. Most women indicated that they would find it difficult to engage in work due to their domestic and childcare responsibilities. Given how closely

the programme is integrated with the AWCs, it is encouraging that a childcare component is already incorporated as part of the SSK scheme. It should be further strengthened to support women by ensuring access to universal quality childcare in the form of full-day creches and day-care. Furthermore, to help women overcome restrictions they might face from their household members, IEC activities geared towards changing people's attitudes and gender norms should be devised to promote greater gender equality.

CDPOs and AWC supervisors indicated that linking the SSK scheme to the AWC would

result in infrastructure and human resource constraints. To overcome these challenges, a separate designated space -- independent of the AWC where creche activities are carried out through the day -- to conduct training and skilling programmes as well as to eventually scale-up enterprise-related activities will have to be considered. The SSK scheme is presently designed for CDPOs, AWC supervisors, Anganwadi workers and helpers to take up key

responsibilities, in addition to their primary duties of running the AWC under the Integrated Child Development Services (ICDS) umbrella. Perhaps, adding an independent staff member dedicated to SSK at the AWC or incentivising the existing functionaries (increasing their remuneration under the SSK scheme) could motivate them to take on additional work required under the scheme.



7. CONCLUSION

Our study findings reiterate the understanding that when targeted and structured training is offered to existing or aspirational women entrepreneurs, there is a high probability they will pursue entrepreneurial activities or grow their existing businesses, thus leading to higher levels of income. Such an outcome will have multiplier effects beyond entrepreneurship, in terms of generating additional employment, enhanced consumption and improved education levels in the household. Along with the infrastructural and technical support that can potentially be provided through DSEU and the Delhi Government, awareness generation and sensitisation activities would need to be undertaken to change the existing gender norms around women's participation in entrepreneurial activities. A concerted effort to harmonise the ongoing training interventions

and skilling programmes run by NGOs in this space, and to validate the outcomes and link them to income generating activities would also ensure that efforts are not duplicated and existing systems are leveraged. Innovative models of training delivery, through fellowship programmes targeted towards empowering young fellows to develop and impart such training programmes, can also be considered.

Alongside the design and development of training and skilling programmes, there is a need to also develop monitoring and evaluation systems to understand the impact of the programmes, document key learnings and track outcomes. This would help in ascertaining the sustainability of the programme over a longer duration as well as to develop a proof of concept that can be scaled or replicated in other states.



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APPENDICES

Appendix A: Activities under different components of the SSK scheme

Source: SSK scheme guidelines issued by the Government of Delhi on March 17, 2021

No	Saheli Samanvay	Samriddhi	Mahila Sahayata Prakoshta
1.	Facilitate convergent action by involving frontline functionaries of different departments	Each AWC from the AWH will undertake enrolment from its catchment area to which ground-level contract programmes will be initiated. New SHGs will be created with the help of Civil Society Organisation (CSO) partner/ Non-Profit Organisation (NPO) under ICDS in their respective areas	A digital record/database of widows and destitute women will be maintained at the level of help desks so that effective follow up can be done in a case-based approach
2.	Mobilise women, adolescent girls and their collectives from the vicinity of AWHs and Samanvay Kendras	Through discussions held under Saheli Samvaad, a need and aspirational mapping will be done to identify potential women and adolescent girls, educational status, present level of skills and capacity preference of work, ability to travel outside the community for livelihood training, availability of time, stability of residence for continuity in the SHG, etc. This work shall be facilitated by credible agencies/CSO partners/NPOs/SHGs under ICDS	Women who are vulnerable such as widows/destitute will be organised in SHGs and linked with capacity building and micro-enterprise development. Providing backward and forward linkages for enterprise promotion of widow and destitute women will be a simultaneous effort for their economic empowerment
3.	Hold discussions during the Samvaad about government programmes, schemes, services for women and children on issues related to health, hygiene, sanitation, nutrition, education, livelihoods and safe and secure spaces for women and children	Women aged 18 years and above and adolescent girls aged between 14-18 years will be eligible to become member of the group	Shelter homes under Swadhar Greh programme and those given certificates of license would be used for providing shelter to the widows and destitute women
4.	Use existing networks of Mahila Mandals/SHGs to engage with the community as leaders or mentors	A committee of experts will be constituted to assess the current capacity of the existing SHG and subsequently, those SHGs will be graded based on their knowledge, attitude and skills	Legal support for widows and destitute women would be undertaken by the State and District Legal Service Authority mechanisms such as legal counselling at One Stop Centres, Delhi State Legal Services Authority, Legal Helpline 1516 besides 181 run by Delhi Commission for Women

Appendix A contd... to next page

5.	Mobilise women and adolescent girls from collectives to ignite their interest in skill development and livelihood training	Existing women's collectives and new SHGs will be given mentoring support such that they would gradually turn into sustainable business units	Police support for widows and destitute women would be undertaken with the intervention of One Stop Centres through local police stations, Women's Cells, Special Cells/Mahila Help Desks at Police Station and Mahila Thanas, etc.
6.	Empower the community through periodic camps on quality care for health, stimulation and well-being of the whole family including children and adolescents	Creating a database through resource mapping of traditional knowledge, local resources, etc., based on Delhi specific context	District-wise mapping of all available government and private hospitals for creating a network of referral linkage for specialty and emergency services shall be undertaken
7.	Establish linkages with various schemes/programmes/services such as PMMVY, POSHAN, ICDS, etc., for increased uptake	Partnering with the State Urban Livelihood Mission and Directorate of Training and Technical Education and other training partners as resource agencies for pre-desired training in soft skills, entrepreneurial and livelihood skills	Schemes related to widows/ destitute women under the DWCD and Social Welfare Delhi Government and other relevant schemes would be facilitated. Facilitation in documentation would be provided at the helpdesk
8.	Facilitate search for local solutions to women's issues through convergence of local resources and address them through native and prevailing solutions	Establish linkages with concerned institutions for marketing of goods produced by SHGs	
9.	Address social issues of women's economic empowerment, decreasing participation of women in the workforce	Once the community structures are nurtured in the form of women's collectives, these can be further strengthened to form federations. Clusters/SHGs need to be formed in all 95 projects of Delhi ICDS. These can then be consolidated as district-level federations and finally as a state-level federation	
10.	Address converging issues such as water, sanitation, health and hygiene, juvenile crime		
11.	Gender sensitisation on issues of violence against women/ girls, discrimination, gender stereotypes, declining child sex ratio, safety and security and other related laws and legislations		
12.	Develop women's leadership skills, participation in public and political life and decision-making abilities		
13.	Enhance awareness amongst women about their legal rights and entitlement		

Appendix B: KIIs with CDPOs and AWH visits conducted as part of qualitative study

Region	CDPOs interviewed
East	1
North	1
North East	2
North West 1	4
North West 2	2
South	1
South East	1
South West	3
West	1
Total interviews	16

Region	Number of hubs visited	Areas
East	2	Trilokpuri, Shakarpur/Mandawali
North-East	2	Johripur extension, Saddatpur Village
North	3	Libaspur, Holambi Kalan, Bawana
North-West 1	3	Kanjhawala, Meer Vihar, Pratap Vihar
North-West 2	2	Shakurpur/Madipur, Tri Nagar
West	2	Nilothi, Paschim Vihar
South-East	3	Molarband, Hamdard Nagar, Khanpur
South-West	4	Nawada, Sagarpur, Mangalpuri, Uttam Nagar
South	3	Bhattimines (3) - Fatehpur Beri Bhopa Mohalla, Jhor Basti, Maidangarhi
Total visits	24	

Appendix C: List of catchment areas covered under each of the five AWHs in the quantitative study

Region	Anganwadi hub	Areas covered
East	Shakarpur/Mandawali	Mandawali Mandawali 59 Mandawali 60 Mandawali 60, Gali no. 3, Saket block Mandawali 60, H no. 206, Gali no. 3, Saket block Mandawali 60, H. no. 204, Gali no. 3, Saket block Mandawali 60, H no. 210/3, Gali no-312-1121, Saket block Mandawali 61 Mandawali 62 Mandawali 60 Mandawali 62
South-West	Uttam Nagar	Bagwati Vihar Biswas Park Raja Puri Sanjay Enclave Uttam Vihar
North-East	Sadatpur Village	Gujram, Sadatpur, AWW-29 Karawal Nagar, AWW-30 New Chauhanpur, AWW-49 Sadatpur, AWW-42 Sadatpur, AWW-46 Sadatpur, AWW-29 Sadatpur, AWW-39 Sadatpur, AWW-40 Sadatpur, AWW-42 Sadatpur, AWW-46 Sadatpur, AWW-59 Sadatpur, AWW-40
North	Holambi Kalan	Holambi Village Kureini Village Punjabi Colony Swatantra Nagar
South	Govindpuri	Ber Sarai Gautam Nagar Hauz Khas Humayunpur Sarojini Nagar Sarojini Nagar, P-25 Sarojini Nagar, P-28 Sarojini Nagar, P-31 Sarojini Nagar, P-52 Sarojini Nagar, P-53 Sarojini Nagar, P-54 Sarojini Nagar, P-99

Appendix D: Enterprise Readiness Survey questionnaire

Q. No	Question	Code	Options	Conditions
CONSENT				
	<p>“Hello, I am _____.</p> <p>I am working for a research study by IWWAGE and LEAD at Krea University in partnership with the Government of Delhi NCT to understand women’s interest in working and starting their own enterprise/business in Delhi. This survey, which will feed into the aforementioned study, will take up only 20-25 minutes of your time. Your participation in this survey is purely voluntary, and you may withdraw at any time. If there are any questions you do not want to answer, you may refuse to answer them without consequence. The data collected through the survey will be kept confidential. Your personal details will not be shared with anyone, without your prior consent. If you have any questions now, I will answer them. You will not receive any direct or indirect benefit by participating in the study. Do you give consent to participate in this study? ”</p>	1	Yes	
		2	No	
DEMOGRAPHIC DETAILS				
1	Name of the respondent	<enter manually>		
2	Phone number/alternative number of respondent	<enter 10 digit number>		
3	GPS location of the respondent	<Surveyor to capture GPS location of respondent household>		
4	Age (in years)	Limit: 18-90 years If respondent less than 18, end the survey		

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5	Geographic location		Anganwadi Hub	Colony/Area
		1.	Shakarpur	1. Laxmi Nagar 2. Chandar Vihar 3. Patparganj 4. Preet Vihar 5. Pandav Nagar -888. Others specify
		2.	Govindpuri	1. Nauroji Nagar 2. Gautam Nagar 3. RK Puram 4. Hauz Khas/Safdarjang 5. Ber Sarai -888. Others specify
		3.	Uttam Nagar	1. Uttam Nagar West 2. Sitapuri 3. Janakpuri 4. Subhash Park 5. Madhu Vihar -888. Others specify
		4	Holambi Kalan	1. Swatantra Nagar 2. Bankner 3. Alampur 4. Punjabi Colony 5. Kurenai Village -888. Others specify
		5	Sri Ram Colony	1. Sadatpur 2. New Chauhanpur 3. Karawal Nagar 4. Prakash Vihar 5. Biharipur -888. Others specify
6	What is the highest level of schooling that you have completed?	1	Never attended school	
		2	Primary (1st-5th)	
		3	Middle school (6th to 8th)	
		4	Secondary (9th and 10th)	
		5	Higher secondary (11th and 12th)	
		6	Graduate	
		7	Post-graduate degree and above	
		8	Vocational/technical education	
		-777	Refused to answer	

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7	Marital Status	1	Unmarried/never married	
		2	Married	
		3	Divorced/separated	
		4	Widowed	
		-777	Refused to answer	
8	Social group	1	Schedule Caste	
		2	Schedule Tribe	
		3	Other Backward Class (OBC)	
		4	General	
		-888	Others specify	
		-777	Refused to answer	
9	Religion	1	Hinduism	
		2	Islam	
		3	Sikhism	
		4	Christianity	
		5	Buddhism	
		6	Jainism	
		-888	Others specify	
		-777	Refused to answer	
HOUSEHOLD LEVEL INFORMATION				
1	Number of household members		<Enter manually>	Limit: 0-50 members
2	Describe your residency status	1	Native (living in Delhi since birth or moved here more than 5 years ago)	
		2	Migrant (moved in the last 3-4 years)	
		-777	Refused	
3	Ownership status of house	1	Own the house	
		2	Tenant	
		-777	Refused	
		-888	Others specify	
4a	Number of children that are your own within the age group of 0-3 years old?	Limit: 10 members		Skip if a7 Marital Status=1

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4b	Number of children that are your own within the age group of 3-6 years old?	Limit: 10 members		Skip if a7 Marital Status=1
4b_1	Are the children aged 3-6 years old enrolled in an Anganwadi centre (before COVID-19)?	1	Yes, all of them	Ask 4b_1 if, 4b more than 0
		2	Some of them	
5	Average monthly household income (in the month prior to the survey). Please note that this includes income from wages/ salaries of household members including yourself; any income from assets such as agricultural land or property			
		1	< INR 5,000	
		2	INR5,000-15,000	
		3	INR 15,000-25,000	
		4	INR 25,000-35,000	
		5	> INR 35,000	
		-999	Do not know	
		-777	Refused to answer	
6	Who makes financial decisions at home? (such as how to spend the household earnings, what to purchase for the household, etc.)	1	Me	
		2	Spouse	
		3	Father-in-law	
		4	Father	
		5	Any available family member	
		6	Brother	
		7	Mother	
		8	Mother in-law	
		9	Jointly with spouse	
		-777	Refused to answer	

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OCCUPATION INFORMATION				
1	What is your primary work/ occupation?	1	Home-based business like sewing, knitting, making papads/piece-rate work	No skip
		2	Government salaried job	Go to the next section
		3	Private salaried job	Go to the next section
		4	Retired (receiving a pension)	Go to the next section
		5	Agricultural work on my own land or on someone's else's land	Go to the next section
		6	Daily wage work	Go to the next section
		7	Unemployed	Go to the next section
		8	Domestic work	Go to the next section
		9	Self employed	No skip
		10	Street vendor	No skip
		11	Student	Go to next section
		12	Housewife	Go to next section
		-888	Others specify	Go to the next section
		-777	Refused to answer	Go to the next section
2	Is your business registered with the government? (does your business have a Udyog Aadhar Number?)	1	Yes	
		2	No	
3	Is this business registered in your name?	1	Yes	
		2	No	
4	Nature of enterprise?	1	Perennial	
		2	Seasonal	
		3	Casual	
		-999	Don't know	
5	How many years since commencement of business?		<Enter manually>	Restrict 0-99

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6	What was your primary reason for starting or undertaking the business?	1	Continue family tradition	Multiple choice
		2	Supplement family income	
		3	Pastime activity	
		4	Economic independence	
		5	Lack of other employment/ income opportunities	
		6	Personal interest	
		7	Only source of income for the entire household	
		-888	Others specify	
7	When you began or joined your enterprise, what were the top three challenges you faced? (pick top 3)	1	No challenges	Go to 8
		2	Market condition	Ranking- Top 3
		3	Legal/ regulatory conditions for registering business	
		4	Financial difficulty	
		5	Means of production	
		6	Challenges with raw material procurement	
		7	Lack of self-confidence	
		8	Limited industry and network contacts	
		9	Balancing family and work life	
		10	Labour (supply and/or adequate skill)	
		-888	Others specify	

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8	If you could receive help today (for your business), which option is most relevant to you? (pick top 3)	1	Upskilling programme	Ranking - Top 3
		2	Access to finance and improved financial understanding	
		3	Access to markets to buy raw material and sell my goods	
		4	Access to a premise/space to run and expand my business	
		5	Help employ others to support my business	
		6	Teaching digital solution skills to improve business	
		-888	Others specify	
HELPING NON-ENTREPRENEURS				
1	Would you be interested in starting your own business?	1	Yes	Go to 3
		2	No	Go to 2
		3	May be	Go to 4
2	Would you be interested in being employed in someone else's business?	1	Yes	Go to 4
		2	No	Go to 4
		3	May be	
3	Why would you like to start your own business?	1	Continue family tradition	
		2	Supplement family income	
		3	Pastime activity	
		4	Economic independence	
		5	Lack of other employment/ income opportunities	
		6	Personal interest	
		7	Only source of income for the entire household	
		-888	Others specify	

Appendix D contd... to next page

4	What factors restrict you from starting your own business?	1	Lack of family support and restrictions within home	Multiple choice question
		2	Lack of financial support/ financial knowledge	
		3	I don't know how to navigate the legal and registration processes	
		4	Not sure of what business to run	
		5	Lack of training on how to run a business or skills	
		6	I don't have a premise to operate my business	
		7	Lack of market linkage or networks	
		8	No mentors to provide guidance	
		9	General lack of interest	
		10	Need to take care of children, family and household chores	
		-888	Others specify	
5	If you could start your own business, how many hours can you dedicate to it every day?	1	0-3 hours	
		2	3-5 hours	
		3	6-8 hours	
		4	More than 8 hours	
DIGITAL LITERACY				
1	Do you have your own phone? (specify that we want to know if the woman herself owns it and uses it)	1	Yes	
		2	I use a family member's/ spouse's phone	
		3	No	Go to next section
2	What type of mobile phone do you have?	1	Feature phone (phone with buttons)	Go to 4
		2	Smart phone (modern phone with touch screen)	
3	Do you have an internet connection on your phone?	1	Yes	
		2	No	

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FINANCIAL LITERACY				
1	Do you own a bank account?	1	No	Go to 4
		2	Yes, in my name	
		3	Yes, in husband's name	
		4	Yes, jointly in mine and husband's name	
		5	Yes, jointly in parent's name (minor account)	
		-777	Refused to answer	
2	If yes, is this a Jan Dhan account?	1	Yes	
		2	No	
		3	Not sure	
3	What do you use your personal bank account for? (pick 3)	1	Savings	
		2	Contingency expenditure	
		3	Transactions (payments and deposits)	
		4	Availing of government schemes and benefits (PMMVY, Girl Scholarships)	
		5	Availing of credit/loan for personal use	
		6	Availing of credit/loan for business use	
		7	Overdraft facilities	

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4	Why do you not have a bank account? (pick 3)	1	Do not need it	
		2	Lack of awareness	
		3	Lack of willingness to learn	
		4	Do not have documents	
		5	Do not have a smartphone for mobile banking	
		6	Cash flow is impeded	
		7	Fear of government and tax	
		8	Nuisance cost (wait time, paperwork, etc.)	
		9	Bank's relationship officer's attitude (intimidating/unfriendly)	
		10	Proximity of bank or financial institution	
		-888	Others specify	
5	Have you ever taken a loan for your business in the past 1 year? (if you own a business)	1	Yes	
		2	No	
6	Who did you borrow this loan from?	1	Bank/financial institution	
		2	Cooperative society	
		3	SHG	
		4	Chit funds	
		5	Local money lender	
		6	Friends/relatives	
		7	Refused to answer	
		-888	Others specify	
SKILL ASSESSMENT				
	<i>Please select which ever you feel relevant:</i>			
1.	Do you know these skills?	1	Yes	
		2	No	
2.	Would you like to learn these skills in general if given the opportunity?	1	Yes	
		2	No	
3.	Would you like to learn these skills to use to earn your own income?	1	Yes	
		2	No	

	<i>Options for skills:</i>			
	Financial literacy and management (applying for loans, opening bank accounts, using digital banking)			
	Business management and planning			
	English communication			
	Stitching, sewing			
	Embroidery			
	Pottery			
	Handicraft			
	Pickle/papad making			
	Bangle making			
	Fabric painting			
	Tie & dye			
	Toys (clay & papier-mâch)			
	Computer skills			
	Using mobile phones			
	Others specify			
2	Would you be interested in learning skills that you have previously not heard off or learnt, but have the potential to help you earn a living and an income?	1	Yes	
		2	No	

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3	Why haven't you attended any training sessions?	1	Lack of external agencies that can provide training	
		2	Lack of relevant training programmes being offered	
		3	The quality of available training programmes is low	
		4	High cost of training programmes	
		5	No need for formal training programmes	
		6	Unaware of training programmes	
		7	My family will not allow me to take up training	
		8	I don't have time for training activities	
		-888	Others, please specify	
4	Will you be allowed to travel outside the house to avail of this training?	1	Yes	
		2	No	
		3	May be	
		-999	Don't know	
5	Do you know what an Anganwadi centre is?	1	Yes	
		2	No	
6	How would you like to access this training?	1	In person (training conducted at an Anganwadi centre)	
		2	Online (virtual training sessions)	
		3	Both	
7	If business training or skilling is provided, would you be interested in travelling to an Anganwadi centre or to a separate dedicated space to avail the training?	1	Yes	
		2	No	
		3	Maybe	

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8	How would you access this training if provided online?	1	My mobile phone	
		2	My friend's/family's/ shared mobile phone	
		3	My laptop	
		4	Shared laptop	
		-888	Others specify	
9	How often would you be willing to attend the training?	1	Once a week	
		2	Twice a week	
		3	Few times a month	
		4	Once a month	
		5	Any time period is fine with me	
		-888	Others specify	
10	Would you be fine if a male trainer designated by the Government of Delhi is supporting you in setting up the enterprise and offering you training on various aspects of business or training you in different skills?	1	Yes	
		2	No	
		3	Yes, but if there are female trainers also along with male trainer	
	"Thank you for your time"			

Appendix E: Tables and figures

Age of respondent (in years)	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
18 to 24 years	22%	17%	14%	27%	12%	19%
25 to 29 years	14%	22%	25%	21%	20%	20%
30 to 34 years	27%	23%	24%	19%	21%	23%
35 to 39 years	13%	15%	14%	9%	21%	14%
40 to 50 years	18%	21%	17%	15%	22%	19%
51 to 80 years	5%	2%	6%	10%	3%	5%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Highest level of schooling completed	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Never attended school	22%	15%	8%	23%	16%	17%
Primary (1st to 5th)	15%	13%	9%	19%	12%	14%
Middle school (6th to 8th)	15%	26%	9%	21%	22%	19%
Secondary (9th and 10th)	16%	15%	24%	10%	13%	16%
Higher secondary (11th and 12th)	12%	25%	18%	15%	23%	18%
Graduate	13%	5%	27%	9%	9%	12%
Post-graduate and above	6%	1%	5%	4%	4%	4%
Vocational/ technical education	1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Appendix E contd... to next page

Marital status	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Unmarried/never married	8%	8%	10%	6%	8%	8%
Married	90%	88%	88%	90%	88%	89%
Divorced/separated	0%	1%	0%	0%	0%	0%
Widowed	2%	2%	2%	5%	4%	3%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Social group	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
General	55%	43%	56%	44%	51%	49%
OBC	30%	14%	23%	23%	23%	23%
Scheduled Caste	9%	23%	19%	27%	20%	20%
Scheduled Tribe	4%	16%	2%	2%	5%	6%
Others, specify	2%	1%	0%	2%	1%	1%
Refused to answer	1%	3%	0%	2%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Religion	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Hinduism	92%	86%	93%	90%	97%	92%
Islam	6%	11%	2%	9%	2%	6%
Sikhism	0%	2%	3%	1%	0%	1%
Christianity	0%	0%	2%	0%	0%	0%
Buddhism	1%	1%	0%	0%	1%	1%
Others, specify	1%	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Appendix E contd... to next page

Residency status	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Native (living in Delhi since birth or moved here more than 5 years ago)	83%	86%	82%	77%	100%	85%
Migrant (moved in the last 3-4 years)	17%	14%	18%	23%	0%	15%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Home ownership status	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Own the house	26%	24%	75%	28%	58%	42%
Tenant	73%	76%	24%	71%	41%	58%
Others	1%	0%	1%	1%	1%	1%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Number of children that are your own in the age group of 0-3 years old	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
No children	73%	66%	63%	72%	79%	71%
1	24%	32%	30%	22%	20%	25%
2	3%	2%	7%	5%	1%	4%
3	0%	0%	0%	1%	0%	0%
Total	100%	100%	100%	100%	100%	100%
n	96	87	90	117	91	481

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Number of children that are your own in the age group of 3-6 years old	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
No children	77%	63%	67%	70%	59%	68%
1	17%	32%	30%	22%	34%	27%
2	5%	3%	3%	6%	7%	5%
3	1%	0%	0%	0%	0%	0%
4	0%	1%	0%	2%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	96	87	90	117	91	481

Were the children aged 3-6 years old enrolled in an AWC before COVID-19?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	41%	63%	47%	43%	62%	52%
No	41%	19%	40%	31%	22%	29%
May be	18%	19%	13%	26%	16%	19%
Total	100%	100%	100%	100%	100%	100%
n	22	32	30	35	37	156

Average monthly household income (in the month prior to the survey)	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Less than INR 5,000	1%	1%	0%	1%	2%	1%
INR5,000-15,000	53%	49%	32%	47%	53%	47%
INR 15,000-25,000	27%	31%	35%	31%	32%	31%
INR 25,000-35,000	6%	12%	12%	11%	8%	10%
More than INR 35,000	9%	4%	14%	9%	3%	8%
Do not know	3%	2%	4%	1%	2%	2%
Refused to answer	2%	1%	3%	1%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

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Average monthly household income (in the month prior to the survey)	Native	Migrant	Total
Less than INR 5,000	1%	0%	1%
INR5,000-15,000	38%	9%	47%
INR 15,000-25,000	28%	3%	31%
INR 25,000-35,000	9%	1%	10%
More than INR 35,000	7%	1%	8%
Do not know	2%	1%	2%
Refused to answer	1%	0%	1%
Total	85%	15%	100%
n	445	77	522

Average monthly household income (in the month prior to the survey)	Own house	Tenant	Others	Total
Less than INR 5,000	0%	0%	0%	1%
INR5,000-15,000	13%	33%	0%	47%
INR 15,000-25,000	13%	18%	0%	31%
INR 25,000-35,000	6%	3%	0%	10%
More than INR 35,000	6%	2%	0%	8%
Do not know	1%	1%	0%	2%
Refused to answer	1%	0%	0%	1%
Total	42%	58%	1%	100%
n	217	301	4	522

Who makes financial decisions at home?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
I, myself	15%	25%	19%	15%	20%	19%
Spouse	48%	48%	46%	56%	31%	47%
Father-in-law	4%	6%	9%	6%	2%	5%
Father	8%	5%	5%	3%	2%	5%
Any available family	2%	0%	2%	2%	2%	2%
Brother	2%	0%	1%	2%	2%	1%
Mother	3%	5%	5%	1%	6%	4%
Mother in-law	3%	8%	10%	2%	7%	6%
Jointly with spouse	15%	1%	3%	13%	27%	12%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Primary work/occupation	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Home-based business	5%	1%	7%	4%	14%	6%
Government salaried Job	0%	1%	0%	2%	2%	1%
Private salaried job	2%	5%	2%	6%	5%	4%
Daily wage work	2%	0%	1%	0%	2%	1%
Domestic work	5%	9%	4%	1%	1%	4%
Self employed	2%	3%	3%	6%	6%	4%
Street vendor	0%	1%	0%	0%	0%	0%
Student	4%	3%	5%	5%	7%	5%
Housewife	67%	66%	71%	69%	53%	65%
Others/retired (pensioner)	3%	0%	1%	2%	0%	1%
Unemployed	11%	9%	6%	5%	10%	8%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Highest level of schooling completed	Non-entrepreneur	Entrepreneur	Total
Never attended school	17%	19%	17%
Primary (1st to 5th)	14%	15%	14%
Middle school (6th to 8th)	18%	22%	19%
Secondary (9th and 10th)	16%	11%	16%
Higher secondary (11th and 12th)	18%	20%	18%
Graduate	13%	11%	12%
Post-graduate and above	4%	2%	4%
Vocational/technical education	0%	0%	0%
Total	100%	100%	100%
n	468	54	522

Residency status	Non-entrepreneur	Entrepreneur	Total
Native (living in Delhi since birth or moved here more than 5 years ago)	84%	93%	85%
Migrant (moved in the last 3-4 years)	16%	7%	15%
Total	100%	100%	100%
n	468	54	522

Home ownership status	Non-entrepreneur	Entrepreneur	Total
Own the house	39%	61%	42%
Tenant	60%	39%	58%
Others	1%	0%	1%
Total	100%	100%	100%
n	468	54	522

Average monthly household income (in the month prior to the survey)	Non-entrepreneur	Entrepreneur	Total
Less than INR 5,000	1%	2%	1%
INR5,000-15,000	46%	50%	47%
INR 15,000-25,000	31%	33%	31%
INR 25,000-35,000	10%	6%	10%
More than INR 35,000	8%	7%	8%
Do not know	3%	0%	2%
Refused to answer	1%	2%	1%
Total	100%	100%	100%
n	468	54	522

Who makes financial decisions at home?	Non-entrepreneur	Entrepreneur	Total
I, myself	17%	37%	19%
Spouse	48%	35%	47%
Father-in-law	6%	4%	5%
Father	5%	0%	5%
Any available family	2%	0%	2%
Brother	1%	0%	1%
Mother	4%	4%	4%
Mother in-law	6%	2%	6%
Jointly with spouse	11%	19%	12%
Total	100%	100%	100%
n	468	54	522

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Is your business registered with the government (does it have an Udyog Aadhar Number)?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	14%	0%	10%	0%	10%	7%
No	86%	100%	90%	100%	90%	93%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

Is this business registered in your name?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	14%	20%	10%	0%	5%	7%
No	86%	80%	90%	100%	95%	93%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

Nature of enterprise	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Perennial	100%	100%	90%	75%	80%	85%
Seasonal	0%	0%	0%	8%	5%	4%
Casual	0%	0%	10%	17%	15%	11%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

How old is the business?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
0 years	0%	0%	0%	0%	5%	2%
1-2 years	29%	40%	50%	25%	25%	31%
3-5 years	29%	20%	30%	25%	40%	31%
6-10 years	43%	0%	20%	8%	30%	22%
11-15 years	0%	20%	0%	25%	0%	7%
More than 15 years	0%	20%	0%	17%	0%	6%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

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Is your business registered with the government (does it have an Udyog Aadhar Number)?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	14%	0%	10%	0%	10%	7%
No	86%	100%	90%	100%	90%	93%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

Primary reason for starting or undertaking the business	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=54)
Supplement family income	5	4	8	11	17	45
Personal interest	2	1	3	3	7	16
Pass time activity	1	0	2	1	6	10
Only source of income for the entire household	2	2	1	4	0	9
Economic independence	2	0	0	2	4	8
Lack of other employment/income opportunities	0	3	1	1	1	6
Continue family tradition	1	1	0	1	0	3

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Challenges faced at the time of setting up the enterprise	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=54)
Financial difficulty	4	3	4	8	11	30
Lack of self-confidence	2	0	2	6	9	19
Balancing family and work life	5	1	5	3	4	18
Market condition	2	3	0	3	8	16
Challenges of raw material procurement	1	2	4	0	4	11
Limited industry and network contacts	1	2	2	1	5	11
Means of production	1	0	1	2	3	7
Labour (supply and/or adequate skill)	0	0	1	1	5	7
No challenges	0	1	3	1	1	6
Legal/ regulatory conditions for registering business	0	0	0	1	0	1

If you could receive help today for your business, what assistance would you like?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=54)
Access to finance and improved financial understanding	4	3	5	8	13	33
Access to a premise/ space to run and expand my business	4	1	2	8	12	27
Upskilling programme	1	5	8	2	9	25
Access to markets to buy raw material and sell my goods	4	2	5	2	5	18
Employ others to support my business	1	1	4	1	5	12
Digital solution skills to improve business	1	1	1	2	6	11

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If you could receive help today for your business, what assistance would you like?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=54)
Access to finance and improved financial understanding	4	3	5	8	13	33
Access to a premise/ space to run and expand my business	4	1	2	8	12	27
Upskilling programme	1	5	8	2	9	25
Access to markets to buy raw material and sell my goods	4	2	5	2	5	18
Employ others to support my business	1	1	4	1	5	12
Digital solution skills to improve business	1	1	1	2	6	11

Would you be interested in starting your own business?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	75%	54%	61%	72%	70%	67%
No	22%	37%	32%	26%	29%	29%
Maybe	3%	9%	7%	2%	1%	4%
Total	100%	100%	100%	100%	100%	100%
n	97	90	90	112	79	468

Would you be interested in being employed in someone else's business?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	19%	6%	7%	10%	22%	12%
No	81%	94%	93%	83%	78%	87%
May be	0%	0%	0%	7%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	21	33	29	29	23	135

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Would you be interested in being employed in someone else's business?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	19%	6%	7%	10%	22%	12%
No	81%	94%	93%	83%	78%	87%
May be	0%	0%	0%	7%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	21	33	29	29	23	135

What factors restrict you from starting your own business?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=468)
Need to take care of children, family and household chores	54	63	64	70	48	299
Lack of financial support/ financial knowledge	50	38	24	37	38	187
Lack of family support and restrictions within home	16	18	14	19	9	76
General lack of interest	9	10	13	14	9	55
Not sure of what business to run	11	7	23	4	2	47
No mentors to provide guidance	5	4	4	3	4	20
Lack of market linkage or networks	7	2	0	4	2	15
Lack of training on how to run a business or skills	8	0	1	1	1	11
I don't have a premise to operate my business	2	2	0	4	3	11
I don't know how to navigate the legal and registration processes	0	0	0	0	0	0

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If you could start your own business, how many hours can you dedicate to it every day?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
0-3 hours	21%	22%	25%	31%	27%	25%
3-5 hours	38%	50%	38%	38%	38%	40%
6-8 hours	31%	14%	26%	23%	25%	24%
More than 8 hours	10%	14%	11%	8%	11%	11%
Total	100%	100%	100%	100%	100%	100%
n	80	58	61	84	56	339

Do you yourself own a phone?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	81%	66%	81%	74%	66%	74%
Uses a family member's/ spouse's phone	12%	28%	18%	22%	27%	21%
No	8%	5%	1%	4%	7%	5%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

What type of mobile phone do you have?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Feature phone (phone with buttons)	18%	24%	17%	31%	26%	24%
Smart phone (modern phone with touch screen)	82%	76%	83%	69%	74%	76%
Total	100%	100%	100%	100%	100%	100%
n	96	90	99	119	92	496

Do you have an internet connection on your phone?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	81%	80%	84%	71%	75%	78%
No	19%	20%	16%	29%	25%	22%
Total	100%	100%	100%	100%	100%	100%
n	96	90	99	119	92	496

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Do you have an internet connection on your phone?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes, in my name	71%	69%	86%	69%	68%	73%
Yes, in husband's name	2%	6%	1%	3%	8%	4%
Yes, jointly in mine and husband's name	4%	4%	1%	4%	2%	3%
Yes, jointly in parent's name (minor account)	0%	1%	3%	0%	0%	1%
No	23%	18%	8%	23%	22%	19%
Refused to answer	0%	1%	1%	0%	0%	0%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

If you have a bank account, is this a Jan Dhan account?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	29%	51%	46%	42%	53%	44%
No	71%	47%	54%	57%	47%	55%
Not sure	0%	3%	0%	1%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	80	77	91	95	77	420

What do you use your personal bank account for?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=420)
Savings	46	67	81	60	56	310
Availing of government schemes and benefits (PMMVY, Girl Scholarships)	34	20	38	44	40	176
Transactions (payments and deposits)	32	48	54	25	14	173
Contingency expenditure	2	9	3	3	3	20
Availing of credit/loan for personal use	1	2	0	2	0	5
Availing of credit/loan for business use	0	0	1	2	0	3
Overdraft facilities	0	0	0	0	0	0

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Why do you not have a bank account?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=100)
Do not need it	13	6	5	12	5	41
Do not have documents	5	10	4	13	8	40
Cash flow is impeded	6	6	4	9	7	32
Lack of awareness	2	5	3	5	4	19
Nuisance cost (wait time, paperwork, etc.)	1	1	1	1	0	4
Fear of government and tax	0	0	0	1	0	1
Lack of willingness to learn	0	0	0	0	0	0
Do not possess mobile/smartphone for mobile banking	0	0	0	0	0	0
Bank's relationship officer's attitude (intimidating/unfriendly)	0	0	0	0	0	0
Proximity of bank or financial institution	0	0	0	0	0	0

If you own a business, have you taken a loan for your business in the past 1 year?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	29%	20%	0%	8%	5%	9%
No	71%	80%	100%	92%	95%	91%
Total	100%	100%	100%	100%	100%	100%
n	7	5	10	12	20	54

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Who did you take this loan from?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Cooperative society	50%	0%	0%	0%	100%	40%
Friends/relatives	50%	100%	0%	100%	0%	60%
Total	100%	100%	0%	100%	100%	100%
n	2	1	0	1	1	5

Entrepreneurship and livelihood skills you already know	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Stitching, sewing	68	45	69	66	62	310
Pickle/papad making	65	60	50	56	46	277
Embroidery	39	24	35	42	32	172
Handicrafts	40	25	26	35	32	158
Pottery	24	15	6	10	15	70
Toys (clay & papier-mâch)	17	13	7	12	8	57
Fabric painting	20	3	4	15	14	56
Bangle making	16	5	3	12	10	46
Tie & Dye	15	3	4	5	6	33
Any other skill (Beautician-41; Cooking-35; Teaching-22; Others-10)	29	12	11	21	35	108

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Soft skills you already know	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Using mobile phones	83	65	77	79	63	367
Communication and expressing thoughts	61	71	79	70	55	336
Business management and planning	53	37	57	49	51	247
Financial literacy and management (applying for loans, opening bank accounts, using digital banking)	33	31	44	32	29	169
English communication	27	20	46	31	30	154
Computer skills/IT skills	28	17	41	23	18	127

Entrepreneurship and livelihood skills you would like to learn, in general, if given the opportunity	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Stitching, sewing	55	38	63	61	44	261
Pickle/papad making	52	53	40	49	29	223
Embroidery	33	22	34	39	22	150
Handicrafts	30	24	22	31	23	130
Pottery	17	11	5	7	11	51
Fabric painting	18	3	4	15	10	50
Toys (clay papier-mâché)	14	12	6	11	7	50
Bangle making	16	5	3	11	6	41
Tie & dye	14	3	4	5	4	30

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Soft skills you would like to learn, in general, if given the opportunity	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Using mobile phones	67	54	57	65	53	296
Communication and expressing thoughts	51	61	73	52	41	278
Business management and planning	47	35	52	42	40	216
Financial literacy and management (applying for loans, opening bank accounts, using digital banking)	27	27	37	27	25	143
English communication	22	19	43	24	27	135
Computer skills/IT skills	25	16	37	18	15	111

Entrepreneurship and livelihood skills you would like to learn to earn an income	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Stitching, sewing	55	41	65	58	47	266
Pickle/papad making	47	52	44	49	35	227
Embroidery	30	23	34	37	23	147
Handicraft	31	22	24	30	23	130
Pottery	18	14	6	8	10	56
Toys (clay & papier-mâché)	16	12	6	11	6	51
Fabric painting	16	3	4	13	12	48
Bangle making	15	5	3	12	7	42
Tie & Dye	10	3	4	5	5	27

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Soft skills you would like to learn to earn an income	Shakarapur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
Using mobile phones	70	59	59	67	52	307
Communication and expressing thoughts	50	65	75	51	40	281
Business management and planning	45	36	54	45	39	219
Financial literacy and management (applying for loans, opening bank accounts, using digital banking)	25	29	40	26	26	146
English communication	20	19	45	25	28	137
Computer skills/IT skills	24	17	34	19	15	109

Would you be interested in learning skills that you have previously not heard off or learnt, but have the potential to help you earn a living and an income?	Shakarapur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	78%	87%	83%	82%	75%	81%
No	22%	13%	17%	18%	25%	19%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

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Why haven't you attended any training sessions?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total (n=522)
I don't have time for training activities	51	71	77	93	70	362
My family will not allow me to take up training	22	31	40	29	25	147
Unaware of training programmes	33	10	16	32	28	119
High cost of training programmes	13	17	13	12	21	76
Lack of external agencies that can provide training	4	15	11	7	0	37
No need for formal training programmes	10	2	4	5	5	26
Lack of relevant training programmes being offered	4	2	0	2	0	8
The quality of available training programmes is low	2	0	2	0	2	6

Will you be allowed to travel outside the house to avail this training?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	71%	65%	71%	78%	71%	72%
No	26%	20%	19%	17%	26%	21%
May be	3%	12%	8%	4%	3%	6%
Don't know	0%	3%	2%	1%	0%	1%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

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Do you know what an Anganwadi Centre is?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	94%	99%	100%	98%	100%	98%
No	6%	1%	0%	2%	0%	2%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

How would you like to access this training?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
In person (training conducted at a centre)	43%	76%	70%	70%	63%	64%
Online (virtual training sessions)	25%	14%	10%	15%	12%	15%
Both	32%	11%	20%	15%	25%	20%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

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If business training or skilling is provided, would you travel to an AWC or a dedicated space to avail of the training?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	90%	67%	71%	81%	86%	79%
No	8%	18%	19%	14%	11%	14%
May be	3%	15%	10%	5%	2%	7%
Total	100%	100%	100%	100%	100%	100%
n	78	82	90	106	87	443

How would you access this training if it is provided online?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
My mobile phone	78%	70%	80%	84%	68%	76%
My friend's/family's/ shared mobile phone	10%	26%	10%	3%	19%	12%
My laptop	5%	4%	7%	5%	3%	5%
Others, specify	7%	0%	3%	8%	11%	6%
Total	100%	100%	100%	100%	100%	100%
n	59	23	30	37	37	186

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How often would you be willing to attend the training?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Once a week	20%	24%	36%	18%	15%	22%
Twice a week	35%	45%	42%	45%	37%	41%
Few times a month	12%	15%	11%	11%	13%	12%
Once a month	8%	4%	4%	9%	1%	5%
Any time period is fine with me	10%	4%	4%	13%	25%	11%
Others, specify	16%	7%	3%	4%	8%	8%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

Would you be fine with a male trainer designated by the Government of Delhi supporting you in setting up the enterprise and offering training?	Shakarpur	Govindpuri	Uttam Nagar	Holambi Kalan	Sri Ram Colony	Total
Yes	56%	71%	74%	67%	73%	68%
No	21%	19%	16%	16%	15%	17%
Yes, but if there are female trainers also along with male trainer	23%	11%	10%	17%	12%	15%
Total	100%	100%	100%	100%	100%	100%
n	104	95	100	124	99	522

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