



## #SmartWomen Notes

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#SmartWomen Notes is a succinct compilation of vital research into twelve verticals identified through the #SmartWomen survey conducted by Women's Business Incubation Program, viz. Health, Education, Housing, Security, Child Care, Legal, Employment, Entrepreneurship, Media, Public Policy, Finance and Happiness.

Designed as a primer for individuals to get involved in devising innovative solutions, SmartWomen Notes also feature policy recommendations and tentative three-tier models for startup solutions.

# **#SmartWomen**



**A Research Initiative by WBIP**  
**[www.wbip.in](http://www.wbip.in)**



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# INTRODUCTION

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#SmartWomen - an initiative conducted by Women's Business Incubation Program, is a response to the burgeoning demand for an empirical scrutiny of the needs and priorities of the modern-day woman. #SmartWomen attempts to not just reiterate the multitude of problems that plague women, but to offer a consolidated view of these issues from diverse perspectives - and more importantly, propose feasible solutions. This aligns with the ideals of WBIP, which aspires to encourage and facilitate women entrepreneurs to break free of the seemingly invisible shackles that restrain them.

The Women's Business Incubation Program forayed into the world of research with an investigation into the ease of doing business among women entrepreneurs. This was done not through the traditional methods of conducting interviews, but through a hands-on approach that worked with individuals to transform their business ideas into full-fledged enterprises by providing co-working space, access to funding, networking opportunities, assistance with procedures such as licensing and permits and digital engagement. The research clearly showed the avenues for improvement with regard to ease of doing business, as a solution to which we developed business-specific accelerator models. These models can be further utilized to create prototypes, designed to address specific needs through sustainable solutions.

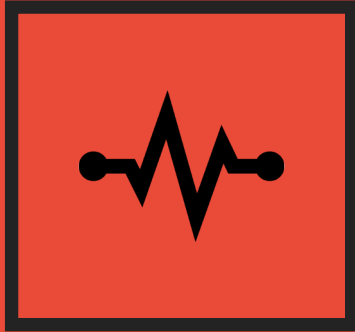
The #SmartWomen initiative was conceptualized when we realized the potential of these accelerator models in grappling with gender issues. The initial survey dealt with current issues in the housing sector as well as improvements that need to be incorporated. The results enabled us to come up with multi-faceted solutions, involving both policy decisions as well as entrepreneurial opportunities. It also led to larger questions on the problems that are faced by women in Kerala -regardless of their profession - in areas ranging from childcare to legal aid. As a second phase, a more extensive survey with two hundred female respondents from all walks of life was conducted, after which twelve high-priority verticals were identified, viz. Health, Education, Housing, Security, Child Care, Legal, Employment and Entrepreneurship, Media, Public Policy, Finance and Happiness.

#SmartWomen Notes is a concise compilation of essential research into each of these twelve verticals, taking a closer look into the current scenario, relevant issues, and existing solutions from around the world - both governmental and otherwise. Designed as a primer for individuals to get involved in devising innovative solutions, #SmartWomen Notes also feature policy recommendations and tentative three-tier models for startup solutions. WBIP envisions to propel this knowledge-creation process by crowd-sourcing solutions and thus exploiting a larger pool of resources through multiple channels, an example being hosting hackathons for women. Such Hackathons would bring in new perspectives from diverse sets of people with varied orientations. By connecting them with existing players in the field and collaborating with experts, effective solutions that cannot be conceived along traditional bureaucratic lines can be formulated as well as implemented.

These prototypes, or in the later stages, startup solutions would certainly require government intervention for financial sustainability, or can even be modified for large-scale implementation. Such partnerships between the government and entrepreneurs would also create more opportunities for women to take the lead, and become involved in finding ingenious solutions to tackle problems that they themselves face. This long-term vision promises to create an entirely new platform, driven by civic engagement and technology, while remaining true to the larger goal of empowering thousands of women to be #SmartWomen.

# VERTICALS

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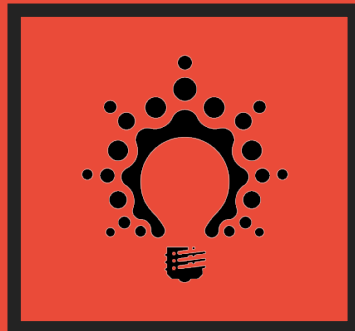
HEALTH



EDUCATION



HOUSING



ENTREPRENEURSHIP



SECURITY



CHILDCARE



LEGAL



EMPLOYMENT



HAPPINESS



MEDIA

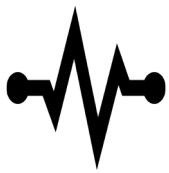


PUBLIC POLICY



FINANCE





Vertical  
1

HEALTH

## Overview

- The quality of women's healthcare, especially for expecting mothers has the potential to improve by leaps and bounds, as well as become more accessible.
- Kerala also has a high number of senior citizens, the majority of which are women, who can benefit greatly from geriatric services that are tailored to their needs.
- Women's Business Incubation Programme (WBIP) had taken up this problem for study and proposes a policy solution for the problem - to encourage community involvement apart from institutional measures like ensuring certain standards for the public health centres and upgrading them to be more effective and efficient.
- WBIP also puts forth a model for providing maternal care and elderly care in the form of in-home care and elderly homes including a wide range of diversified services.

## BACKGROUND

Kerala with its female – male sex ratio at 1084:1000 [1] clearly represents the imminent need for improvement in women health care. As the population constitutes more women than men and with the specific needs of maternal health, gender mainstreaming in the field of health is inevitable. Women outlive men and this necessitates the need for women specific geriatric care. Going by statistics, women constitute the majority even in the 60+ age group. The Maternal Mortality Ratio is currently at 0.18% [2] but there is scope for further improvement in the field of women's health care in Kerala.

## BEST PRACTICES

### CANADA

The Canada Prenatal Nutrition Program (CPNP) launched in 1995 by the Government of Canada helps support the needs of pregnant women facing risk. CPNP supports include nutrition counselling, prenatal vitamins, food and food coupons, counselling in prenatal health and lifestyle, breastfeeding education and support, food preparation training, education and support on infant care and child development, and referrals to other agencies and services.[3]

### SWEDEN

Sweden has trained professional midwives. Research indicates that this has resulted in a sharp reduction in mortality among women in childbirth. Today, maternal mortality in Sweden is among the lowest in the world; fewer than four women out of 100,000 die in birth. In 2015, Sweden spend SEK 65 billion in public sector costs for health and medical care and additionally has private health care providers who have to comply to the regulations and fees that apply to public sector. Sweden also has a patient safety law, which allow the citizens to influence health care content by making it easier to report cases of wrong treatment. [4]

### GERMANY

In Germany, prenatal care for expecting mothers is coordinated by community midwives who will assist them throughout the pregnancy. Pregnant women complete the entire registration process beforehand, to ensure that there are no time delays in case of any emergencies. Health professionals will record also record the progress of both mother and child on a maternity record (Mutterpass) and this will have details of each medical appointment. [5]

## CUBA

Polyclinics are Cuba's approach to maternal health and early childhood development. The polyclinic's staff is multidisciplinary and includes a wide range of professionals offering diversified services - rehabilitation, radiography, ultrasonography, endoscopy, thrombolysis, emergency services, traumatology, clinical laboratory, family planning, emergency dentistry, immunization, dermatology, cardiology, family and internal medicine, paediatrics, obstetrics, gynaecology, mental health care, maternal and child care and care for diabetic and elderly patients. It is a community-based initiative where the whole team at a polyclinic is familiar with and responsible for each and every individual of the community. [6]

## TANZANIA

In Tanzania, as an attempt to decentralise comprehensive emergency obstetric and neonatal care (CEmONC) services in underserved rural areas to reduce maternal mortality ratio (MMR) health centres were upgraded. Apart from infrastructural changes Tanzanian AMOs, clinical officers, and nurse-midwives were trained as a team, in a three-month course, to provide effective CEmOC and anaesthesia in remote health centres. The Tanzanian model indicates that remotely located health centres in resource-limited settings hold a great potential to increase accessibility to CEmONC services and to improve maternal and perinatal health. [7]

## EXISTING STARTUP SOLUTIONS

### Health Care at Home

Healthcare at Home provides several services like home chemotherapy, home ICU services, any post-surgical care, physiotherapy, counselling, maternity, pre and post-natal care, and generic care. Health Care at Home also works towards providing pulmonology services at home and even setting up an ICU at home. [8]

### Practo

Practo provides healthcare solutions for healthcare providers and consumers. Practo Search lets patients to browse through doctor profiles online and book appointments, while Practo Ray, serves as a practice management solution for healthcare providers to manage patient data and digital healthcare records. [9]

### NantHealth




NantHealth improves patient outcomes through effective treatment decisions for critical illnesses. NantHealth has a unique systems-based approach to personalized healthcare that integrates novel diagnostics with large-scale, biometric and phenotypic data to track patient outcomes and deliver precision medicine. [10]

### Oscar

Oscar gives a curate network, Concierge service, Doctor on Call, and 21st century tools. Oscar also provides simple health care plans and apps to help find a doctor, book an appointment, have a free Virtual Visit and get prescriptions. [11]

## CURRENT SCENARIO IN KERALA






- ARSH, Adolescent Reproductive and Sexual Health is believed to positively influence MMR, IMR, reducing incidence of teenage pregnancy, meeting unmet contraceptive needs, reducing the incidence of Sexually Transmitted Infections (STIs) and reducing the proportion of HIV positive cases and are implemented in Taluk hospitals and are also functioning in 62 PHCs and 24 CHCs on a weekly basis. [12]
- JSY, Janani Suraksha Yojana is a safe motherhood intervention under the National Rural Health Mission (NRHM) to promote institutional deliveries. The beneficiaries are pregnant women falling in the BPL category, aged 19 years and above and also SC & ST categories opting deliveries in public or accredited private health institutions. The cash assistance is fixed at Rs.700 for rural area and Rs.600 for mothers from municipality/corporation limits. [13]

-  MCTS, Mother and Child Tracking System. Kerala State has launched the Name Based Information Tracking System of Pregnant Mother and Child Immunisation (NBITS) to Monitor Antenatal Care checkups of pregnant women, institutional deliveries and postnatal care in order to reduce maternal mortality and tracking of children for regular immunization and to prevent drop out cases thus ensuring 100% immunization.[14]
-  ASHA, Accredited Social Health Activists are trained and deployed to act as a link between community and health care services to ensure the access to the same by the poor. [15]
-  Despite these programmes, the obstetric care offered is of suboptimal standard as revealed in a study conducted by Kerala Federation of Obstetrics and Gynaecology. Insufficient and inefficient ambulance services for the transport of mothers to hospitals is one of the main reasons for maternal mortality. Another widely prevalent indirect cause is anaemia.[16]

## WBIP RECOMMENDS

### POLICY RECOMMENDATIONS

Due to lack of gender mainstreaming in health care an improvement in women's health care necessitates both institutional and operational changes. The question that arises here is one of efficiency. As a result, the primary concern is to maintain certain standards in the services provided. The following steps can be taken to achieve the same.

-  To improve the quality of health care services training of healthcare staff is of vital importance.
-  The Cuban model polyclinics set up in the state are limited in number and are inefficient in their functioning which has to be improved and widely distributed to benefit the population in large numbers.
-  Guidelines and protocols: Simplified standard guidelines for managing specific pregnancy complications like postpartum haemorrhage and hypertensive disorders and pre-eclampsia/eclampsia have to be disseminated.
-  Training traditional birth attendants can help in rural areas where there is a shortage in healthcare staff.
-  All Primary Health Centers and Community Health Centers should be equipped to provide maternal health care.

### STARTUP SOLUTIONS

Women outlive men as a result of which women dominate men in numbers in the 60+ age group. This implies a requirement of elderly care facilities especially for women as they tend to spend a part of their lives in ill health which tends to be longer than that of their male counterparts. To make their life more comfortable in the later years, elderly care is necessary and as women tend to understand the problem of other women much better this opens an avenue for women to come out with their innovative power. WBIP plans to enable aspiring women to come into the field of Geriatric services.

WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff partnerships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Type of Care	At the institution	At the institution	In-home care
Duration	Occasional, Part time	Occasional, Part time, Full time	Occasional, Part time, Full time
Services	Companionship	Companionship	Companionship + Running Errands+ Laundry + Housekeeping
Paramedical	Medication management	Medication management	Medication management + Physiotherapy + Dietician
Transport and Hospital Check-ups	✗	✗	✓
Specialist Services *	✗	✗	✓
Tech Assistance	✗	App to update relatives on health status.	App to update relatives on health status, details on the service provided (time of arrival & departure of the helper) & Biometric wearables

\* Entertainment provisions like going for movie screenings, concerts and provisions for craft learning.

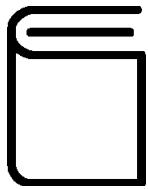
Maternity care is also a very important service that needs to be institutionalised for the effective and efficient rendering of the service. WBIP plans to set up a three-tier model – basic, standard and premium.

SERVICES	BASIC	STANDARD	PREMIUM
Type of Care	In-home care	In-home care	In-home care, Hospital
Duration	Part time	Part time, Full time	Part time, Full time
Medical Services	Regular check-ups	Regular check-ups+ Up to date medical registry	Regular check-ups+ Special check-ups* + Up to date medical registry
Paramedical Services	Counselling	Counselling	Counselling + Dietician + Fitness
Non-medical Services	Care & Assistance	Care & Assistance + Laundry	Care & Assistance + Laundry + Food
Transport for Hospital Visits	✗	✗	✓

\* Anaemia screening, Gestational Diabetes Screening, Hepatitis B Screening, Thyroid check-up.

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## Vertical 2

# EDUCATION

## Overview

- The education of women in Kerala has not moved beyond the rhetoric of high literacy rates, and women who possess basic educational qualifications are not always employable, and lack awareness about employability training programs
- The number of girl children who enroll in schools are found to be lesser than the number of boys, with a very significant decrease in the high school sector, [1]
- The Women's Business Incubation Program (WBIP) proposes a solution that primarily raises awareness of options available for higher education, especially to global universities and institutions. We also advocate platforms that promulgate information about a wide range of scholarships, internships and fellowship opportunities.
- WBIP also proposes a policy solution to increase awareness of government policies to make education more accessible and execute new policies that target the current problem sectors in education offered to students as well as the established skill training Programs.

## BACKGROUND

According to 2011 census, Kerala has the highest literacy rate at 94.59% with female literacy of 92.12%. [2] However, this literacy rate does not translate into a comparable number of female graduates or diploma holders. Further, even those who have opted for higher studies are not employable, which is evident from the Workforce Participation Rate of 18.23%. [2]

There are also issues with the education of girl children. While the State has achieved an impressive rate of female participation in schools, due to the efforts to ensure primary education, avenues for holistic education are not available to all, and girl students often receive an orientation only towards more non-technical subjects.

This implies that there are clear gaps in the educational system of the State, not only in terms of teaching methodologies and content, but also with regard to dissemination of information regarding the opportunities available, which translates into obstacles in education. Lack of awareness of adult literacy programs, employability trainings and skill development courses prevent women from utilizing them and improving their socio-economic conditions.

## BEST PRACTICES

### SOUTH KOREA

South Korea has one of the best educational systems in the world, achieving a national literacy of near 100%. Students spend seven days of the week in school and are educated thoroughly in everything they study. Moreover, the yearly budget for the system is slightly more than 11 billion dollars. [3]

### JAPAN

Japan employs technology in its education sector to a great extent, providing access to a wide range of resources. Another focus of the Japanese educational system is extracurricular activities. Sports, chess, and others such clubs have been proven to increase the educational value of a school system. In Japan, almost all students participate in at least one club, as expected of them. [4]

### BRAZIL

Chapéu de Palha Mulher provides women with a mandatory three-month course in public policy, and a small monthly stipend and childcare to support their participation. Once the participants complete this stage, they choose a professional training course and it has been effective in providing women with skills to support themselves. [5]

## SOUTH AFRICA

Operation Phakisa, a part of the National Development Plan, launched an education lab which identified and created work streams for issues identified in the education sector such as connectivity, teacher professional development, and digital content development and distribution. In the education sector, programs like Early Childhood Development, and Kha ri Gude Mass Literacy Campaign which teaches adults to read and write were implemented. Focus is on enhancing quality and removing any possible discrimination. [6]

## SWITZERLAND

The Swiss Agency for Development and Cooperation ensures that its vocational skills development projects take into account the specific needs of women and promote gender equality. The SDC ensures that a gender perspective is integrated in the design of its vocational skills development projects with focus on equal access to training, taking into account all possibilities of employment, both formal and informal and changing its programs to respond to the needs of the market. [7]

## EXISTING STARTUP SOLUTIONS

### Byju's Learning App

The BYJU app offers training for preparation of different entrance and competitive examinations like CAT, JEE, IAS, GRE, and GMAT. The BYJU app aims to discover a unique methodology for increasing the pace of learning among the students by bringing into account the concept of learning through engaging into videos and interactive activities for personalized tutoring. [8]

### MeritNation

MeritNation is an online learning forum for school students. It has content aligned and updated to the curriculum of various state boards, ICSE and CBSE. At MeritNation, users have the option to learn through live video lectures and interactive recorded videos. Regular tests and time-bound assignments to check the preparedness of students are also conducted. [8]

### EduKart

EduKart is an online distance learning platform with Indian and International courses such as MBA, Executive MBA, MSc, MCA, BA, B.Com, BBA, and others. It offers various undergraduate and post-graduate courses for high school students including several degrees, diploma courses for entrance examinations and certification courses from recognized universities [9]

### Coursera

Coursera is an online education company that serves 25 million learners by partnering with 149 of the world's best universities and education institutions. Coursera offers over 2000 programs and has 180 specializations. Coursera is a classic example of MOOCs helping students achieve meaningful career, educational, and personal enrichment goals throughout their lives [10]

## CURRENT SCENARIO IN KERALA

### Education of Children

- Most of the educational institutions at the school and college level are run by the private sectors, government and individuals [11] and a single window system is in place for higher secondary admission. [12]
- Kalakshethra is a district-level training centre where special training/ coaching will be given to artistically talented but financially backward students.
- Sarva Shiksha Abhiyan (SSA) is a national policy for universalizing and providing free elementary education to children aged 6-14. [13]
- The government of Kerala has introduced various scholarships to be awarded to meritorious students of outstanding academic performance as well as to the students of socially and economically backward categories. [14] Educational assistance to children of families headed by women is granted by the government for all levels of education. [15]
- Government 900 crore loan repayment scheme was launched to help students from families with annual income below Rs. 6 lakhs repay their education loans. [16]

- In order to achieve and promote girls' education, University Grants Commission has introduced a Post-Graduate Indira Gandhi Scholarship for Single Girl Child with an aim to compensate direct costs of education at all levels for girls who happen to be the only girl child in their family. [17]

#### **Education of Adult Women**

- The Kerala State Women's Development Corporation implements the state's flagship Program on finishing schools for women. It proposes to equip and upgrade the faculties and skills of women job seekers through additional training so as to make them employable. [18]
- The Mahila Samakhya Program which was initiated in 1987-1989 to translate the goals of National Policy on education and empowerment of women in rural areas, particularly of women from socially and economically marginalized groups, is active in Kerala and has established Adult Learning Centres (ALCs) and Mahila Shikshan Kendras (ASKs). [19]
- INSPIRE fellowship, awarded by the Department of Science and Technology, aims at enhancing research fellowships for doctoral studies and opening up partnerships with private sector for topping the Government's efforts in nurturing talents for scientific research. [20]

## **W B I P R E C O M M E N D S**

### **POLICY RECOMMENDATIONS**

Research has shown that flexible process models are able to face the changes comparing with fixed-style models and efforts have to be taken to ensure that education provided develops skills that will not be made void by the increased automation of various sectors. Given this, the following policy solutions are proposed:

- Setting up a research lab to identify problems faced in the education sector at present and find and implement viable solutions for the same.
- Make information on government scholarships available by consolidating the same in a single website with facilities for online application and ensure that the information is given to students through schools and other means.
- Expand opportunities for acquiring relevant skills and ensuring integration of information technologies in education, especially for improving access to education, enhancing the quality of teaching-learning process, training of teachers, and strengthening educational planning and management.
- Incorporating MOOCs (Massive open online courses) into existing education platforms for supplementing the skills of the graduates for better academic research and employability.
- Effective steps will be taken to improve teaching standards in schools and create mechanisms for supporting children through special academic support and providing access to multiple sources of knowledge, including e-resources. Ensure that schools provide opportunity for students to develop in an all-round manner through establishment of extra-curricular activities and mandatory participation in at least one club.
- Creating and facilitating alliances for research, and linking university departments with research institutions and industry to accelerate the process of knowledge development.
- Increase awareness about vocational skill training Programs offered by the government, expanding established Programs such as REACH [21], RVTIs, ALCs and ASKs and promoting additional skill training through the same. Along with this, establishing links with the industry and assuring employment for the students and employees with the requisite skill set for the industries will increase the effectiveness of such programs.



## STARTUP SOLUTIONS

Any individual who strives to be successful in today's world has to possess a wide range of skills as well as the drive to exploit the numerous opportunities available, including online open resources

WBIP proposes an Edu-startup solution to make quality education and awareness about admission schedules available easily. We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

EDU-STARTUP	BASIC	STANDARD	PREMIUM
E-learning classes	✓	✓	✓
Online quizzes and exams	✓	✓	✓
Additional Certifications *	✗	✓	✓
Internships and Live Projects **	✗	✗	✓
Personalisation and Feedback	✗	✓	✓
Customised Study Schedules	✓	✓	✓
Updates regarding Admission openings ***	✓	✓	✓
Consolidated lists ****	✓	✓	✓

\*Additional skills such as language, web development, SEO will be offered with valid and recognized certifications for the same.

\*\*Companies will be approached for internships and live projects and students will be selected through a set pre-process and interview as per requirements of company.

\*\*\*SMS and email updates for admission and application openings of entrance exams and colleges along with guidelines for how to go about the application as per the student's preferences.

\*\*\*\*Website with (1) consolidated lists of scholarships, grants, fellowships available along with requisite information such as application process and links and (2) List of available open universities and courses offered.

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# Vertical 3

## HOUSING

### Overview

- As more and more women are taking up job opportunities in other cities within the country, there is a need for developing a system wherein they can have access to suitable accommodation. However, it is noticed that landlords are reluctant and often unwilling to lease out homes to women.
- The options for accommodation that are available to women are often not in secure neighbourhoods, and lack basic amenities. By providing a platform for such contact, this problem can certainly be addressed.
- Women’s Business Incubation Program (WBIP) proposes a solution comprising of a government-run third party which could coordinate housing availability and accommodation between house owners and tenants. A proposal for a Code of Accommodation that should be followed by house owners is also suggested.
- WBIP also puts forth a start-up model, the Bridge initiative, establishing financial viability of the proposed solution.

### BACKGROUND

The participation of women in the workforce have been increasing, with more women rising above their traditional roles as homemakers and working in MNCs, law firms, schools, and even running their own companies. This increased participation has brought with it a new set of challenges. More women are relocating because of their work and thus require affordable and safe accommodation.

WBIP conducted a survey and it was observed that the available accommodations are often found unsatisfactory or unaffordable by women. This is a situation that demands an immediate intervention, and innovative solutions that should be backed by the State.

It is most certainly in the interest of the society to enable its women to work freely, and one way of assuring this is to provide measures to safeguard their housing interests.

### BEST PRACTICES

#### YWCA, CENTRAL ALABAMA

The YWCA provides affordable one-bedroom permanent housing for low-income single women and low-income single mothers (no male children over age 12) for pursuing a life of stability and independence.

[1]

#### HOUSING FOR WOMEN

A charity that works for providing social housing and gender sensitive support services to women. They work with women who are facing challenging circumstances. [2]

#### PROBUS WOMEN’S HOUSING SOCIETY

A gender specific housing society providing “safe and secure” affordable accommodation for single working women in the UK. Through a network of Letting Agents, who adhere to a strict Code of Practice, applicants and residents are offered a professional and respectful service. [3]

## UNITED STATES OF AMERICA

The Department of Housing and Urban Development (HUD) provides public subsidized housing and Section 8 housing through the Housing Choice Voucher program. The goal of these housing programs is to help provide safe and affordable housing choices. Single mothers can access these programs through their local Housing Authority office. [4]

## BRIDGE OF HOPE

Bridge of Hope local affiliates offer homeless and at-risk single mothers and their children permanent housing. Associated with church-based mentoring groups recruited from churches who are motivated to help meet the needs of homeless women with children in their communities. [5]

## EXISTING STARTUP SOLUTIONS

### YourSpace

YourSpace is a safe and affordable hostel for girls. Your space creates a brand of uniform, standardized secure private student accommodation trusted by students, parents and institutions across India. [6]

### M.S.R Student Living

MSR student living homes offer an all-embracing environment to students of all ages, coming from various parts of the country and the world. [7]

### NEW Economics for Women

NEW provide affordable housing for single women and mothers, families, seniors, and also multi-generation families. [8]

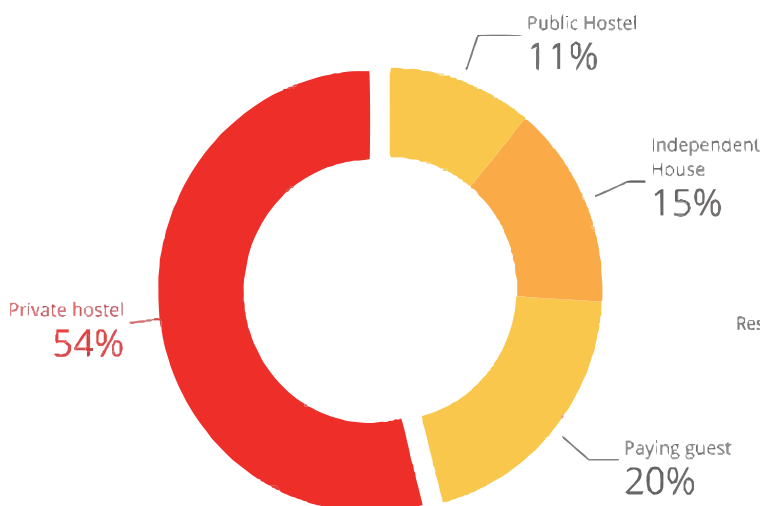
### East York Housing Help Centre

Offers a portal to either find subsidized housing, apartment listing, or alternative housing, as well as housing search tips. [9]

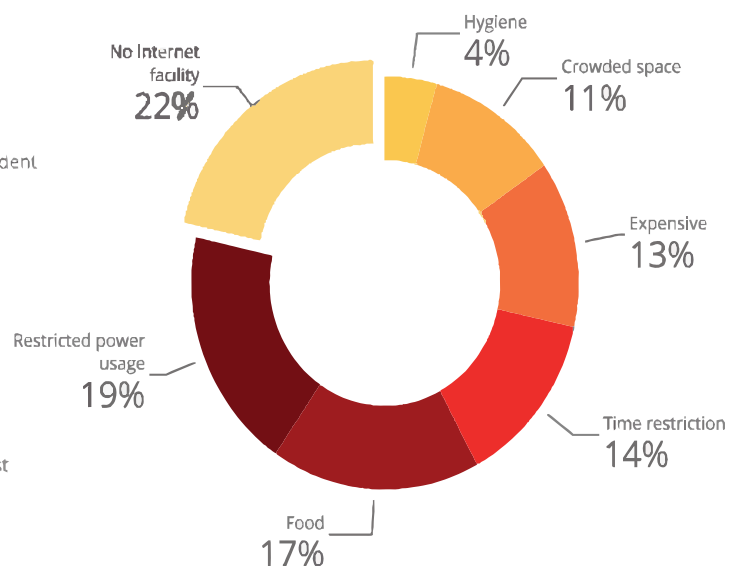
## CURRENT SCENARIO IN KERALA

Although the Government of Kerala has attempted to streamline the housing policies in favour of working women by providing a list of women's hostels on the website [10] along with measures such as guest houses for travelling women [11], the measures remain largely scattered and unsatisfactory. We conducted a survey among working women to establish their requirements of a good accommodation. The results are presented below :

TYPE OF ACCOMMODATION



CURRENT PROBLEMS FACED IN HOSTELS AND APARTMENTS



The survey was conducted among working women in Trivandrum. Out of the respondents, 54% stayed in private hostels, 20% as paying guests, 15% in independent houses and 11% in public hostels. The problems faced by women in these accommodation were also assessed. While lack of internet connectivity was found to be the most common problem (22%), restricted power usage (19%), unsatisfactory food (17%), time restriction (14%) were also found to be issues. 13% of the respondents found their accommodation expensive, 11% found the spaces to be crowded and 4% found them unhygienic.

The problem is not the scarcity of houses, but the unwillingness of the house owners to rent them to single women. The government policies and schemes that focus more on providing shelter and are :

- ◆ Ente Koodu – Shelter Home For The Destitutes: Under this a night shelter for the wandering and pavement dwellers with no entry or exit barriers for the destitute women and children below 12 years is provided. Facilities for stay is complemented by food, toiletries and clothing. [12]
- ◆ Nirbhaya homes for the abused [13]

## WBIP RECOMMENDS

### POLICY RECOMMENDATIONS

To address the challenges recognised by the survey, WBIP has come up with a solution involving a government-run standardized system to act as a mediator between the house owner and the tenants, and a Code for Accommodation to be instituted in place to ensure the quality standards of housing facilities.

#### **A government-run third-party agency**

WBIP proposes setting up of a government run third party, which will act as the mediator between the tenant and the owner.

- ◆ Third party agency would bring the tenants and the home-owner on a platform that is mutually compatible with easier interaction.
- ◆ The agency would also check the client's pan card, Aadhar card, etc. for security verification.
- ◆ It would ensure that the Code for Accommodation is followed by all tenants and house owners.
- ◆ It would address any customer grievances and take necessary action.

WBIP expects that more people will participate in a government run third party system ensuring higher credibility.

#### **Code for Accommodation**

The Code for Accommodation has been designed to protect women's rights to safety and to provide quality accommodation, irrespective of the place of study or work, and to ensure hassle-free stay. The code is implemented for assuring a minimum standard to the customer. It outlines the expectations people should have in a managed accommodation as well serve as an approved code for all women's accommodation facilities in the state. A third party agency would ensure that the Code is followed by all facilities.

The Code protects women's rights to:

- ◆ A healthy, safe environment.
- ◆ Timely repairs and maintenance.
- ◆ A clean, pleasant living environment.
- ◆ A formal, contractual relationship with ones house owner.

## STARTUP SOLUTIONS

The start-up solution will be implemented as a model for the proposed solution, with the aim of establishing economic viability of the solution. Bridge would we launched by WBIP to provide an easy, customer-friendly process of finding a house with assured quality of the accommodations.

We have addressed the problems in three categories: Basic, Standard, Premium.

SERVICES	BASIC	STANDARD	PREMIUM
Type	Hostels	Hostel / Apartment	Apartments
Facilities	Electricity, water, Wi-Fi	Electricity, water, Wi-Fi	Electricity, water, Wi-Fi, TV
Room	2 or 3 sharing	2 or 3 sharing + attached Bathroom	Fully furnished apartment
Laundry and Ironing	✗	✓	✓
Special Services	Cleaning Staff	Cleaning staff	Cleaning staff+ Chef

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## ENTREPREUNERSHIP

## Overview

- With Kerala having the highest number of educated unemployed in the country, over 40 lakh unemployed youth are on the live register of employment exchange [1], and promotion of self-employment of women is imperative.
- Encouraging entrepreneurship through public-private partnerships as well as platforms for networking with major players would allow women entrepreneurs to realize their potential, as well as incentivize more women into creating such opportunities themselves.
- Women's Business Incubation Program (WBIP) proposes a policy solution for the development of existing and new entrepreneurs. These efforts will be specifically targeted at women to achieve better implementation.
- WBIP also proposes a startup solution for the promotion of self-employment among educated women which has an additional advantage of creating more jobs for aspiring women.

## BACKGROUND

In Kerala, employment in the organized sector is coming down. Yet, female employment in the organized sector has increased marginally from 2014 to 2015 from 4.77 to 5.62. The share of women in public sector employment in Kerala is 34.16 per cent whereas in the case of private sector it is 65.84 per cent. According to the live register of the Employment Exchanges in the State, there are 35 lakh unemployed persons, out of which 21.2 lakh are women [2].

Women are found to be motivated by several factors such as need for independence and self-sufficiency, domestic financial requirements, increasing rate of divorces and rising number of women as heads of households. Inadequate infrastructural facilities, social attitude, low need for achievement and socioeconomic constraints also hold the women back from entering into business.

For low-income women, the primary motivation is to earn a livelihood. But for many women entrepreneurs, such other objectives as self-realization or doing something worthwhile are as important as earning a profit. Women who run their own enterprises are able to develop a working schedule that allows them to combine their domestic responsibilities as well as business interests. It not only gives them an independent income but also provides self-reliance and social status. Changing values and attitudes towards paid work also encourage members of wealthy family to seek self-realization outside the home.

## BEST PRACTICES

### UNITED STATES OF AMERICA

OWBO (Office of Women's Business Ownership) is a part of the SBA (Small Business Administration). Each SBA district office has a women's business ownership representative and there are women's business centers in nearly every state. OWBO also offers business training and technical assistance programs; provides access to credit and capital, federal contracts and international trade opportunities; and provides a nationwide network of mentoring roundtables. [3]

### AUSTRALIA

The "Women Leaders in STEM Careers" is a personal and professional development programme designed to develop young female leaders and entrepreneurs in their chosen STEM career. The personal development component includes training modules focused on confidence building, exploring the expectations and challenges faced by women undertaking STEM careers. The professional development component exposes participants to networking opportunities through tailored panel and networking sessions, provides skills development workshops [4]

## MADAGASCAR

The association “Esperance” or “Hope” in Madagascar aims to empower women through agriculture, breeding and tourism business. This initiative has improved women’s income in the council and contributes to advancing the association activities. The association is also organizing capacity building on agricultural, breeding and catering for women wishing to develop their own business. Membership of the association is free but the members need to have their own land. The association is also supporting women in the preparation of funding application for its members. [4]

## TWO WOMEN WIN (TWIN)

The TWIN initiative was launched in Germany by the Käte Ahlmann Stiftung (KAS) who perceived a need for a mentoring programme for new female entrepreneurs. Mentees can apply for a one-year mentorship, provided that they still are in the first years of their business activity. Mentors are experienced women entrepreneurs, who volunteer their time. The matching process draws on the comprehensive interviews with applicants and seeks to match mentors and mentees according to business profiles and personal needs.

[4]

## EXISTING STARTUP SOLUTIONS

### Women’s Startup Lab

WSLab’s collaboration of women entrepreneurs empower founders to be strong leaders, create impactful startups and to influence and shape the world through their startups, innovation and community collaboration. The startup lab strives to create a powerful, supportive ecosystem that advances opportunities for the female entrepreneur with immersive, intensive, and transformative programs. [5]

### SheLeadsTech

SheLeadsTech has been created to support women founded start-ups, with access to community, tools, mentorship and resources to overcome barriers and succeed in building a business in technology. The program is an initiative of Facebook, and is open to any woman founder/co-founder of a company that has a mobile app. [6]

### Women Entrepreneurs India

WEI educates, trains support and motivates women entrepreneurs all over India, through innovative business ideas, startup funding avenues, marketing support and mentor connects. WEI offers a platform for women entrepreneurs to increase their online visibility, share experience, information and support each other. [7]






### Women’s Business Incubation Program

Women’s Business Incubation Program (WBIP) provides co-working space, mentoring, access to funds, business development, marketing, networking and digital engagement exclusively for women entrepreneurs in Kerala. WBIP also conducts research on public policy, media, technology, gender studies and entrepreneurship with young female graduate students who wish to setup digital startups. [8]

## CURRENT SCENARIO IN KERALA





- ◆ An Entrepreneurship Development Program (EDP) [9], of 6-8-week duration, aims at training graduates and the diploma holders in science and technology disciplines in the essentials of conceiving, planning, initiating and launching an economic activity.
- ◆ WE Mission Kerala (Women Entrepreneurs Mission) is an initiative that aims to identify, promote and provide support to existing women entrepreneurs for scaling up their business ventures. The mission is being executed by the Kerala State Industrial Development Corporation (KSIDC) in association with Kudumbasree, MSME-DIC and CII and is expected to provide a complete range of support for women entrepreneurs.
- ◆ Sandesh is conceived as a completely entrepreneur-driven venture, supported by the government of Kerala. Sandesh entrepreneur will be focusing to bring in innovative solutions against the pressing challenges of the society, specifically in areas such as agricultural, health, water, sanitation, forestation, entrepreneurship development and so on.



- 
 The Rural Development and Self Employment Training Institute (RUDSETI) [10] is on a mission to offer free training and entrepreneurship development programs. The training institute also offers a multifaced program to enable the unemployed youth to start self-employment ventures.
- 
 Trade Related Entrepreneurship Assistance and Development (TREAD) [11] Scheme for Women provides government grants up to 30 per cent of project cost.
- 
 Mahila Udyam Nidhi provides soft loan (quasi equity) assistance to women entrepreneurs for setting up projects in the Tiny Sector.
- 
 Mahila Vikas Nidhi provides Training and employment opportunities to women through creation of necessary infrastructure.
- 
 Mudra Loans mainly focus on small and micro level business instead of concentrating on large scale business. Using Mudra loans, one can obtain financial support in the range from 50,000 to 10, 000, 00. Mudra loans are offered with the interest rates from 10% - 16%, interest gets varies depending upon the banks, loan category and loan amount. [12]

## W B I P R E C O M M E N D S

### POLICY RECOMMENDATIONS

- 
 EDP (Entrepreneurship Development Program) should be provided to those interested in starting a business unit. Entrepreneur identification and selection should be made effectively in order to get interested participants. Efforts should also be made to increase the ability of women to participate in the labor force by ensuring the availability of affordable child care and equal treatment in the work place. More generally, improving the position of women in society and promoting entrepreneurship generally will have benefits in terms of women's entrepreneurship.
- 
 Women entrepreneurs should be given a platform in which they can voice their concerns. The creation of government offices of women's business ownership is one way to facilitate this. Such offices could have program responsibilities such as providing women's business centers, organizing information seminars and meetings and/or providing web-based information to those wanting to start and grow a business.
- 
 Conducting startup schools for entrepreneurial mothers in baby-friendly environments.
- 
 Promote the development of women entrepreneur networks. These are major sources of knowledge about women's entrepreneurship and valuable tools for its development and promotion. Co-operation and partnerships between national and international networks can facilitate entrepreneurial endeavors by women in a global economy. [13]

### STARTUP SOLUTIONS

Women are faced with specific obstacles (such as domestic responsibilities) that have to be overcome in order to give them access to the same opportunities as men.

WBIP focuses on overall upbringing of women in the society and to further women empowerment, we offer a startup based solution that tackles the specific problems faced by women in the sector.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Skill Testing	✓	✓	✓
Workshop	Legal procedures + licenses and permits + government grants and loans + bank loan	Legal procedures + licenses and permits + government grants and loans + bank loan	Legal procedures + licenses and permits + government grants and loans + bank loan
Training	✗	Managing Sales (online/offline) + social media marketing	Managing Sales (online/offline) + Business plan + social media marketing
Financial Support	✗	Mudra Bank Loan	Mudra Bank Loan
Physical Store	✗	Place identification + Business licenses + permits and registration + business information sources	Place identification + Business licenses + permits and registration + business information sources + financial forecast + sourcing raw material
Staffing	✗	✗	Advertisement + Identification + Interview
Marketing	✗	Advertisements on Social Media	Creating website + Scroll advertisements in television + Television shows + Brochures + Local community ads + social media advertisements

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# Vertical 5

## SECURITY

### Overview

- Concerns over the security of women in India have been repeatedly raised over the latter half of the last decade – yet, we have not achieved any substantial progress due to the necessity of not just an institutional but also a social restructuring.
- There is also a need for better precautions to be taken, backed by the strength of our judicial system, taking care to ensure that these efforts will not just be ideated upon, but also implemented.
- Women’s Business Incubation Program puts forth certain recommendations as a policy solution to be incorporated in the existing system to ensure women’s security both inside and outside the realm of home.
- WBIP also suggests startup models that provide services aimed at creating safe work environments for women.

### BACKGROUND

The 2015 crime data released by National Crime Records Bureau cited Kollam as the city with highest incidence of crime rate. Kollam recorded 172 incidents of assault on women with the intent to outrage modesty, out of which all are cases of sexual harassment. The city also saw 221 cases of cruelty by the husband or his relatives in the year of 2015. In sexual harassment cases, Kollam with a crime rate of 15.5 was ranked second only to Bhopal [1]. These figures are also cited as the result of the efficient reporting system that the state has in place. However, this claim doesn’t override the fact that Kerala still has a long way to go in the field of women’s security. The third National Family Health Survey witnessed women justifying and rationalizing domestic abuse. The analysis of the data saw that lack of education correlates with women’s acceptance of inequality and gender hierarchies [2]. As per the State Crime Records Bureau’s provisional data for the year 2016, the incidents of rape have increased from 1263 to 1644[3]. Another pattern observed in the data of National Crime Records Bureau Report 2015 is that in 95% of the cases the offender was known to the rape victim. [4] Prevalent crimes against women include domestic violence, rape, acid attacks, dowry deaths, trafficking and cyber-crimes. These facts indicate an imminent social crisis unless proper and effective interventions are made.

### BEST PRACTICES

#### NEW ZEALAND

As part of gender main streaming in public policy making, the government created “Women’s Municipal Areas”, to conduct workshops to train State and civil society actors on the reach of its national law on gender violence, and to create a new registry for cases of violence against women. The main activities carried out under the Federal Programme for Women 2000-2001 were institutional strengthening, and technical assistance for personnel, and the creation of the Domestic Violence Register. [5]

#### ARGENTINA

Victim Focus, an initiative by the New Zealand Police is about a new way of thinking and acting when working with victims. This is at the core of the mindset change required to support the Prevention First operating strategy. Victim Focus, as the name suggests, is putting victims at the centre of our focus, with a prevention-based approach. Responses range from giving timely feedback to a victim about their case, crime prevention advice to a first-time victim, or putting in place an intervention plan to deal with high-risk repeat victims. [6]

## AUSTRALIA

The Australian Government has supported the Women's Legal Centre ACT to deliver the Domestic Violence Program which helps women who are experiencing, or are at the risk of experiencing, domestic violence by giving them critical legal, social and other support like financial counselling. By working with its partners to manage each woman's case, the program coordinates a joint response that empowers women to safely access a wide range of services. [7]

## SCOTLAND

As per the new strategy adopted in 2013, the focus is now on prevention and early intervention. Development of guidelines for minimum standards for forensic examinations following a sexual offence, funding training for domestic abuse advocates and testing a risk assessment approach to safe contact for children and young people who have experienced domestic abuse has been undertaken as part of the new strategy. [8]

## CANADA

The Canadian innovative approach to deal with violence against women was to engage men and boys in combating violence against women [9]. Taking after these footsteps are different communities who evolved their own separate variants of this approach. Pauktuutit Inuit Women of Canada modelled a tool-kit that was created for use within Inuit communities by men and boys to reduce violence against women and girls called Pilimmaksarniq[10].

## EXISTING STARTUP SOLUTIONS

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### Saksha Consulting Wings

Saksha Consulting Wings empowers women drivers. They are trained by Azad Foundation, and the driving training is provided by the Maruti Institute of Driving and Technology Research. The women drivers are also provided self-defence training by the Delhi Police and the Crime against Women Cell. [11]

### Aspirantz InfoSec

Aspirantz Infosec is a provider of intensive, immersion security services that cover the domains of ethical hacking, penetration testing, information security, web security and also offer a wide range of certifications in different security domains. [12]

### Lantoris

Lantoris is a 360 degree cyber security growth education enterprise with expertise in e-learning. Lantoris provides instructor led education, virtual classroom training, workshop and awareness, staffing solutions, online assessment engines, simulation based training and content transformation service. [13]

### Nirbhaya: Be Fearless

The safety app was developed by Pune-based SmartCloud Infotech. It sends messages with location updates to predefined SMS contact groups, Facebook wall and secured web portal. The user can either shake the phone or use a simple click to send alert messages to their predefined contacts. [14]

## CURRENT SCENARIO IN KERALA

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Nirbhaya scheme, was developed by the government with the goal of making the state women-friendly so that women can travel safely at all hours. The scheme focuses on a three-point agenda - prevention, prosecution and protection. In prevention, major areas of intervention lie in sensitising society, empowering vulnerable groups, targeting contributing factors such as alcoholism, gender discrimination and consumerism. The scheme also aims at providing proper rehabilitation facilities to help the victim to heal, recover, empower and reintegrate back into society. Prosecution is another area of intervention where strong laws have to be formulated to ensure rigorous punishment for the culprits which will be a deterrent for such criminals. Under this scheme the government has introduced 24 / 7 women-friendly Auto rickshaws / Taxis which aim at helping women to travel during late hours. [15]

- ◆ Registry for Sex Offenders is being set up by the state government to ensure deterrence. [16]
- ◆ Internal Complaints Cells as mandated by The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, came into force on 9th December 2013 and has made it imperative for every organization and its employer to constitute an Internal Complaints Committee (ICC) for dealing with cases of sexual harassment at workplace. [17]
- ◆ Self-defence workshops for girls have been organized in state run and aided schools. [18]
- ◆ Snehitha, a Kudumbashree initiative aims to provide help and support to those women and children who were in distress as well as to facilitate them in accessing the services of other institutional agencies to address the issues. [19]
- ◆ She Taxi, a taxi service for women travellers operated by women entrepreneurs is the first initiative of the Gender Park – an institution established under the state’s Department of Social Justice to work towards gender equity. [20]

## W B I P R E C O M M E N D S

### POLICY RECOMMENDATIONS

The state has in place many initiatives and is also on the road to furthering these initiatives. However, they lack effective and widespread implementation. WBIP puts forward certain recommendations to improve women’s security in Kerala. These recommendations focus on prevention, redressal and rehabilitation.

- ◆ Sex Education to be made mandatory in all schools. WHO recommends that all children who are of the age 12 and above should be imparted sex education and further states that the age group of 12 to 19 years counts for some 34 per cent of the HIV-infected persons in the world.[21] This can be complemented by conducting workshops on self-defence and other gender related aspects.
- ◆ Ensuring that Internal Complaint Cells and Local Complaints Committees are fully functional in all institutions for monitoring and taking actions on sexual harassment cases.
- ◆ For adequate response and redressal, women help desks should be made mandatory in all police stations. Training should be imparted to the authorities with emphasis on the approach to be undertaken towards the victim.
- ◆ CCTV installation to be made mandatory in all public institutions and commercial enterprises.
- ◆ Increased street lighting as a study reported the correlation between the incidence of assaults and night time.
- ◆ Stringent measures to be undertaken to regulate the retail sale of acids which are mentioned in existing legislation but lacks the thrust of proper implementation.
- ◆ Criminalisation of marital rape.

### STARTUP SOLUTIONS

WBIP suggests a start-up model that integrates services to provide a safe work environment for women and prepares them to respond to unusual situations. In this model, the start-up works with corporates and other offices to improve the security of women by providing

various services like BPO (HR Outsourcing). WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff partnerships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Sessions	Orientations about the rights and redressal systems + Awareness + Education on smartphone Apps	Awareness + Education on smartphone Apps + Counselling	Awareness + Education on smart phone Apps + Counselling + Self-defence trainings
Complaint and redressal*	✓	✓	✓
CCTV and office layout	✗	✗	✓
Transport for women staff	Cabs (after 9PM) + Periodic Screening of Drivers	GPS installed Cabs (after 9PM) + Periodic Screening of Drivers + Real time monitoring of Cabs	GPS installed Cabs (after 9PM) + Periodic Screening of Drivers + Real time monitoring of Cabs+ Security guard assistance if the woman staff is alone
Pepper spray and wearables **	✗	✗	✓

\*A committee or panel to which complaints can be reported through an online portal. Enquiry would be conducted by this panel and submitted to the Board of Directors or the concerned authority who would take further actions.

\*\*The start-up undertakes an analysis of the workspace and suggests the placement of CCTV and the office layout in a way that ensures the security of women.

WBIP also recommends a startup model to work with schools.

SERVICES	BASIC	STANDARD	PREMIUM
Counselling	✓	✓	✓
Self-defence workshops	✗	✗	✓

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Vertical  
6

## CHILDCARE

## Overview

- A survey of crèche facilities and child-care practices of working women conducted in 2007 indicated that childcare, which is often overlooked, is a major factor why women constitute a dismal proportion of the workforce. [1]
- Child care centers functioning in the state are prone to various problems, such as safety concerns, absence of open spaces for playgrounds, unhealthy meals etc. This stems from a larger issue of the absence of standardized guidelines to ensure the quality of services provided.
- Women's Business Incubation Programme (WBIP) has devised a model comprising of a comprehensive child care program, in the form of child care centers and nanny services, to enable women to join the workforce, while being assured of quality care for their children.
- WBIP also proposes a policy solution, to regulate the child care facilities throughout the state, in order to ensure a uniform standard of care across all such centers, both in the public and private domains.

## BACKGROUND

As per the Gender Statistics of 2015, the total employment in the organized sector in Kerala was 11.36 lakh out of which 5.62 lakh or 49.5% were women. Yet, the Workforce Participation Rate (WPR), which is a ratio of the percentage of workers to total population, was 18.23% for females. [2] Moreover, Kerala has the highest incidence of unemployment for educated females, in both rural as well as urban areas. [3]

These statistics clearly point out that women in Kerala are facing difficulties when it comes to employment, even if they have the necessary educational qualifications. There are constraints that are not allowing them to be a part of the workforce, and the absence of quality child care is most certainly one of them. More often than not, the reasons for young women graduates to resign their jobs after the first two years, is the birth of their children, and the absence of child care centers with satisfactory standards forces them to become stay-at-home mothers, or at most, take up part-time jobs.

We propose a solution based on the systems integration approach, involving standardization of existing infrastructure for childcare (Anganwadis) and encouraging entrepreneurship in the form of enabling standardized Child Care Centers and nanny services.

## BEST PRACTICES

### SWEDEN

Sweden capped fees charged by unregulated child care centres. Fees are charged on a sliding scale based on parental income, with a capped upper limit. Standardized child care centres with trained staff have become an integral part of every child's development in Sweden,[4]

### JAPAN

The state coordinated the construction of privately managed child centres in places like train stations. Though the system is far from flawless, its public-private partnership model can offer valuable solutions. [4]

### PORTUGAL

Portuguese schools operate for extended hours, utilizing the extra time to nurture curriculum-enhancements activities like sports and music, thereby providing a level playing field for low-income families. Outside these hours, additional state funded care is available, with fees based on income. [4]



## AUSTRALIA

Early Care Australia provides formal care in various formats- before and after school programmes, long day care, occasional day care, family day care, etc. [5] As the child care costs can run high, additional subsidies are provided under the Child Care Benefit and Child Care Rebate programs. [6] All services are required to meet the National Quality Standards and are given 7 ratings as Excellent, Exceeding, Meeting or Working Towards National Standards, or Significant Improvement Required. [7]

## ENGLAND

Launched in 1998, the Sure Start program was driven by local partnerships of voluntary groups, parents and local authorities in the most deprived areas. Apart from five core areas including outreach services, play and healthcare, local programs offered services based on locally-defined needs. The Conservative general election manifesto committed to providing 30 hours per week of free childcare to working parents of children up to the age of four. This is currently being implemented by the Childcare Bill. [8]

## EXISTING STARTUP SOLUTIONS

### Trusted

Trusted's mission is to provide high quality child care with the Trusted app. All of Trusted's providers are interviewed, immunized, W2 employed, PR certified and trained by trusted. Trusted goes beyond match making- parents can view a live video stream when a booking is in progress from the app, letting parents check in at their convenience. [9]

### myBestHelper

myBestHelper.com is the simplest way to find nannies, babysitters and eldercare. One can search for helpers in neighborhood, filter results based on the requirements and also view helper profiles. [10]

### Advenio

Advenio is a Latin American company which specializes in high-quality corporate childcare centers. It uses proprietary technology, processes, and infrastructure allow to provide efficient and convenient services to hundreds of working mothers in Mexico and Latin America. [11]

### Nannuka

Nannuka is a European online platform that connects parents to numerous child care providers. Nannuka has successfully made an impact by contributing into balancing the parents' family and professional lives, empowering mothers to re-enter the workforce, feeling safe that their children are well and professionally taken care of. [12]





## CURRENT SCENARIO IN KERALA

- The Kerala Government has begun registering state-run child care centers. No regulation procedure for the same has been formulated yet. [13]
- The child care allowance is capped at Rs. 12,000/- a year (Rs. 1000/- per month) for mothers of mentally/physically challenged children, provided they are not enrolled in any school and are not self-reliant, and are in need of the service of a person for performing their primary needs. [14]
- The Child Development Centre run by Medical College, Thiruvananthapuram provides a Post Graduate Diploma in Clinical Child Development to create qualified community level trainers, who can effectively deal with all areas of Early Child Care & Education including new born follow up, early detection of developmental delay, and early stimulation therapy. [15]

## POLICY RECOMMENDATIONS

Kerala, being the most literate state of the country, can surely set an example by providing its women assurance of quality child care, enabling them to re-join the workforce.

Early child care therefore, needs to be organized like the education sector in Kerala. Since the scale of project is bound to be quite vast, a model similar to that seen for school education, with a government providing a standardized, regulated quality of subsidized education, while laying strict regulations for the private schools, who cater to a large section of the population. WBIP makes the following recommendations:

-  Provision of a basic, standard quality care mechanism by the government in state run child care centres. The existing Anganwadis can be upgraded under this scheme.
  -  Mandatory background check and training for all child care givers employed in government and private child care facilities. Child care training and diploma courses should have relaxed eligibility criteria to allow a greater number of non-graduate, literate populations to participate.
  -  Formulation of guidelines for setting up and running child care services.
  -  A sliding income-based fee system to be applied for private child care centers.
- Setting up of an independent body to ensure adherence to the norms and guidelines.

## STARTUP SOLUTIONS

In addition to policy reforms, WBIP aims to build a strong entrepreneurship-based ecosystem to answer social problems. With this idea, WBIP plans to enable aspiring women entrepreneurs to start their own day-care or nanny services business. WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff, partner-ships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

NANNY SERVICES	BASIC	STANDARD	PREMIUM
Background Check	✓	✓	✓
Post-recruitment follow-up	✓	✓	✓
Service Hours	Up to 8 hours a day*	Up to 10 hours a day*	All day**
Scope of Services #	Trained nannies*	Trained nannies and educators*	All 3 services can be availed

\*Upgradable for an extra fee

\*\* A trained nanny is employed. In addition, an educator or professional child development coach would be provided for up to 4 hours/day

# The 3 levels of services are trained nannies, educators, and professional child development coaches.

DAY CARE SERVICES	BASIC	STANDARD	PREMIUM
Educational program & play-based learning	✓	✓	✓
Facilities for rest, sleep, and relaxation	✓	✓	✓
Centre area and outdoor play area	2000 sq. ft	2500 - 3000 sq. ft	>3000 sq. ft
Healthy and tasty meals	✓	✓	Customised menu
Children per caregiver	6-7	3-5	1-2
SMS/e-mail updates upon child's arrival and departure from the centre	✗	✗	✓
At-home babysitting services	✗	1 session of up to 4 hours	4 sessions of up to 4 hours each
Special interest classes*	✗	✗	✓
Types of services available**	LDC, OSHC	LDC, OSHC, LCC	LDC, OHSC, LCC, Preschool

\*For parents interested in getting their children to cultivate a specific interest, special provisions can be made to arrange for these sessions. Also, for children already enrolled in such sessions elsewhere, a pick and drop service can be availed during their day care service hours.

\*\* LDC: Long Day Care; OOSH: Outside school hours care; OCC: Occasional Care

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## Vertical

# 7

# LEGAL

## Overview

- According to the data released by the National Crime Records Bureau (NCRB), crimes against women have more than doubled over the past ten years. According to statistics, 26 crimes against women are reported every hour, or one complaint every two minutes. [1]
- Issues related to women abduction, workplace harassment, domestic violence, cyberbullying and many other cases are sprouting everywhere. However, there is no accessible system of legal care for women.
- Women's Business Incubation Program (WBIP) proposes a policy solution to provide legal services to women in assisting and supporting them to initiate and sustain a legal battle against the perpetrators.
- WBIP also puts forth a start-up model that would enable women to lend a hand to those women in need by supporting them to launch a legal battle by giving them assistance in every stage of their struggle.

## BACKGROUND

According to a government survey (National Family Health Survey report – 2005-06), 2 out of 3 women who have ever experienced violence have not only never sought help, but also have never told anyone about the violence. Many women find it difficult to register a case on the violence against them and most of them don't even know how to register a case or the procedure to follow if they encounter any violence.

National Crime Records Bureau's data for the year 2015 highlight that in 95% of the rape cases the perpetrator is known to the victim. [2] This indicates that women remain dependent on their perpetrators in all aspects, which in turn would prevent them from reporting the same. A lack of awareness about the legal rights and provisions amounts to the vulnerability of women. With the increasing rate of incidence of crime and especially of crimes against women, a system to provide legal aid and assistance to women becomes the need of the hour.

## BEST PRACTICES

### TANZANIA

The One Stop Centre model introduced in Tanzania aids by providing Gender-Based Violence and Violence Against Children services, including medical, psychosocial, security/protection and legal support at one location within the health facility premises in a well-coordinated manner.[3]

### WOMEN'S LEGAL CENTRE (ZAMBIA)

Women's Legal Centre of Zambia focuses on five key areas - Gender-based violence, Access to resources in a relationship, Access to land and housing, Health, Sex work project and Labour to provide services to ensure fair access to resources, freedom from violence, a safe place to stay, access to work and being well by offering legal advice to women.[4]

## CENTRES AGAINST SEXUAL ASSAULT (CASA), (AUSTRALIA)

CASAs provide support to victims (counselling, telephone helpline) and legal information. They inform government policy, advocate for law reform, and facilitate research. They also provide the service S.A.R.A. (Sexual Assault Report Anonymously), which helps people report about assaults anonymously to the police. [5]

## WOMEN'S CENTRE FOR LEGAL AID AND COUNSELLING (WCLAC)

WCLAC seeks to develop a democratic Palestinian society based on the principles of gender equality and social justice. With its special consultative status with the UN Economic and Social Council (ECOSOC), they try to aid women in both private and public spheres in the occupied Palestine territories. [6]

## EXISTING STARTUP SOLUTIONS

### Zariya

Zariya helps abused women with legal and counseling needs. This is a free service that addresses legal and counseling needs for women who are survivors of gender based violence. Zariya provides women with all the resources that they need in their journey of rehabilitation. With Zariya, a survivor can easily and anonymously file a report and connect with an advisor in a time-sensitive manner. [7]

### IndiaFilings.com

IndiaFilings.com is committed to helping entrepreneurs and small business owners start, manage and grow their business with peace of mind at an affordable price. India Fillings educate the entrepreneur on the legal and regulatory requirements and is a partner throughout the entire business lifecycle, offering support to the company at every stage. [8]

### LawRato

LawRato.com is an interactive online platform that makes it faster and easier to find and hire the best lawyers in any city / court in India. It comprises 1,000 rated and reviewed lawyers in more than 150 cities across India. It is based out of Delhi and allows users to reach out to lawyers via email, phone, video calling and personal meetings. Users can post queries online, get them answered by lawyers and book a consultant for detailed opinion. [9]

### Citizen Justice Network





The Citizen Justice Network investigates and highlights unreported miscarriages of justice in rural South Africa. It trains local activists to compile radio reports and broadcast them on community and national media and also gives a platform to help marginalised communities know their rights and gain better access to public justice services. [10]

## CURRENT SCENARIO IN KERALA

- State Women's Commission performs as a statutory body on all matters relating to women's problems. The commission enquires into the complaints of any unfair practice and takes decisions. The commission then recommends to the government on the action to be taken. [11]
- The Social Justice Department has established one-stop crisis cells under the Nirbhaya policy in the Kerala state, to assist the victims of sexual and domestic violence. As per the Nirbhaya policy, 21 one-stop crisis management cells are established to ensure a single window clearance and support for victims at one place. [12]
- An initiative launched by the State Minorities Commission offer free legal aid for Muslim women divorced under triple talaq. [13]

## POLICY RECOMMENDATIONS

WBIP recommends the following policies. As it is observed that women are reluctant to file cases against the perpetrators, it is inevitable that they are given assistance and support to report the injustices that they are subjected to.

-  Conduct workshops and seminars to spread awareness about the rights of women and redressal mechanisms.
-  The one-stop crisis cell under the Nirbhaya policy in the Kerala state should be made more efficient so as to ensure that they serve their purpose.
-  Analysis of existing policy and laws should be initiated to identify the lacunae in the current system and co-operate with law firms and women's groups for the formulation of new laws.
-  Setting up a toll-free telephonic service to provide legal advice.

## STARTUP SOLUTIONS

WBIP puts forth a startup model to aid women in their fight against the injustices meted out to them by providing legal services.

WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff partnerships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Awareness Sessions and Legal Booklets	✓	✓	✓
Online Portal	✓	✓	✓
Type of Lawsuits	Criminal	Criminal + Family	Criminal, Family, Civil
Assistance	Telephonic + At the firm	Telephonic + At the firm	Telephonic + At the Firm + Virtual environment +At home *
Assistance for case filing	Legal Advice	Legal Advice + Accompanying to the police station	Legal Advice + Accompanying to the police station + Regular feedback on the progress of the case
Assistance of an advocate	✗	✓	✓

\*wherever the client prefers

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## EMPLOYMENT

## Overview

- There is seen to exist a gender gap in terms of employment in Kerala despite high levels of education among women
- Low level of women's participation in workforce indicates that a higher proportion of women are engaged in household activities. Women empowerment requires that they be brought into the public realm and that their voice and decisions be heard and paid heed to.
- Research conducted by Women's Business Incubation Program (WBIP) found the need for a policy solution to bring more women into the workforce thereby resulting in the utilisation of the potential of women.
- In the given context, WBIP also puts forth a startup model to facilitate the communication between job seekers and job providers thereby making the information and services required available at both ends.

## BACKGROUND

Kerala, which ranks first among the Indian States in terms of Human Development Index (HDI) and Gender Development Index (GDI), presents, however, a poor picture in terms of female work participation. The work participation rate for females is observed to be 15.3 which is much below the national average of 25.7 (Census 2001). And according to reports, women, even when they are gainfully employed, tend to concentrate on jobs which do not require high levels of educational qualifications and technical skills and which yield low earnings.

The factors that contribute to this low female work participation are the socio-economic and infrastructural factors. Lack of suitable employment opportunities result in women continuing their education, due to the rising mean marriageable age of women. However, pursuance of programs other than professional and vocational courses are yielding to low employment among women. Gender discrimination of labour market in terms of occupational sex segregation has been seen as contributing to the low levels of economic participation among the women in Kerala (Panda: 1996). According to Economic Review (2003), women outnumber men in seeking job through employment exchanges. However, the preference for salaried jobs over self-employment deteriorates the women's contribution to the workforce.

## BEST PRACTICES

### SOUTH KOREA

The Government of the Republic of Korea has an act in place – Act on Equal Employment and Support for Work-Family Reconciliation programme, to help women handle their multiple responsibilities. Under this act, the government has designated 50 support organisations as “new occupation centres for women”, which act as one-stop shops for employment services. [2]

### CYPRUS

Scheme for improvement of the employability of the economically inactive female labour force introduced by the Human Resource Development Authority, Cyprus aims at providing economically inactive women with the opportunities for participation in training programmes and work experience. The training programmes are intended to enable them to enter/ re-enter employment. [3]

### NAMIBIA

Affirmative Action Employment Act regulates the conditions of employment of all employees in Namibia without discriminating on ground of sex, race, colour, ethnic region, creed, or social or economic status, in particular ensuring equality of opportunity and terms of employment, maternity leave and job security for women. Workplace policies are gender responsive. [4]

## AUSTRALIA

The Australian government in partnership with not-for-profit religious organisation UnitingCare Australia has introduced a scheme wherein Mothers with school-aged children who have dropped out of the workforce will be given jobs in the community and aged-care sectors. The program is intended to get more mothers and women who have had trouble accessing paid employment back into the workforce.

[5]

## NORWAY

The high levels of employment among women in Norway are the result of the conducive environment facilitated by the government. Comprehensive parental provisions and subsidised day-care for children, parental leave for employed mothers and fathers is paid from public budgets and has been to 47 weeks, statutory right to paid leave to stay at home with sick children, right to work part-time until the youngest child turns 12 amounts to the initiatives that promoted employment of women.[6]

## EXISTING STARTUP SOLUTIONS

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### SHEROES

Sheroes is a career destination for women in India. It offers a large 'Opportunity Scape' for women seeking options at various life stages. The portal offers a diverse range of engagement formats to women, including corporate jobs, returning professionals programs, partner programs, work from home jobs, and internship programs. [7]

### JobsForHer

JobsForHer is an online portal that connects women looking to restart their careers after a break with suitable job opportunities, reputed companies, and curated restart resources such as reskilling, community building & networking, etc. [8]

### Avatar I-Win

AVATAR I WIN provides opportunities for women who have taken a break in their careers and are now intent on getting back to the mainstream. AVATAR helps women to build employability, sustainable working, cutting edge information, shock-proof behavioral resilience and ensuring the Indian woman professional's continued success at home and work. [9]

### MotherCoders

MotherCoders provides part-time technology training program, which includes on-site childcare, and provide women with kids the opportunity to build the skills, knowledge, and professional network needed to move into our economy's fastest-growing employment sector. [10]

## CURRENT SCENARIO IN KERALA

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- STEP (Support to Training and Employment Program for Women) - The scheme introduced by the Government of India and is monitored by the KSWDC in Kerala provides employment opportunities for at least 500 women and large scale programs such as dairy development, agriculture; small scale industries employing large number of women etc. can be financed under this scheme.[11]
- Resource Enhancement Academy for Career Heights (REACH) – A finishing school run by the Kerala State Women's Development Corporation, provides professional training to women and paves the way towards a successful career. The women-centric program is implemented with a view to aid asset less and marginalised women achieve economic self-reliance.[12]
- The government doubled the maternity leave for women from three months to six months for all companies that employ more than 10 people. And also introduced three months of maternity leave for adopting and 'commissioning' mothers, meant for women who choose surrogate mothers for their children.[13]

- It is mandatory for midsize to large companies to support working mothers by providing crèches for children, where there are more than 50 employees.[9]
- Kerala Academy for Skills Excellence (KASE) set up by the Government of Kerala is the nodal agency for all skill development activities of the state and intends to skill the young workforce of Kerala and elevate their skills to global standards for employment in India and abroad.[14]

## WBIP RECOMMENDS

### POLICY RECOMMENDATIONS

WBIP recommends the following as a policy solution to limit the number of dropouts from companies and to increase the engagement of women in both the public and private job sectors.

- Setting up of a job portal especially for women to make information on job vacancies available to prospective candidates.
- Conduct job fairs for women to create an interactive space for women entrepreneurs and want-to-be women employees.
- Self-employment be promoted by organising trainings and offering financial assistance.
- Provision for paternity leave be introduced.
- Providing tax benefits for companies with women employees constituting at least fifty percent of the employees.
- Introduction of incentives like flexible working hours and work at home during weekends for women with school going children.
- Implementation of formulated policies like thirty percent reservation for women in Board of Directors
- Internships, Volunteering be made mandatory for students in colleges.
- Workshops, employment enhancement programs and campus events be organised to create awareness and drive more women into taking up employment opportunities.
- Make it mandatory for students utilising government subsidised educational facilities to get themselves employed within a period of one year of completion of their studies or be engaged in research.

### STARTUP SOLUTIONS

WBIP proposes a start-up model wherein the model serves HR functions for a firm and provides employment-related services for women candidates thereby acting as the link between the job-seekers and job-providers.

WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff partnerships, marketing, branding, sales, policy awareness and digital engagement. We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

Job-seekers can register and avail the following services which let the startup create a database of job-seekers and their skill sets.

SERVICES	BASIC	STANDARD	PREMIUM
Information on Vacancies	Email	Email + SMS alerts	Email + SMS alerts
Aptitude Test	✘	✓	Yes, followed by a detailed report on skill enhancement
Training	✓	✓	Yes, followed by work experience
Online modules	Access to Free modules	Access to Free & Paid modules	Access to Free & Paid modules
Assistance with CV preparations	Seminars	Seminars	One on one
Mentors and Career Advice	Seminars	Seminars	One on one
Information on recruiters	✓	✓	✓

We offer the job providers with HR services.

SERVICES	BASIC	STANDARD	PREMIUM
Avail Jobseeker Database	✓	✓	Yes, Customised according to requirement
Interview	✓	✓	Specialist Panel
Orientation	✓	✓	Common session followed by personal mentoring

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# HAPPINESS

## Overview

- The idea of happiness has undergone a radical transformation, going beyond the traditional metrics of money and power. There is now a global focus on the physical as well as mental well-being of individuals, which consequently, enables them to better stakeholders in the community.
- While living conditions and opportunities for women in Kerala are much better than most of their counterparts in other states, it is seen that over the last 40 years, the happiness of women has been on a decline.[1]
- To address this issue, Women's Business Incubation Programme (WBIP) has devised a model comprising of a community organisation that gives women the opportunity to meet up and pursue personal aims and interests.
- WBIP also proposes a policy solution, to regulate working hours of women across the state and establish a better work-life balance as well as monitor and increase the level of happiness in the state.

## BACKGROUND

Happiness is generally measured in terms of log income per capita, healthy life expectancy, social support, freedom to make life choices, generosity of donations, and perceived corruption of government and business. Of these, two involve personal material conditions (log income per capita, healthy life expectancy); one focuses on individual values (donation); and two involve social capital (social support, corruption). The last, freedom, should be interpreted as a combination of individual factors (wealth, skills) and social factors (democracy, civil rights, and social rights). [2][3]

Given the context of women in Kerala, happiness is indeed reduced because of lack of social support and freedom to make life choices at present. Bound by tradition, they often have to compromise on their happiness, and are unable to make choices that they would prefer, especially with regard to their career. On a related note, women also find it difficult to be integrated into a larger social group outside their homes and workplaces. Social embeddedness is significant as members of community organizations tend to be happier than their counterparts who are not part of any such regular social gathering. Participating actively in community meetups and events give women a sense of greater autonomy and control over their lives, considerably reducing stress levels and increasing the level of happiness.[4]

## BEST PRACTICES

### MADHYA PRADESH

Madhya Pradesh was the first Indian state to introduce a Department of Happiness. It was formed because of the idea that happiness will not come into the lives of people merely with materialistic possessions or development but by infusing positivity in their lives so that they don't take extreme steps like suicide. [5]

### BHUTAN

The Gross National Happiness (GNH) has been devised by Bhutan as a tool to measure progress or development. [6] The level of GNH is determined through measures in nine domains – psychological wellbeing, health, time use, education, cultural diversity and resilience, good governance, community vitality, ecological diversity and resilience and living standards.

### UNITED ARAB EMIRATES

UAE established a Ministry of Happiness to fulfil a vision of making happiness and positivity a lifestyle and the higher purpose of government work in the UAE. . Along with this, Key Performance Indicators (KPIs) are developed to measure happiness within the government and at the UAE level. [7]

## UNITED KINGDOM

In 2010, the National Wellbeing Programme to “start measuring our progress as a country, not just by how our economy is growing, but by how our lives are improving; not just by our standard of living, but by our quality of life” was launched in the United Kingdom. It measures both objective and subjective measures of well being and takes the analysis into consideration while drafting public policy. [8] After research found that long and inflexible work hours contributed to poor health, productivity and family life, legislation introduced flexible working [9] which is a way of working that suits an employee’s needs, such as having flexible start and finish times, or working from home. However, employees must have worked for the same employer for at least 26 weeks to be eligible.

## SOUTH KOREA

Korea introduced public policy [10] aiming at increasing the work-life balance of its citizens. Under this policy, it introduced the Best Family-Friendly Management programme, in which the government certifies the most family-friendly companies that promote a good work-life balance among their employees, including proper implementation of leave entitlements and flexible workplace arrangements. Companies and organisations with the certification enjoy a wide range of benefits, such as interest rate benefits for bank loans. Moreover, special Centres for Working Mums and Dads were introduced to provide information on on the diverse government programmes that are available to help families, such as education courses, advice and other family services.

## EXISTING STARTUP SOLUTIONS

### Thrive Global

Thrive Global’s mission is to end the stress and burnout epidemic. They have corporate programs which work towards accelerating and inspiring creative corporate cultures for well-being of the company as a whole. [11]

### Meetup

Meetup is an organisation that brings people together in thousands of cities to do more of what they want to do in life. Meetup serves as a community where people talk, help, mentor, and support each other – all in pursuit of moving their lives forward. [12]

### Women on Wanderlust (WOW)

WOW is an exclusive travel club for women, which has several hundred members and schedules many interesting holidays every year. It offers a solution for women who want to travel, but do not like the idea of traveling alone. [13]

### The Way Of Happy Women [WOHW]

WOHW offers simple practice for body, emotions, mind and soul, accessible to women of all ages and denominations and persuasions. In-person retreats and workshops and online immersions are also provided. [14]

## CURRENT SCENARIO IN KERALA

- There is a lack of community organizations for women that are accessible and welcome to women of all social and economic strata. Existing groups like Kudumbashree and Sadhu Deepthi focus and cater to specific needs and are limited in their functions as just self-help groups.
- Normal working hours are limited to 48 hours per week and 8 hours per day, with any work done beyond that limit being counted as overtime. However, the work timings are strict and inflexible and take away the major part of the day, leaving little time after work and domestic chores.
- The Kerala Mahila Samakhya Society does work with Issue groups that establish resource centres at panchayat, district and state levels to give a meeting space for women to interact, learn and share happiness and pain. However, these resource centres focus on only violence intervention, health issues, legal literacy, decentralisation and integrating gender in IT, education, economic empowerment programmes and vocational training which restricts the membership. [15]

## POLICY RECOMMENDATIONS

- ◆ A Department of Happiness should be set up in Kerala that will conduct surveys to measure the state’s happiness through the six factors - log income per capita, healthy life expectancy, social support, freedom to make life choices, generosity of donations, and perceived corruption of government and business – and conduct social programmes through established startups and NGOs to increase the happiness index on the basis of these findings. [16]
- ◆ A system of flexible working hours should be introduced compulsorily for all companies on the basis of applications by employees. Different kinds of flexible working can be introduced according to the demands of the company as follows:
  - ◆ **Working from home:** Some or part of the work can be done from a location other than the workplace
  - ◆ **Compressed hours:** Working the same number of hours but over fewer days
  - ◆ **Flexible time :** The employee chooses when to start and end work within a set limit but works a certain number of core hours (e.g. 10am to 2pm) everyday

## STARTUP SOLUTIONS

In addition to policy reforms, WBIP aims to build a strong entrepreneurship-based ecosystem to answer social problems. WBIP aims to enable aspiring women entrepreneurs to start up a women’s community organisation. WBIP works with women from the idea on stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff, partnerships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Weekly Meetings	✓	✓	✓
Virtual Community	✓	✓	✓
Facilities for children	✓	✓	✓
Charity programs *	✓	✓	✓
Facilities for counselling**	✓	✓	✓
Special Interest Groups	✗	✓	✓
Travel Opportunities	1 day trips	2 - 4 day trips	>4 day trips

\* A few charities in the city will be identified and supported by the community

\*\*The services of a competent psychologist can be availed of with guaranteed discretion by any member

\*\*\*Separate groups based on common interests are formed with access to facilities required to pursue those interests

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## MEDIA

## Overview

- The portrayal of women in media is indicative of a greater view regarding the position and capabilities of women in society and hence, should be changed to enable women to progress and change the patriarchal mindset of society.
- According to the Beijing Platform for Action, "More women are involved in careers in the communication sector, but few have attained positions at decision-making level or serve on governing bodies. Also, the portrayal of women in media i.e. the projection of negative and stereotypical images of women in media has to be changed".
- Women's Business Incubation Program (WBIP) puts forth a policy recommendation to make media more democratised in order to reflect the concerns of the diverse population in a proactive way.
- WBIP has also devised a startup model to enhance the representation of women and women related concerns in media.

## BACKGROUND

The representation of any group in media can be understood in two different ways, one being their presence as individuals on and off the screen as well as by virtue of their contribution in reporting and creating content, and the other being the image projected through the media. This clearly puts forth that as far as the media is concerned, if women are to achieve gender parity, it is not only necessary that women be given physical representation but rather their requirements also be given representation. However, mere representation does not suffice but rather they should be given a voice in decision-making. In addition, the way women are portrayed also indicates how they are treated.

The Global Media Monitoring Project 2010 reported findings that women are seldom found in director boards and are being directors in the family-owned media companies. It is significant that while the CEOs of India's two leading newspaper groups are both women, they are also the owners of these companies, one by virtue of being the widow of the last owner, the other because she is the daughter of the last owner (who had no male heir).[1]

## BEST PRACTICES

### BEIJING PLATFORM FOR ACTION

The Beijing Platform for Action (BPFA) adopted by UN member states in 1995, outlines the issues around women and media under Section J and points to key strategies and actions that address the media concerns of women. It is important to emphasise the continued stereotyped media portrayal with a significant increase in media images that perpetuate violence against women, and also women's lack of access to expression and decision-making in and through the media. The recommendations to governments, NGOs and media organisations are made under two specific strategic objectives: "1) increase the participation and access of women to expression and decision-making in and through the media and new technologies of communication; 2) promote a balanced and non-stereotyped portrayal of women in the media".[2]

### INDONESIA

The Govt. of Indonesia encourages the media to support gender equality. In order to sensitise the media on gender issues and gender needs, the government has carried out several activities namely: a. Media orientation program designed to increase the knowledge of journalists, reporters, editors etc. on gender issues and encourage gender equality opinions throughout the electronic and print media; b. Communication forum with the media (including radio, television) to discuss gender issues, such as pornography in the media, its impact on women and society, and its effect on women empowerment programs; c. Dialogue and Public Debate on the anti-pornography draft law with media people, community and religious organisations and women's organisations; d. Formulation of media manual to provide guidance on the treatment of gender-sensitive news; e. IEC on women children. (National Report of Indonesia 2004)[3]

## ALLIANCE FOR WOMEN IN MEDIA

Alliance for Women in Media is an organisation for women, by women committed to supporting women across all media segments, to expand networks, educate and celebrate accomplishments. It was formed in 1995 as American Women in Radio and Television. To better reflect its commitment to all women in media, in 2010 the organisation renamed itself the Alliance for Women in Media. [4]

## SWEDEN

The state-funded Swedish Film Institute supports the initiative of using Bechdel Test to rate movies. Sweden's advertising ombudsman watches out for sexism in the industry and reprimands companies seen as reinforcing gender stereotypes. [5]

## UNITED KINGDOM

The Leveson Report has through its recommendations enabled the possibility of an independent press regulatory body. The report said that the press representation of women "is an important and sensitive issue which merits further consideration by any new regulator" and went on to formally recommend that "what is clearly required is that any such regulator has the power to take complaints from representative women's groups". The enquiry reiterated that a balance between the freedom of the press and the power to intervene in cases of allegedly discriminatory reporting should be achieved. [6]

## EXISTING STARTUP SOLUTIONS

### Motherly

Motherly media is a digital platform providing high-quality news, information, products and services to modern women who are mothers. Motherly instead empowers mothers to have the best information at their fingertips, letting them easily access headline news, child-rearing advice, career coaching and a host of life-hacking products. [7]

### YourStory

YourStory is a platform for news, stories of changemakers, analyses, resource pieces and the first glimpse of emerging trends from India's entrepreneurial ecosystem. Being the brainchild of a female founder, YourStory encourages women entrepreneurs to share their stories through their #HerStory campaign. [8]

### SheThePeople TV

SheThePeople is a platform for video storytelling space that inspires women, strengthens their efforts, exchanges leadership ideas, and reinforces their ability to contribute to growth. SheThePeople aims to present the modern Indian woman a platform to discuss and share the challenges faced by the emerging up-tapped female leadership community. [9]

### The News Minute

The News Minute is an Indian digital news paper that report relevant news stories from across india and the globe. The News Minute is helmed by women and has been successful in expanding into the digital space. [10]

## CURRENT SCENARIO IN KERALA

- Indecent Representation of Women Prohibition Act, 1986: Prohibits indecent representation of women through advertisements or in publications, writings, paintings, figures or in any other manner and for matters connected therewith or incidental thereto. [11]
- Courses in media and communication as part of Additional Skill Acquisition Program(ASAP)
- Women in Cinema Collective: An association formed by the women in the film industry including actors, directors, producers and all for addressing the gender issues and to promote a safe working environment, equal opportunity and dignity for women. [12]

## POLICY RECOMMENDATIONS

- Tax benefits for media firms with fifty percent board members as women.
- Training be imparted for handling gender related content.
- Independent body for regulating content and management of media firms.
- Promote women media networks to improve the representation of women and women related content.
- Policies guiding media training institutes to incorporate gender perspective into the curriculum of study
- Facilitate the compilation of a directory of women media experts
- Encourage the participation of women in the development of professional guidelines and codes of conduct or other appropriate self-regulatory mechanisms to promote balanced and non-stereotyped portrayals of women by the media.
- Constituting the press regulation regime wherein third parties are allowed to make complaints.

## STARTUP SOLUTIONS

WBIP also puts forth a start-up model by setting up an online portal for rendering media related services to women.

WBIP works with women from the ideation stage to launch and then helps them grow their business, providing mentoring, networking, co-working space, access to funds (working with banks), business management, support staff partnerships, marketing, branding, sales, policy awareness and digital engagement.

We plan to set-up a 3-tier model, providing Basic, Standard, and Premium services.

SERVICES	BASIC	STANDARD	PREMIUM
Database of women experts	Yes, phone numbers and e-mail	Yes, complete profile	Yes, complete profile + Video snippet
Gender specific training related to media	Workshops + Free online modules	Workshops + Free & paid online modules	Workshops + Free & paid online modules
Reviews on media content *	Public Reviews	Public & Expert Reviews	Public & Expert Reviews + Bechdel Test Rating
Features on extraordinary women	✓	✓	✓
Assistance with content development for freelancers	✗	Seminars	One to one expert guidance and mentoring
Register to get hired	Profile	Profile	Profile + Video Snippet

\*Ads, channel discussions, movies, documentaries, songs

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## Vertical 11

# PUBLIC POLICY

## Overview

- Public policy permeates even the most mundane, quotidian activities of life – affecting everything ranging from the quality of air to retirement plans. Women in Kerala have specific grievances in areas that affect their daily life -such as equality in the workplace, access to reproductive health care and more – that can only be resolved by rethinking public policy decisions.
- The absence of female stakeholders in the legislature of the State is another important point of contention that must be addressed, as the number of women in the state legislature is only 7 as opposed to the 133 male members, which amounts to a deplorable 5%.
- To address this issue, Women’s Business Incubation Program (WBIP) proposes a policy solution which attempts to find relevant methods to confront these problems, and encourage more debates on issues that are important to women with a view to finding viable solutions.
- WBIP also proposes a startup solution to combat this situation, realizing that there is a need of awareness about all the aspects related to women.

## BACKGROUND

According to the 2011 census, Kerala has a population of 3.34 crore, of which 1.60 crore are males and 1.74 crore are females. However, Kerala also has the highest rate of Female unemployment, as well as the largest proportion of women in rural areas engaged in domestic duties. According to the live register of the Employment Exchanges in the State, there are 35 lakh unemployed persons, out of which 21.2 lakh are women. [1]

With regard to violence against women, the total crime against women and children were a staggering 14061 and 2899 respectively, according to the provisional crime statistics maintained by the State police. [3] Access to healthcare, avenues for employment, gender equality and gender sensitization continue to be areas where women face issues,[2] and they can be aided only through an intervention by our policymakers.

## BEST PRACTICES

### NETHERLANDS

The general goal of the Dutch emancipation policies is to promote equal rights, equal opportunities, equal liberties and (shared) responsibilities for women and men. There are several leave arrangements to support the combination of work and private life. An important policy goal is to increase the participation rate and economic independence of women. Increasing the employment rate of women (and achieving economic independence) has been a central policy goal of emancipation policies and in recent years the emphasis shifted towards increasing the participation rate in hours. [3]

### FINLAND

Expecting mothers in Finland can start their maternity leave seven weeks before their estimated due date. After that the government covers 16 additional weeks of paid leave through a maternity grant, regardless of whether the mother is a student, unemployed, or self-employed. The country also offers eight weeks of paid paternity leave. After a child turns three, parents can also take partial care leave, in which they split time between home and work. This lasts until the child starts second grade. [4]

## DENMARK

Denmark employs a universal health care system in which citizens receive hugely subsidized medical care. Higher education is also free. Denmark also strives to promote gender equality. It has policies that implement gender equality by offering an earnings-based day care system and a parental leave policy. [5]

## SWEDEN

The Swedish government considers gender equality one of the “cornerstones” of the country’s social fabric. The concept is enshrined in Sweden’s education system, where nearly two-thirds of all university degrees are awarded to women, and in its parental leave policies, which give around three months of leave specifically to each parent. [6]

## EXISTING STARTUP SOLUTIONS

### Brace

Brace empowers people and communities in situations of poverty, illiteracy, disease and social injustice. Brace provides developed support services in the areas of human rights and social empowerment, education and health, economic empowerment and enterprise development, livelihood training, environmental sustainability and disaster preparedness. [7]

### SocialCops

SocialCops is an Indian company that empowers governments, corporations & nonprofits around the world to make data-driven decisions through supportive data intelligence mechanisms that extract information from internal systems & unify them with real-time data. [8]

### NextRequest

NextRequest helps government agencies process public records requests more efficiently through an online portal. The application also helps cut down on requests that could be avoided altogether through better access to information. It’s a cloud hosted multi-tenant application which can be set up and configured in a matter of minutes. [9]

### NAWBO

The National Association of Women Business Owners (NAWBO) has emerged as a thought leader on women’s business issues. It is committed to strengthening the wealth-creating capacity of women with the help of strategic partnerships with corporate partners and other non-profit organizations and public-policy advocacy. [10]

## CURRENT SCENARIO IN KERALA

- ◆ Gender Equality and Women’s Empowerment policy (GEWE): The policy aims to ensure security and freedom from violence, particularly gender based violence. It seeks to (1) ensure women’s access, ownership and control over resources and capabilities, in order to obtain their right to livelihoods, decent work, and social protection including gender responsive infrastructure and policies or programs addressing women’s unpaid work (2) create and strengthen the voice and agency of women in formal as well as informal institutions that are involved in decision making on social, political and economic issues. [11]
- ◆ Sukrutham Scheme: The Government of Kerala launched the ambitious Suraksha Scheme for cancer patients in Government hospitals. Under this scheme, free of cost treatment is provided at the designated hospitals. [12]
- ◆ Flagship Program for Gender Awareness: Accordingly, this programme aims to overcome gender discrimination through several measures such as imparting general awareness on the rising menace of domestic violence, sexual harassment, dowry demands and to initiate a sustained campaign for creating awareness that would enable young girls and women to use the various provisions of law to defend themselves and seek remedial measures is the need of the hour in the state.

- ◆ The Mahila Samakhya programme was translating the goals of National Policy on Education and Empowerment of women in rural areas, particularly of women from socially and economically marginalized groups. Mahila Samakhya works to garner women energies to collectively solve their problems and empower them to address issues themselves through Mahila Sanghas. [13]
- ◆ Nirbhaya policy: The Social Justice Department has decided to establish a one-stop crisis cell under the Nirbhaya policy in the Kerala state, to assist the victims of sexual and domestic violence. In addition, crisis cells are being formed to provide assistance to the women and children at the district levels in the hospitals, which might be extended to serve some Taluk hospitals as well. [14]
- ◆ Educational Assistance to Children of Women Headed Families: The scheme proposes to extend a helping hand to women headed families by way of providing financial assistance to the education of children. A one-time assistance is given to such families.
- ◆ Vocational training through inmates of women welfare institution through STED. Under this scheme, the training is given to inmates of welfare institutions to develop skills in saree designing embroidery, making of carry/ Rexene/paper bags, office stationary etc
- ◆ Victim Rehabilitation Scheme: In this scheme, compensation/financial assistance is given to victims of rape cases for treatment, housing, destruction of crops, education, / income generating activities.

## W B I P R E C O M M E N D S

### POLICY RECOMMENDATIONS

The public policy reforms with regards to gender parity and women empowerment is a mammoth issue, and the following recommendations are in no way an exhaustive list.

- ◆ Mandate greater participation of women in local self-governance.
- ◆ Equip women to undertake administrative positions through management workshops, computer literacy programs etc.
- ◆ Implement well equipped hospitals or mobile clinics and nutritious food facility for expecting mothers in the tribal areas.
- ◆ Improving the facilities in primary health centers, take a survey in each panchayat/ corporation to find the pregnant women and kids below 5 to supplement nutrition.
- ◆ Ensure functionality of women help line numbers.
- ◆ Safety of women migrating to abroad for employment or higher education should be ensured.
- ◆ Conduct regular gender sensitization sessions to create women-friendly police stations.
- ◆ Strictly implement acts against violence, sexual harassment, dowry prohibition, eve-teasing etc.
- ◆ Improving access to healthcare for women by more awareness about existing schemes as well as formulating new woman-centric plans.

## STARTUP SOLUTIONS

WBIP proposes a viable startup solution for sustainably integrating women in the society.

SERVICES	BASIC	STANDARD	PREMIUM
Awareness Campaigns	Government policies & schemes + good educational platforms + government grants & loans	Government policies & schemes + good educational platforms+ government grants & loans	Government policies & schemes + good educational platforms+ government grants & loans
Legal Aid	Counseling + awareness of legal policy	Counseling + awareness of legal policy + assistance in filing a petition	Counseling + awareness of legal policy + assistance in filing a petition + follow up
Counselling	✓	✓	✓
Workshop for entrepreneurs	Skill testing + Legal procedures + Getting the right license + government grants and loans + bank loan	Skill testing + Legal procedures + Getting the right license + government grants and loans + bank loan	Skill testing + Legal procedures + Getting the right license + government grants and loans + bank loan
Healthcare	Healthcare awareness	Healthcare awareness	Healthcare awareness + service of a doctor

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## FINANCE

## Overview

- The contributions of a homemaker to the national income are invisible and unacknowledged and the care economy is unrewarding for women, as it is only seen to amount to their financial dependence on the male members.
- Financial dependency deprives women of any decision making power, be it within or outside the home and is seen to hold back society from implementing solutions for women empowerment effectively.
- WBIP puts forth a policy solution to create awareness among women about different financial assistance schemes that they are entitled to and to assist them in obtaining these benefits and make women financially independent through the same.
- WBIP also puts forward a start-up model aimed at assisting women in their entrepreneurial ventures by enabling their easy access to financial assistance.

## BACKGROUND

Ensuring the financial independence of women can contribute to their empowerment. Asset ownership has huge implications on the lives of women. A study by Panda and Agarwal (2005) in Kerala showed that among the propertyless women (owning neither land nor house), 49% were victims of physical violence and 84% experienced psychological violence. In contrast, those who owned both land and house reported dramatically less physical as well as psychological violence (7% and 16% respectively).[1] The 2011 Census data showed a 39% increase in the number of single women in India, the numbers rising from 51.2 million in 2001 to 71.4 million in 2011. This includes widows, divorcees and unmarried women, and those deserted by husbands.[2] And in Kerala, 7.3% of the married population is single which includes those who are widowed, separated and divorced. [3] This indicates the imminent requirement to provide women, financial aid in different aspects – education, entrepreneurship, etc.

## BEST PRACTICES

### MALAYSIA

Financial Assistance Scheme for Single Mothers offers public assistance to make them self-reliant, offers apprenticeship allowance for the children of beneficiaries and also provides launch grant that helps beneficiaries set up a business of their own. [4]

### UNITED STATES OF AMERICA

Under Social Security Administration, benefits are provided for divorced spouse provided that the marriage lasted for 10 years or more or if the divorced spouse is in charge of the deceased's children. [5]

### THE EATON FUND

The Eaton Fund provides grants to women above the age of 18 experiencing hardships who are residents of the UK. [6]

## WOMEN'S BUSINESS CENTRE

Women's Business Centres (WBCs), under U.S. Small Business Administration, represent a national network of over 100 educational centres throughout the United States and its territories, which are designed to assist women in starting and growing small businesses. WBCs seek to "level the playing field" for women entrepreneurs, who still face unique obstacles in the business world. [7]

## SOROPTIMIST WOMEN'S OPPORTUNITY

This organisation gives out over \$1.5 million dollars to over 1,000 women, who provide primary financial support to her dependents (single mother), to help them pursue their studies. Award amounts vary from \$3,000, \$5,000 and \$10,000. [8]

## EXISTING STARTUP SOLUTIONS

### MoneyIvy

MoneyIvy is a do-it-yourself personal finance platform with both online and offline presence, with a goal of simplifying everything related to personal finance. [9]

### ClearTax

ClearTax, provide easy processes for a person to file taxes. ClearTax has features like Form 16-autoread, complete & robust tax engine and a simple interface to support. [10]

### Control




Control helps businesses manage the payments they receive online from customers. Businesses can manage multiple accounts with Control on different devices (mobile on iOS or Android, or with the desktop web app). [11]

### LearnVest

LearnVest is a free budgeting and personal finance service which provides expert advice, resources, financial plans and a custom Money Center that helps to track spending habits, saving, and determining financial goals. [12]

## CURRENT SCENARIO IN KERALA







- Scholarships for Single Girl Child: Single girl children are entitled to free education from class 8 to 12. Apart from that, the CBSE offers scholarships for single girl children in school and undergraduate programs. UGC's Post-Graduate Indira Gandhi Scholarship facilitates PG education of single girl child. [13]
- Scholarships for Girls: Muslim Nadar Girls Scholarship – For girl students of HSC/VHSC and undergraduate course in Gov. /Aided Arts and Science colleges in Kerala. [14]
- Educational Assistance to Children of Women Headed Families: Through this scheme, a helping hand is extended to these families by way of providing a one-time financial assistance for the education of children. The beneficiaries are classified into four categories based on the age of the child and each category is entitled to a different amount. [15]
- Women Scientists' Scheme: Under this scheme, women scientists are encouraged to pursue research in frontier areas of science and engineering, on problems of societal relevance. This scheme aims at promoting self-employment and pursuance of Science & Technology based internship. [16]
- Marriage Assistance to Differently Abled Women and to Daughters of Differently Abled Parents: Under this scheme, a one-time assistance of Rs.10,000/- is provided to the beneficiaries. [17]

-  Financial Support is provided to pregnant and lactating mothers for ensuring better child care during pregnancy and after delivery. [18]
-  Loan at low-interest rates is provided for pursuing education within and abroad India for professional courses. Loans are also advanced for setting up income generating activities and self-employment of which some are women specific. Some loan schemes are Mudra, Annapurna, Sthree Sakthi etc.
-  Pension schemes: Pensions for Unmarried women above 50 years and Indira Gandhi Widow Pension has been fixed at Rs.1100/- per month and is distributed under the Sevana Pension Scheme by the local self-government department. [19]

## WBIP RECOMMENDS

### POLICY RECOMMENDATIONS

WBIP recommends the following as a policy suggestion to improve the financial status of women through increasing the aids provided to them.

-  Women-specific financial aid schemes have to be introduced as there are very few which are women-specific.
-  Special financial aids for single mothers have to be initiated.
-  Taking into consideration the rising numbers of single women, financial aid for education should also be granted so that this growing human resource is empowered to be independent and can be channelized fruitfully into the employment sector.
-  The provision for a short-term interest-free loan should be made available for women so as to promote small enterprises by women.
-  Awareness campaigns about the various schemes of the government should be conducted from the grass root level. This would increase the number of women in the workforce, as there is a huge lack of awareness.
-  The number of beneficiaries granted aid under each scheme ought to be increased.

### STARTUP SOLUTIONS

WBIP proposes a start-up model by integrating the services of Banks, Insurance, Finance Consultants and Law firms to support women by giving them financial assistance in their ventures by providing BPO service.

The startup model proposed by WBIP is in the form of a 3-tier model with Basic, Standard and Premium services

SERVICES	BASIC	STANDARD	PREMIUM
Banking services	Assistance for opening Accounts + Assistance in furnishing documents + Assistance in obtaining loans	Assistance for opening Accounts + Assistance in furnishing documents + Assistance in obtaining loans	Assistance for opening Accounts + Assistance in furnishing documents + Assistance in obtaining loans
Information	Information on government schemes	Information on government schemes + Seminars	Information and facilitation with regard to government schemes + Periodic Newsletters
Insurance	✓	✓	✓
Legal Assistance	✗	✗	Services of a corporate lawyer
Accounting	✗	Financial statement preparation + Financial Budgeting	Financial statement preparation + Financial Budgeting + Cost Savings tracking + Filing tax returns
Specialist Services	✗	✗	Market Analyst + Retirement Plan

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