iJRASET
International Journal For Research in Applied Science and Engineering Technology



INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 11 **Issue:** XI **Month of publication:** November 2023

DOI: https://doi.org/10.22214/ijraset.2023.56706

www.ijraset.com

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International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 11 Issue XI Nov 2023- Available at www.ijraset.com

WEP (Women Entrepreneurship Platform): Top Business Ideas for Women Entrepreneurship in India

Dr. Kirti Punia
Asst. Professor, Department of Management Studies, Ram Lal Anand College, South Campus, University of Delhi, India

Abstract: ***In India, there are large demographics of the women which are estimated about 48.5% of 121.06 Cr populations (as per census 2011). But 13.76% approximately (as per sixth economic census 2013-14) owned businesses which is very less in all. Apart from this a majority of women entrepreneurs have small businesses. On the other hand, other countries like China, U.S, Japan, UK, Russia etc have much more entrepreneurship than India. Indian economy is a growing economy which has always focused on 'Women Empowerment' requires to be more focused on "Women Entrepreneurship Platform" as this is a great way to empower as well as economically sound them in the field of business. The main objective of the paper is to promote women entrepreneurship with new ideas. The other aims are to study the availability of financial aid to women of India, to find out regarding bottlenecks faced by the women entrepreneurs, to increase the number of women entrepreneur in India, to build an ecosystem for women entrepreneurs with available government & other innovative initiatives, sustainable and long- term strategies for their businesses. The research paper will be based on available data and information provided by the women entrepreneurs and their suggestions, government and repute publications, other researches etc. There are so many concepts to start new ventures or to engage and elaborate with the existed running ones. So, this time is to liberate the powerful Indian women with new and exciting, creative and unique business ideas to become great womenentrepreneur in the country to place themselves as superhero in the world.***

Keywords: Women Entrepreneurship Platform, Business ideas, Women Entrepreneur,Indian women, Ecosystem

I. INTRODUCTION

Every developing country takes empowerment initiatives for the population of their country. Oneof the developing countries i.e. India is also rapidly growing in terms of empowerment and employment. In India so many initiatives are taken by the government and it's helping authorities to step forward to empower their people especially women. Women empowerment is essential step to make our nation women so strong in every manner. Major focus of today is women entrepreneurship to make women able stand independently as a superwoman for its family, society and nation. According to Schumpeter, "Women who innovate, initiate or adopt business actively are called women entrepreneurs". WEP is the one major initiative is taken by the NITI Ayog in 2014. NITI Ayog launched WEP for providing an ecosystem for women all over the country. WEP is based on three pillars: Ichha Shakti, Gyan Shakti and Karma Shakti. Ichha Shakti for starting a new venture, Gyan shakti to provide knowledge and ecosystem to foster entrepreneurship and Karma Shakti to provide hands on support in setting and scaling up the businesses.

In India, major initiative' WEP: Ichha Shakti is to start new enterprises for the entrepreneurs. The Indian dream of evolving as the largest economies in the world, it is very important to unleash the power of Indian women. It is time to help and support them to start new businesses and start ups. For entering in the business world there are so many options to start a new venture or startups to choose and grow as entrepreneur depending on their knowledge, skills and abilities. Here are some ideas to start your own businesses are like tutoring& education, food and beverage, consulting & event management, health & fitness, beauty care, IT & graphic designer,apparel &clothing store, arts & handicrafts etc. Women can feel free to choose among or other many options of their choices. Now the main concern after selecting the idea is to raise fund. All these issues come under the WEP: Karma Shakti initiatives. It can be started from self and from the help of other institutions and government facilities provided to the risers. Financial aid can beavailable through easy bank loans under different schemes provided by the government. For small startups like organic farming, handicraft, cloud kitchen, tiffin services, data entry operator etc can take loan from SHGs (Self Help Group) and different committees on simple interest. Subsidies options are also available to needy and economic weaker people. All these facilities will be helpful to the women of India to initiate and step forward for a better future.

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ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.538
Volume 11 Issue XI Nov 2023- Available at www.ijraset.com

As we all know, when you start something hurdles are always there but to tackle these bottlenecks, government of India provides WEP: Gyan Shakti portal helps to reach on high in the business world with easy availability of information and knowledge. And all this develop a great sustainable ecosystem.

II. REVIEW OF LITERATURE

(Tiwari N. (2017) says that in India there is an urgent need to decode policy imperatives and interventions that can boost an endangered environment for women entrepreneurs. (Schramm and Baumol(2006) studied that entrepreneurship is significantly correlated to the economic development of any economy. It accelerates the growth and prosperity. According to (Aguirrre D., et al (2012) finds that women contribute immensely to improved poverty levels, increased per capita income and employment creation. "Women entrepreneur is rising from pickles and papads to the more important fields like engineering,"(Munshi et al 2011) "Women are now emerging as techpreneur"(Charntipath,2005). It has been studied that women entrepreneurship is common in younger age rather than in older age (Dhameja et.el 2000). Agarwal P.,(2021) on discussed 3 Es Model of education, self employment and empowerment and laid emphasis on requirements and constraints in women entrepreneurship. In study of (Ingalagi S.,et.al., 2021) on Unveiling the crucial factors of women entrepreneurship in the 21st century finds that all factors (social, psychological, financial resources) have significant impact on the firm's performance. Sahoo C.,(2020), "Women entrepreneurship in India: An insight into the problems, prospects and development" revealed problems and solutions for the development in women entrepreneurship. (Sahu S.,(2022) in their study on "Women entrepreneurship in India" discussed about the current position of women entrepreneurship in India. (Ramachandran 2022) on "Women entrepreneurship in India" studied that there is a clear need of multi faceted strategy from a variety of sectors in order to grow and promote women entrepreneurship in India. In study of (Das S., Bhaskar H.(2016) on "Rationalization of women entrepreneurship in India" put focus on understanding the women entrepreneurship in India and their success and challenges.

III. GAP AND NEED OF STUDY

After reviewing these literatures, I found that there is so much need to do studies in terms of research and find the solutions for women entrepreneurship. In this research paper which is based on different parameters related to women entrepreneurship in view of different business ideas, problems faced by them, available initiatives including WEP (Women Entrepreneurship Platform) for women entrepreneurs in India as per availability. The need of this paper is to represent the need of Women entrepreneurship in India on the basis of WEP and other initiatives.

IV. RESEARCH METHODOLOGY

The study is exploratory in nature which succeeds in understanding of women entrepreneurship phenomena on different aspects. It is generated from their sources using qualitative research methods. In this study secondary data is collected. Secondary data is collected in the form of review of literature and from journals, books, magazines, newspapers, internet etc. Data will be collected randomly from the available data. Women entrepreneurship data is considered for analyzing the data on different aspects. It will provide unbiased results from the available information

V. OBJECTIVES OF THE STUDY

1) To promote women entrepreneurship with new ideas.
2) To study the availability of financial aid to women of India,
3) To study and develop an ecosystem for women entrepreneurs.
4) To find out regarding bottlenecks faced by the women entrepreneurs
5) To increase the number of women entrepreneur in India

A. Women Entrepreneurship With New Business Ideas And Growth

In today's modern business era women entrepreneurship plays a vital role. Entrepreneurs are the person who helps our society through manufacture and distribution of goods & services for our survival. It also generates employment opportunities and helps in upgrading our nation's economy. To start a new business there are so many options to explore and implement. Few top business ideas are here with facts and figures:

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1) Tutoring & Education Business

There are many online and offline tutoring services in India. Some famed service vendors like Byju's educational technology company, Vedantu Innovations Pvt. Ltd, Aakash Educational Services Ltd., Chegg Inc.,Kan Academy Inc. etc. Despite all such institutions there is more need of the educational services in both online and offline mode because small startups and businesses foster a thriving local economy.

Reasons of tutoring

a) Parents have lack of time. More than 80% approx. people think they are not able to teachtheir own children because of lack of time.

b) Youngsters need coaching for entrance exams, government job exam, professional exametc.

c) Best teachers of school leave their jobs with the reason of annual salary as compared tomonthly salary in tutoring business.

d) Businesses accelerate community development and growth in terms of education andemployment.

e) Such businesses improve quality of life and standard of life via education andempowering society.

Few facts are below for success of tutoring business. Only in Delhi/ NCR more 5 lakh people are engage in tutoring business. Around 78% parents currently engaged their ward in tuitions. Belowtable is prepared to simplify the data for success of tutoring business.

TABLE -1: Approximate tuition fee per student per hour data

Private tutor (approx.)	Per student tuition fee per hour	Group student tuition fee per hour	Primary student fee per hour	Above primary student fee perhour
Minimum fee	1000	1000	1000	3000
Maximum fee	4000	6000	3000	5000

Source: https://www.businessworld.in/article/Business-Of-Private-Tutorials-In-India-Now-A- Multi-Billion-Dollar-Industry/28-07-2016-100972/

2) Food & Beverage

Food & Beverage is an important and most accepted business by the Indian women. As we knowIndian cuisines are ruling heart everywhere in the world. In Delhi/ NCR only this business is growing rapidly whether it's a startup or big set-up. Women entrepreneurs not only in India but outside the nation also doing good in food business. They serve with their affection and taste in hands. Some famous entrepreneurs in India are Karyna Bajaj (KA Hospitality), Dipna Anand, Celebrity Chef at Dip in Brilliant Restaurant, Lisas Suwal (Prasuma Meats & Delicatessan), Pallavi jaiswal as culinary wizard(chef & co founder) at Uno Mas & Tapas Kitchen, Pankaj Bhadouria(Master Chef India) etc.

TABLE -2: Approximate Data for food sector growth up to 2025-26

Growth	Jobs	FDI	Household Consumption India
535 billion	9 million	4.18 billion	5th largest consumer

Source: https://www.ibef.org/blogs/growth-opportunities-for-the-food-processing-industry-in- india#:~:text=India's%20food%20processing%20sector%20is,of%20the%20total%20food%20industry.

3) Event Management

Event management is also a trending sector in the field of entrepreneurship for women of India. Indian women who are engaged in this business are approximate 11-25 % as women employee. Growth of the sector has been proven through constant rise in terms of revenue in this particular sector. So there are so many growth options are available to enter in this business.

TABLE-3: Approximate data on Revenue of organized events

Year	Percentage(%) growth
2017	56.31
2018	66.10

2021	100.00

Source:https://www.statista.com/statistics/893706/india-organized-events-industry- revenue/#:~:text=The%20 revenue%20of%2 0the%20organized,rupees%20in%20financial%20ye ar%202017.

4) Health & Fitness Studio

In today's hustle bustle, the main concern is health & fitness for smooth life functioning. This isthe main reason of rising fitness studios in the big cities and even in the small cities. Several gyms and studios are opened for whole day and up to evening hours as per the facilities of the people. From revenue point of view health & fitness industry is rising 8.7% per year. Fitness studios have different classes at a single place as per the choices and need of the people like Yoga, Pilates, Zumba, Aerobics etc. Single studio with single option can be carried by the women as per their convenience. Even online options can be opted in Work from home category as this option doesn't need much finance.

5) Beauty Care

Beauty care business is a very interesting idea to start own set-up. In this business different options are available like Skin Care, Hair Care, Beauty Clinique specialized with medical treatments, Dermatologist, Beauty Saloon etc. To run a smooth business multiple options are available from low financing to large scale financing, free lance working to stable working options, door to door service to brand name. There are so many famed women entrepreneurs are like Vandana Luthra at VLCC, Vineeta Singh at Sugar cosmetics, Sukriti Jindal Khan at ASA Beauty, Shehnaaz Hussain at Shehnaaz Beauty Care etc.

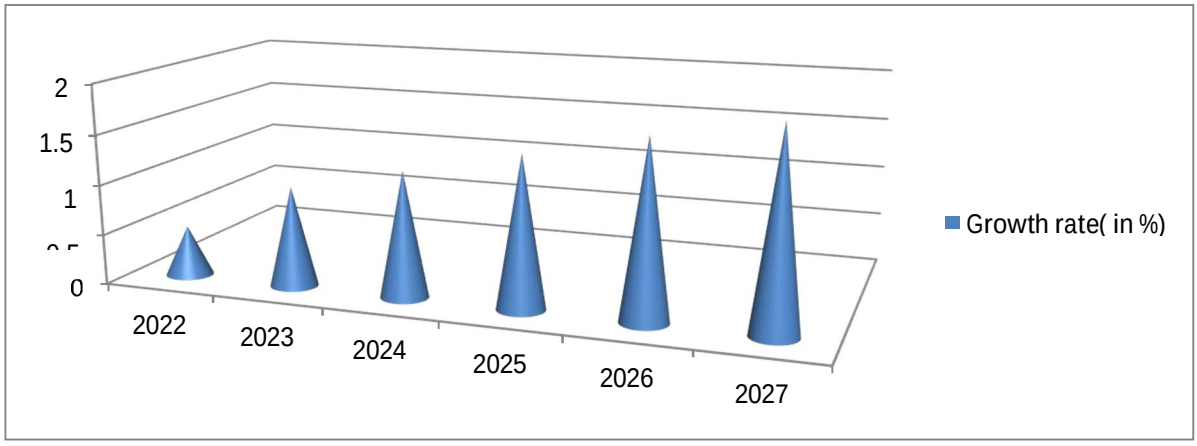


TABLE- 4: Growth of Beauty Care Sector 2022-2027(approximate)

Source: https://www.imarcgroup.com/india-beauty-personal-care-market

In India in coming years (2022-2027) the growth rate (CAGR 6.5% approx.) is steady as cut throat competition presence in the market. But unique and innovative ideas are always welcome in the market. For female this is also a great idea to start own business.

6) Apparel & Clothing

Growth of apparel & clothing business is increasing day by day. Even in today's competitive era need and demand of this particular business can't be neglected. Fashion and trending apparels are always in demand from every class. In this sector business can be started from home and upto the highest level of branded store. Multiple options are available like: MBO, Departmental store, specialized stores, mom n pop store, kiosk, work from home, online store, social media, applications etc. All these are suitable according to the need of person varying with wide varieties and segments to work. And this business runs smoothly if demand and preferences are regularly checked and gives satisfaction to the consumers. Some of famous women entrepreneursin apparel business are Richa Kar at Zivame, Anjana Reddy at USPL, Neha Kant at Clovia, Radhika Ghai Agarwal at shopclues.com, Suchi Mukherjee at Lime Road, Shivani Poddar at Faballey, Shilpa Sharma at Jaypore etc. For women this business is a sure shot to start from low level to top level marketing or manufacturing.

TABLE- 5: Growth rate (female) as per different aspects in India

Sections	Percentage (%)
Apparel Growth rate (2018-2023)	14.4
Total Women Entrepreneurs (including apparel)	13.76
Female Fashion Designer	88
Major Global Brand : Female Executives	14

Source:https://www.statista.com/statistics/1030386/india-cagr-fashion-market-by- segment/#:~:text=The%20compound%20annual%20growth%20rate,to%202023%20across%20t he%20country.
https://yourstory.com/herstory/2022/08/barriers-holding-india-women-entreprenuers-back#:~:text=According%20to% 20the% 20sixth \% 20economic, the%20total%2058.5%20million %20entrepreneurs.

7) Arts & Handicrafts

India is a beautiful nation with diversified culture and heritage. In every corner of India so many talent are sitting and doing their efforts to promote and present our culture through beautiful art& handicrafts. As we know Indian women in past decades (from Harappan Civilization) were engaged in the handicrafts business via cottage industries. Now they have many options to explore and grow in same from startups level and up to the MSMEs or Large scale Industry. This business is not just limited to the Tribal of India but anyone can hand on in it. Different categories are available to start like antiques, pottery, ceramics, metal crafts, paper crafts, fabrics, baskets, jewellery, glass work, block painting, leather crafts etc. Women can opt any of the idea to start their own business with creative and innovative ideas as per their expertise in specific field. In 2021-22, there is US$ 4.35 billion which is rise of 25.7% from the previous year (2020- 2021)

TABLE-6: Growth rate of Handicrafts in India

Handmade Exports	Growth (in US $ billion)
2020-21	3.5
2021-22	4.3

Source: Export Promotion Council for Handicrafts (EPCH)
https://www.ibef.org/exports/handicrafts-industry-india#:~:text=During%202021%2D22%2C%20the %20total,global%20exports %20of%20handm ade%20carpets.

8) Other Business Ideas

Apart from the above business ideas many other options are also available in different sectors like graphics design, photography, restaurants, editing etc. Below list is according to budget of an entrepreneur.

Serial No.	Low Budget Business Ideas	Medium & High Budget Business Ideas
1	Work from Home Options (any field)	Retail stores (Any sector)
2	Handicrafts	Online Stores(Any sector)
3	Online Teaching	Wholesale Business
4	App devlopment	Specialized Bakery
5	Free lance Content writing	Themed Restaurants
6	Home Care Service	Crafts & Antiques
7	Creche	IT & Softwares Professionals
8	Food Truck	Graphic Designer
9	Cloud Kitchen	Beauty Care Centres

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10	Personal Trainer	Photo Studios
11	Pet services	Cinematography
12	Blogging	Event & Catering Business
13	Tiffin Service	Small Electric Appliances Business
14	Vegetable & Grocery Vendor	Organic Farming
15	Life/Career Coach	Cafes

B. Financial Aid in Women Entrepreneurship

It is impossible to sustain a business without capital. In developing countries like India, several small and medium enterprises (SMEs) are either shut down or in danger due to lack of proper finance. To foster innovation and new approaches for women entrepreneurs into any business many schemes and initiatives are available by the government and banks. WEP is a scheme by NITI Ayog in partnership with SIDBI (Small Industrial Development Bank of India). It provides an ecosystem to the rising women entrepreneur all over country. Women entrepreneurs can apply who have established startups, new startups or just having a business idea. Entities can apply for WEP who provide support to women entrepreneur is Research Organizations, Non Governmental Organizations, Accelerators, Incubators, Corporates.

1) To apply grant for startup: Below available options and resources for women ownedbusinesses

Serial No.	List of Funding Options
1	Local Resources for Women-Owned Business
2	The Tory Burch Foundation
3	Crowd Funding
4	SoGal Ventures
5	37 Angels
6	Small Business Administration
7	The Red Back Pack Fund
8	Grantsforwomen.org
9	Bootstrap Until You Make It
10	Seed Accelerators and Industry Organizations
11	Angel Investors and Venture Capitalists

Source: https://www.score.org/blog/11-funding-options-female-entrepreneurs

2) Government Schemes

Serial No.	Schemes	Loan Limit
1	Annapurna Scheme	50,000
2	Bhartiya Mahila Bank Business Loan	20 crore
3	Government Women Loan Schemes under Mudra Yojna:SHISHU Loan- KISHOR Loan-TARUN Loan-	 50,000 5 Lakh 10 Lakh
4	Oriental Mahila Vikas Yojna	25 Lakh
5	Dena Shakti Scheme	20 Lakh
6	Pradhan Mantri Rojgar Yojna:Business Service and Industry	 2 Lakh 5 Lakh
7	Udyogini Scheme (income under 40000 per month)	1 Lakh
8	Cent Kalyani Schemes	1 Crore

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9	Mahila Udyam Nidhi Scheme	10 Lakh

Source: https://www.indifi.com/blog/9-government-schemes-for-women-entrepreneurs-in-india/

C. Bottlenecks Faced By The Women Entrepreneurs

1) Problems in funding Business
2) Limited access to professional networks
3) Lack of an entrepreneurial environment
4) Limited industry knowledge
5) Lack of business education
6) Limited mobility
7) Work Life Balance
8) Lack of support
9) Tough Competition
10) Social barriers

D. Suggestions To Increase In Number Of Women Entrepreneurs

1) Increase in Government Schemes like MUDRA Yojna, WEP, Startup India Programme
2) Access to financial aid
3) Provide several opportunities
4) Provide full support
5) Remove social barriers
6) Access to professional networks
7) Positive entrepreneurial environment
8) Business and industry education
9) Provide knowledge for the rights of women
10) No terror of Mobility

VI. FINDINGS AND CONCLUSION

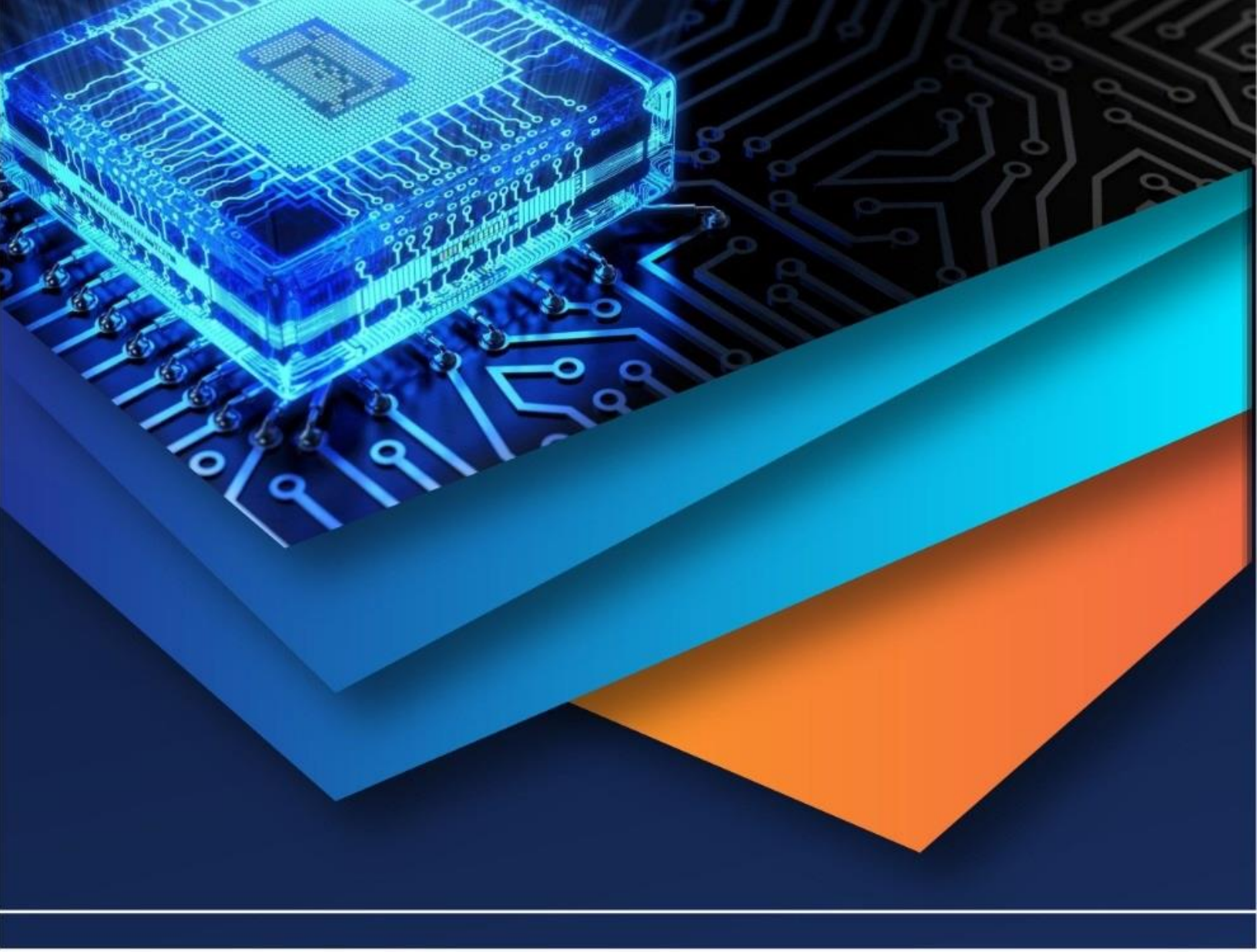
This research paper provides knowledge in different aspects for women entrepreneurship. All theobjectives set for research paper are defined, discussed and proven with available fact and figures. The main objective has studied and it provides lots of information and suggestions to start a new business with creative and innovative ideas. WEP by NITI Ayog is a big concern due to unawareness of benefits of it especially for rural women. In this study complete eco system of women entrepreneurship, financial aid and support, bottlenecks faced in the women entrepreneurship has been discussed.

Suggestions are also given to raise in the women entrepreneurs in number. This paper will be helpful not only to researchers and educators but to all which includes women entrepreneurs, society, other supporting institutions in both government and private, non government organizations, corporate etc. All above women of India are Superhero and are doing well. Our nation is doing consistent and systematic efforts to help and raise them.

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