

Surbhi Malhotra

National President, Homepreneurs Council

Smt. Nirmala Sitharaman
Honourable Finance Minister,
Ministry of Finance,
Government of India

Subject: Seeking Homepreneurs sector-specific financial concessions, incentives and policies to empower women homepreneurs

Respected Madam,

I am honoured to introduce myself as the National President of the Homepreneurs Council at WICCI (Women's Indian Chamber of Commerce and Industry).

The Homepreneurs council aims to create an environment and ecosystem to empower women to be successful homepreneurs. Our council is well represented by strong women from across the nation and having rich professional, educational and entrepreneurship experience. I am glad to introduce the members of the National council:

1) Surbhi Malhotra, National President

Founder & Director, www.LearnBuddy.in – an online learning platform for kids

2) Dr. Madhavi Lokhande, National Vice President

Co-founder, Imagilytica leadership consulting - leadership training company

3) Anita Nambiar

Homepreneur with 20 years of corporate experience. Her organization Eazytreats is focused on research and manufacturing of diabetic friendly bakery products

4) Bindu Mehrotra

Proprietor, Bindus Herbal Products - Authentic pure hair n skin care products since 1998, www.bindusherbalproducts.in

5) Praveena Vijay

Founder, EChessCafe - Online platform for learning chess, <https://www.echesscafe.com/>

6) Nealum Singh

Spiritual Mentor, Owner at Wedcosmos Digizing - Export of wedding artifacts & handicraft items

7) Chhavi Agarwal

HNLU grad turned Online Business Coach, Blogger and YouTuber. Helps millennials build profitable online careers and live a flexible lifestyle, mrsdaakustudio.com

8) Priyanka Bhutada

Private Phonics tutor

9) Anisha Rawal

Business consulting, helping startups grow

10) Anupama Modi

Entrepreneurship Ecosystem Catalyst

11) Teena Abraham

Founder, Homes & Hills - Taste you can Share. Based in Bangalore, deals with tribal farmed spices, Kashmiri saffron, fresh dry fruits, pure honey, coconut palm jaggery, www.homesandhills.com

12) Surabhi Sharma

Certified Associate Healer, Wellness Consultant, Founder- LightOfHeart Wellness, Software Management Consultant, helps people heal physical, emotional issues, and transform lives

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13) Aanchal Agrawal

Child psychotherapist and language trainer. Takes parents for counseling and children for skill enhancement. www.plustibi.com

14) Aalie Tandon

Founder, www.17thartstreet.com - Art studio offering bespoke handcrafted art collectibles. Decor, Accessories and Home Fragrances.

15) Parul Siddiqui

Founder, CareerApna - Training Tier 2 & 3 city students in regional languages for White Collar Jobs and Entrepreneurship.

16) Mrunal Shende

Partner, Miraava - handcrafted bags , quilts, home decor and other utility products.

17) Chandrima Chakraborty

Founder, Crochet, Owls & More - Handmade Crocheted Products, <https://crochetowlsnmore.com>

18) Madhulika Roy Choudhury

Founder, Kulhar Meals www.thekulhar.com - Offering Daily healthy, customized and seasonal speciality meals

19) Kavitha Balasubramanian

Founder, Ru Naturals – 100% natural and waterless skincare brand

20) Lavitha P

PariPosha

We would like to share our recommendations / policy interventions with respect to the upcoming budget.

Strong government support and increasing economic opportunities have pushed India to be one of the top economies in the startup space. The primary objective for deploying resources on women home entrepreneurs in India is to advance the “Made in India” objective, advance economic development and to improve access to financial and social security. A woman entrepreneur is a strong, creative and innovative woman desiring economic independence individually and simultaneously creating employment opportunities for others. In today's world, women entrepreneurs are spread across various sectors.

The typical women businesses are mainly extensions of kitchen or home activities. Considering the trend, their numbers are likely to rise by 20% over the coming 5 years to about 500,000. They typically choose different industries or sectors than men. Such industries are perceived as being less important to economic growth and development.

Women's entrepreneurship is still an untapped source of economic growth, but the future does seem quite encouraging. Women entrepreneurs would act as a catalytic agency to spread a new wave of confidence among other women about their social status.

We request your kind attention so that mainstream government policies and programmes do consider specific needs of women entrepreneurs.

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Recommendations :

Listing below the recommendations from the National Homepreneurs council:

1) Invest in incubation cells that focus on addressing the needs of women homepreneurs in various categories and fields

Currently most incubators are technology focused. A large number of women are into manufacturing, food industry, education industry, etc. and they face a tremendous amount of pressure in accessing basic information, training, support and infrastructure requirements to run their business. We recommend setting up of a committee to understand, discuss and implement policies and processes to help women homepreneurs achieve business success.

2) Invest in manufacturing hubs for non-tech products

in all towns, cities, districts to cater to women homepreneurs who lack resources, technology, manpower, machines to research and scale the production of their products. Invest in Research and training hubs for non-technical enterprises, for example solar energy.

3) Invest in communicating policies and initiatives for Loan & Subsidy for women entrepreneurs

Government initiated a number of financial policies and initiatives for women, however, it has been reported that only 11% women are aware of available benefits, and only 1/3rd of them avail these benefits. We recommend investment in frequent informative campaigns, discussions highlighting these benefits on TV, social media and other platforms to ensure women entrepreneurs are aware of the benefits and are encouraged to come forward.

4) Invest in promoting minority subsidies and loans for women

Minorities need our help and there are schemes that can be beneficial to them while doing their business. However, a large portion of financial benefits allotted to minorities stay **unutilized year on year**. We recommend investment in developing a more robust and transparent mechanism of communication and implementation of these benefits. Approaching the leaders of minority communities can be helpful. NGOs working for their upliftment can also be trained to help them get to these funds for growing their home-based business.

5) Invest in opening women-centric business centers across metros, cities, villages etc

A large number of women who want to get into business have to fight against social and family pressures. Helping them set up their business in a professional setting would help more women take up entrepreneurship.

6) Optimize utilization of financial benefit allocations for minorities and women

Investment to be made to communicate with the minorities and women groups, communities and leaders through various forums on allocated benefits, implementation and schedules. Currently a large amount of the allocated funds are returned back unutilized. Women and minority MSMEs could benefit if the policies, benefits and fund allocations could be transparent and communication clear and regular, making them part of the "Make in India" project.

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7) Ease of doing business for MSMEs

Invest in creating facilities / online directory (similar to IndiaMart / Just dial etc) across the country where businesses, manufacturers can share their company details and can gather information on availability of raw material, competitive prices, availability of technology, etc. Currently women homepreneurs have no access to this information or a means of communication with various suppliers down the distribution chain.

8) Recommendation of a slab system for GST

Creating a fair marketplace for women homepreneurs and MSMEs as part of "Make in India" story. For example, a large number of women are in the food business and a significant number manufacture bakery and chocolate-based products that are levied a GST of 18%. This makes it difficult to market their products vs the large manufacturers who can price their products at a lower price point. We recommend a GST slab system, for example, those with a business of < 40 lakhs 0% GST, < 1 crore 3 % GST, < 5 crores 5% GST, etc. This will help small entrepreneurs compete in the marketplace.

9) Reduce MRP on raw materials for diabetic products

India has approximately 72 million diabetics. Ready to eat diabetic food products are limited or non-existent. This is mainly due to the fact that the raw materials are very expensive. For example, sugar free and stevia are around Rs. 500 a kg vs Rs. 50 for regular sugar. This makes most diabetic products outside the reach of the common diabetic patient. Moreover, women home bakers find it extremely difficult to sustain if they provide such healthy and diabetic friendly products. We recommend fixing reasonable prices for diabetic-friendly food items.

10) Offline Contact Centers for MSME registrations

Going Digital is the way forward, however, a lot of women homepreneurs especially in the rural sector are not tech savvy and may also not have the required tools like smartphone, high speed Internet connection, etc. Hence, we suggest an alternate offline platform for MSME registrations and other certificates, for example ESeva or the Post office to help more entrepreneurs come into the organized sector.

11) Invest in Marketing & Sales support for women homepreneurs

Homepreneurs face a stiff competition from big retail houses & malls. They are also at a disadvantage as they do not have deep pockets to spend on promotions. We request the government to invest in allocating dedicated space in public enterprises for homepreneurs to display / sell their products & services, for example airports, railway and bus stations, government offices, etc.

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12) Expansion Support

Provide access to homepreneurs to Government contracts for supply of products like linen, cleaning supplies, food supplies etc, without having to deal with middlemen, licensing agents, brokers, etc.

We look forward to your kind attention and support for these proposed recommendations.

Thanking you

Yours sincerely,



Surbhi Malhotra
National President
Homepreneurs council (WICCI)
Founder and Director, LearnBuddy.in