

WOMEN ENTREPRENEURSHIP AND MSMEs IN INDIA: A STUDY

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Abstract:

The emergence of women entrepreneurs and their contribution to the Indian economy are quite important. Women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth. In India's context, women entrepreneurs take significant relevance through their active involvement in MSMEs. Micro, Small, and Medium Enterprises (MSMEs) offer transformative opportunities for women to become self-reliant and actively participate in the economic development of the state. The main objective of the study is to provide an overview of women entrepreneurship in India. The study found that India has experienced steady growth in women's entrepreneurship in MSMEs.

Key words: Women's entrepreneurship, Economic Growth, MSMEs, Contribution, self-reliant.

1. Introduction:

Women entrepreneurship means an enterprise that is owned, run, operated and controlled by women. The picture of women entrepreneurship is not so glossy in developing and underdeveloped countries as in developed countries. In underdeveloped and developing countries, there is a scarcity of capital and an adequacy of labour is normally observed. In this situation, MSMEs sectors play crucial roles for the development of women entrepreneurship. MSMEs sector is labour-intensive not capital-intensive, so obviously, with the help of that sector, Women Entrepreneurship can be developed in underdeveloped and developing countries. In India, the picture of women entrepreneurship is going to change very fast. More and more women are now coming to the forefront to start an enterprise.



MSMEs sectors play crucial role in employment generation; export contributions, contribution in GDP and many areas, like equitable development of the different region etc. Although women entrepreneurship is going to become a mentionable part in MSMEs sectors but still they are not getting equal importance as enterprise owned by a man.



II. Literature Review:

- **Abdurohim (2023)** has observed in his study that Micro, Small, and Medium Enterprises (MSMEs) plays a crucial role in achieving inclusive and sustainable economic development. This research focuses on analysing the social and economic impacts of women's empowerment efforts in the MSME sector.
- **Vijai (2023)** in his research paper has tried to investigate the correlation between women's empowerment and Micro, Small, and Medium Enterprises (MSMEs) within the Indian environment.
- **Rawat & Karmakar (2021)**, have tried to analyse the role of women entrepreneurship in MSME sector, the analysis was carried out with the help of secondary data.
- **Rambabu (2025)**, has tried to explore the role of MSMEs in empowering women from disadvantaged groups in Andhra Pradesh, paper also discusses the challenges women face in accessing the opportunities, the strategies to enhance their participation in MSMEs, and the potential socio-economic benefits of their involvement to enhance their participation in MSMEs, and the potential socio-economic benefits of their involvement.

III. Objectives of Study:

The objectives of the study are:

- To provide an overview of women entrepreneurship in India;
- To review the industrial profile of women entrepreneurs in selected units in India;
- To explore the various government initiatives to motivate women's entrepreneurship.

IV. Methodology:

- The paper is based on secondary data, and data have been collected from various books, journals, newspapers, the Annual report of MSME by the Government of India, various reputed articles, etc.
- A sample of 53 successful women entrepreneurs has also been selected based on the following parameters.
 - i. The enterprise has been established for at least one year
 - ii. The women entrepreneur owns at least 51 % share of her business.

These 53 units scatter around the various states of India, like in Kolkata, Jaipur, Gurgaon, Hyderabad, Pune, Kanpur, Dehradun, New Delhi, Bangalore, Faridabad, Noida, Lucknow, Chennai, Ahmedabad, Indore, Amritsar, Guwahati, Ludhiana, Dehradun, Durgapur, Bhubaneswar, Mumbai, Cuttack, Amritsar etc.

- Mainly descriptive statistics have been used to analyse the data.

V. Data Analysis:

Data analysis for objective :1

Table-01: Percentage Distribution of Enterprises in rural and urban areas
(Male/ Female ownership and category wise)

Sector	Male (%)	Female (%)	Total (%)
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: MSME Annual Report 2023-24



Interpretation: The MSME sector is predominated by male-entrepreneur, with 79.63% of enterprises owned by male entrepreneurs, while only 20.37% are owned by women entrepreneurs. Rural areas have higher numbers of women entrepreneurs than urban areas, indicating a gender imbalance in MSME sector.

Table-02: Percentage distribution of enterprises owned by Male/ Female entrepreneurs wise

Category	Male (%)	Female (%)	Total (%)
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
Total	79.63	20.37	100

Source: MSME Annual Report 2023-24

Interpretation: 20.44% of Micro enterprises owned by female while 97.33% Medium enterprises owned by male. So male entrepreneurs typically own medium enterprises, while women prefer micro enterprises due to lower capital requirements.

Table-03: Distribution of workers by gender in rural & urban areas
(Numbers in lakh)

Category	Female	Male	Total	Share (%)
Rural	137.50	360.15	497.78	45
Urban	127.42	484.54	612.10	55
Total	264.92	844.68	1109.89	100
Share (%)	24	76	100	----

Source: MSME Annual Report 2023-24

Interpretation: 24% of workers in MSME sector are female dominated where 76% are male dominated. More workers are engaged in Urban area than rural area.

Table-04: State Wise Distribution of Female Proprietary MSMEs In India

Sl. No.	State/UTs	Women Owned MSMEs	Percentage of Women- owned MSMEs	Rank based on women -owned MSME
1	Andaman and Nicobar Islands	4,655	27%	22
2	Andhra Pradesh	1,332,126	53%	4
3	Arunachal Pradesh	11,683	43%	12
4	Assam	331,016	35%	17
5	Bihar	1,525,287	50%	5
6	Chandigarh	14,304	24%	24
7	Chhattisgarh	412,172	42%	13
8	Dadra & Nagar Haveli and Daman & Diu	6,739	25%	23
9	Delhi	276,746	27%	22
10	Goa	38,561	39%	15
11	Gujarat	912,052	28%	21
12	Haryana	390,068	27%	22
13	Himachal Pradesh	52,568	22%	26



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14	Jammu and Kashmir	154,080	23%	25
15	Jharkhand	550,417	48%	7
16	Karnataka	1,656,845	45%	10
17	Kerala	606,823	47%	8
18	Ladakh	4,872	29%	20
19	Lakshadweep	446	23%	24
20	Madhya Pradesh	1,349,621	38%	16
21	Maharashtra	2,535,077	35%	17
22	Manipur	65,068	53%	4
23	Meghalaya	16,810	45%	10
24	Mizoram	24,140	60%	3
25	Nagaland	26,858	53%	4
26	Odisha	779,711	44%	11
27	Puducherry	40,235	49%	6
28	Punjab	491,259	31%	19
29	Rajasthan	815,207	25%	22
30	Sikkim	10,046	46%	9
31	Tamil Nadu	1,926,040	43%	12
32	Telangana	948,659	45%	10
33	Tripura	162,406	66%	1
34	Uttar Pradesh	1,968,385	33%	18
35	Uttarakhand	146,090	31%	19
36	West Bengal	2,486,603	62%	2
	Total	22,073,675	40%	14

Sources: Ministry of Micro, Small & Medium Enterprises, Women Owned MSMEs, Dated :12 .12.2024.

Interpretation: Tripura dominates women owned MSMEs with 66%, followed by West Bengal, Mizoram and Nagaland. Lowest observed in Himachal Pradesh.

Table-05: State-wise Distribution of Proprietary MSME by Gender of Owners (Top Eight State)

Sl. No.	State/UTs	Male	Female	All	Share of State among All MSME with Male Owners(%)	Share of State among All MSME with Female Owners (%)
1	West Bengal	5583138	2901324	8484462	11.52	23.42
2	Tamil Nadu	3441489	1285263	4726752	7.10	10.37
3	Telangana	1459622	972424	2432046	3.01	7.85
4	Karnataka	2684469	936905	3621374	5.54	7.56
5	Uttar Pradesh	8010932	862796	8873728	16.53	6.96
6	Andhra Pradesh	2160318	838033	2998351	4.46	6.76
7	Gujarat	2375858	826640	3202499	4.90	6.67
8	Maharashtra	3798339	801197	4599536	7.84	6.47

Source: MSME Annual Report 2023-24



Interpretation: Share of State among all MSME with female entrepreneur highest is observed in case of West Bengal (23.42%) followed by Tamil Nadu (10.37%) and Telagana (7.85%)

Data analysis for Objective :2

Table-06: Distribution of Enterprises on the basis of Nature of Business

Nature of Business	Frequency	Relative Frequency (%)
Manufacturing	28	52.83
Service	25	47.17
Total	53	100

Source: FLO Compendium of 100 Success Stories of Women in MSME, Ministry of MSME, GOI.

Interpretation: 52.83% Women entrepreneurs prefer the Manufacturing sector and 47.17% prefer the service sector. The manufacturing sector is more preferred by women entrepreneurs.

Table-07: Distribution of Enterprises on the basis of Registration

Registered	Frequency	Relative Frequency (%)
Yes	41	77.36
No	12	22.64
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: 77.36% of the MSME sample is registered, while 22.64 % are unregistered. Unorganized sectors in MSME face various challenges in registration and recognition. The introduction of GST has successfully converted many unregistered enterprises into registered organisation.

Table-08: Distribution of Enterprises on the basis of Founder

Founder	Frequency	Relative Frequency (%)
Yes (First generation)	51	96.23
No (Family business)	02	03.77
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: 96.23% women entrepreneurs are first-generation owners. They are starting their businesses for personal identity, family support, and social welfare. These entrepreneurs aim to create their own identity and contribute to the society.

Table-09: Distribution of Enterprises on the basis of Types of Ownership

Types of ownership	Frequency	Relative Frequency (%)
Sole Proprietorship	25	47.17
Partnership	26	49.06
Pvt. Ltd. Company	02	03.77
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: Most women entrepreneurs (49.06%) choose partnership businesses due to challenges in capital collection, management, and knowledge. Few starts sole proprietorships (47.17%) or private limited companies (3.77%). Women entrepreneurs often face inefficiencies and lack of capital; in this situation partnership businesses help them for collecting capital and sharing responsibility.



Table-10: Distribution of Enterprises on the basis of employees

Number of employees	Frequency	Relative Frequency (%)
Up to 50	34	64.15
51 – 100	07	13.21
101 – 400	07	13.21
Above 400	05	09.43
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: MSME play crucial for employment generation, with 64.15% of entrepreneurs employing less than 50 employees, 13.21% employing more than 50 to 100 employees, and 9.43% employing more than 400 employees in their businesses.

Table-11: Distribution of Enterprises on the basis of export

Export	Frequency	Relative Frequency (%)
Yes	18	33.96
No	35	66.04
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: 33.96% of the sample units exports their products, while 66.04% are not involved in exports. They operate within a city or country.

Table-12: Distribution of Enterprises on the basis of number of years in Business

Years	Frequency	Relative Frequency (%)
0 – 5 years	14	26.42
More than 5 years	47	73.58
Total	53	100

Source: FLO Compendium of 100 Success Stories of women in MSME, Ministry of MSME, GOI.

Interpretation: 26.42% women entrepreneurs have less than 5 years of business, 73.58% have more than 5 years of business experience.

Data analysis for Objective :3

Government of India have taken many steps for the development of MSME sector as also for the development of women enterprises. Like: Providing credit and financial assistances, Skill development training, Infrastructure development, Marketing assistance, Technological and quality upgradation and many more across the country. Prime Minister' Employment Generation Programme (PMEGP) is one of the such type of programme. Under PMEGP higher subsidy is provided to women beneficiaries. Women beneficiaries are entitled for and lower personal contribution. Women applicants are provided a higher subsidy than the general applicants. General category beneficiaries can avail of margin money subsidy of 25 % of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as scheduled caste/scheduled tribe /women the margin money subsidy is 35% in rural areas and 25% in urban areas. Aspiring women entrepreneurs have been increasingly benefiting from this programme. Since inception (i.e. 2008-09 to 2023- 24 (31.03.2024)), a total of 310780 projects of women entrepreneurs have been assisted under PMEGP. The cumulative data on number of women beneficiaries for the last five years (2018-19 to 2022-23) and current year up to 31.03.2024 is as follows:



Table-13: Assistant to Women Entrepreneur under PMEGP

Year	Women Entrepreneur under PMEGP (In Number)	% Increase Decrease
2018-19	25434	---
2019-20	24720	(2.80)
2020-21	27285	10.38
2021-22	39,156	43.51
2022-23	32,626	(16.68)
2023-24	36,806	12.81
-----	TOTAL 1,86,027	Average: 9.44

Source: MSME Annual Report 2023-24

Other various schemes for Women Entrepreneurs by GOI:

The Government of India has taken various initiatives to encourage women entrepreneurship across the country. Like.

01. Ministry of Skill Development and Entrepreneurship (MSDE) through National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE): Has been working for the empowerment, upliftment and development of women entrepreneurs across the country by different project like Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Programme, Training-of-Trainers and Entrepreneurship Development Programme (EDP) and Trainers Training Programme on Employability, Entrepreneurship and Life Skills, Skills Strengthening for Industrial Value Enhancement (STRIVE), Scheme for Particularly Vulnerable Tribal Groups (PVTGs).

02. Department for Promotion of Industry and Internal Trade (DPIIT): This department is implementing various programmes to promote Women Entrepreneurship as per details given below:

- i. To promote flow of both equity and debt to women led startups, 10% of the fund in the Fund of Funds for Startups Scheme operated by Small Industries Development Bank of India (SIDBI) is reserved for women-led startups.
- ii. Startup India Hub: A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page includes various policy measures for women entrepreneurs by both Central and State Governments.
- iii. Women Entrepreneurship Platform (WEP): The Government launched WEP in 2018 as an aggregator platform with the aim to overcome information asymmetry in the women entrepreneurial ecosystem. By showcasing all existing initiatives and providing domain knowledge it works towards empowering both prospective and present women entrepreneurs.
- iv. To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in country, the Government instituted the National Startup Awards (NSA). NSA recognizes and promotes startups across 20 sectors and special categories. All four editions of the NSA (2020, 2021, 2022 and 2023) have featured a special category and award for women-led startups.

03. Department of Science and Technology (DST): DST has supported Women Entrepreneurship Development Program (WEDP), which is mandated for creating entrepreneurship skill within women and is conducted through institutions/organizations throughout the country. DST has supported establishment of startup incubation centres in academic setups focused for women entrepreneurs.

04. Department of Rural Development, Ministry of Rural Development: Conducted Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under the Deendayal Antyodaya Yojana-National Rural



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Livelihoods Mission (DAY-NRLM) programme supports the Self-Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. Under its non-farm livelihoods vertical is implementing Incubation sub-scheme. The incubation scheme aims to support 150 high growth potential enterprises in a State that has potential for employment creation. There are five States that are implementing the incubation sub-scheme – Assam, Bihar, Karnataka, Kerala and West Bengal.

05. National Institute of Food Technology, Entrepreneurship & Management (NIFTEM-T), Ministry of Food Processing Industries (MoFPI) : Under MoFPI, Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme launched in 2020 is providing training as well as financial assistance to women apart from general public. This scheme provides Credit-Linked Subsidy for individual & Group women entrepreneurs. SHG members can receive seed capital of ₹40,000 per member for working capital and the purchase of small tools. The scheme provides a 50% financial grant for branding and marketing support to groups of FPOs, SHGs, Cooperatives, or a Special Purpose Vehicle (SPV) of micro food processing enterprises.

06. Ministry of Tribal Affairs (MoTA): Operates an exclusive scheme for the empowerment of Scheduled Tribes Women titled Adivasi Mahila Sashaktikaran Yojana (AMSU). Under the scheme, Scheduled Tribe women can undertake any income generation activity. Loans up to 90% for projects costing up to ₹2 lakh are provided at a concessional rate of interest of 4% p.a. The unit cost under Adivasi Mahila Sashaktikaran Yojana (AMSU) has been enhanced from ₹0.50 lakh to ₹1.00 lakh and now to ₹2.00 lakh per unit.

07. Ministry of Micro, Small and Medium Enterprises (MSME): Implements various schemes that address the need for credit, technology, market development, capacity building etc. of the MSMEs. Women Entrepreneurs are encouraged to avail the benefits of these schemes. A few of the schemes, having greater focus on women, are detailed below:

(i) Public Procurement Policy: The Government of India, through the Public Procurement Policy, has mandated that all Central Ministries/ Departments/Public Sector Enterprises will procure at least 3% of their annual procurement from women-owned Micro and Small Enterprises (MSEs). The current procurement from women owned MSEs stands at 1.26 percent (from nearly 15,000 women entrepreneurs), which has seen an improvement from 0.3% in 2019-20.

(ii) Credit Guarantee Scheme for Micro and Small Enterprises: The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE) was launched by the Government of India to make available collateral-free credit to the micro and small enterprises for loans up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) to MSEs with a guarantee coverage up to 85% for loans to women, as against the normal rate of 75%. Both the existing and the new enterprises are eligible to be covered under the scheme

(iii) ZED Certification: ZED certification, or Zero Defect Zero Effect certification, is a government initiative in India that encourages Micro, Small, and Medium Enterprises (MSMEs) to adopt sustainable and quality-focused manufacturing practices. It aims to promote the production of goods with "zero defects" and "zero negative impact" on the environment. The certification process involves assessment, guidance, and handholding to help MSMEs improve their processes and competitiveness. MSME Sustainable (ZED) Certification Scheme of Ministry of MSME, all Women owned manufacturing MSMEs registered in Udyam Portal are eligible for 100% (free) subsidy on cost of ZED certification w.e.f. 11th November, 2023.

(iv) Mahila Coir Yojana (MCY): Mahila Coir Yojana is a sub-component of the Coir Vikas Yojana. MCY is a 100% women oriented and intensive two-month training programme which aims to provide training to rural women engaged in the coir sector, on sophisticated machinery/advanced technology in order to upscale their living standards and thereby attain self-sustainable employment. Under this programme, the women beneficiaries are given skill training in coir spinning. They are provided stipend during the training. The trainees are encouraged to apply for a loan under the Prime Minister's



Employment Generation Programme (PMEGP) thereafter, for starting their own micro coir enterprises. During the last five years, more than 11,000 women artisans engaged in the coir industry were trained.

(v) Entrepreneurship and Skill Development programmes: Capacity building through training programmes in the areas of entrepreneurship development, management development, market development, skill development, etc. are provided through the Entrepreneurship and Skill Development programmes. During the last three (2023-24) years, around 3 lakh women were provided trainings through Khadi and Village Industry Commission (KVIC) training centres, Tool Rooms, Technology/Extension centres situated across the country. The Ministry aims to train the maximum number of women.

(vii) Yashasvini Campaigns for support and development of women entrepreneurs: During the year 2024-25, the Ministry has launched a series of “Yashasvini” mass campaigns for providing support and development of women entrepreneurs. These mass campaigns will be held in collaboration with other Ministries/Departments like Ministries of Rural Development, Housing and Urban Affairs, Tribal Affairs, NITI Aayog, State Governments, Women Industry Associations etc. The campaigns will be organized in Tier 2 and 3 cities in the country. The focus will be on formalization of informal women owned micro enterprises, providing handholding support for registration on Udyam portals, GeM, GST, PAN, etc.

(viii) MSME Trade Enablement and Marketing (MSME TEAM): The Ministry has launched a new sub-scheme called MSME TEAM Initiative to provide financial assistance/subsidy to micro and small enterprises to on-board on to the Open Network for Digital Commerce (ONDC), for catalogue making, account management, logistic support and packaging. Around 2.5 lakh women are envisaged to be benefited during the next three years.

(ix) Samarth Initiative: In March 2022, the Ministry announced “Samarth Initiative” under which, every year, the following will be aimed:

- (a) 20% seats in free Skill Development Programs organized under various skill development schemes of the Ministry will be allocated for women. More than 7500 women will benefit
- (b) 20% of business delegations sent to domestic and international exhibitions under the schemes for Marketing Assistance implemented by the Ministry will be dedicated to women-owned MSMEs
- (c) Ministry to provide 20% discount on annual processing fee on NSIC’s commercial schemes
- (d) Special Drive for registration of women-owned MSMEs under Udyam Registration.

08. Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry: Incubation hubs for Women Entrepreneurship through DPIIT are as given below:

(i) A Virtual Incubation Program for Women Entrepreneurs was conducted in collaboration with Zone Startups to support women-led tech startups with pro-bono acceleration support.

(ii) Biotechnology Industry Research Assistance Council (BIRAC), under BioNEST and EYUVA schemes, has set up dedicated **Bio-incubation centres for women entrepreneurs** that provide incubation space and mentoring (business, Intellectual Property, legal) specifically to women students/scientists/entrepreneurs as well as support women Self Help Groups (SHGs).

09. Ministry of Electronics and Information Technology (MeitY): Under the **Technology Incubation and Development of Entrepreneurs (TIDE) Scheme of MeitY**, financial assistance is provided to Institutions of Higher Learning to strengthen their **Technology Incubation Centres** for enabling young entrepreneurs to create technology startup companies for the commercial exploitation of technologies developed by them.

(Source: Ministry of Skill Development and Entrepreneurship, 07 AUG 2024 2:03PM by PIB Delhi.)



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VI. Finding:

Women entrepreneurs are predominantly concentrated in rural areas rather than urban areas. Their preference mostly for micro enterprises. It is also clear that West Bengal is the leading state in women entrepreneurs in MSMEs. Most of the women entrepreneurs are first-generation entrepreneurs, preferring the manufacturing sector. Partnership businesses are preferred over sole proprietorships and private limited companies. Women entrepreneurs are also playing a crucial role in employment generation, and their registration is notable. But their participation in the export business is not remarkable, and it may be due to various restrictions and a complicated process.

VII. Conclusion:

From the above discussion, it is clear that India has experienced steady growth in women entrepreneurship in MSMEs, with a strong desire for risk-taking and confidence in their capabilities. The MSME sector helps to transform homemakers into entrepreneurs, creating employment opportunities, equal rights and preventing crime against women. With the help of various Governmental support and cooperation of society, it is expected that these sectors will surely overcome challenges and their growth rate will also increase significantly in the near future.

VII. Expanding study scope:

A further study can be made to identify factors affecting women entrepreneurs' success in MSMEs and among various supports of the Government, which one is more preferable to women entrepreneurs by collecting primary and secondary data.

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