



EdelGive
Foundation

An Edelweiss Initiative

A LANDSCAPE STUDY ON Women Entrepreneurship:

Its challenges and impact on
health, socio-economic security
and family wellbeing outcomes
of Women Entrepreneurs



IMPACT

Partners in Social Development

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Note from
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Foreword Landscape Study on Women Entrepreneurship

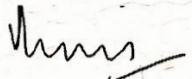
An essential element to achieve real gender equality is financial empowerment of women and in the past few years there has been unanimity across many countries that women can play a key role in the entrepreneurial phenomenon. It is often argued, that when women earn themselves, they automatically gain a higher status within their community. Economic empowerment of women endows them with *atmanirbharta* (self-dependence) and greater decision-making powers which subsequently translates into more prominent / higher participation by them in shaping those economic and social policies which they are directly affected by.

Women constitute half of the demographic composition and at present, their participation in workforce stands at 27%, which is much lower than the global average (as per World Bank estimates). It is imperative for us as a nation to work collaboratively to address their social and economic vulnerabilities for them to benefit equally from India's rapid economic growth. In such a situation, in addition to job creation by the government and private sectors, entrepreneurship is a powerful tool that will create greater opportunities for women to become active participants in the labour force. Encouraging the entrepreneurial spirit of women will not only aid women in becoming financially independent, but it can further benefit future generations, too, through a gradual economic and social shift to a position of higher education and improved health conditions for both the self and family.

Women are now increasingly being identified as a latent resource for economic development and are emerging in leading roles contributing to the nation's growth. Active encouragement with and for women can lead them to realize their full potential as change makers who can lead both their families and the nation on a path of development. The Indian government has thus come forward and designed and implemented multiple policies and programmes that specifically promote economic contribution of women through entrepreneurship.

Niti Aayog has been at the forefront for strengthening the women entrepreneurship ecosystem through its many endeavours, especially with the launch of the Women Entrepreneurship Platform (WEP) that provides the right impetus for aspiring women entrepreneurs across the country. EdelGive Foundation's 'UdyamStree' campaign is in alignment with Niti Aayog's vision of achieving gender equality through the vehicle of entrepreneurship. It aims to bridge the gender gap in the entrepreneurship ecosystem in the country and will help augment the government's efforts towards the same. The report "Landscape Study on Women Entrepreneurship" conducted as part of the campaign is commendable for its attention in mapping out the existing entrepreneurship ecosystem present in the country and elucidates the complexities that both hinder and enable women in their trajectory of growth and progress as entrepreneurs. Through a comprehensive study the report has charted out the various factors that play an active role in the overall entrepreneurial journey of a woman, thereby aiding stakeholders to create an enabling environment for them.

It is necessary for concerned stakeholders to come forward and support endeavours that encourage women entrepreneurship in collectively remodelling the ecosystem to be more inclusive, more encouraging and more just towards women entrepreneurs.


(Amitabh Kant)





Note from

Vidya Shah

Executive
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Landscape Study on Women Entrepreneurship

The path to success for women is more often than not paved through immense fortitude, resilience, and grit. The success stories of women are often about their glorious struggle, overcoming immeasurable obstacles to achieve their goals, independence, and liberty. As much as it is an indication of the indomitable spirit of women, it is also an indication of the inequity of the society that has always existed. Our goal in the 21st century must be to ensure that women do not have to disproportionately struggle to achieve their desired way of life as opposed to men.

Over the past few decades, women have been working steadily, their talent, dedication, and enthusiasm forming the bedrock of economic growth and prosperity in India. They have ventured into the market, started their businesses, and worked tirelessly to prove that they are as adept and successful in the entrepreneurial space as their male counterparts.

We at EdelGive Foundation have been working across various aspects of women empowerment for a good part of the last decade. Our programs across have worked towards addressing both social and economic inequalities that prevent women and girls from achieving their full potential, with a focus on five key priority areas: Freedom from Violence and Discrimination, Access to Legal Justice, Grassroots Leadership, Access to Rights and Entitlements, Freedom from Economic Dependence. Based on the reports and our experience in the sector, we knew that women entrepreneurship is a significant tool of empowerment for women and wanted to create an urge within the stakeholders across the board to support this and contribute to the cause.

In the past few years, women entrepreneurship as a means of women empowerment has seen increasing focus. There is a growing recognition of the role women entrepreneurship can play in being a driving force for changing the narrative of women and recognizing their contribution as a lever towards driving economic growth. Ministries such as Women and Child Development have through schemes like E-Haat, Rashtriya Mahila Kosh and Swayam Siddha Kosh project among others made a sincere effort to encourage women entrepreneurship. However, despite the positive conversations and concrete steps being taken around the issue, it has unfortunately not translated into a conducive entrepreneurship ecosystem for women. There are a multitude of barriers that are a hindrance to the social progress of women as entrepreneurs. These include but are not limited to the inherent bias against women's business skills, conventional gender roles rooted in patriarchal mindsets, lack of access to finance and networks, among others. Therefore, through our #UdyamStree campaign, we seek to boost the entrepreneurial spirit in women and plot women entrepreneurship as one of the key pathways to advance women's economic empowerment in India. It also aims to get stakeholders across the board including the government, corporate, and not-for-profit sector together because we believe that it is only through synchronized efforts would we be able to create a thriving ecosystem for women entrepreneurship.

To enable the creation of a conducive environment to encourage entrepreneurship among women, it was necessary to undertake a comprehensive study that holistically assesses the current ecosystem. Through our report “Landscape Study on Women Entrepreneurship” which was very ably put together by our research partners – Impact Partners in Social Development, we have attempted to study the factors across the board right from societal, financial, personal and familial factors to understand the overall entrepreneurial journey of a woman. I am certain that through this study and the incisive recommendations that it makes to fill the gaps, change attitudes and create a smooth path for women entrepreneurs, stakeholders across the board right from the government to non-profits and corporates would be able to make a significant contribution to encouraging women entrepreneurs.



Note from
Naghma Mulla
CEO,
EdelGive
Foundation

Landscape Study on Women Entrepreneurship

Deeply embedded gender norms among other socio-cultural issues deprive women of access to information, market knowledge, finance and most importantly, paid employment. As a country we are paying an extraordinary economic cost owing to this, which is reflected in our female labour force participation that stands at 20.3% as per the recent World Bank estimates. To bridge the gap between employment and formal work, a non-traditional approach to employment – Entrepreneurship, is a means for women empowerment and in turn India's economic growth.

Boosting women's participation in employment and entrepreneurship in India has the potential to grow the country's GDP by \$0.7 trillion by 2025, and simultaneously enhance levels of gender equality, create jobs, encourage self-reliance, and create balance for gender equations in our culture. The government's commitment to channelizing this vision has led to the launch of several women empowering schemes like - MUDRA scheme, and the Women Entrepreneurship Platform, which creates a platform that enables women participation in business. The government has mobilized multi-stakeholder groups- NGOs, philanthropic investments, and businesses, to come together and work collaboratively for an actionable change. However, despite institutional and other efforts, little has been achieved in the space with the World Economic Forum's Global Gender Gap Report 2020 which has ranked India 112th out of 153 countries.

In the past decade, EdelGive Foundation has extensively focused on the social and economic empowerment of women through our initiative - Coalition for Women Empowerment, to mobilize stakeholders and strengthen the ecosystem that is more inclusive of them. Today, it is imperative to understand the economics behind entrepreneurship to create an enabling and conducive environment for women-owned enterprises. In our efforts, EdelGive Foundation has launched the 'UdyamStree' campaign that aims to bridge the gender gap in the entrepreneurship ecosystem through collective action and engagement across stakeholder groups. 'UdyamStree' solidifies the Foundation's commitment, starting with this very landscape study undertaken to ascertain barriers to entry for women entrepreneurs, gender norms, policy frameworks, motivations and efficacy of government interventions. The study is based on the all-pervasive question- despite being a pivotal part of the vision to realize a 5-trillion economy, why do women not form even 20% of enterprises in India today?

UdyamStree aims to bring all relevant stakeholders together to communicate, collaborate and commit to enabling and empowering women across India, thereby accelerating the growth of women through on-ground and policy interventions. The comprehensive study will help us understand the driving factor for women entrepreneurs, the life cycle of women-owned enterprises, and geographical analysis of top and low-performing states across parameters, among others. EdelGive Foundation has always believed in harnessing the potential of women and with UdyamStree, we have moved a step forward to enable women to be self-sustainable, sufficient, and empowered to create an equitable India. The study is a stepping stone to understand the complexities faced by women in the field of entrepreneurship and decipher the interventions required to contribute to the current existing ecosystem and shift the existing narrative around women entrepreneurship in India to that of progress, equity, and growth.

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Abbreviations

BPL	Below Poverty Line
Covid-19	Coronavirus Disease of 2019
EDP	Entrepreneurship Development Programme
FIWE	Federation of Indian Women Entrepreneurs
GOI	Government of India
GST	Goods and Services Tax
HRD	Human Resource Development
ILO	International Labour Organisation
ITR	Income Tax Return
J&K	Jammu and Kashmir
KSWDC	Kerala State Women's Development Corporation Ltd.
MCY	Mahila Coir Yojana
MP	Madhya Pradesh
MSME	Micro, Small & Medium Enterprises
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Government Organisation
NISESBUD	National Institute of Entrepreneurship and Small Business Development
OBC	Other Backward Class
OECD	Organisation for Economic Co-operation and Development
PAN	Permanent Account Number
PMMY	Pradhan Mantri MUDRA Yojana
SBI	State Bank of India
SC	Schedule Caste
SDG	Sustainable Development Goals
SHG	Self Help Group
SRH	Sexual and Reproductive Health
ST	Schedule Tribe
STEP	Support for Training and Empowerment of Women
TREAD	Trade Related Entrepreneurship Assistant and Development
UP	Uttar Pradesh
UTs	Union Territories
WB	World Bank
WE	Women Entrepreneur

Executive Summary

Gender equality figures as the fifth goal in the list of Sustainable Development Goals (SDGs) initiated by the United Nations. Women's empowerment thus remains central to gender mainstreaming as well as economic, social, environmental and political development. Dasarathi views women's empowerment in two ways – the 'general and specific'. In the 'general sense' it is the process of accessing 'opportunities' and 'freedom' to become 'self-dependent'. In the 'specific sense' it refers to 'enhancing their position in the power structure of society'. Thus, control over economic resources, improved social status and political participation, along with control over their own lives 'enables them to move from the periphery to the centre stage' (Bhuyan, Dasarathi: Empowerment of Indian Women: A Challenge of 21st Century. Orissa Review, January – 2006).

EdelGive Foundation through its different women empowerment and livelihood programmes has realised that entrepreneurship enables multiple positive outcomes for women themselves, families and the nation. These experiences suggest that Women Entrepreneurship develops women's capabilities to access economic opportunities, nurture their decision-making abilities and taking control over financial and non-financial resources.

In order to develop further insights and data points about the pathway of entrepreneurship for young women from semi-urban and rural areas, EdelGive has initiated a national level landscape study covering Women Entrepreneurs (WEs) from different states in India. The study is expected to provide a comprehensive view of the challenges with respect to women's access and opportunities to resources for enterprise development and sustenance. EdelGive Foundation has partnered with IMPACT PSD Pvt Ltd to conduct this landscape study in India.

As part of the research, a detailed survey was conducted in 13 States of India covering all regions (North, Central, North-East, East, West and South). Initially, a mapping exercise was carried out to identify potential Women Entrepreneurs across 50 blocks/town areas of 25 districts of these 13 states. Mapping of these areas listed almost 3,300 Women Entrepreneurs who were classified into three categories, i.e., those engaged in manufacturing, retail or service delivery enterprises. Out of these mapped 3,300 entrepreneurs, 1,235 Women Entrepreneurs were sampled and interviewed for the study.

In addition to these Women Entrepreneurs, their family members, employees and clients were also interviewed. Detailed in-depth interviews were carried out with 20 NGOs that directly support Women Entrepreneurs. All this data was processed, analysed and presented in this report. Some significant findings are discussed in the summary on the following page.

Key Findings from the Survey Data

Some of the important socio-demographic characteristics of the sample included in the study are presented below:

Socio-economic Profile of Women Entrepreneurs and their Enterprise

- More than one third (38%) Women Entrepreneurs were into retail, followed by (35%) into service delivery and the least of the three (27%) into manufacturing.
- The largest proportion of enterprises (30%) were related to food and edibles, beauty and fashion stood second with (28%) WEs adopting this and third from the top were those that included production and/or sale of household products.
- Most WEs were in the age group of 26-40 years (60%), followed by 41-60 years (29%).
- Almost 60% respondents reported that they live in nuclear families.
- Nearly half (49%) of the women in the sample have Below Poverty Line (BPL) Cards.
- Less than half (44%) had access to a personal smart phone. Of those who had smart phones, about a third (38%) were using it for business purposes (learning or selling of their products).
- Over half (58%) have Permanent Account Number (PAN)¹ Cards. Among the three categories of enterprise, largest proportion of entrepreneurs engaged in Service Delivery (67%) possess PAN Card.
- 11% have Life Insurance policies and (6%) of them have Health Insurance policies.
- Majority of Women Entrepreneurs are married (84%) and only (8%) are unmarried.

Setting Up the Enterprise

A large majority (82%) of Women Entrepreneurs mentioned that they themselves chose to be an entrepreneur. Almost 60% respondents conveyed that their primary objective was to provide economic support to their families and therefore spend about 40% of their income on family expenses. Most women reported earning between INR 1,500-5,000 per month and as many as 16% were earning up to INR 500 per month. With this income, 40% feel that their objective of financial support to their families is yet to be achieved.

Regarding the time span of the enterprise, most of them have been functional for more than three years and about 8% were set up during the past one year. Though 10% of the respondents invested in improving their own educational status, 65% managed to improve their technical/management skills after becoming entrepreneurs. Women shared that after starting their enterprise, they have gained skills in people management (60%), financial management (65%) and can now deal with people more effectively (72%).

Almost 90% families felt that the enterprise that WE chose was her first choice and the remaining 10% stated that they had to make some adjustments due to circumstances. When asked about the reasons for this compromise, half (51%) felt that they did not have the required technical skill and 40% stated that the required finances could not be arranged.

¹ PAN Card is a registration of individuals/companies/organisations with the Income Tax Department indicating that those holding PAN Card are expected to submit their Income Tax Returns, annually.

Management of Enterprise

However, women usually run their enterprise as an informal entity and are not able to implement their business management skills in formalising their entities. Almost 63% maintain formal accounts but 8% have submitted their Income Tax Return (ITR) in the last financial year. Less than 10% of these enterprises are registered and 13% are members of any networks or associations, which includes membership in a Self-Help Groups (SHG). Over 40% women do not feel the need for any additional information and those who feel the need for information expressed the need to know market trends, new products launched, advertisements, sources of loan and consumer surveys. For those who have accessed the information, most common source of information is personal advice (from friends, family, relatives). Out of the ones who seek information, most of the WEs deal in retail (43%), followed by service delivery (39%) and manufacturing (18%). However, WEs do not have access to appropriate information or guidance which is specific to their business. It needs to be mentioned that most of the Women Entrepreneurs are so involved in the operationalisation of their business that their attempts to seek additional information are rather limited.

A large proportion of women (91%) reported generating profit from their enterprise. However, detailed discussions with them reflected that they do not necessarily include their labour cost while calculating the costs of their products/services and consider the nominal profit as their incentive for labour.

Of those women who reported making profit, 60% want to expand their business in future. Of those who wish to expand their business, 69% feel that they can arrange finance (working capital) for their expansion.

Future Plans and Expansion

Women Entrepreneurs do not demonstrate risk taking aptitude while managing their businesses. The average investment in starting their enterprise is INR 18,705 and almost 20% did not invest anything. Only 9% of them took some loan. Women revealed that they do not want to take loans because of the fear of inability to repay the loan, which would negatively impact their family and family pride. Since women do not have assets in their name, a large majority (83%) also feel that they cannot mortgage assets to secure loans, if required. This majorly deters women from taking loans. Further, 1% of women have availed of any government scheme and this is primarily because just about 11% are aware of any schemes. Less than a third (29%) of those who applied, could avail the scheme.

Empowerment of Woman Entrepreneurs in the Family

As for stereotypical gender roles, over 70% Women Entrepreneurs admit that cooking dinner, washing clothes, washing utensils and general cleaning of the house is still their primary responsibility. Most women also feel that it is against their culture/values to let their husband/other family members partake in household chores. About half of those women who do not want to expand their business, attribute it to the fact they are unable to handle more work.

Data related to empowerment of women indicates that a quarter of women feel they can now fulfill their own needs; less than 20% feel confident of using public transport, 43% feel they can decide where they should get treated for illness and 36% of the total women are of the opinion that it would be possible for them to decide the number of children, they want to have. One in seven Women Entrepreneurs mentioned that even though they have started contributing to their family income, their status in the family has not changed. When asked about domestic violence, 66% women believed it is not applicable for their family (i.e. no domestic violence). Of the remaining 34% women who hinted about the presence of domestic violence in their lives, almost two third feel that domestic violence has either increased or not changed.

Families of all WEs in all states acknowledged that they were consulted by the WE but then about two third (65%) confirmed that they were completely supportive of their idea of starting the enterprise. This again reflects the fact that certain families may not be very comfortable about women of the family working and contributing to the family income.

State Specific Findings

Looking at data from all states, Gujarat stood out from other states where poor families of Gujarat do not want women to step in and start earning to support their families, but women there tend to go beyond their family's opinion and work to contribute to their family's economy. While this is a positive sign, it is also likely to limit the ambitions of women, as they may not be enjoying family's support.

As reported by their families, in Tamil Nadu more than a quarter of women invested between 50,000 to 1 Lakh INR for setting up the business and this is highest among all states. This is because in Tamil Nadu 57% families confirmed access to loan for investment (including 28% mentioned bank loans).

Almost half (48%) families felt that the WE has been able to earn the profit as expected, except in J&K where this percentage was abysmally low (13%), implying that the profit margins for WEs in J&K were low and not as expected (as mentioned by 68% of the families). This could be because J&K has experienced lockdown for more than a year (since August 2019) and middlemen were not able to come to their villages with raw materials and take back the finished products. This resulted in reduced sale of their products and thus reduced profit margins.

When asked on what aspects does the economic contribution of the WE get used for, the biggest expenditure basket was food (reported by 60% families). This was noticeably highest for Haryana (94%), UP (90%) and Rajasthan (89%) — the three states with significantly lower sex ratio and bias against women. This indicates that in these states, unless families reach to the point where they can't afford food, they do not let women work.

Emerging Recommendations

1

Conduct Meta-analysis to identify State specific needs and support them to design and implement relevant programmes

2

Establish helpline to support budding and existing WEs

3

Empower autonomous institutes (e.g., FIWE) to support WEs to resolve their day-to-day issues

4

Mentorship programmes at local level through established WEs/Industry to help WEs formalise their enterprise and expand

5

Promote products from WEs under a common brand with tax incentives

6

Establish local and district level federations of WEs for peer support and strengthening supply chain

7

Specific skills training for WEs in soft skills including accounting, HR management and communication

8

Implement awareness generation and community mobilisation initiatives for moral support to WEs

9

Provide common platform like physical and virtual exhibitions and websites for promotion of products from WEs

10

Develop single product markets to encourage vendors and bulk buyers to physically reach out to WEs

Fact Sheet of Key Indicators

Total 1,235 women currently engaged in an enterprise (either manufacturing, retail or service delivery) were interviewed and the indicators provided in this Fact Sheet are calculated on the basis of the responses received from these 1,235 women. These women were identified from 13 states of India and the findings in this section are a consolidation of all 13 states.



Economic Empowerment – Impact on Self

% of women who have purchased land asset with their own income	42 (3%)
% of women who have purchased land asset in their name (solo or joint) out of total women who purchased land with their own income	31 (74%)
% of women who purchased non-land assets from income from their own enterprise	344 (28%)
Average income spent by women to fulfil their personal needs	231 INR per 1000 earned (23%)
% of women who are free to decide how to spend their personal income	829 (67%)
% of women who have personal savings in bank accounts	1090 (88%)



Social Empowerment - Impact on Self

% of women who improved their own educational status after initiating the enterprise	123 (10%)
% of women who improved their skills (technical, managerial, financial) after initiating the enterprise	797 (65%)
% of women who reported increase in self-esteem and self-confidence	899 (73%) Self-confidence 233 (19%) Self-esteem
% of women who reported reduced burden of household chores	198 (16%)
% of women making independent decisions regarding their enterprise	141 (11%)
% of women who believe they can take decisions about their reproductive choices	450 (36%)
% of women who reported improved physical health since they started their enterprise	434 (35%)
% of women who are reporting better (private) health seeking for self	484 (39%)
% of women who reported reduced mental stress after starting their enterprise (On an average they put in 6 hours into their enterprise)	400 (32%)
% of women who believe that their status within the family has improved	1015 (82%)
% of women who believe that their status within the society has improved	995 (81%)
% of women who independently visit friends and family	660 (53%) friends 518 (42%) family
% of women who use public transport/travel independently in public spaces	224 (18%)
% of WE who never faced domestic violence in their life	853 (69%)
% of women who reported reduction in domestic violence/abuse out of the ones who faced domestic violence prior to starting of an enterprise	161 (42%)
% of women who reported reduction in any form of violence outside family	71 (6%)



Management of Enterprise

% of women running their enterprise on profit (before COVID)	1123 (91%)
% of women who have plans to scale-up their enterprise in the near future	738 (60%)
% of women who themselves manage records	545 (82% of those who maintain account and 44% of all entrepreneurs)
% of women who maintain separate records for business and personal expenses	416 (63%) of those who maintain accounts
% of women who have been able to access market credit	239 (22%)
% of women who think they can get credit, if required	538 (44%)
% of women who have access to information channels including social media (newspaper, internet, TV, radio, other)	269 (25%)
% of women who reported participating in professional forums and networks	166 (13%)
% of women who have diversified market links (not dependent on one or few customers)	817 (92%) of those who directly serve 5 or more clients
Average daily hours spent in household work vs enterprise work	7 Hours (Enterprise) 5 Hours (Household)



Chapter 1

Introduction

Introduction

Women's equal access and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women as well as equitable and sustainable economic growth and development.

Sixth Economic Census, Government of India, 2016

1.1 Study Context

The recent emphasis on “Atmanirbhar Bharat” (self-reliant India) by the Government of India has brought back the focus on entrepreneurship in India. Even in the past years, the government has been pushing self-employment through its other initiatives like Skill India and Make in India. India moved towards globalisation, liberalisation and privatisation since the decade of 1990 and has since pushed the reforms to develop entrepreneurship potential in the country. The sixth All India Economic Census published in 2016 included an entire chapter on Women Entrepreneurs, reflecting the emphasis of the government on Women Entrepreneurship.

In the last two to three decades, the economic contribution of women has increased considerably and entrepreneurship has gained momentum among women. However, it is also true that the full potential of women as entrepreneurs is not tapped, primarily due to prevalent stereotypes that consider women to be of lower status than men and assume that women may not be able to undertake certain tasks essential for being a successful entrepreneur. The stereotypical gender roles that relegate women to domesticity and care giving, hinder the realisation of their potential and participation in work outside the home or aside from household chores. With this pervasive mindset, women are often unable to think of entrepreneurship as an alternative they can consider and take the initial steps towards starting a business.

“The Glass ceiling that once limited a woman's career path has paved a new road towards business ownership, where women can utilise their sharp business acumen while building strong family ties.”

Erica Nicole

Owner of YFS Magazine

Women are now increasingly being identified as an “untapped”² resource for economic development, all across the world and particularly in developing nations including India where they are almost half of the country's population. The Indian government, in addition to the market and development partners, have come forward and designed and implemented policies and programmes that specifically promote economic contribution of women through entrepreneurship.

Women Entrepreneurship means an act of business ownership and business creation that empowers women economically, increases their economic strength as well as their position in society³.

² B2 Bain & Company and Google (2019): Powering the Economy with Her – Women Entrepreneurship in India

³ Sharma Priyanka (2016): Women Entrepreneurship: Challenges and Opportunities, HIMT, New Delhi

While women face several challenges their journey of becoming and being an entrepreneur, it is also evident that the journey is quite rewarding, not only for themselves, but also for their families and the nation. The specific components of initiating and managing an enterprise by women and its impact on their lives is elaborated in the figure as follows.

Figure 1.1:

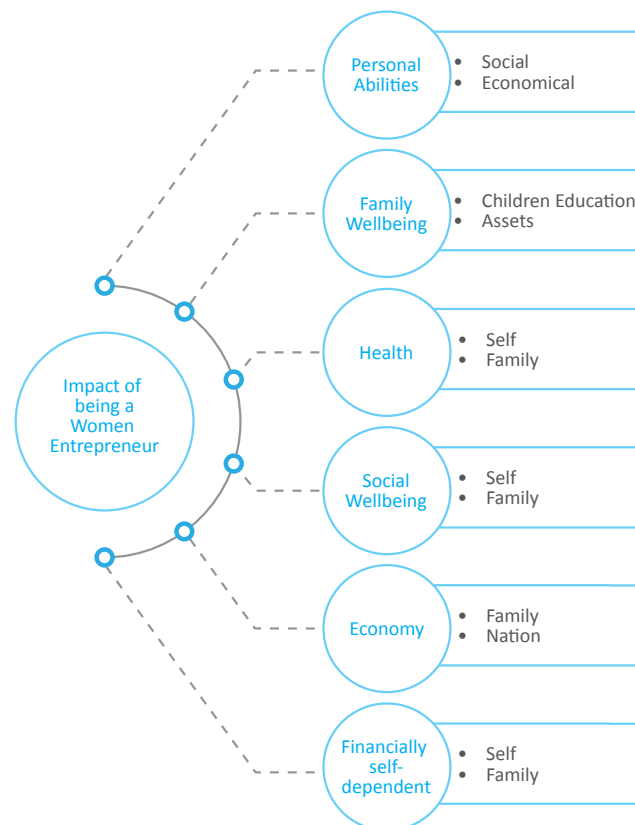
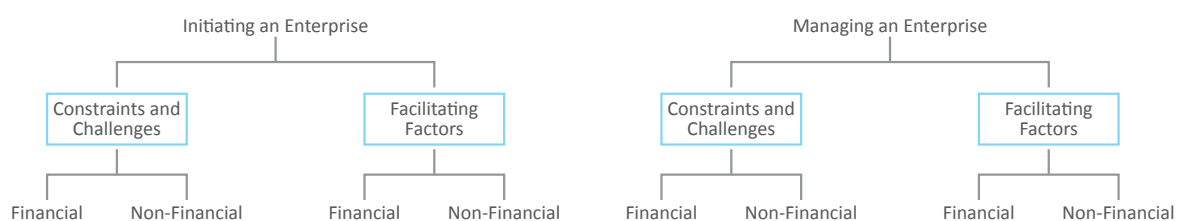


Figure 1.2:



In order to understand these components, it is important to also understand the factors that influence Women Entrepreneurship. Some of the critical factors are discussed here.

Figure 1.3:

Access to financial resources: This includes (a) the extent to which a woman is able to access credit for her enterprise; (b) the confidence of the system to provide credit to women-led enterprises and (c) the extent to which a woman controls financial resources of her family, including those contributed by her.

Family Support: This includes division of labour within the family, tasks and support provided by family members to manage the enterprise.

Technical, Managerial and Financial Management Skills: This includes current level of skills, her perception about the sufficiency of her skills, efforts made by her to develop these skills, her perceived need to build these skills and her knowledge about processes or ways to enhance her skills.

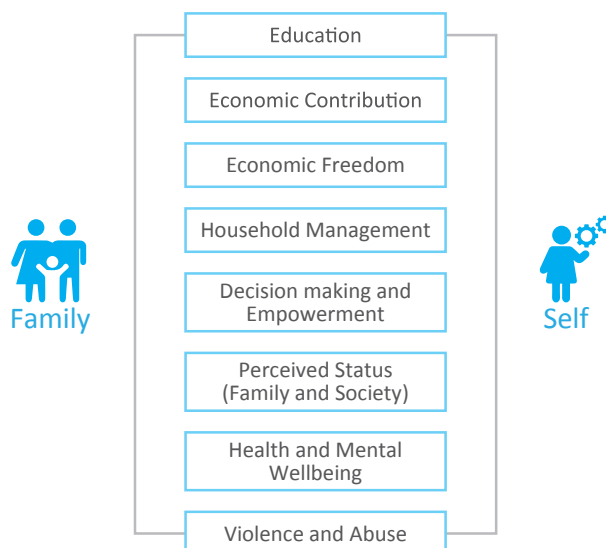
Motivation/Aspiration: Factors that motivate a woman to set up her enterprise and influence her to not only sustain the same, but aspirations to grow the enterprise as well.

Socio-Economic Characteristics: This includes economic status of the family, caste and religious category, ability status, vulnerability, or survival status. Also includes age, educational status, marital status and place of residence.

Environmental Factors: Attitude and behaviour of employees, clients, vendors and other stakeholders important for functioning of the enterprise. Also includes enterprises that were set up under special circumstances such as disaster relief (e.g., Covid-19, earthquake, floods).

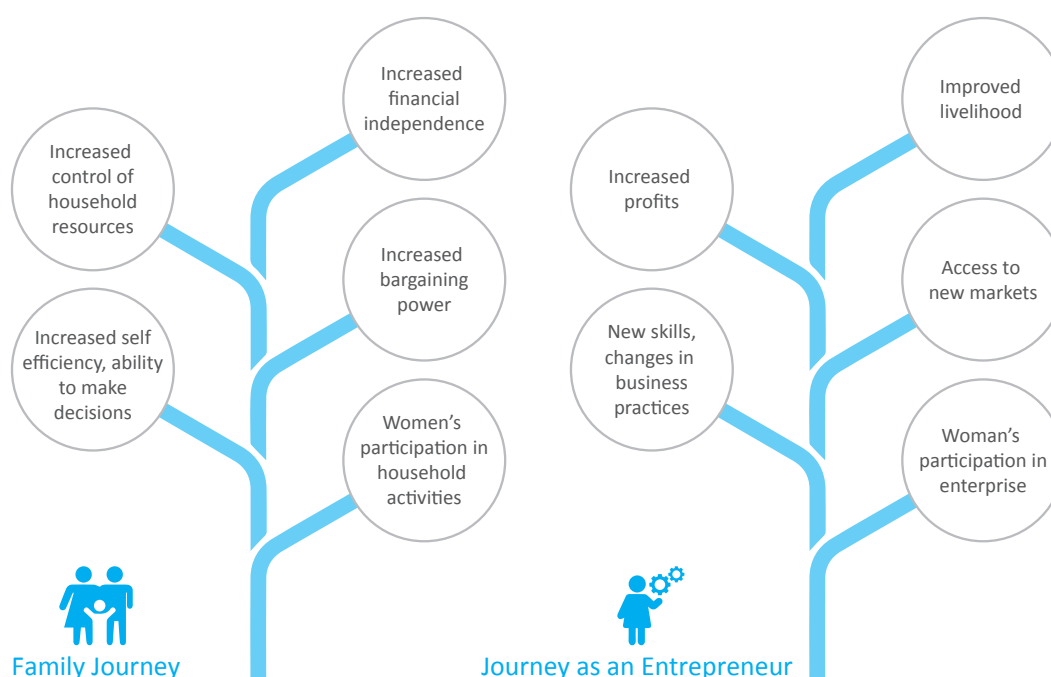
While discussing the overall impact of being an entrepreneur on personal and family lives of women, it is important to ascertain the specific dimensions which collectively define the impact on personal and family lives of Women Entrepreneurs. The classification is presented in the diagram.

Figure 1.4:



Among others, the most important reason for this (non) choice is the additional challenges they have to face, as compared to their male counterparts. On the other hand, Women Entrepreneurs are far more empowered, self-sufficient and have better decision-making abilities as compared to those who are in paid or unpaid jobs (including being home makers). This could be because WEs get more exposure to different aspects, people and challenges which bring more confidence, self-empowerment and decision-making abilities. Hence, developing entrepreneurship capabilities among women and supporting them to be entrepreneurs would go a long way in empowering women.

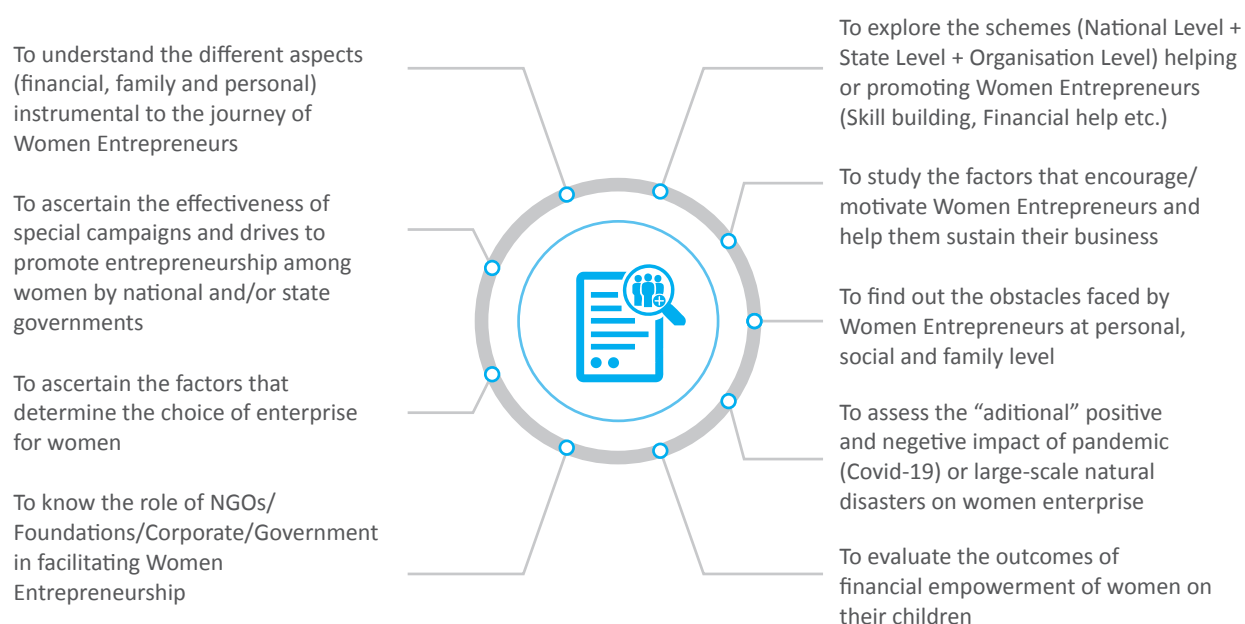
Figure 1.5: Self-Dependence



1.2 Scope and Objective of the Study

In order to contribute to its programmes on women empowerment and livelihood, EdelGive Foundation intended to conduct a landscape study to better understand (a) assess the experience faced by women, of setting up and running their enterprises in the existing ecosystem, inclusive of socioeconomic and policy factors. and (b) the evident and hidden reasons for women's reluctance to be entrepreneurs and "additional" challenges faced by those who chose to be entrepreneurs. A study was thus designed to present an in-depth understanding about Women Entrepreneurship in India, supported by data and qualitative evidence, pointing to actionable recommendations to promote Women Entrepreneurship in India. The key focus of the study was to document, discuss and analyse the journey of Women Entrepreneurs of India.

Figure 1.6: Objectives of the Study





Chapter 2

Study Methodology

Study Methodology

Considering the diverse nature of the proposed study, a variety of methods were adopted for gathering information so as to draw meaningful conclusions for the research questions and objectives discussed on previous page. The methods included interviews using semi-structured, closed-ended questionnaire, in-depth discussions and developing case studies. This chapter elaborates the methods proposed for the study along with the discussion on sample and criteria for selecting the sample.

2.1 Secondary Research

Existing contextual literature was searched on open access platforms and reviewed in the context of the objectives of this study. A separate chapter (Chapter 3) has been developed on the important findings from all secondary literature reviewed, structured on the following lines:

- Growth of Women Entrepreneurs
- Entrepreneurial Participation of Women in India
- Women Entrepreneurship Models in India
- Overview of Supportive Environment for Women Entrepreneurs
- Problems faced by Women Entrepreneurs
- Challenges
- Future of Women Entrepreneurs in India

2.2 Primary Data Collection

In addition to different categories of Women Entrepreneurs, a variety of other stakeholders including family members of these entrepreneurs, their employees, clients and NGOs providing support to Women Entrepreneurs were contacted for information that was gathered and analysed to draw key conclusions on the aspects linked to the objectives of this study. The tools were designed such that they captured information on following aspects:

- I. Attitude and Perception of Young Women on Entrepreneurship
- II. Initiating and Managing Enterprise by Women
- III. Impact of Managing Enterprise by Women on Self
- IV. Impact of Managing Enterprise by Women on Family
- V. Impact of Covid-19 on Enterprise Managed by Women

2.3 Definition of Women Entrepreneurs

There could be many definitions of Women Entrepreneurs, but for this study the definition adopted was ***“Women Entrepreneurs are the women or a group of women who initiate, organise and operate a business enterprise”***. Therefore, a comprehensive definition of a women entrepreneur (used to map the entrepreneurs) adopted for the study had the following components:

Women Entrepreneurs

- Has invested at least 51% capital in setting up the enterprise
- Takes active part in day-to-day management of the enterprise; has significant role in operational decision making and has direct control over financial transactions
- Shares at least 51% of the profit/loss from the enterprise

Similarly, a woman led enterprise was one where:

- Women own at least 51% stake in the enterprise
- Women independently take day-to-day management decisions and major decisions like scale-up or new partnerships
- These enterprises may or may not be giving employment to other workers
- These could be proprietary, partnership or company, formally registered or running as informal units or could be women cooperatives such as Self Help Groups (SHG)

2.4 Sample Selection

The sample selected for the study was such that it represents the entire country and the inferences drawn from the study can be generalised at the national level. In order to achieve this, it was first important to select the states for gathering data.

Selection of States for Data Collection

All 36 states and UTs were first divided in six regions as North, East, North East, West, Central and South. Sixth Economic Survey (2016) provides the state-wise number of women enterprises in the country. This list is taken and using women population in the state (Census 2011), number of women enterprises per lakh population. From each region, one state with the highest number of women enterprises per lakh population and one with the lowest number were selected. In some cases, alternate states so as to maintain a balance of additional geographic characteristics of these states were taken. A few states had to be excluded because it was not possible to gather on-field data in these states due to Covid-19 situation. The selected sample is presented in the table 2.1 below:

Table 2.1: Selection of 13 States and sample size for the Study

Region	State	Women Enterprise per lakh women population	Additional Characteristics
North	Jammu and Kashmir	530.32	Conflict Zone/Hills
	Haryana	1050.24	Very low sex ratio
	Rajasthan	751.55	Desert
North East	Manipur	6896.16	Matriarchal Society
	Tripura	806.09	International border
East	West Bengal	1869.56	Coastal
	Jharkhand	340.84	Tribal
Central	Madhya Pradesh	638.04	Agriculture economy
	Uttar Pradesh	506.00	Mainland
West	Gujarat	1826.09	Economic mindset
	Maharashtra	1227.2	EdelGive Focus State
	Daman	866.09	Island/Union Territory
South	Tamil Nadu	5258.85	High migration remittance Economy

At the next step, two districts from each of the selected states were identified. One of these was the capital district and another was purposely selected to represent the additional characteristic of the state, identified on the previous page. List of districts and blocks included in these states is presented in Annexure 4.

A sample of 1,200 Women Entrepreneurs; 200 women distributed per region, i.e., 100 per state was proposed. With confidence level of 95% and confidence interval of 10%, a minimum sample size required for estimating the indicators is 96^4 and hence state level estimates can be calculated with this precision. While this may not be the most desired precision, with a national level spread, this is the manageable sample. It was expected that this sample of 1,200 enterprises will be spread out among all the categories of Women Entrepreneurs.

In total, 1,235 Women Entrepreneurs were included in the study. This included 27% manufacturing units, 38% retail enterprises and 35% service delivery outlets. The desired minimum sample was achieved for all states except for West Bengal where 93 Women Entrepreneurs were interviewed. The sample of 100 was divided between Gujarat and Daman and included 51 and 53 Women Entrepreneurs, respectively.

For other stakeholders, no specific sampling methodology was proposed and were selected purposively, depending upon their availability. Sample for each of these stakeholders included in the study are employees (153), Clients (423), Husbands/Family Members (639) and NGOs (24).

In order to select the entrepreneurs at the district and block level, a mapping exercise was carried out to identify potential Women Entrepreneurs. This mapping was essential to ensure a reasonable mix of different types of entrepreneurs. In all the 13 states, a total of 3,321 Women Entrepreneurs were mapped. Required sample was then pre-selected and provided to the survey team for interviews, that led to 1,235 completed interviews across all 13 states.

In addition to these 1,235 Women Entrepreneurs a small sample of other Women Entrepreneurs including those who could not sustain their enterprise, who were willing/attempted but could not start the enterprise and Women Entrepreneurs who were survivors of human trafficking were separately interviewed. The data for these sample has been separately analysed and presented as case studies.

2.5 Report Structure

This report contains seven chapters. Chapter 1 gives an introduction to the study, describing the background and purpose of the study. Chapter 2 focuses on the methodology adopted to undertake the study. Chapter 3 provides a review of literature; describing the overview on growth of WEs, entrepreneurship models, problems and challenges faced by the WE and existing schemes in India pertaining to support entrepreneurship for women.

Chapter 4 offers the findings of the study which have been divided into sub sections- socio-demographic profile of Women Entrepreneurs, attitude and perception of women on entrepreneurship, setting and managing the enterprise by women, impact of managing enterprise by women on themselves, impact of managing enterprise by women on their families and finally, the impact of Covid-19 on their enterprises.

Chapter 5 mentions the key findings based on conversation with the stakeholders — employees, family members of the Women Entrepreneurs, NGOs and clients. Some recommendations have been included in chapter 6. Finally, Chapter 7 showcases some case studies to bring in the qualitative dimensions to this study.

⁴ <https://www.surveysystem.com/sscalc.htm>



Chapter 3

Review of Literature

Review of Literature

Men receive the lion's share of income and recognition for their economic contribution while most of women's work remains unpaid, unrecognised and undervalued

3.1 Defining Women Entrepreneurship

The unequal position of women in India reflects in the gender-based inequality which is rooted in lack of access to and control over resources, participation in decision-making processes or self-actualisation. Moreover, their economic, social and environmental contributions often go unrealised.

However, recent trends show women availing of educational and skill development opportunities and joining the workforce at different levels, which has translated to enhancing their social status and decision-making roles. In this changing scenario, women are also taking on entrepreneurship as a profession. Entrepreneurship is "the process of uncovering or developing an opportunity to create value through innovation."

A women entrepreneur is defined as an enterprise owned and controlled by woman having a minimum financial interest of 51% of the capital and giving at least 51% employment generated to Government of India, 2012

Research shows that the driving factors for a woman to be an entrepreneur are self-esteem, recognition, self-determination and career goals⁵, however these could be contextual to the country, race and culture. In certain cases, unfavourable economic conditions, unemployment in the family or divorce may impel women to take on entrepreneurial activities. Attributed to pull and push factors, women enter into the ambit of the market system and gradually gain economic independence.

In India, it has been observed that a woman entrepreneur prefers to deal in business, for which there exists a demand in the market like that for consumer goods. They deal in intermediate goods which are used in the production of other products and mostly are manufactured to the orders of large companies i.e. ancillaries. There are broadly three types of enterprises that women deal in – (a) manufacturing a product for direct sale in the market (b) manufacturing a product or its part to meet the need of a large industrial company; and (c) being a sub-contractor of raw materials supplied by the customer.

3.2 Growth of Women Entrepreneurs and Entrepreneurial Participation

Entrepreneurship has traditionally been the domain of men since they have control over economic resources. However, with changed gender stereotyping, women can be seen as entrepreneurs engaged in economic activities in varied avenues.

⁵ https://www.internationalseminar.org/XV_AIS/TS%203/6.%20Mr.%20Amit%20kumar.pdf

Some of the important facts regarding recent development of Women Entrepreneurship in India are:

- The top five states in India with leading number of enterprises owned by a woman are Tamil Nadu, Kerala, Andhra Pradesh, West Bengal and Maharashtra.
- Total number of women enterprises has increased from 10.64 lakh to 20.21 lakh units i.e., almost doubled between 2001-02 and 2006-07⁶.
- According to the Annual Report of the Ministry of MSME (2018), there are state specific variations in terms of contribution of women in entrepreneurship. Based on the available data from the report, number of women led enterprise per 100,000 women population in the state were calculated and the ratio ranged from 6,896 per 100,000 women in Manipur; 5,258 per 100,000 women in Kerala to just 308 in Bihar or 340 per 100,000 women in Jharkhand.
- Overall, out of 36 states and UTs (for which data were available), 13 (37%) states and UTs had less than 1,000 Women Entrepreneurs per 100,000 population i.e., less than 1% and none of the 7 states/UTs from South India are included in these 13.
- The Fourth All India Census on MSME (2006-07), states that around 18 out of 20 lakh units comprising of almost 90 percent of the total enterprises are unregistered. A comparison at the all India level shows that women have control over 13 percent of the registered units and 9 percent of the unregistered units.

However, India is still among the worst performing nations in Women Entrepreneurship according to the Global Entrepreneurship Survey, conducted by PC maker Dell and GEDI (Global Entrepreneurship and Development Institute). According to Economic Times (2013), out of the 17 countries surveyed India ranks 16th, just above Uganda.

3.3 Women Entrepreneurship Models in India

It is believed that when Women Entrepreneurs are provided with equal access to inputs, they may own and operate business and produce strong economic outcomes. The enterprise owned and managed by women may adopt various models in India.

1. Self Help Groups (SHGs)

A SHG comprises of a small group of women who come together to make regular monetary contributions. Emerging as micro-finance systems, SHGs often become a platform which promotes solidarity among women, bringing them together on issues of health, nutrition, gender parity and gender justice. A study from Punjab highlights that SHGs have made an important contribution in developing entrepreneurship aptitude and capacity among rural women by enhancing their skills and giving them opportunities to engage in various entrepreneurial activities⁷.

The National Bank for Agriculture and Rural Development (NABARD) launched a pilot project for linking SHGs in February, 1992. The NABARD report (2006) suggests that number of SHGs in India have grown tremendously from just 255 in 1992 to 11,45,000 in 2005. This movement has increased access to financial resources (through micro-finance) for rural women which has encouraged them to start their own enterprises. Tamil Nadu is taking a lead with increasing number of Women Entrepreneurs through SHGs.

A study from Assam⁸ concludes that SHGs help women in setting up enterprises in their local areas. Engagement with SHGs motivate women to adopt activities like, handloom weaving, piggery farm, poultry farm, dairy farm, handicrafts, etc. Besides, SHGs also provide a platform for women to share and enhance awareness about savings, education, health, family welfare, cleanliness, nutrition, environment, social forestry, etc.

⁶ <https://www.dcmsme.gov.in/ssiindia/census/ch11.htm>

⁷ Soni Anchal (2015): Role of Self-Help Groups in Women Entrepreneurship Development. Advances in Economics and Business Management (AEBM), Volume 2, Issue 15; October-December 2015, pp. 1484-1488

⁸ Dutta Swapna (2016): Women Entrepreneurship Development through Self Help Groups in Assam. 3rd International Conference on Multidisciplinary Research and Practice

Various research reports also indicate rural women could be motivated to avail of financial assistance for starting entrepreneurial activities by creating awareness about various credit facilities, financial incentives and subsidies through SHGs. Exposure to technologies which are labour saving, drudgery reducing, income generating and productivity increasing, along with entrepreneurship education and trainings could be helpful. SHGs would thus benefit not only individual women and women's groups but also families and the community as a whole through collective action. This would then lead to increased participation of women in decision making processes and a more holistic social development.

2. Enterprises supported by Non-Government Organisations (NGOs)

Women's non-profit organisations have long played an important role in the lives of women in many parts of the world. In India, well-educated and affluent women found socially sanctioned work outside home in the voluntary sector. They worked as volunteers under the aegis of religious organisations and for social service non-profits dedicated to the alleviation of poverty.

Important changes in women's lives are a direct result of the intervention of non-governmental organisations (NGOs). Many NGOs that deal with the alleviation of poverty for women often also focus on advocacy for women's rights as well as providing services for women. Although legislation in India protects and promotes women's rights in most cases, NGO intervention aids in enforcing such rights. NGOs can be instrumental in bringing positive changes to the lives of women. A vital element of such positive changes is the economic empowerment of women and self-employment is a highly potential avenue towards economic empowerment.

NGOs can play a meaningful role towards self-employment of women and their empowerment in the following ways:

- **Training and skill development:** Women find employment mostly as casual labour in agriculture and the growing informal sector. Efforts by NGOs focus attention on poor women. Their aim is to train and provide them opportunities of self-employment to improve their social and economic status.
- **Capacity building:** The technical competence of the people manning the delivery of the cooperative support services must be enhanced and adopted to the specific requirements of the cooperative societies. Keeping in view the present state of economic liberalisation, immediate necessary measures must be taken by government institutions, cooperative sector, private sector, NGOs, national and international agencies to sufficiently equip self-employed women with information, knowledge, technology, training and managerial techniques.
- **Legal Awareness and Property Rights:** In rural India, only 13% of women inherited land from their fathers, as daughters⁹. In the rural areas, the daughters marry and leave the village; hence no inheritance rights exist. The government schemes also allot land to male household heads. An adult married son gets compensation for displacement, but the adult daughter gets nothing. NGOs are working closely with women to generate awareness regarding their legal rights and help them get land by extending loan facilities to buy land in groups.

3. Start-Ups

Start-up India is also one of the initiatives aiming at promoting bank financing for start-up ventures which encourages women to enter the entrepreneur world. According to the Ministry of MSME, India is considered to be the home for the fastest startup ecosystems in the world and ideal for women who wish to start their own business ventures. A study by the Dell Women's Global Entrepreneurship interviewed 450 Women Entrepreneurs in the US, UK and India and found that India was one of the most favourable places for Women Entrepreneurs to set up their business projects. The study further pointed out that businesses owned by Women Entrepreneurs are likely to grow up to 90% in 5 years in India, in comparison to similar businesses in the US and UK where expected growth trends range from 50% and 24% respectively, during the same time period.

⁹ <https://timesofindia.indiatimes.com/india/Barely-one-in-ten-women-own-land-brothers-most-anti-sisters-inheriting-land-Survey/articleshow/31403305.cms>

4. Cooperative Movements

Cooperatives attempt to balance individuals' needs with those of the community as a whole, by encouraging individual empowerment and contributing to the larger developmental process. Cooperatives have been playing an important role in improving the economic conditions of Indian women by providing them employment and opportunities for income generation. A total number of women cooperatives in the country is about 3,740 and their membership is around one million. In Gujarat alone, there are 131 women's cooperatives with membership of about 26,900.

The involvement of women in cooperatives can be advocated on the following grounds:

- Women constitute nearly half the population of the country, hence their involvement in the movement will help to undertake such services as are needed by women.
- They are the main buyers of consumer goods in a family. They can help the cooperative stores to purchase need based, quality goods.
- They can economise expenditure and endorse purchasing from cooperatives.
- The welfare of the women from lower income groups can be promoted by bringing them into the co-operative fold.

With the spread of literacy in the villages, awareness of women in rural areas can be increased considerably. The role of women in cooperatives is expected to rise in the days to come. Cooperatives provide varied opportunities for women. No doubt their standard of living will be raised by the income they earn from the society and their quality of life will be improved due to social awareness, entrepreneurship, development of skills and increased participation in the affairs of the society leading to better understanding and unity.

3.4 Challenges faced by Women Entrepreneurs

An increasing number of women are taking on entrepreneurship and are either setting up or further scaling and diversifying their enterprises. However, the balancing of work with traditional gender roles at home, remains a major challenge among other. A detailed review of existing literature given below, highlights some of the challenges faced by Women Entrepreneurs:

3.4.1 Financial challenges

Financial challenges pertain to lack of access to resources. Women do not have access to family resources since, in most cases, it is men who have control over finances of the family. The family members also hesitate in risking family assets for mortgage to seek loans. This severely limits their ability to access finance from the market (bank, NBFCs or open market) for managing and/or expanding their enterprise.

Women Entrepreneurs also face problems in financing day-to-day operations of the enterprise, including purchasing of raw materials and paying wages to labour. The lack of access to funds makes the condition of Women Entrepreneurs extremely vulnerable. The complex procedure (in terms of fulfilling the eligibility criteria and documentation procedure) to obtain a loan from bank usually discourage women from establishing an enterprise of her own.

3.4.2 Production challenges

Regular and continual supply of raw-materials and sufficient backup of stocks is required for an uninterrupted production. The procedure of procurement of raw material is time consuming and tedious and marred by variations in the prices. Data shows that the participation of Women Entrepreneurs in production is minimal due to complications involved in the production process. In case of an enterprise operation in the manufacturing sector, a woman entrepreneur is required to coordinate a number of activities in a timely manner; failure of which (improper and delay in execution) causes problems in production. All this often becomes a deterrent for women to begin production-based ventures.

3.4.3 Marketing challenges

A woman entrepreneur gradually becomes dependent on middlemen for marketing, due to barriers in their own mobility. In this process a huge share of the profit goes to these middlemen. Women Entrepreneurs sometimes lack information on the dynamic market trends and hence face difficulty in capturing the market and reaching customers at the right time.

3.4.4 Socio-Cultural barriers

The predominant traditional gender roles that assign caregiving and domestic work to women in the family continue to persist in our society. Thus, a woman entrepreneur (like other working women) is expected to take on dual responsibilities — in terms of caring for her family as well as running her enterprise. Issues of safety and restrictions on mobility and travel, networking with male entrepreneurs, are limitations they encounter as they negotiate new social spaces.

3.4.5 Lack of confidence

Decision making has for long rested in the hands of men, who own and control resources within the family. Women's dependent role and lack of participation in decision making processes at home results in low levels of confidence when it comes to taking decisions regarding their business. They continue to remain dependent on men even for small decisions.

3.4.6 Technological problems

Lack of technical know-how, lack of specialised skills, non-availability of modern technology, difficulties in maintenance of machinery are some of the technological related constraints, that women face while managing their enterprise.

3.4.7 Balancing business with family and home

A woman who manages an enterprise as a full-time responsibility, is still expected to fulfill all her familial duties of running a household and taking care of her family. Not being able to balance entrepreneurship responsibilities and family expectations frustrates many Women Entrepreneurs. Despite these hindrances, Women Entrepreneurs have proven to be successful and are efficaciously managing their roles at work and at home. Women are fast adapting to the changing situation and environment and their confidence, creativity and efficiency in running enterprises is growing with time.

3.5 Policy Framework for Economic Empowerment of Women in India

In the year 2001, Government of India adopted the National Policy for the Empowerment of Women with a broad goal to bring advancement, development and empowerment of women in the country. The first objective of the policy "Creating an environment through positive economic and social policies for full development of women to enable them to realise their full potential" provides specific emphasis on the economic development of women. One complete section in the policy is dedicated for economic empowerment of women in the country and expresses its commitment to mobilisation of poor women and convergence of services, by offering them a range of economic and social options, along with necessary support measures to enhance their capabilities. The policy recognised the need for financial resources and expressed the need to ensure adequate flow of cash for women through financial institutions and banks. The policy defined the role of women in agriculture, industry and service sector.

As part of the implementation of the policy, the central government and many state governments introduced specific policies, schemes and programmes to support women's livelihood, particularly through entrepreneurship. This chapter summarizes some of the important schemes and programmes promoted by the national and state governments.

3.5.1 Policies at National Level

Ministry of Women and Child Development acts as a nodal agency for executing and monitoring programmes and schemes related to empowerment and welfare of women (refer to Annexure 3 for more details). According to the Annual report of Ministry of Women and Child Development, 2016-17 major programmes and schemes for Women Entrepreneurs are as follows:

- **Rashtriya Mahila Kosh** provides financial, capacity building and marketing support to enterprising women belonging to poor economic background.
- **E-Haat** was launched in March 2016 to address the marketing constraints faced by Women Entrepreneurs. It is a digital marketing platform connecting Women Entrepreneurs to markets.
- **Support for Training and Empowerment of women (STEP)** is aimed at providing women with training and skill development to make them capable of pursuing self-employment or entrepreneurship.
- **Nari Shakti Puraskar scheme** is aimed at felicitating people and organisations working for empowerment of women.
- **Working Women's Hostel scheme** provides safe and affordable accommodation to working women along with crèche facility for their children.

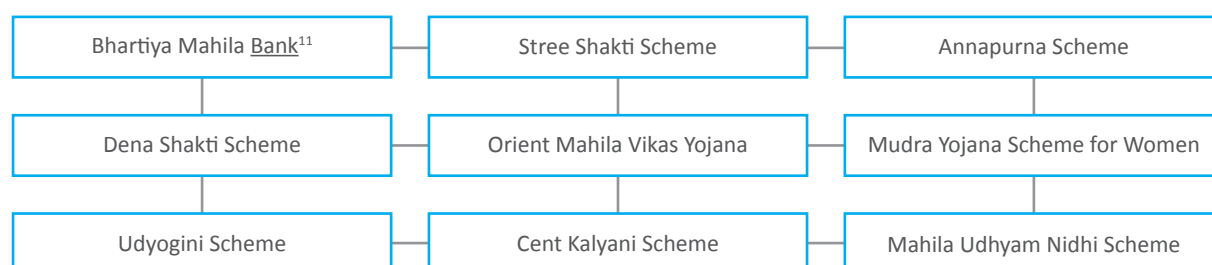
In addition to the Department of Women and Child Development, several other departments including Corporate Affairs, Rural Development and Human Resource Development have launched several schemes to support Women Entrepreneurs in India so that they can initiate or grow their businesses in varied sectors. Different ministries and departments have launched schemes which are discussed in this section.

The Small Industries Development Bank of India (SIDBI) has been implementing two special schemes for women namely Mahila Udyam Nidhi which is an exclusive scheme for providing equity to Women Entrepreneurs and the Mahila Vikas Nidhi which offers developmental assistance for pursuit of income generating activities to women. The SIDBI has also taken initiative to set up an informal channel for credit needs on soft terms giving special emphasis to women. Over and above this, SIDBI also provides training for credit utilisation as credit delivery skills for the executives of voluntary organisations working for women. A grant for setting up a production unit is also available under Socio-Economic Programme of Central Social Welfare Board¹⁰.

In developing countries, less than a third of women-owned small medium enterprises are able to sustain while the rest shut down due to lack of resources and inadequate financial support. The Government of India has also made provisions for providing credit and financial assistance to Women Entrepreneurs through public sector banks. Public sector banks provide financial assistance to Women Entrepreneurs on special interest rates for venture and working capital requirements.

3.5.2 National Schemes and Programmes to Support Women Entrepreneurship in India

Following are the schemes promoted by the Government of India to support Women Entrepreneurs (details in Annexure 3)



¹⁰ <http://www.dcmsme.gov.in/schemes/wenterpre.htm>

¹¹ <https://www.inventiva.co.in/stories/government-schemes-for-women-entrepreneurs-to-kickstart-their-business/>

The Micro, Small and Medium Enterprises (MSME) sector plays a pivotal role in economy of every country. This sector generates employment opportunities at a lower capital cost than large industries. Women play a key role in the development of MSME. Women Entrepreneurs are mostly the owners of micro, small and medium enterprises - hence the growth of MSME also indicates the success of Women Entrepreneurs. Divisional Commissioners in MSME under Ministry of MSME at DIC office in districts in all the states have varied schemes¹² as discussed below (Details in Annexure 3):

- Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD)
- Micro and Small Enterprise Cluster Development Programme (MSE-CDP)
- Credit Guarantee Fund Scheme
- Support for Entrepreneurial and Managerial Development (EMD)
- Exhibitions for Women for Micro & Small Enterprises
- Prime Minister's Employment Generation Programme (PMEGP)¹³
- Rajiv Gandhi Udyami Mitra Yojana (RGUMY)¹⁴
- Support to Training and Employment Program (STEP) for Women¹⁵
- Swayam Siddha Project¹⁶
- Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla¹⁷
- Mahila E-haat¹⁸
- National Policy on Skill Development and Entrepreneurship¹⁹
- Swawlamban (NORAD)²⁰
- Women Enterprise Development Scheme (WEDS)²¹
- The Standup India Scheme²²
- National Small Industries Corporation (NSICS)²³

¹² <http://msme.gov.in/sites/default/files/MEME%20ANNUAL%20REPORT%202015-16%20ENG.pdf>

¹³ http://ncw.nic.in/sites/default/files/MWCDMSME2205%20revised_0.pdf

¹⁴ https://mofpi.nic.in/sites/default/files/rgumy_english_booklet_revised_11052010.pdf

¹⁵ https://wcd.nic.in/sites/default/files/Revised%20schemeof%20STEP_0.pdf

¹⁶ <https://www.india.gov.in/swayamsiddha-scheme-ministry-women-and-child-development>

¹⁷ https://wcd.nic.in/sites/default/files/1-SABLAScheme_0.pdf

¹⁸ <https://services.india.gov.in/service/detail/mahila-e-haat-1>

¹⁹ <https://www.nsdindia.org/sites/default/files/files/National-Policy-on-Skill-Development.pdf>

²⁰ <https://wcd.nic.in/sites/default/files/AR2004-05.pdf>

²¹ https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_11.html

²² <https://www.standupmitra.in/Home/SchemeGuidelines>

²³ <http://www.nsic.co.in/>

3.5.3 State Specific Schemes and Programmes for Women Entrepreneurs

Some of the important schemes and programmes being implemented in the 13 states included in this study are listed here (Details in Annexure 3).

Table 3.1: State wise List of Policies, Programmes, Schemes and Opportunities for Women Entrepreneurs

State	Policies, Programmes, Schemes and Opportunities for Women Entrepreneurs
Tamil Nadu	Women Entrepreneurs India (WEI) ²⁴
	Tamil Nadu Backward classes Economic Development Corporation LTD (TABCEDCO) ²⁵
	Micro Credit Scheme and Micro Finance Scheme (Mahila Samridhi Yojana) ²⁶
	The Tamil Nadu Industrial Investment Corporation Ltd
	Entrepreneur Development Scheme—TIIC ²⁷
	New Entrepreneur cum Enterprise Development Scheme (NEEDS) ²⁸
	Women Entrepreneurs Welfare Association (Women Seva Trust) ²⁹
West Bengal	Start-up Bengal ³⁰
	My Enterprise WB ³¹
	Directorate of Micro, Small and Medium Enterprise ³²
	Karma Sathi Prakalp ³³
	Shilp Disha Mobile App ³⁴
	The West Bengal Small Industries Development Corporation Limited (WBSIDCL)
Gujarat	Silpa Sathi - WBIDCL ³⁵
	Start-up Gujarat ³⁶
	Udyami Mitra ³⁷
	Fish Entrepreneur Yojana for SC/ST Women ³⁸
Maharashtra	Ghardivda Bankable Finance Scheme for BPL Women ³⁹
	Maharashtra State Innovation Society ⁴⁰
	MSME Development Institute ⁴¹
	Women Policy 2013 (Ministry of Women and Child Development) ⁴²
	National Entrepreneurship Network (NEN) ⁴³

²⁴ <https://womenentrepreneursindia.com/index.php>

²⁵ <http://www.bcmbcmw.tn.gov.in/tbcedc.htm>

²⁶ <https://nbcfdc.gov.in/en/mahila-samridhi-yojana>

²⁷ <https://www.tiic.org/entrepreneur-development-scheme/>

²⁸ <https://www.tiic.org/need-scheme/>

²⁹ <http://wewatamilnadu.com/>

³⁰ http://www.startupbengal.in/content/about_us

³¹ <http://www.myenterprisewb.in/>

³² <https://wbmsme.gov.in>

³³ https://wbmsme.gov.in/sites/all/themes/anonymous/pdf/SAR_706_Micro_Small_Deptt._No._18011_MSMT.pdf

³⁴ https://wbmsme.gov.in/sites/all/themes/anonymous/pdf/SHILPA_DISHA_Baner.pdf

³⁵ <https://www.silpasathi.in/entitlements/msme>

³⁶ <http://www.startupgujarat.in/about-scheme.htm>

³⁷ <https://udyamimitra.in/>

³⁸ <https://govinfo.me/fish-entrepreneur-yojana-gujarat/>

³⁹ <http://gwedc.gov.in/schemes/ghardivda-bankable-finance-scheme-3>

⁴⁰ <https://www.msins.in/msins>

⁴¹ <http://www.msmedimumbai.gov.in/html/aboutus.html>

⁴² <https://womenchild.maharashtra.gov.in/upload/57861a012bf44Maharashtra%20State%20Woman%20Policy.pdf>

⁴³ <https://www.wfglobal.org/entrepreneurship/>

State	Policies, Programmes, Schemes and Opportunities for Women Entrepreneurs
Maharashtra	Seed Money Scheme (SMS) ⁴⁴
	Mahila Arthik Vikas Mahamandal ⁴⁵
	Maharashtra Prajwala Yojana 2020 ⁴⁶
	Maharashtra Rural Women's Enterprise Development Project (Nav Tejaswini 2020) ⁴⁷
Jharkhand	Tejaswini Rural Women Empowerment Programme ⁴⁸
	Free Mobile Phone Scheme for Women Entrepreneurs in Jharkhand ⁴⁹
	Jharkhand Startup Policy 2016 ⁵⁰
North-East	Women Enterprises Development Scheme ⁵¹
	Agricultural and Processed Food Products Export Development Authority (APEDA) ⁵²
	Ministry of Food Processing Industries (MoFPI) ⁵³
	Ambedkar Hastshilp Vikas Yojana (AHVY) ⁵⁴
	Mahila Coir Yojana ⁵⁵
Jammu and Kashmir	North Eastern Development Finance Corporation ⁵⁶
	Entrepreneurship Development Programme ⁵⁷ (EDP)
	Rajiv Gandhi National Crèche Scheme ⁵⁸
	Empowering Skilled Young Women
	Scheme for minority women for establishing income generation units Monetary, Maximum loan in Jammu and Kashmir ⁵⁹
Rajasthan	Scheme for Physically and Mentally disabled women ⁶⁰ for establishing income generation units
	Rajasthan State Industrial Development and Investment Corporation Limited (RIICO)
	Rajasthan E-Governance IT & ITES Policy 2015
	Rajasthan Start-up Policy
	Rajasthan MSME policy, 2015
	Rajasthan State Industrial Policy
	Laghu-Udyog Rajasthan Government
	Bhamashah Yojana Rajasthan

⁴⁴ <https://www.indiafilings.com/learn/seed-money-scheme-sms/>

⁴⁵ <https://womenchild.maharashtra.gov.in/content/innerpage/mavim.php>

⁴⁶ <https://pmil.in/maharashtra-govt-scheme/maharashtra-prajwala-yojana/>

⁴⁷ <https://webapps.ifad.org/members/lapse-of-time/docs/english/EB-2020-LOT-P-2-Project-Design-Report-India-e.pdf>

⁴⁸ <https://www.indiafilings.com/learn/jharkhand-tejaswini-project/>

⁴⁹ <http://www.jharkhand.gov.in/home>

⁵⁰ <http://www.jharkhand.gov.in/documents/10179/54825/Startup%20Policy%202016>

⁵¹ <https://www.nedfi.com/WEDS>

⁵² <https://apeda.gov.in/apedawebsite/>

⁵³ <http://indarun.gov.in/htm/foodprocessing/decentral.pdf>

⁵⁴ http://www.craftclustersofindia.in/site/ahvy_scheme.aspx?mu_id=1

⁵⁵ <http://coirboard.nic.in>; http://coirboard.gov.in/?page_id=221

⁵⁶ <https://www.nedfi.com>

⁵⁷ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

⁵⁸ <https://wcd.nic.in/sites/default/files/RajivGandhiCrecheScheme.pdf>

⁵⁹ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

⁶⁰ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

State	Policies, Programmes, Schemes and Opportunities for Women Entrepreneurs
Haryana	Equipment Refinance Scheme
	Mahila Udhyam Nidhi
	Scheme for Women Cooperative Societies
	Strengthening of Mahila Mandals
Uttar Pradesh	Mission Shakti
	Udyog Bandhu and Mahila Udyog Bandhu
	Women Entrepreneurship Scheme
	Marketing Development Assistance Programme for Export Growth
Madhya Pradesh	MP MSME Fund
	Simplification and Handholding scheme
	Mukhyamantri Yuva Udhami Yojana
	Madhya Pradesh Association of Women Entrepreneurs

Government and non-government institutions have introduced various initiatives in the form of plans, programmes and financial help to the Women Entrepreneurs so that they can march towards their goal and contribute in the economic prosperity of the nation. These bodies have been paying significant attention to women's economic inputs through self-employment and industrial ventures by launching various schemes for women empowerment operated by different department and ministries — Prime Minister's Rojgar Yojana (PMRY), Entrepreneurial Development programme (EDPs), Management Development programmes, Women's Development Corporations (WDCs), etc.

3.6 Future for Women Entrepreneurs in India

In today's time, it is imperative to account for how inclusive our ecosystems are towards working women and women entrepreneurs. Especially when gender normative career lines or stereotypical matching of gender to profession is becoming vastly unpopular and women are leading positive change in every previously male centred sector, be it trade, industry or engineering.

Economic empowerment of women translates into impacting the larger picture and not just her own life or her family's. On one hand, at a national level, ownership of business has great importance for future economic prosperity and on the other hand, globally, women are directing, enhancing and changing the face of how an enterprise is operated at present.

Economic contribution of women in India is changing because of government initiatives and awareness among the public. Initiatives like National Mission for Empowerment of Women, was launched by the Government of India in 2010 in order to strengthen overall processes that promote all-round development of women. Various regulatory, promotional, credit and representational institutions have been established for promoting Women Entrepreneurs. These institutions provide opportunities to train, protect, represent and provide financial resources to women for establishing and running their business. Along with the government, NGOs are also contributing towards making women self-dependent by providing them proper training, education, access to resources and guidance which is making them more confident and work towards realisation of their goals.

Indian society is gradually becoming progressively egalitarian with much needed government initiatives such as "Beti Bachao, Beti Padhao" (Save the Daughter, Educate the Daughter) designed to improve the prospects of young girls.

Improved access to social media, education and social enterprises are all contributing to changing scenario. These trends are providing momentum for the aspirations of Women Entrepreneurs in India. Their success stories are likely to inspire Women Entrepreneurs from around the world while encouraging policy makers to create more avenues to support their aspirations. There are evidences of public policies, promoting entrepreneurship education among women and helping to finance women-led Start-ups. The work has started, but there is much more to do to encourage the female businesswomen of India to overcome historically entrenched barriers and become part of a global entrepreneurial society.

While empowerment can look different for different people, there is a collective duty and responsibility to facilitate and create more inclusive and encouraging environments for women who wish to or have to enter the workforce as well as be sustained within it. For WE who have already begun their journey, awareness about schemes, potential of diversification, methods to scale, etc. should be looked at and for women who wish to begin or are just beginning the process of registration, access to networks, knowledge and capital needs to be enabled.

In the recent years, the increasing focus of philanthropic funding, systematized attention to interventions through the development sector and collaborative efforts between different stakeholders to accelerate inclusion and sustenance of women in the workforce is a positive and visible dynamic.



Chapter 4 Findings from the Survey with Women Entrepreneurs

Findings from the Survey with Women Entrepreneurs

As Indian society moves on the path of development, the socio-cultural normative structures continue with the persistence of existing gender roles that assign men to work and earn and women to be care-givers and home-makers. However, recent trends show that women of different strata are joining the workforce. Entrepreneurship has largely been the domain of men who own and control resources and are able to invest and start a business. However, the process of deciding on and making provisions to set up an enterprise entails much more than entering a non-gender stereotypical domain of work. Therefore, a research study on Women Entrepreneurship that ascertains the need, purpose and motivation for women to set up an enterprise which leads to empowerment and impacts their financial and social impact status becomes important.

In accordance with the objectives of the study, an attempt has been made to comprehend the facilitating factors and challenges faced by Women Entrepreneurs to start and sustain their enterprise, this chapter discusses in detail, the findings obtained from the primary data collected through the survey.

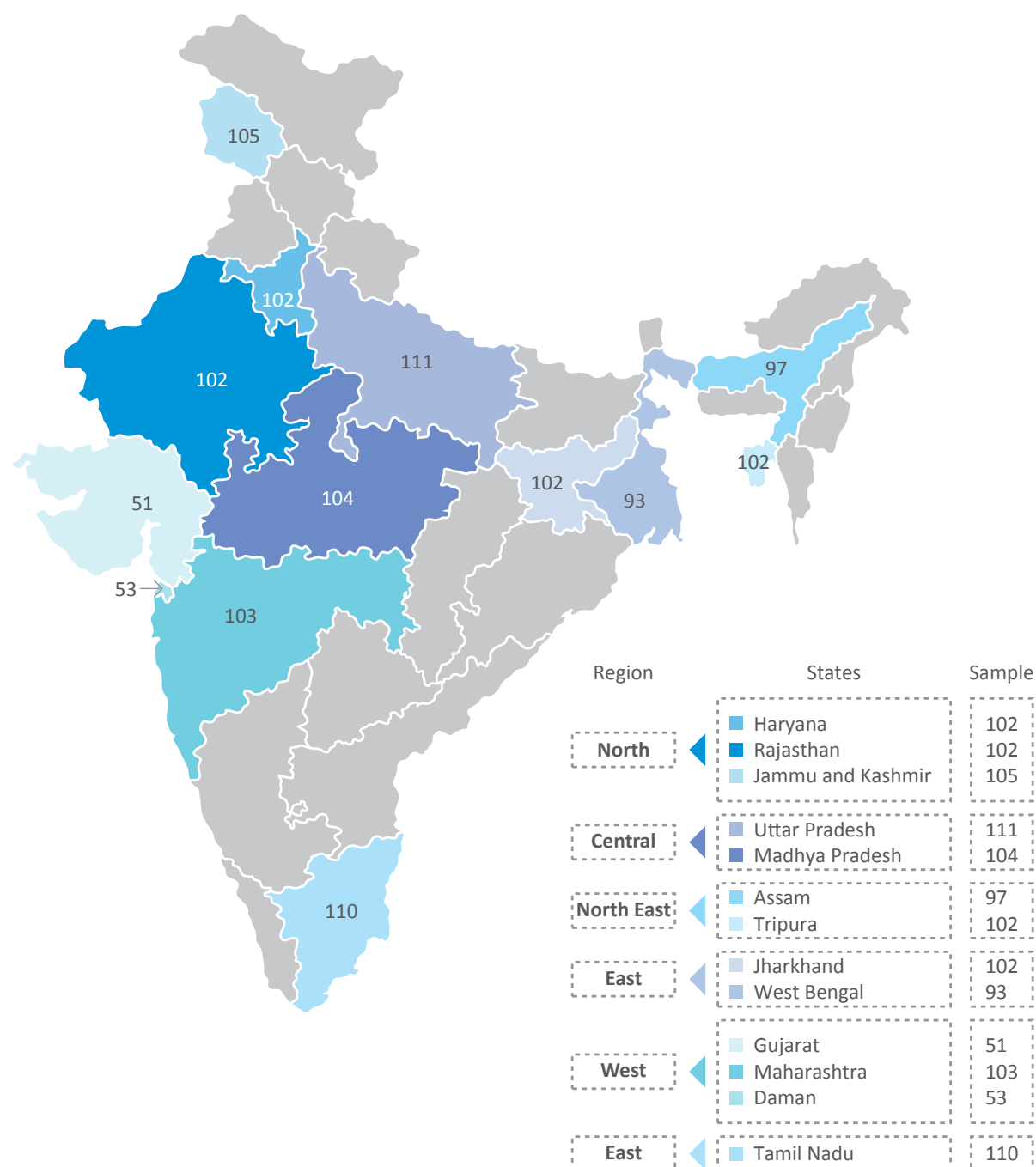
The consolidated findings are segregated in the following seven sections pertaining to Women Entrepreneurs:

Sample Size and Characteristics	<ul style="list-style-type: none"> State wise coverage Category of enterprise Types of Enterprise
Socio Demographic Profile of Women Entrepreneurs	<ul style="list-style-type: none"> Caste and Religion of WEs Age group and Marital Status of WEs
Attitude and Perception of Women on Entrepreneurship	<ul style="list-style-type: none"> Reasons and Objectives for Setting up the Enterprise Future of the Enterprise
Setting and Managing the Enterprise by women	<ul style="list-style-type: none"> Arrangement of Investment and awareness/ utilization of Government schemes Return from the Enterprise and Challenges Faced while Setting it up Managing the enterprise
Impact of Managing Enterprise by Women on Self	<ul style="list-style-type: none"> Spending Pattern of WEs Empowerment of the WEs post setting-up of enterprise Cases of Domestic Violence
Impact of Managing Enterprise by Women on Family	<ul style="list-style-type: none"> Economic and Social Contribution of WEs towards their Family Contribution of Family members in Managing Household Chores
Impact of COVID-19 on the enterprises	<ul style="list-style-type: none"> Status of Enterprise and adverse impact due to COVID-19 Benefits from the Government

4.1 Sample Size and Characteristics

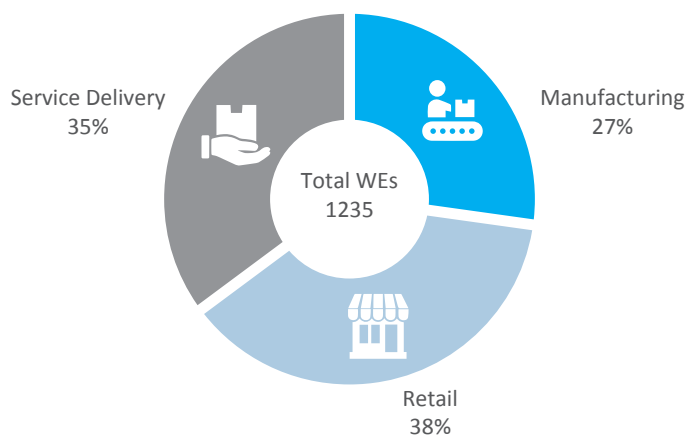
The survey was conducted in 13 states of India aiming to cover all the regions. A total of 1,235 Women Entrepreneurs were interviewed as part of the survey. Figure 4.1 shows the segregation of sample size in the 13 states which are included in the present study.

Figure 4.1: State wise Sample Size



The following graph (Figure 4.2) segregates these Women Entrepreneurs in three broad categories based on their enterprises i.e. manufacturing, retail and service delivery.

Figure 4.2: Category of Enterprises



The data also suggests some age specific preferences: In the younger age bracket (18-25 years), almost half (47%) were into service delivery (i.e. providing services such as beauty parlour, tailoring, tuition and drivers). In the middle age group (25-40 years) 39% were in the service sector, this being the largest proportion within this age group. Finally, in the senior age group (41-60 years), half the WE's (49%) were into retail business. A preferred category of enterprise among unmarried women was that of service delivery.

Service delivery was the first choice among the WEs belonging to the general caste (40%) and retail was the choice of largest proportion of WEs from other castes, including SC, ST and OBC. Regarding the marital status, service delivery was the first choice of unmarried and separated women but a majority of married, divorced or widow women preferred retail.

Table 4.1: State Variation in First Choice of WEs Regarding their Enterprise

State Variation in First Choice of WEs Regarding their Enterprise	
Haryana	Service Delivery
Uttar Pradesh	
Madhya Pradesh	
Rajasthan	
Maharashtra	
Jharkhand	Retail
West Bengal	
Tripura	
Daman	
Tamil Nadu	
Jammu and Kashmir	Manufacturing
Gujarat	
Assam	

Figure 4.3: Types of Enterprises

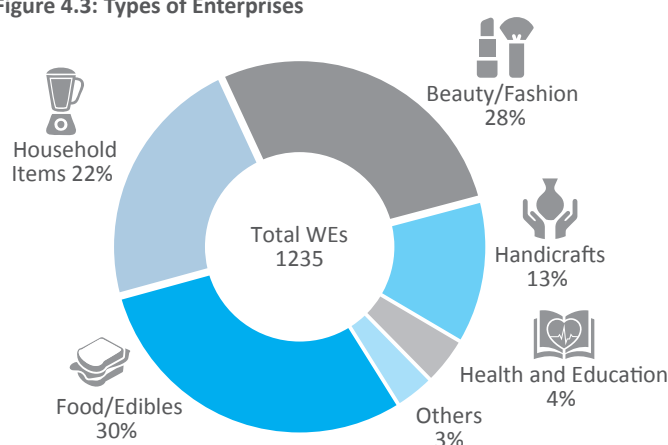


Figure 4.3 above presents the distribution of various types of enterprises. For WE who were into Food/Edibles, almost half (48%) were manufacturing food items and a small proportion (3%) were service delivery (e.g., small tea kiosk). Among WEs into Handicrafts and Household items, all were manufacturing and for Beauty/Fashion and Health and Education, all were providing services.

4.2 Socio Demographic Profile of Women Entrepreneurs

Following are some of the important characteristics of the sample included in this survey (Figure 4.4 to 4.5 provide more details):

- The largest proportion of women belong to 26-40 years age group (60%), followed by 41-60 years (29%).
- Majority of Women Entrepreneurs are married (84%) and only (8%) are unmarried.
- Almost six out of 10 respondents live in nuclear families.
- Nearly half (49%) of the women in the sample have BPL Cards.
- Less than half (44%) have access to a personal smart phone. Of those who have Smart Phones, about a third (38%) use it for business purposes (learning or selling of their products).
- More than half (58%) have PAN Cards. Among the three categories of enterprise, the largest proportion of entrepreneurs engaged in Service Delivery (67%) possess PAN Card.
- (11%) have Life Insurance policies and (6%) of them have Health insurance policies.

Figure 4.4: Age of WEs by Enterprise Category

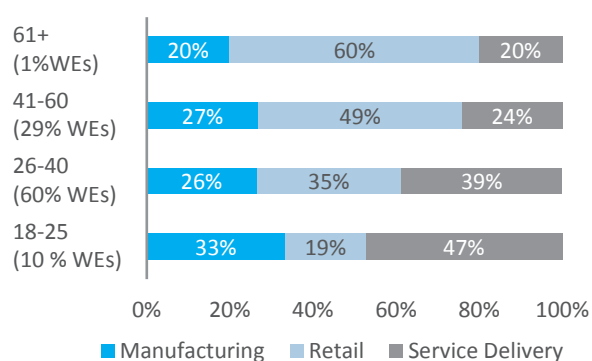
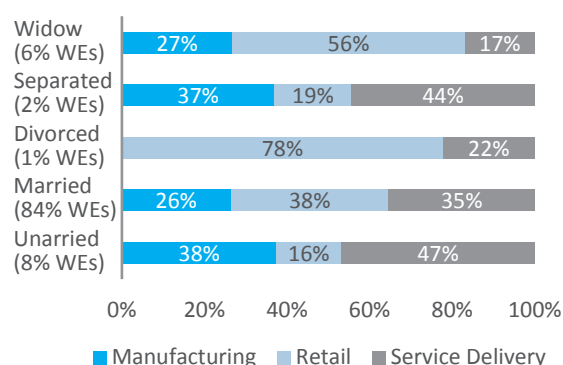


Figure 4.5: Marital Status of WEs by Enterprise Category



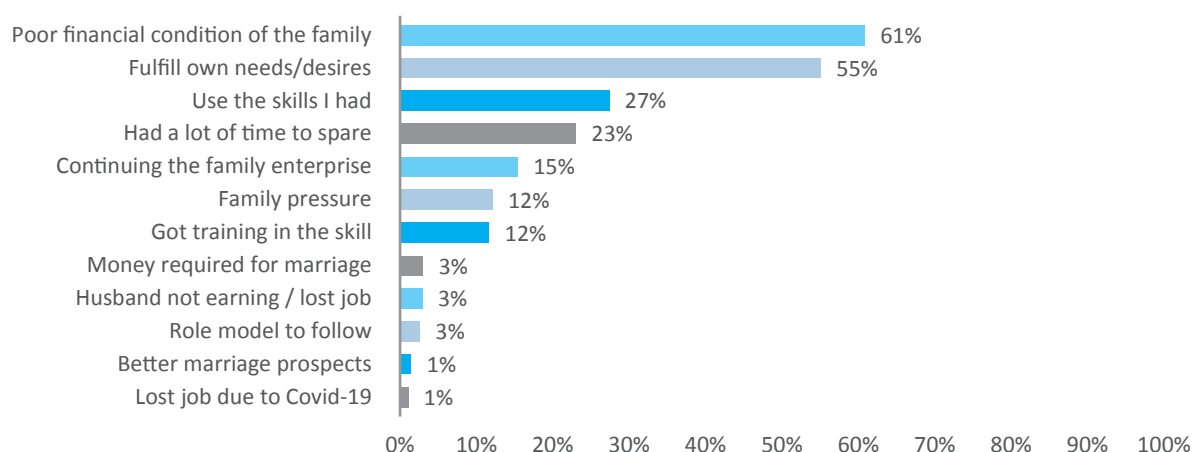
4.3 Attitude and Perception of Women on Entrepreneurship

In order to understand the journey of a woman entrepreneur, it is important to ascertain what drives them to start their own enterprise. This section discusses the analysis of the data received from women that includes her own perceptions regarding her business, the extent to which she has been able to achieve her objectives, sustainability, perceived challenges and her intention to expand her enterprise.

4.3.1 Reasons and Objectives for Setting up the Enterprise

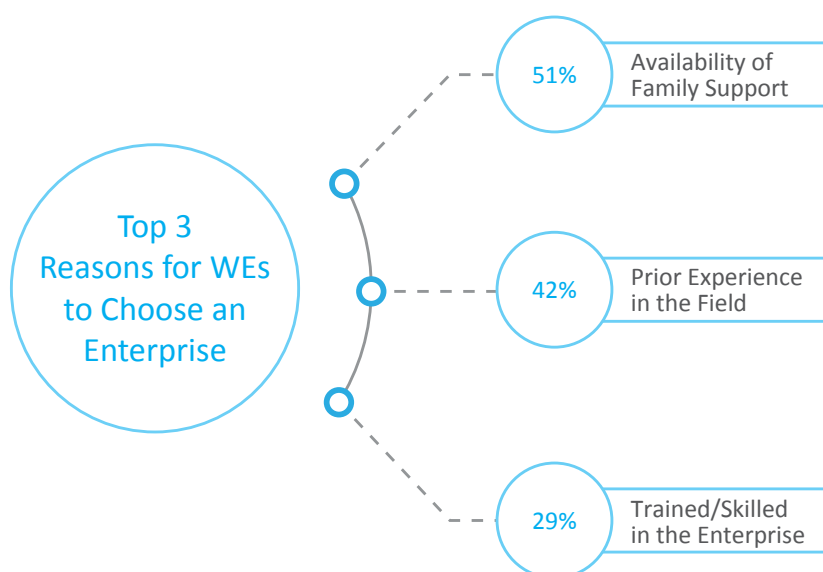
As reported by Women Entrepreneurs themselves, Figure 4.6 below presents some of the reasons considered by Women Entrepreneurs while deciding to set-up their enterprise.

Figure 4.6: Reasons for Women Entrepreneurs to Set-up an Enterprise



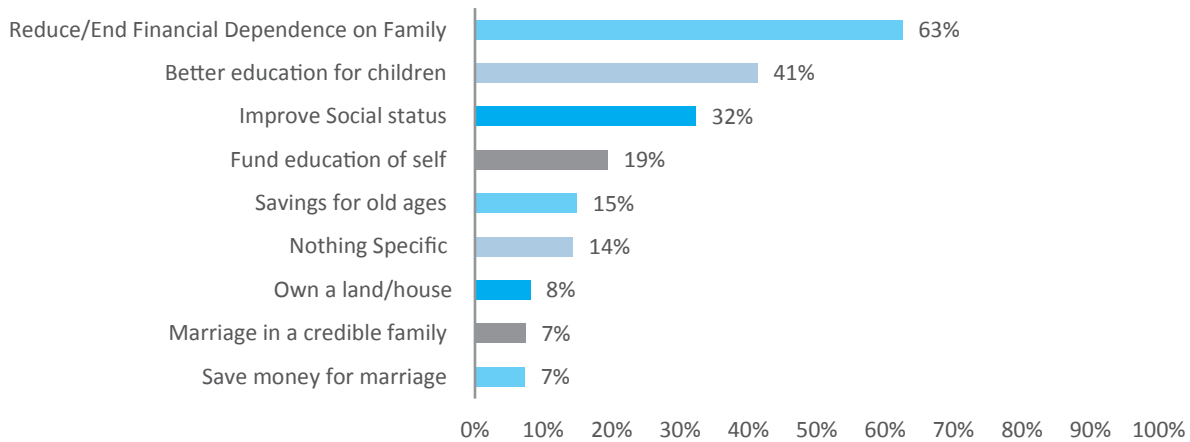
Largely Women Entrepreneurs acknowledged that their family's unstable economic condition was the main driving force behind their decision to start an enterprise. This is a combination of being able to contribute to family income and also minimise their own economic dependence on their families. While more than 8% women were categorical in stating that starting the enterprise was their own choice, as many as 64% also believed that their family circumstances forced them to make this choice.

Figure 4.7: Reasons for WEs to Choose an Enterprise (Top 3)



Interestingly, Women Entrepreneurs were fairly clear about the objective behind setting up an enterprise and as discussed above, economic conditions were the primary objective, as depicted in Figure 4.8 below.

Figure 4.8: Objective of Setting up Enterprise by Women Entrepreneurs



Spending money on themselves seems to be the last priority for most of the women as it did not emerge as an objective for them. Being able to provide better education to their children and a strong desire to improve their own social status were the two top objectives that women wanted to accomplish by setting up a business and improving their financial condition.

However, it is also true that almost four out of 10 women are still far from reaching their objectives (Figure 4.9), primarily because there is not enough income from the enterprise (Figure 4.10). Among the women into service delivery, 62% claimed they have achieved their objectives (completely and almost). Among the WEs into manufacturing, almost half (55%) said they have realised their objective for those into retail business, this percentage was even lower at 49%.

Figure 4.9: Achievement of Objectives Set by WEs

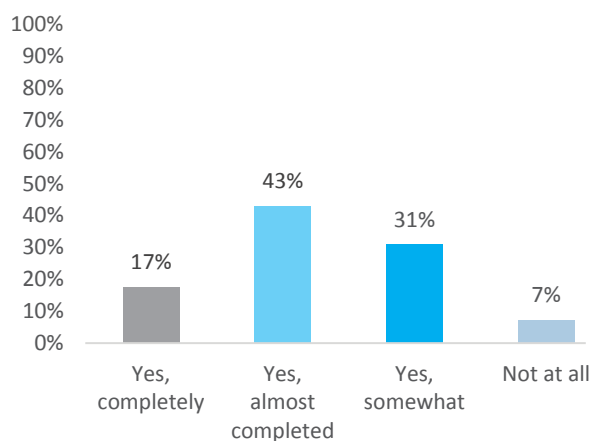
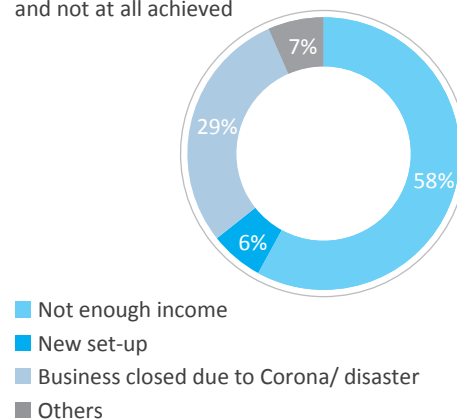


Figure 4.10: Reasons for Not Achieving Objectives

Out of the WEs whose objectives are somewhat and not at all achieved

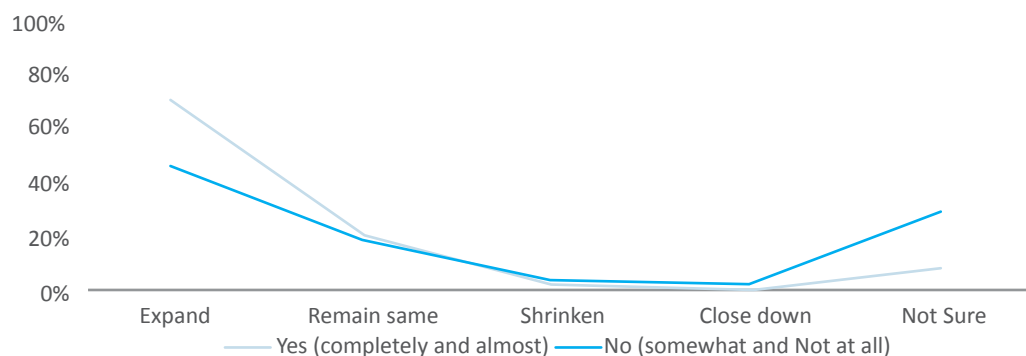


4.3.2 Future of the Enterprise

The study further explored aspects pertaining to the future of the enterprise after one year from the date of survey. The data suggests that 60% expressed their intention to expand their business and almost one in five were not sure about the future.

The graph below (Figure 4.11) shows the correlation between achievement of the objective and their willingness to expand, indicating that WEs who accomplish their objectives are more likely to expand their enterprise, as compared to those who are yet to achieve their objectives. A large proportion of WEs who are yet to achieve their objective are therefore not sure about the future of their enterprise.

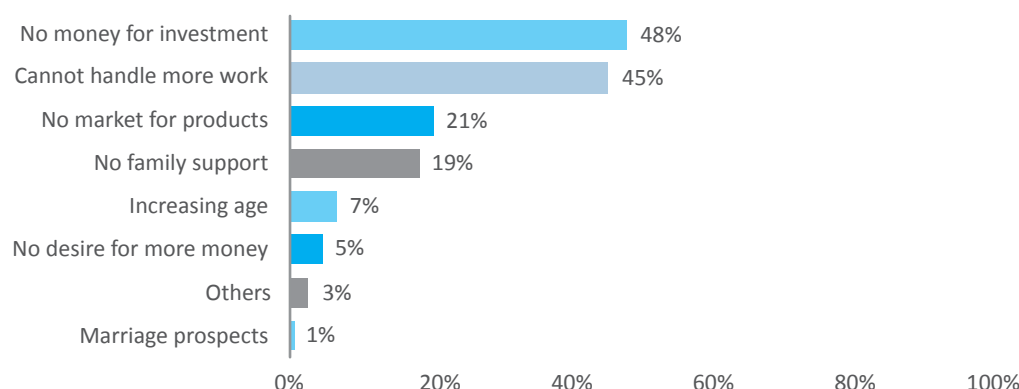
Figure 4.11: Relation between achievement of objective and willingness to expand



Exceptionally, WEs from Gujarat had no desire to expand (except for 1%) and this is likely because most WEs from Gujarat included in this survey are engaged in handicraft and are struggling to find a suitable market for their products. Of the 15 WEs who said they would be closing down their business, 13 WEs were from Tamil Nadu, out of which 5 WEs wanted to close down due to losses they suffered during the Covid-19 disaster. The remaining two who wished to close down their enterprise were from Gujarat.

The reasons for not expanding their enterprise hinged on financial constraints, inability to handle work and marketing of their products (Figure 4.12).

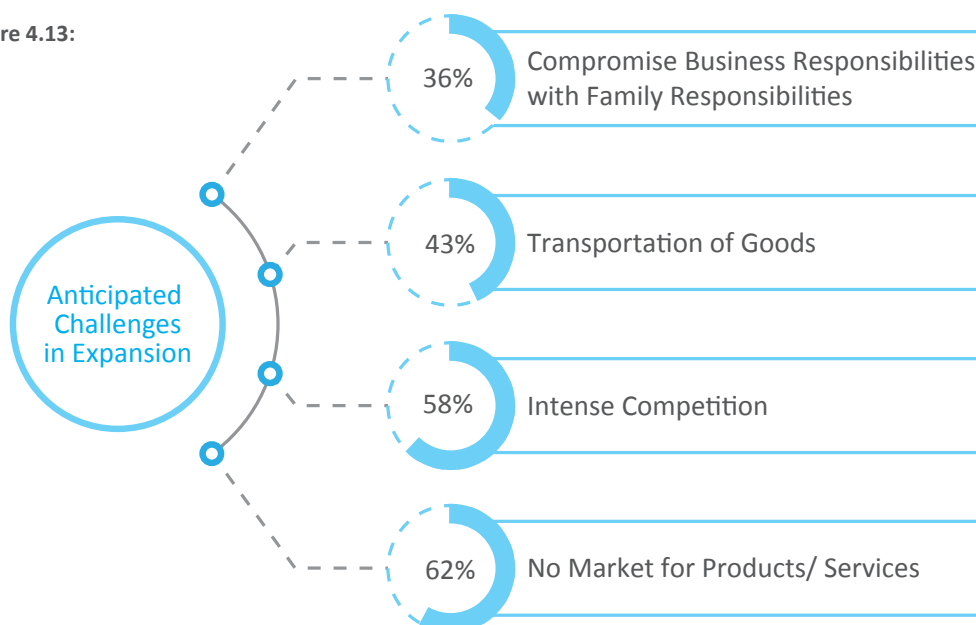
Figure 4.12: Reasons for Not Expanding the Business



Women's desire to grow is known to be constrained as women are likely to receive limited support from their family and this is reflected from the data in this study. Among those who have no desire to expand, almost half of them said they do not want to expand as they can't handle more work (hinting at no support from their families). In the figure above, of the 46 Women Entrepreneurs who stated they do not receive any family support, almost half (24) were from two states including West Bengal (13) and Tamil Nadu (11).

Among the WEs who expressed their desire to expand, the major anticipated challenges recounted by them are:

Figure 4.13:



To summarise, women may report that starting an enterprise was their own choice, but in a large number of cases this is driven by the poor financial condition of the family which hampers the fulfilment of basic needs of the family and/or of the woman herself. However, it is also true that with limited income, a bit above half of the Women Entrepreneurs claim that their purpose of bringing economic stability has been realised. To begin with, she has constraints of availability of finances while starting an enterprise and this further limits her desire to expand the business. Expansion is also hampered due to her inability to invest more and inadequate sharing of family responsibilities by other members of the family, leading to the fear that she would be unable to handle an increased workload.

This essentially means that unless there is a strong need for women to earn due to poor financial conditions, they would not make the choice of being an entrepreneur. Also, based on interaction with the WEs it was learned that women who are able to earn profit that helps them realise their objectives and are motivated to further expand their business.

4.4. Setting and Managing the Enterprise by Women

Choosing to start one's own business can be an incredibly rewarding experience, both personally and financially. Beginning of a journey is extremely crucial as it not only defines the path but also influences the destination. In order to document the complete journey of a woman entrepreneur, it is important to understand the facilitating factors and challenges that she faces in starting an enterprise and the initial results that she receives in terms of income and other non-financial benefits.

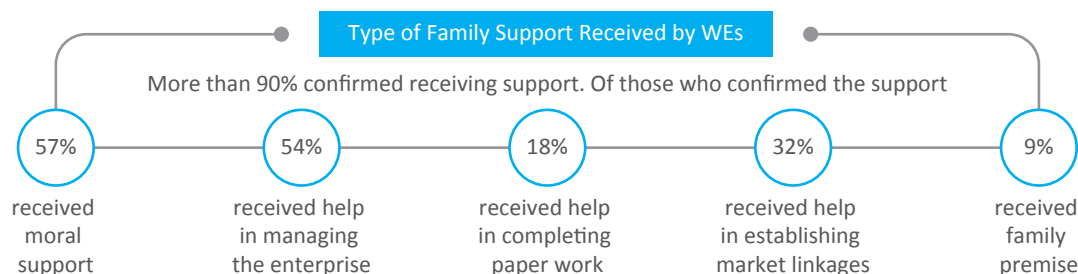
Taking the above-mentioned aspects into account, this section, is further presented in three sub-sections.

- Firstly, insights on the arrangement of initial capital for starting the business — The sources of investment availed by the WEs, their awareness & utilisation of Government schemes are also discussed.
- Secondly, aspects related to monthly income, turnover and profitability are highlighted. The circumstances women had to face while setting up their enterprise have also been discussed.
- Lastly, management of the enterprise in terms of decision making and accounts handling has been explored.

4.4.1 Arrangement of Investment and awareness/utilisation of Government schemes

The average investment made by the women in setting up their enterprise, was INR 21,159 (ranging from INR 100 to INR 6,90,000). There are 14% WEs who invested INR 50,000 and above. Close to half (44%) invested under INR 10,000, followed by 24% investing between INR 10,000–25,000 and 14% between INR 25,000–50,000.

Figure 4.14:

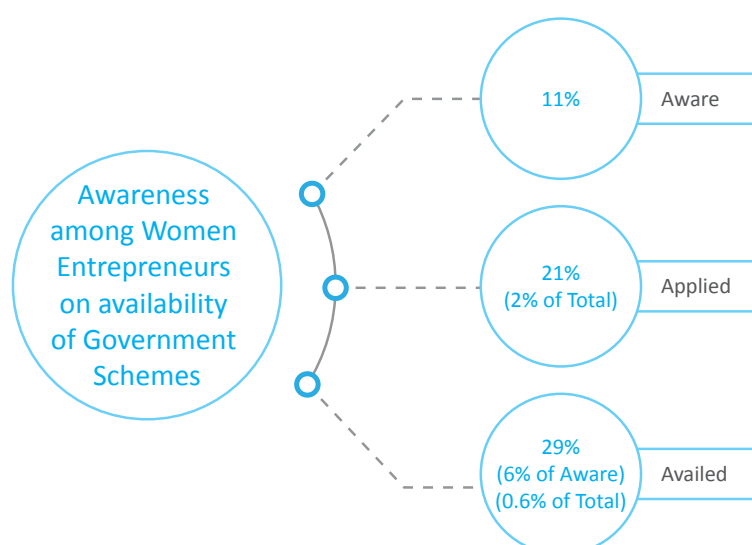


The source of investment includes their own money, family contribution (husband and other members) and availing loans. WEs received financial support (investment for enterprise) from their husbands (51%) and family members (27%). In 6% cases, the families choose to sell their assets to financially support the women entrepreneur (this consists of 67 women — mostly married (57) and 7 were widows).

Taking loans is not an option frequently accessed by women primarily because they fear defaulting on repayments which would lead to distress in their family. Their lack of confidence on themselves or their enterprise therefore stops them from taking any loans. This is also evident from the fact that just 9% of WE included in this survey took any kind of loan. The loan amount ranged between INR 2,000 and 6,50,000 and average loan taken by entrepreneur is INR 59,000 with median of INR 30,000. **The inhibition to take risk leads to the inability of women in taking loans to step up an enterprise, resulting in a major constraining factor to expand their business.**

The WEs were asked about their awareness of government schemes, to which 11% responded on a positive note i.e., they are aware of some schemes. Of those who were aware, 21% applied for the same and out of those who applied, less than a third (29%) availed the benefit. So, WEs who actually availed benefit from any government schemes is only 0.6% of total WEs included in the study.

Figure 4.15: Awareness among Women Entrepreneurs on availability of Government Schemes



Considering a large proportion of women did not consider applying to the schemes even if aware (79%), they were asked the reason behind this. Major reasons cited by these women were:

- Non-availability of required documents (17%),
- Thought the process is complex (15%),
- Did not feel the need for any support (13%) and

Believed that such schemes are only to support the rich (7%).

Figure 4.16 shows the state specific variation in utilisation of government schemes by existing WEs. WEs from Assam, Tripura, West Bengal, Gujarat and Daman did not apply for any government scheme, even if they were aware of the schemes. In Tamil Nadu 21% of women were aware of the schemes but 6% applied and 4% were able to avail a scheme (out of total sample from Tamil Nadu). In Haryana, 20% women were aware, 4% applied and 2% availed them (out of total sample from Haryana). Some of the benefits availed in these states are finance with low interest/collateral, subsidy for raw materials, access to market and training to enhance technical and management skills.

Figure 4.16: State Wise Utilisation of Government Schemes by Women Entrepreneurs

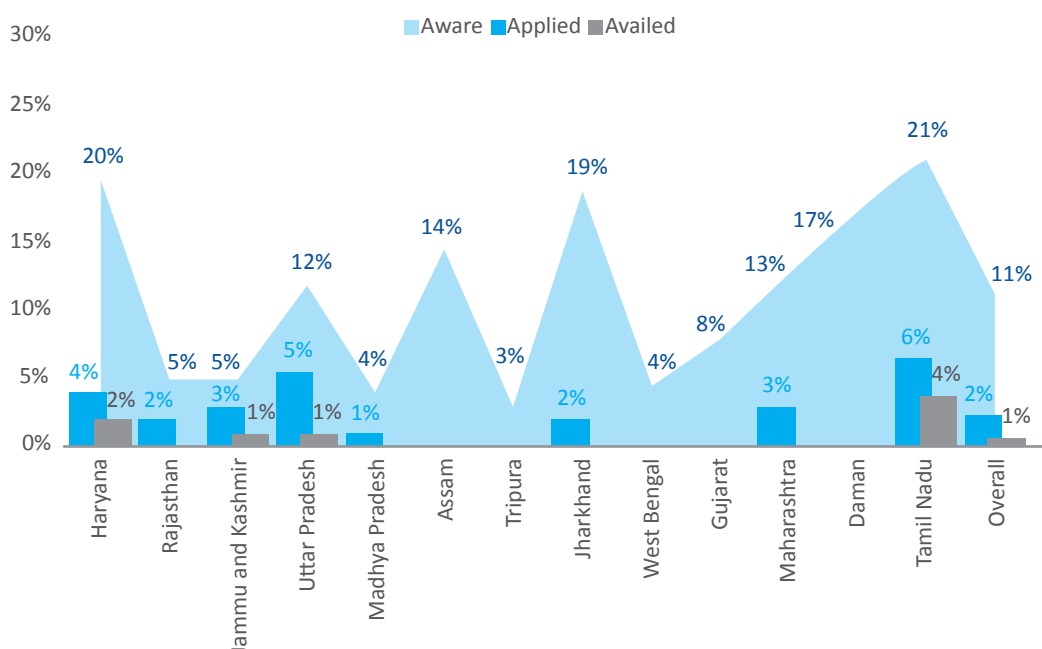
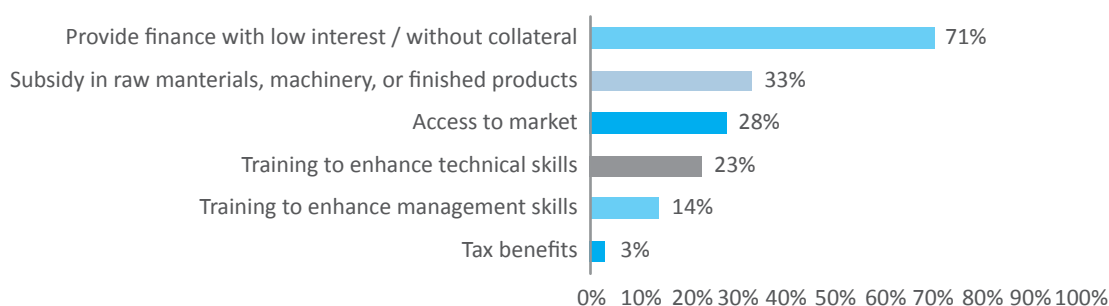


Figure 4.17 shows the types of benefits received (out of women who availed) by availing these schemes. Almost three quarter (71%) of WEs said that they availed the benefit of financial help with low interest rate or without a collateral; one third received support in the form of raw materials, machineries or finished products and a quarter (23%) reported receiving training to enhance their technical skills and just 3% received tax benefits.

Figure 4.17: Utilisation of Government Schemes



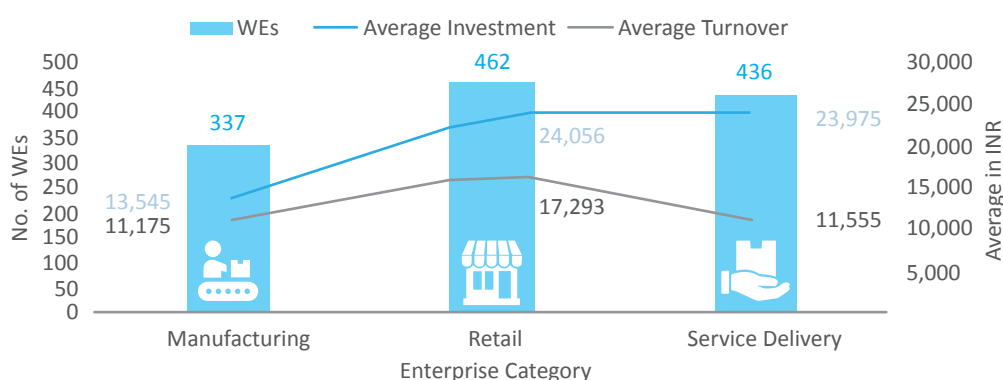
4.4.2 Return from the Enterprise and Challenges Faced while Setting it up

The average monthly turnover for 1,235 WEs (coverage of the study) is INR 13,917 (ranging from as low as INR 10 to INR 1,00,000). A little more than one third (39%) of WEs have a monthly turnover of up to INR 5,000. Less than one tenth (8%) of women could obtain a monthly turnover of above INR 30,000 i.e., approximately INR 1,000 per day.

The WEs were asked how much they were able to earn in a month from their enterprise after deducting all expenses. 16% of women earn up to INR 500 per month, which is far too low to make any contribution to family's economy of for self and 18% of women earn a monthly income of INR 500 to 1,500, which is also less. The next group of 29% WEs earn a monthly income of INR 1,500 to 5,000 followed by 25% WEs earning between INR 5,000 – 10,000 and just 11% earn above INR 10,000. This data suggests that for almost half of the WE, their daily income is INR 100 or less, which is lesser than the minimum wages defined by any state government in India.

Further analysis of the data is presented in Figure 4.18 (below). The category wise number of Women Entrepreneurs (on the left axis) and average investment and turnover (in INR on the right axis) by these WEs in the respective categories their enterprise is presented in this graph.

Figure 4.18: Investment and Turnover Pattern by Category of Enterprise



The graph suggests minimum gap between investment and turnover in case of manufacturing and this gap widens for service delivery. This implies that while setting up a service delivery enterprise larger investment are required and it does not necessarily lead to the turnover in the same proportion as in manufacturing. Figure 4.19 also suggests for WE with lower income (up to 1,500 INR), a larger share is of the manufacturing units but for higher income groups (INR 5,000 or above), the larger share is of retail units. Interestingly, share of service delivery enterprises remains almost same in all income groups. **Overall, manufacturing units are providing lower monthly income as compared to retail or service delivery.**

Figure 4.19: Income Groups of WEs by Categories of Enterprise

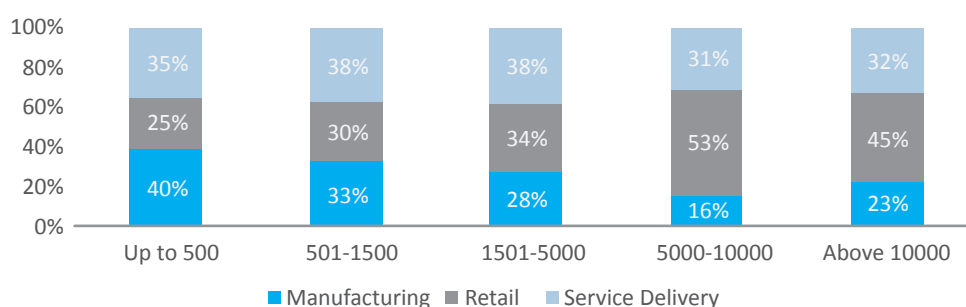
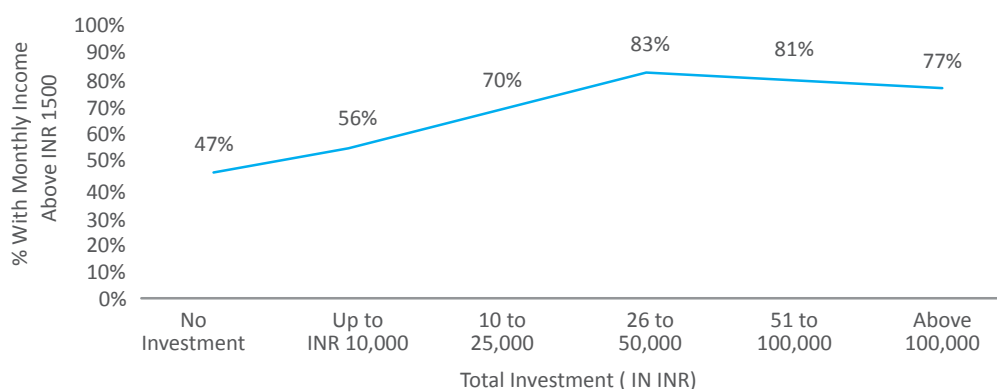


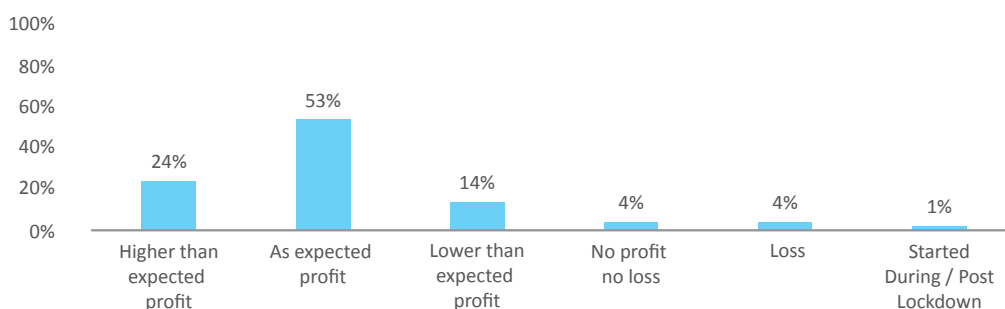
Figure 4.20 shows the correlation between initial investment and the reported monthly income of WEs. The data suggests that money invested is directly linked to the profit generated from the enterprise. Those who have invested above 25,000, nearly 80% are able to earn more than INR 1,500 per month but for those who have invested less than this, lower percentage are able to earn INR 1,500 per month.

Figure 4.20: Investment of WEs with Monthly Income above INR 1,500



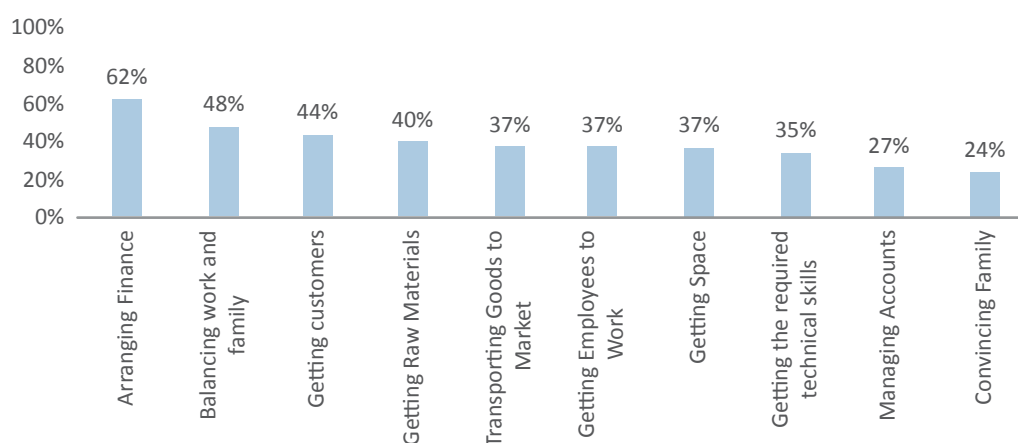
Most of the WEs, were earning a profit (91%) prior to the outbreak of Covid-19 and lockdown which is an encouraging factor, but then with monthly income on the lower side, absolute profits are also low. WEs from all categories of enterprise were earning profit, though the percentage was marginally low for manufacturing units (93% retail, 90% service delivery and 89% from the manufacturing sector). A very small percentage (1%) of WEs had started their enterprise very recently i.e., during the lockdown (Figure 4.21).

Figure 4.21: Profitability of the Enterprise (Pre Covid)



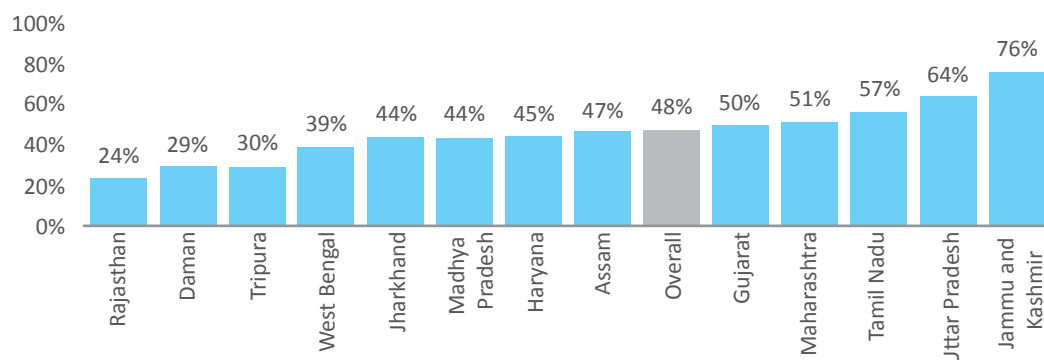
The challenges faced by WEs have been shown in Figure 4.22 where **arranging finances (62%) turned out to be the single largest challenge faced by most women**. The second challenge faced by almost half of the women was balancing business and home responsibilities, hinting at **limited support available from their family**.

Figure 4.22: Challenges Faced in Setting up the Enterprise



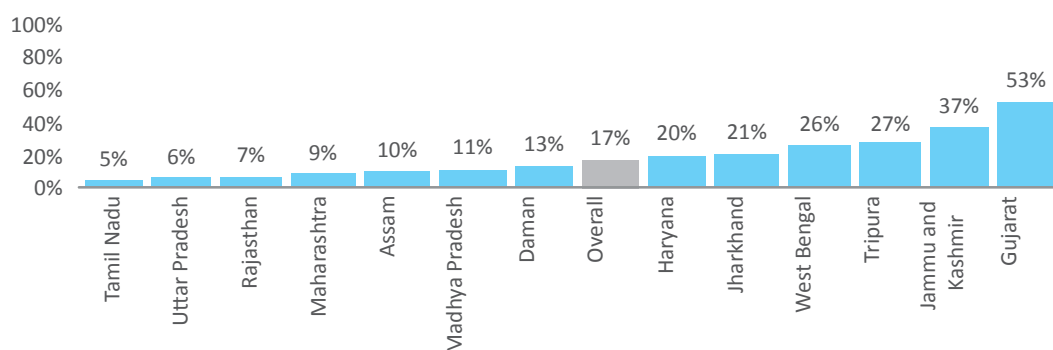
Balancing enterprise and family responsibilities is the challenge faced by almost half of the women, but this percentage touches almost three fourth for the state of J&K and is also high for Uttar Pradesh and Tamil Nadu. In J&K, while women stay at home, they are engaged in embroidery work, which is quite labour intensive and hence women need to spend a lot of time to prepare small pieces of shawls/scarfs, while domestic work and care responsibilities are also shouldered by them. The middlemen come to the village with raw materials and take the finished products from them. None of these women are directly accessing the market, which can actually lead to more profit, if their families could support them in market access. On the other hand, in UP many women are into retail and both Ghaziabad and Lucknow (the two districts included in the study) being metropolitan cities, shops generally open for long durations, putting additional pressure on women who manage these shops as well as homes.

Figure 4.23: Women Entrepreneurs Reporting Challenges in Balancing Business and Family



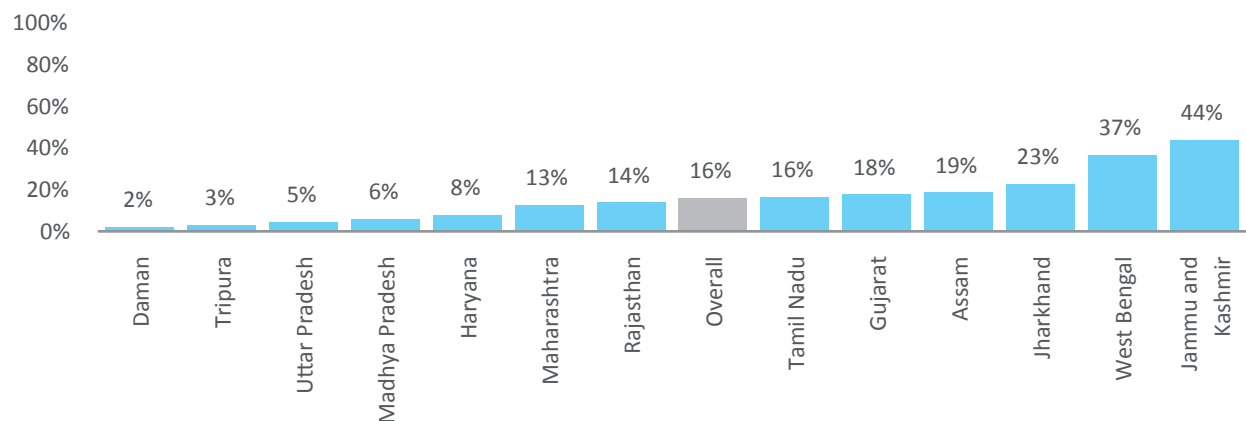
More than half of the WEs from Gujarat claimed that they do not get any support from their families in managing business and it is just 5% in Tamil Nadu, indicating major state specific differences in how families support the WE.

Figure 4.24: Women Entrepreneurs who Do Not Receive Any Support in Managing Business



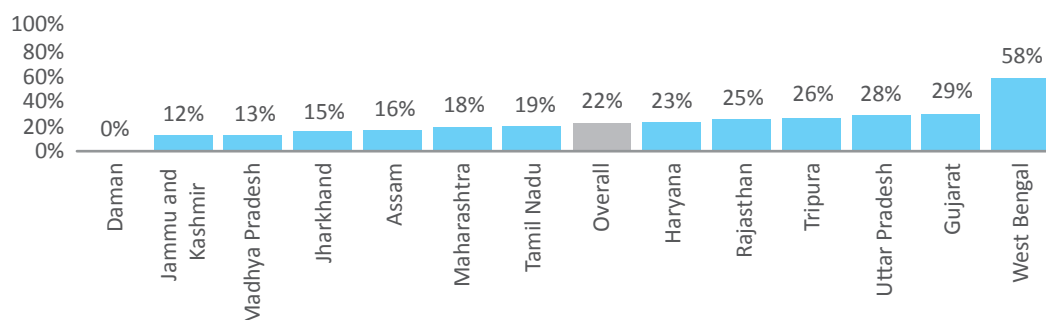
Only a handful of women (16%) reported that their household responsibilities have reduced since they started working, which is a strong indication that for the remaining 84% of the WEs, the workload would have actually increased since they have started working. State specific variations are provided in Figure 4.25. J&K appears on top of the list where about half of the WEs said their household responsibilities have reduced. On the other hand, women from J&K stated that they do not receive support from their families in managing business. This indicates that while families are not able to support them in managing business, they help them in other ways by taking household responsibilities off them. In Daman almost all women stated that their household responsibilities have not reduced and this is primarily because many families from Daman included in the survey are migrants who have settled in the state and are therefore nuclear families where both husband and wife are working. However, these women are not devoting long hours for their enterprise as compared to WEs from other states. Only few women from states like UP, Haryana and Rajasthan report reduction in their household responsibilities, which could be some indication of the status of women in these states.

Figure 4.25: Women Entrepreneurs Reporting Reduction in Household Work Since They Started Earning



Considering few women have reported reduction in their household responsibilities, it is important to ascertain the time these WEs are spending on managing their enterprise and almost a quarter (22%) are spending as much as 9 hours a day for the same. This implies that for most WEs their day is likely to be as long as 14-15 hours of active working. West Bengal is an interesting example here where families are supporting women by sharing their household responsibilities, allowing them to work for longer hours for their enterprise. In states like Haryana, UP and Gujarat families let women work for longer hours in the enterprise but then also do not share household responsibilities, making lives quite tough for these WEs.

Figure 4.26: Women Entrepreneurs Devoting 9+ Hours Daily for Business



There are also stark state level differences when it comes to seeking permission from the family to start the enterprise, which is also a challenge stated by almost a quarter of WEs. While overall, it was just 24%, it ranged from just 6% in Tripura to as much as 67% in Gujarat, followed by UP and Tamil Nadu. Rajasthan, on the other hand seemed progressive in terms of allowing women and girls from the family to start the enterprise. The data also suggests that it was easier for women to convince their families to set up a manufacturing unit, as compared to setting up a retail or service delivery enterprise (Figure 4.27).

Figure 4.27: WEs Reporting Convincing Family for Business was Challenging by Category of Enterprise

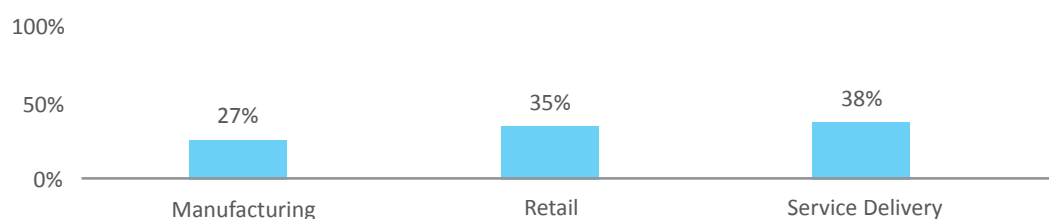
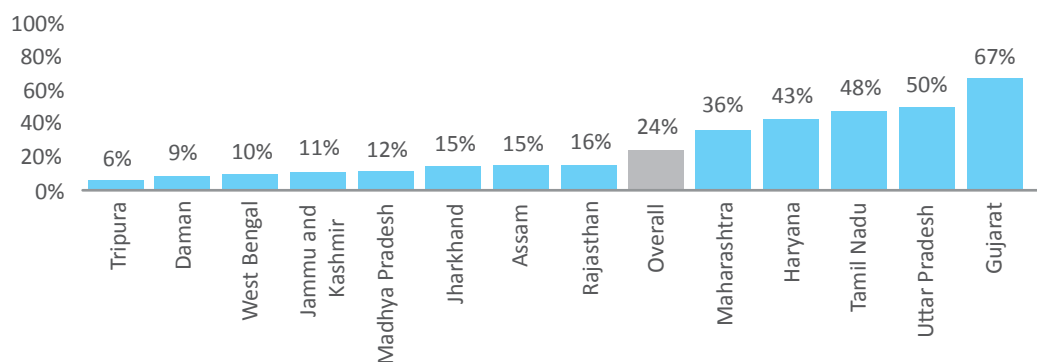


Figure 4.28: WEs Reporting Convincing Family for Business Was Challenging



4.4.3 Managing the Enterprise

Overall, just 11% of WEs asserted that they take decisions related to their enterprise on their own, indicating their dependence upon the family for decision making. It seems that **while families are providing limited support to WEs in balancing family and enterprise related responsibilities, they do support women in decision making which may be bringing in more confidence among WEs**. The data clearly points to the statements made by most Women Entrepreneurs that they have to consult their husbands mandatorily (पति से तो सलाह करनी ही पड़ती है). This pattern appears to be same across all states, but in UP, Rajasthan and Daman, it seems to be exceptionally high where husbands are making decisions for the enterprise (Figure 4.29).

Figure 4.29: Driving Force for WE's Decision making for the Enterprise by States

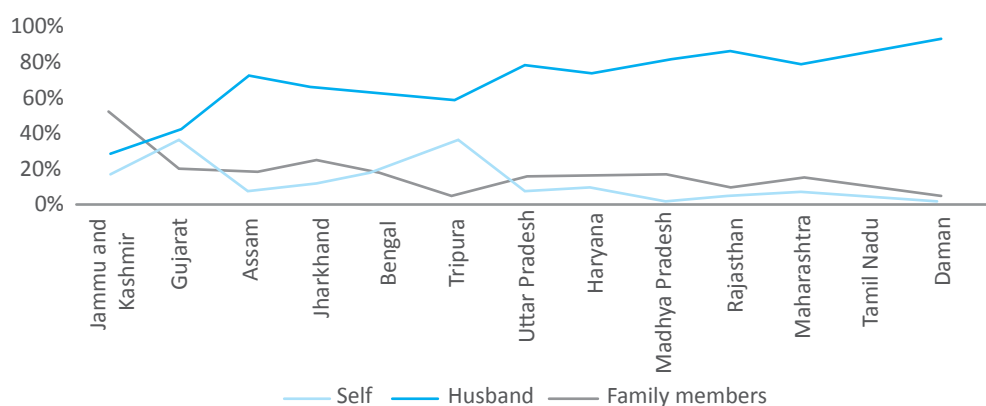
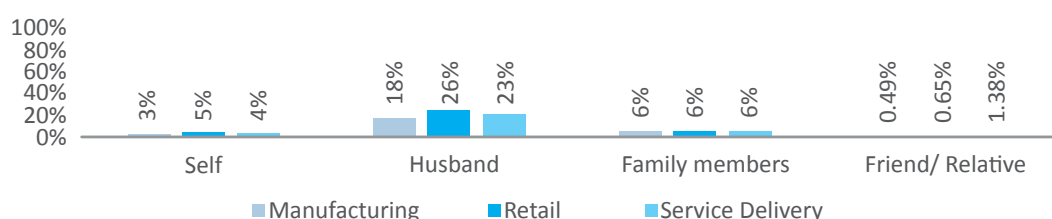


Figure 4.30 depicts the decision making of the enterprises by the category of the enterprise. In all the three categories, husband takes the decision regarding enterprise on behalf of most of the WEs.

Figure 4.30: Driving Force for WE's Decision making for the Enterprise by its Category



Except for J&K, by far, WE from all states depend on their husbands for major decision making. The data also hints that women may be lacking in confidence in decision making, as in at least 8 out of 13 states, very few women admitted to making decisions on their own.

Figure 4.31: Information Needs Identified by WEs

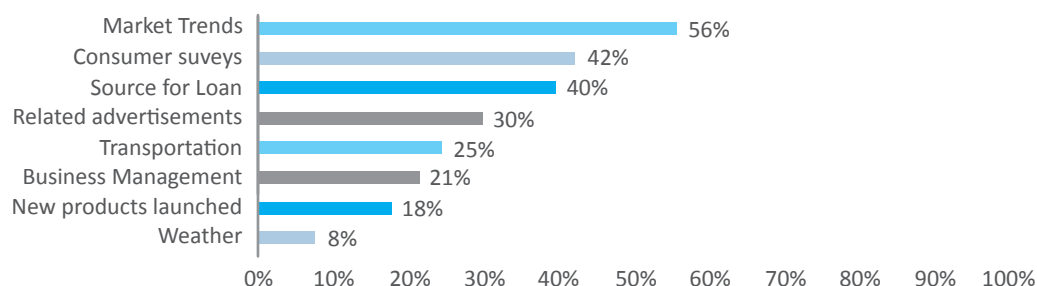
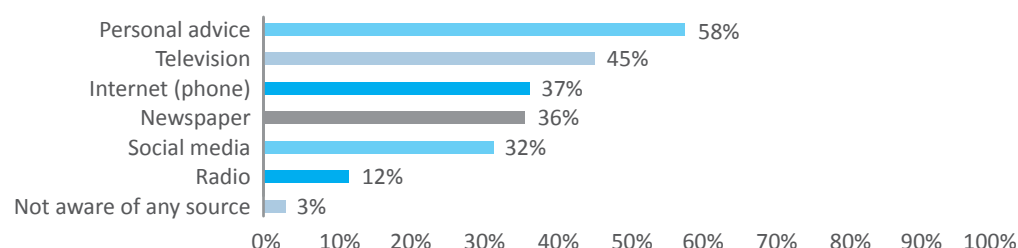


Figure 4.32: Commonly Accessed Sources of Information



Overall, the analysis in this section suggests the biggest challenge for WEs to start an enterprise was arranging finance. Most of the WEs are not aware of any government schemes and even if they are very few who think of availing the schemes. WEs are not even considering accessing bank loans for investment primarily because (a) they think banks will not give them any loan as they don't have any collateral and (b) they are fearful of not being able to repay the loan and thereby making their families vulnerable. Hence, most enterprise remain small in terms of turnover and profit. Though more than 90% WEs reported that they were making profit, the profits were quite low as about one third of these WEs were earning up to INR 500 per month and more than half were not able to earn even INR 100 per day.

For managing the enterprise and taking decisions, most of the WEs were dependent on their husband and family Members. Most WEs are also dependent on their families and friends for information they need to manage their enterprise and maintaining a balance between work and family. Convincing family was a potential challenge for WEs in few states such as Gujarat, Uttar Pradesh and Tamil Nadu.

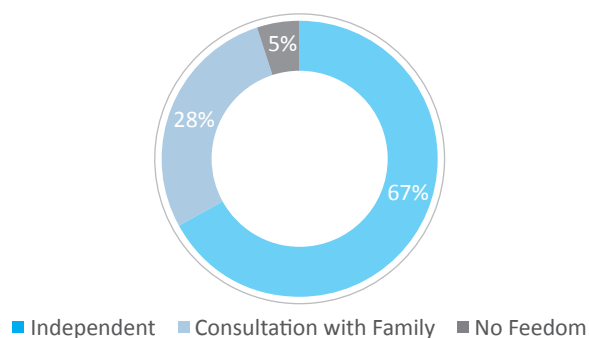
4.5 Impact of Managing Enterprise by Women on Self

After setting up any business and managing the same, an entrepreneur expects financial and non-financial returns. This section focuses on the impact of the enterprise on the WE herself, in terms of her independence and status within the family and society. The positive and negative impact on the lives of WEs after establishment of business and the extent of their empowerment has been discussed.

4.5.1 Spending Pattern of WEs

To understand the level of empowerment, an analysis has been undertaken by ascertaining the freedom exercised by WEs regarding spending the money earned by them from the enterprise.

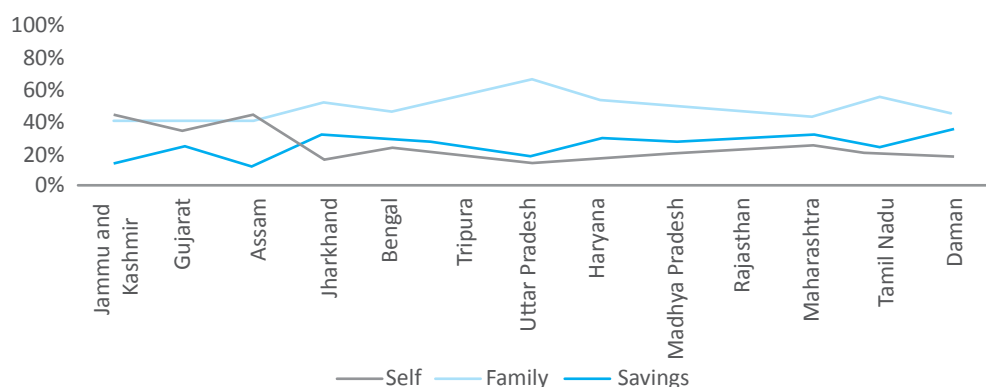
Figure 4.33: Decision Making on Spending



During the survey, WEs were asked about manner in which they spend their money (Figure 4.33):

- Considering one of the primary purposes of WEs to begin an enterprise, was to contribute to their family income – the data confirms this as more than 90% women stated that they provide a share of their income to their families. On an average, WEs spend almost half of their earnings on their families.
- The main 3 areas of expenditure included food (72%), clothing (70%) and products of personal needs (56%). One in five women mentioned spending on their own education or skill building.
- About a quarter (23%) affirmed spending on themselves.
- Overall, 27% kept their earnings as savings.
- Most of the WEs (93%) say they use their money (partially or entirely) for family expenditure. While about 7% women use their income entirely for themselves (no contribution to the family), 9% reported that they spend the entire income on their family and keep nothing for themselves.

Figure 4.34: Expenditure Pattern for the Money earned by WEs across States

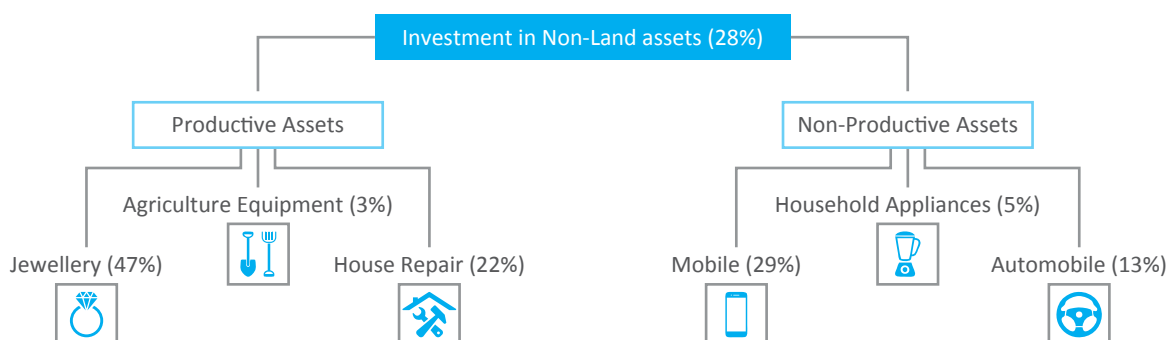


State specific differences between the expenditure pattern of WEs is depicted in Figure 4.34 (above). For some states (e.g. UP and Tamil Nadu), the proportion of money spent on family is comparatively higher as compared to other states, but for all states the proportion of money spent on family remains highest among the three. In some states (e.g. J&K, Assam and Gujarat), personal expenditure overtakes savings, but for other states, savings remain the priority of WEs before expenditure on self.

Observing the spending habits of the WEs across various age groups, a similar pattern was observed. WEs belonging to the age group of 26 to 60 years, spend about 50 percent on family, whereas WEs below age group of 26 spends 43% on family and those above 60 years spends 37% of their earnings on family expenses. Only WEs belonging to the states of J&K and Assam spend most of their income on themselves and do not tend to save (15% in J&K and 13% in Assam save money), as compared to WEs in other states.

Regarding investment for future, 3% women WEs reported investing their earning in purchase of land assets but among these about a quarter (26%) did not have the purchased land in their name.

Figure 4.35: Investment in Non-Land Assets out of WEs' own earning



4.5.2 Empowerment of the WEs Post Setting-up of Enterprise

When women start earning and contributing to their family income, it should lead to their empowerment within the family — autonomy to take independent decisions for themselves as well as for their family should increase. Other common indicators of women empowerment include her mobility outside home, her role in making decisions related to her sexual and reproductive health and reduction/elimination of domestic violence (if it exists). During this study, an attempt was made to ascertain the extent to which entrepreneurship empowers women on these indicators and women were asked questions on these aspects. This section provides analysis of the data specific to these indicators.

Unfortunately, the data on these empowerment indicators is not very encouraging (Figures 4.36-4.39). Women still cannot independently decide to move out of home for visiting a friend or family.

Figure 4.36: Free Movement

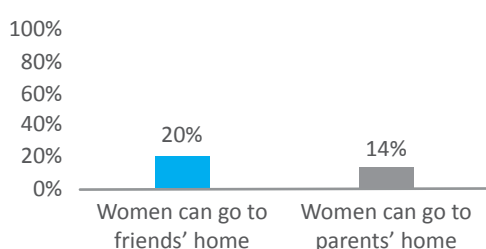
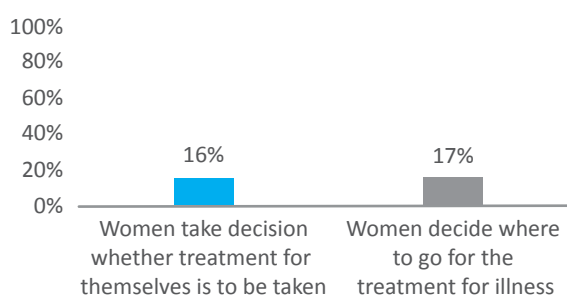


Figure 4.37: Access to Better Health Services



Similarly, health seeking behaviour of WEs (whether and where to seek treatment for themselves) seems to be heavily influenced by family. While some of this could be because women may not be aware of places for treatment and hence dependent on their family members for decision making, but during informal discussions women also admitted that they do not take their own health seriously.

Figure 4.38: Decision Making

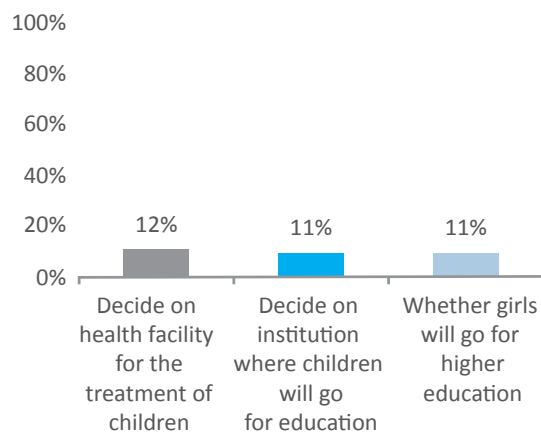
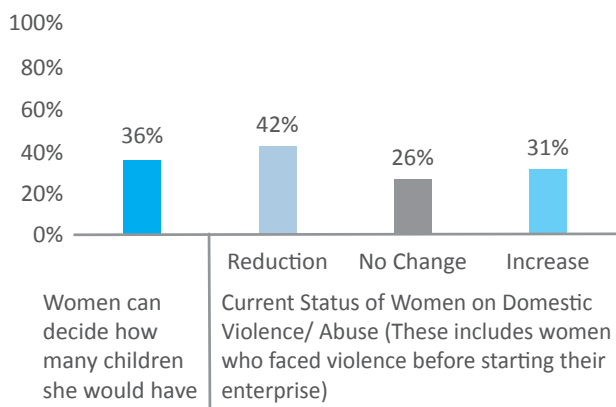


Figure 4.39: SRH Rights & Non-Violent Behaviour



Even without gaining real empowerment, over 90% WEs feel happy and proud that they made a decision to start the enterprise and 85% stated that they are able to handle their problems independently. They are able to visualise several positive impacts on their lives (Figure 4.38), which is quite encouraging. What is more encouraging is that the top 3 impacts that they identified were those enriching their own personality (gaining confidence and managing people and finances).

Further, very few women see negative impact of being an entrepreneur on their lives. This journey has also contributed to their mental well-being as 88% WEs felt proud that they are now an economically productive member of their family. **Overall, positive impact outweighs the negative impact, clearly indicating that women should take up entrepreneurship.**

Figure 4.40: Perceived Positive Impact of Being an Entrepreneur

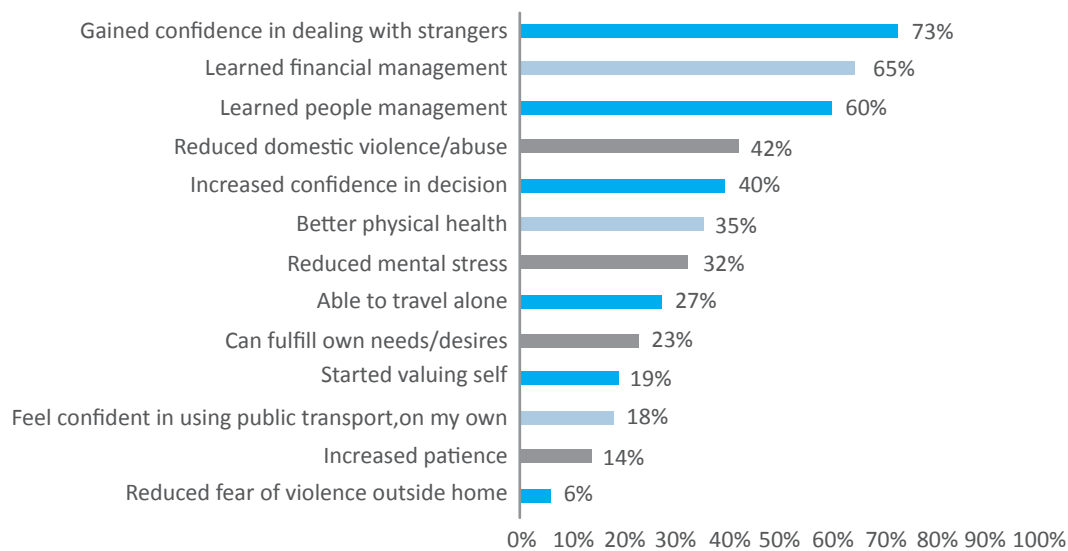
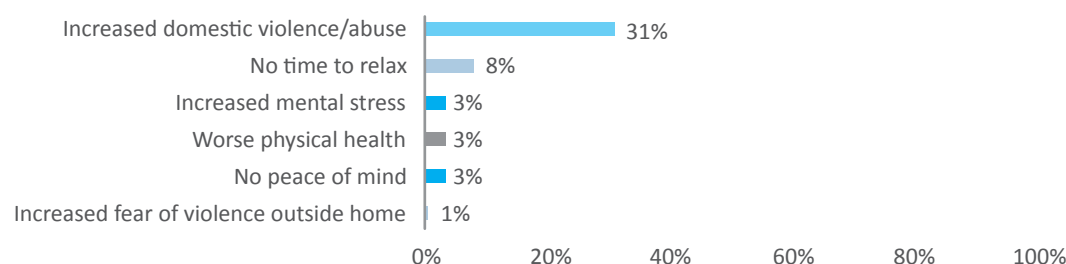


Figure 4.41: Perceived Negative Impact of being an Entrepreneur



Despite rating themselves low on empowerment indicators (discussed above), overall, more than 80% of women agreed that after opening of the enterprise, there has been considerable improvement in their status within the family and in society as well. **Further analysis of the data suggests that while WEs may not have reached at the desired/expected level of empowerment, there is reasonable improvement in their status towards reaching full empowerment.**

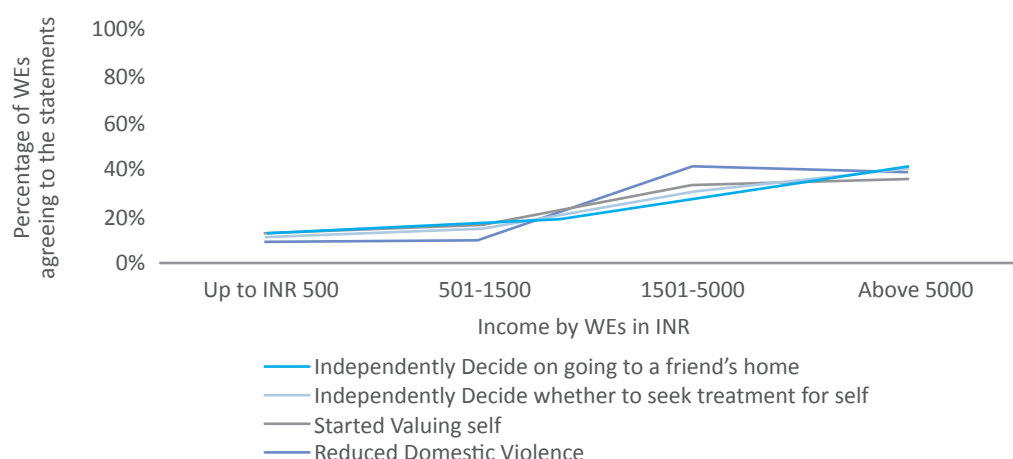
The table below (Table 4.2) presents the change in status of women (improved, not changed or worsened) on 14 empowerment Indicators, as reported by WE themselves. 'Improved' are the cases when respondent has reported to have moved from 'approval needed' to 'consultation needed'/'independent decision' or from 'consultation needed' to 'independent decision' (before and after they began earning). 'Worsened' is the reverse of improvement. And 'Not Changed', is the case when the WE remains to be at the same status before and after she started earning.

Table 4.2: Status of Women on 14 Empowerment Indicators

Empowerment Indicator	Improved	Not Changed		Worsened
		Independent / Not Applicable	Consultation / Approval Required	
Going to a Friend's Home	22%	36%	37%	5%
Going to Parents' Home	16%	38%	41%	6%
Gift to be given at a relative's wedding	18%	27%	49%	6%
Purchasing new TV for home	18%	23%	52%	6%
Making a Fixed Deposit	18%	27%	48%	7%
What to cook on a typical day	16%	46%	33%	6%
How many children would you have	13%	42%	36%	9%
Which school the children would go to	13%	33%	47%	7%
Whether girls in the family will go for higher education	14%	33%	48%	6%
Whether to seek treatment for own health issues	19%	29%	46%	6%
Where to seek treatment of own health issues	19%	27%	49%	5%
Where to seek treatment for children	15%	32%	48%	6%
Where to seek treatment for other family members	15%	26%	54%	6%
Purchasing land/non-land assets	15%	24%	55%	6%

An analysis of the relation between empowerment and income is shown in Figure 4.42. Four indicators are presented here-independent decision making to visit friends' place/parental family, valuing self and reduced domestic violence (since starting enterprise). It is observed that in case of all the four indicators empowerment is linked to the amount these WEs earn. Difference in empowerment between women earning less than INR 1,500 per month and more than INR 1,500 per month can be seen in Figure 4.39. **A clear message from the data is that in order to bring in more empowerment in the lives of these WEs, increased income levels are imperative and that cannot happen without external support from their families and the environment where they operate.** However, it is also true that even with very high income, absolute empowerment for these WEs may not come through and it needs other non-financial efforts.

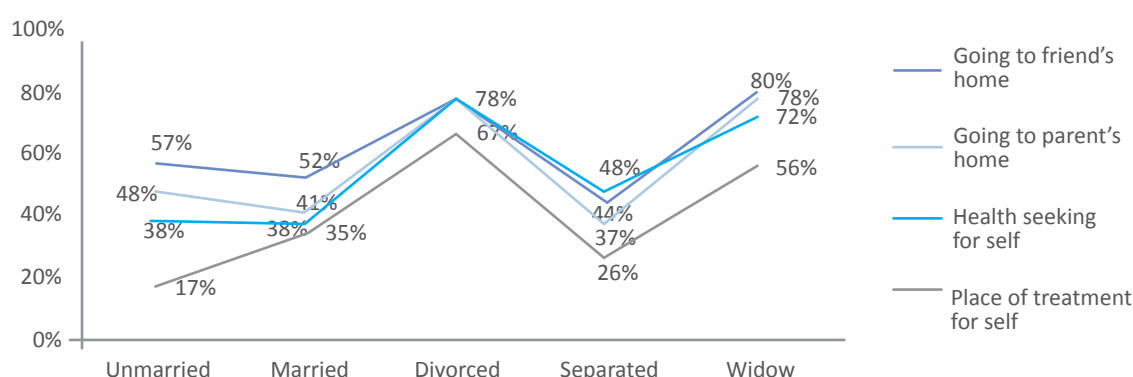
Figure 4.42: Relationship Between Empowerment and Income



The graphs given below show the status of empowerment of women by marital status (Figure 4.43) and by age (Figure 4.44) in terms of taking decision related to going to friend's and parent's home, seeking health related decisions for self and from where they would prefer to receive treatment.

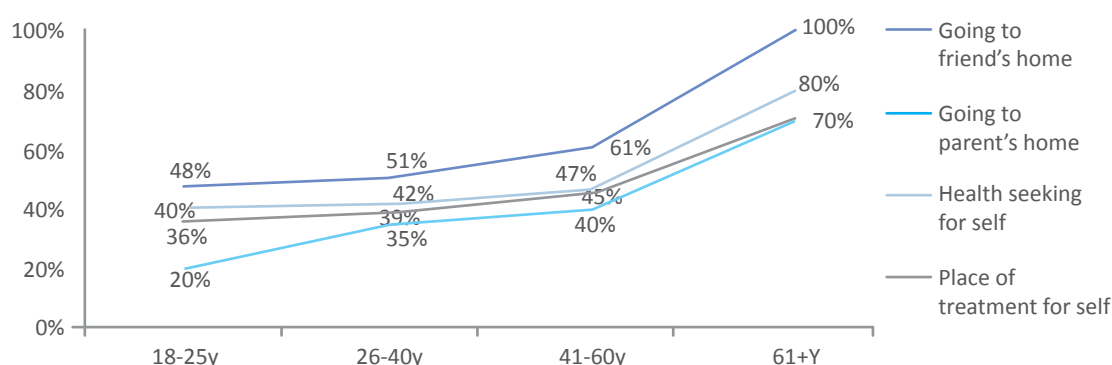
It has been observed that in the case of when the woman is married or separated, very few WEs reported to being able to take independent decisions. While a larger number of women who are divorced or widowed, are likely to take such decisions independently.

Figure 4.43: Status of Empowerment by Marital Status



When it comes to decision making by considering the age of the woman, older women who are running an enterprise have more freedom in terms of decision making as compared to younger WEs. The proportion sharply increases for women above 60 years of age and it is true for typical Indian families that older women, over a period of time take charge of decision making at the family level.

Figure 4.44: Status of Empowerment by Age Groups



4.5.3 Domestic Violence

The important finding related to women empowerment is about domestic violence. Almost one third of the WEs included in the survey admitted there was some form of domestic violence in their lives prior to their setting up the enterprise and among these almost one third believe that it has actually increased. Informal discussions between survey team and these WEs indicate that in many cases this increase in violence is for taking away the money that the woman has (at times for consuming alcohol) and also in some cases forcing women to have sexual relationship even when she is tired. Demand for autonomy (e.g., mobility outside home) has also led to increase in domestic violence in certain cases.

Out of the women who reported an increase in domestic violence, 71% expressed their desire to expand their business (which is around 60%, otherwise) which could be some indication of realisation that increased income may help in reducing domestic violence against them. While 6% are not sure of their future, only 2% are considering closing down their enterprise. **WEs, therefore see earning as a tool that empowers them to reduce domestic violence.**

This section leads to some very critical conclusions regarding Women Entrepreneurship such as:

- Most of the women work to economically support their families and are actually able to contribute to family income and expenditure. A quarter of the women in the sample tend to spend some of their earning on themselves
- While some WEs tend to save their hard-earned income, some of it is spent on assets like mobile, clothing or automobile for themselves.
- In most cases, running an enterprise remains an “additional” work for the WEs and families are not very willing to come forward to support them either in managing their enterprise or reducing their household responsibilities.
- While earnings kickstart the process of women empowerment within the family, it does not necessarily lead to full empowerment. Their status may improve a little (e.g., from seeking permission to consultation) but independent decision making is yet to arrive. One of the reasons for this could be that the money they bring on the table is not substantial.
- The relationship between earning and domestic violence is varied. While in many cases it reduces (as woman has the negotiation power), it can also lead to increase in domestic violence, due to reasons associated with the income that they contribute or their independence.

4.6 Impact of Managing Enterprise by Women on Family

Any business has an impact not only on the entrepreneurs, but also on their family, particularly when women are setting up this enterprise with an intention to support their families. Hence, the study also looked at the impact of a women's business on their families. This section begins by discussing the woman's economic and social contribution to their family. The areas of support that a woman receives from her family members for accomplishing household works, while she is out for work are also discussed in this section.

4.6.1 Economic and Social Contribution of WEs towards their Family

It is also important to understand how families spend the hard-earned money of WEs and it is noted through the data that most of the money is spent on essential/important needs of the family.

The most preferred item on which families spend the earning contributed by WEs (as reported by WEs themselves) is food.

WEs are also conscious of the fact that based on their economic contributions to the family, there are certain specific gains to the family (Figure 4.46) and are able to describe the changes that have occurred in the economic status of their family. Right from eating better food (as a large part of contribution goes into purchase of food) to accessing better (private) medical facilities, most of these are important expenditure for the betterment of the family.

Figure 4.45: Economic Contribution of WEs towards Family

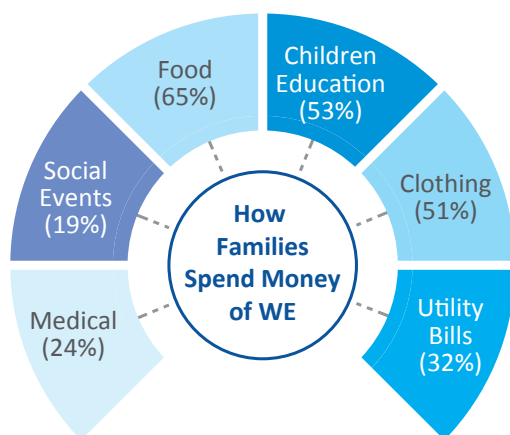
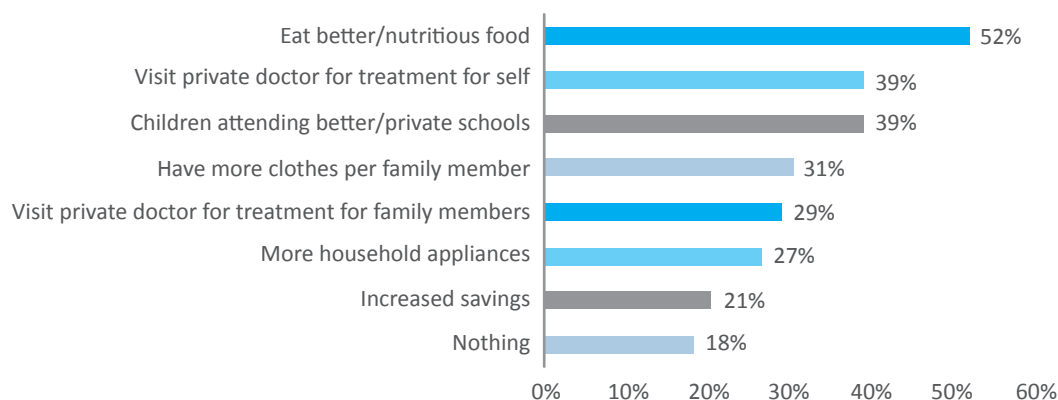


Figure 4.46: Changes Observed in Economic Status of Family with Woman's Economic Contribution



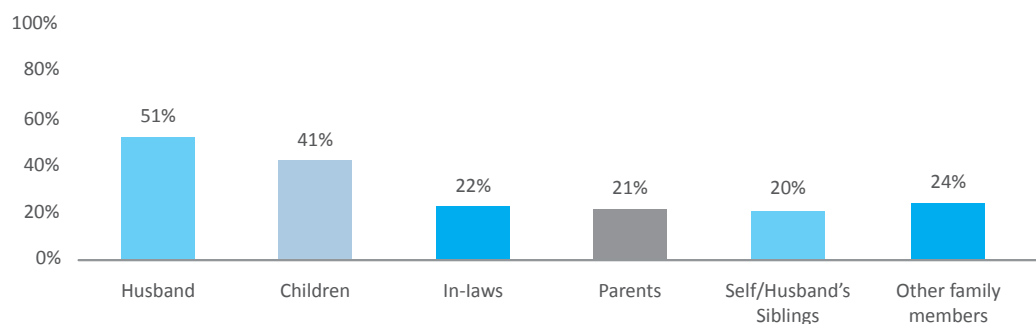
Nearly three quarter (76%) of WEs perceived improvement in the social status of their families and among these 65% said that the family is now known by the name of the WE and they feel proud about it. More than half (59%) reported that they receive more respect from their own family members and that there has been increase in receiving invitations to social functions (59%). WEs also felt happy while reporting that now other people come for advice to her post establishment of the enterprise.

Only 14 women (1%), mentioned that social status of their family worsened – for example, people tend to indulge in character assassination, others thinking that the WEs family has become arrogant due to higher income or the WE is not taking care of her children and family.

4.6.2 Contribution of Family members in Managing Household Chores

The graph below (Figure 4.47) shows the contribution of family members in managing household chores. More than half of the WEs (51%) reported that the contribution by husbands in managing the household has increased. Children and in-laws also partake in household work.

Figure 4.47: Increased Contribution of Family Members in Managing Household Chores



While WEs acknowledge that the contribution of family members (largely husband and children) have increased, they admit that the major responsibility of important household chores like cooking, washing, etc., still remains their responsibility.

- For all the major responsibilities i.e., preparing lunch, dinner, washing clothes, utensils and cleaning house and taking care of young children (feeding or sending them to school) more than 60% women stated that it still remains their major responsibility.
- 36% WEs stated that buying vegetables is the major responsibility of their husbands, but for all other tasks (as listed above), less than 5% WEs admitted that any of these is the major responsibility of their husbands.
- WEs also admitted that it is against their culture/belief to let their husbands or other family members work (e.g. cook food or wash utensils) while they are at home. During the discussions, these women categorically mentioned that it is not possible for them to ask their husband or any of the parent-in-law for any of these tasks. So internalised is the gender role of serving the husband and children that the women are unable to think otherwise.

Overall, WEs stated that since they began working and earning, they have witnessed an improvement in their family's economic and social status. 6 out of 10 women admitted that they now receive more respect within their family. However, there does not seem to be any major change in the ownership of all household tasks like cooking, cleaning and tending to children, which still largely remains as the direct or indirect responsibility of the WE. This data further reflects the undercurrent and complexity of how, though a woman's entrepreneurial status or economic empowerment might be a strong and critical milestone, it can fall short of bringing them out of traditional or gender normative roles.

4.7 Impact of Covid-19 on the Enterprises

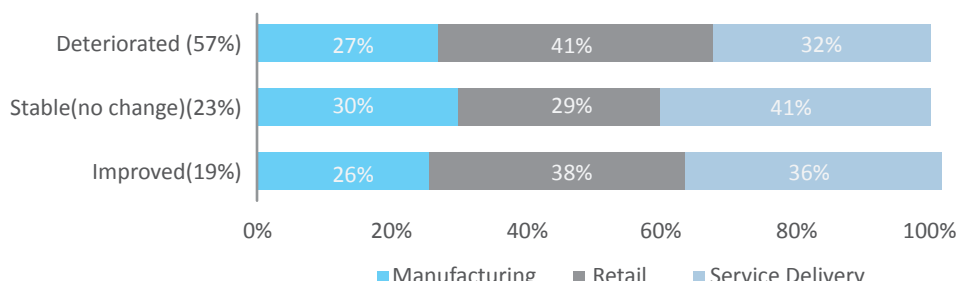
Due to the outbreak of Covid-19, followed by lockdown, most of the small-scale industries in India were very strongly impacted. Hence, it is imperative to assess the impact due to the pandemic on the enterprises established by the WEs, which can provide more insights on the sustainability of these enterprises. This section contains the following sub-sections:

- The impact on these enterprises and the challenges WEs are facing during Covid-19.
- The benefits availed from the government during this time

4.7.1 Status of Enterprise and adverse impact due to Covid-19

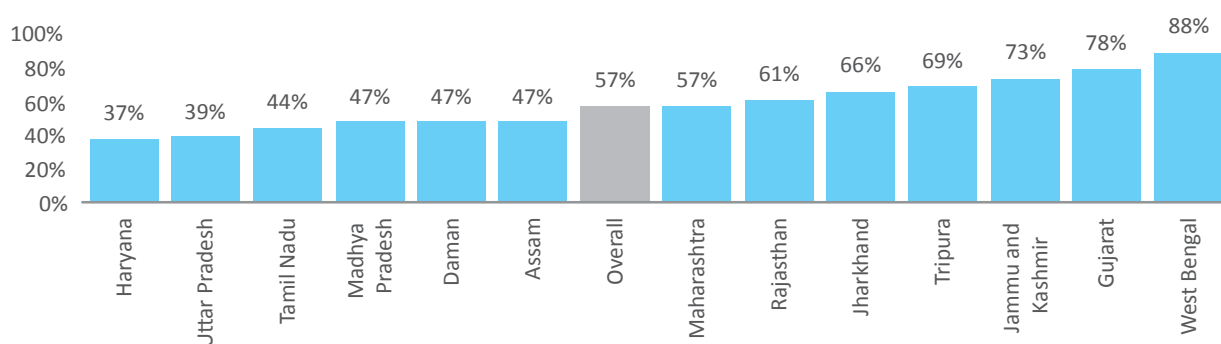
The WEs were asked about the status of their enterprises post lockdown. The graph below (Figure 4.48) depicts this:

Figure 4.48: Status of Enterprises during Covid-19 by Category of Business



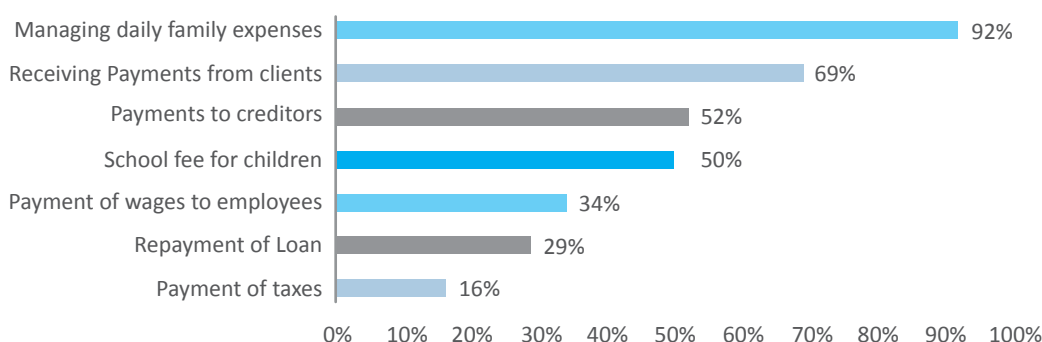
- More than half of the enterprises (706 WEs accounting to 57%) reported that their enterprise deteriorated since April 2020. Most of the WEs who reported this belonged to West Bengal, Gujarat, J&K and Tripura (Figure 4.49). The aspects which had adverse impact of Covid-19 on the functioning of these enterprises were reduced demand (as confirmed by 68% of WEs), followed by reduced availability of raw materials (56%) and issues in transportation (38%).
- One in five (19%) WEs reported their business to have improved. Of these most of the WEs belonged to Haryana and Uttar Pradesh followed by Tamil Nadu and Madhya Pradesh. Of these 19%; about a third (38%) had set up their business in retail (like retail shop, fruit/vegetable vendor), another one third (36%) in service delivery (like beauty parlour, boutique, ironing clothes, tuition classes, doctor) and the remaining (26%) were doing their business in manufacturing (like handicrafts, household products, food products, agricultural and non-agricultural farming).
- Almost a quarter (23%) of the WEs were able to manage their business and remain stable during lockdown. The largest proportion among these were service delivery enterprises.

Figure 4.49: Women Entrepreneurs Reporting Deteriorating Business during Covid-19 (State wise)



The challenges faced by WEs during the lockdown period are been depicted using the graph below (Figure 4.50) where the challenge shared by almost all (92%) WEs was to manage the daily expenses of the family and that their payments from clients were stuck (69%).

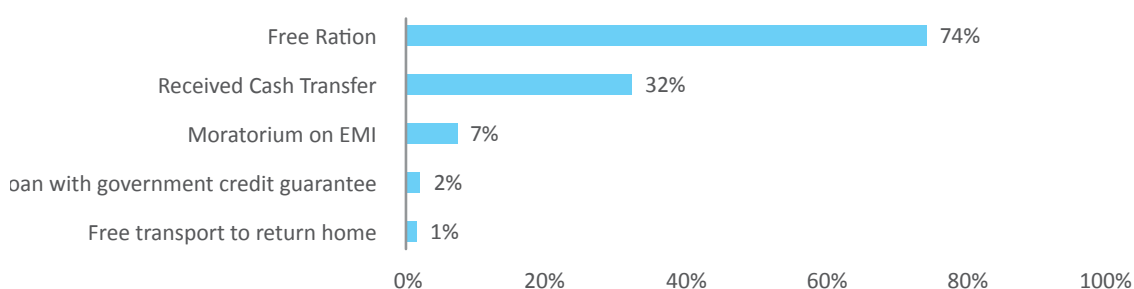
Figure 4.50: Challenges Faced during Covid-19



4.7.2 Benefits from the Government

During the lockdown, government did provide help to the families as can be seen in Figure 4.51. Free ration was received by 74% of the WEs, followed by cash transfer to 32%. Those WEs who claimed to have received free ration, most of them belonged to Tamil Nadu and Uttar Pradesh. Out of the WEs who received loan with government credit guarantee (22 WEs accounting to 2% of total), about half of them belonged from the service delivery category (11 WEs) followed by manufacturing (8 WEs) and retail (3 WEs). One third belonged to the state of Assam.

Figure 4.51: Government Benefits received during Covid-19 to the WEs



To conclude, business of more than half of the WEs deteriorated due to the pandemic. Reduction in demand from consumers was the biggest challenge the WEs faced. Due to the reduced income, handling daily family expenses became difficult. Most of the WEs received free rations from the government, in the form of support, but it could not be ascertained as what proportion of WEs were able to receive ration consistently for at least 6 months of lockdown.



Chapter 5

Stakeholders

Stakeholders

This section highlights the key findings based on interactions with the stakeholders – i.e. family members of WEs, their employees and clients and also the NGOs that support WEs.

5.1 Family Members

Of the 1,235 Women Entrepreneurs included in the survey, family members of 639 (52%) WEs were interviewed. A considerably large proportion of these respondents (72%) were men and this was primarily because more than half of the WEs included in the survey were married and while interviewing the family members, their husbands were interviewed. Almost half (52%) of the total family members who participated in the survey were husbands of WEs. The next group was that of their children (15%).

When asked, over 90% respondents admitted that the WE started the enterprise by her own choice, except for Gujarat, where this percentage was considerably lower at 59%. The figure was 89% for Daman, which shares its boundary and culture with Gujarat. However, this could also be due to the fact that a large population in Daman has migrated from other states. Poor financial condition was reported as the single largest motivation factor (38%), followed by desire to fulfill their own needs (27%). Other than Gujarat and Daman, respondents who felt that women were motivated to work due to poor family conditions, was highest in West Bengal (65%), followed by Tripura (63%) and J&K (51%).

According to the family members, WEs were receiving sufficient support from family and community:

- Almost all (94%) respondents confirmed that the WE made the decision in consultation with their family (for Gujarat, this percentage was 59%).
- About community support, (68%) respondents said that WE received complete support from the community.
- In states like MP and J&K community support was reported by less than (50%) and was highest in Daman (96%). It was also high in Gujarat and Rajasthan (around 70%).
- Interestingly, (85%) respondents from Haryana reported complete support from the community to the WE.

Responses through multiple questions such as these significantly point bring to light the fact that though members of the lower socioeconomic strata in Gujarat prefer for the women to be housebound and not earn independently, a fair number of women have begun to contribute by setting up micro to mid sized enterprises, going beyond cultural barriers. While this is a positive sign in one way, it is also likely to limit the ambitions of women, as they may not be enjoying family's support. Such a situation is not seen in other society like Rajasthan and Haryana. In Rajasthan, 49% respondents mentioned that the woman chose to be an entrepreneur because she wanted to fulfill her own needs (highest among all states) and had family support. Considering the traditional society of Rajasthan, there is also a possibility that families may be denying that female family members are working due to family's poor economic condition.

Tamil Nadu is another state where all respondents agreed that women made their own choice but then all of them also agreed that poor financial condition of the family motivated them to make this choice. All of them acknowledged that they were consulted by the WE but then 65% said that they were completely supportive of their idea of starting the enterprise. **This again points to the fact that certain families may not be very comfortable about women of the family working and contributing to the family income.**

- Almost 90% respondents felt that the enterprise that the WE chose was her first choice, but more important is about the remaining 10%, where half (51%) felt that she did not have the required technical skill and another 40% felt that the required finances could not be arranged.
- Affordable finance was a factor considered for choosing the enterprise by 26% women. Among other factors considered while making the choice of the enterprise, the largest proportion (51%) mentioned family support, followed by previous experience of doing such work (46%).
- In Gujarat availability of family support was mentioned as a key factor for choosing an enterprise by 14% respondents. Previous experience as a main factor was reported by 80% respondents, implying that **though families acknowledge that women have skills (traditional handicraft skills in Kutch areas of Gujarat), they do not support them to use their skills to work as an entrepreneur.**

As reported by their families, the largest proportion of WE (56%) invested up to INR 25,000 and this was the case in all states-except that the proportion varied quite a lot from 35% in Tamil Nadu and 37% in Haryana to 76% in Assam and 74% in West Bengal. While in Haryana, the next biggest category is of those that invested between INR 26,000 to 50,000 (25%), in Tamil Nadu, the next biggest category was INR 50,000-1 Lakh (28%). **This is an indication of much smaller enterprise in Assam and West Bengal and comparatively larger enterprises in states like Tamil Nadu and Haryana.** The reason for the same is clarified from the data itself where in Tamil Nadu, 57% families confirmed access to loan for investment (including 28% mentioned bank loans) and for Haryana, 15% families reported seeking loan including 6% bank loans. In Assam and West Bengal also, about 15% families confirmed access to bank loans, but then the amount of loan accessed was small, hinting at their apprehension to take financial risks. In Gujarat, no family reported taking any loan and the largest proportion (52%) stated that the WE used her personal savings to invest, followed by family contribution (45%).

Almost half (48%) families felt that the WE has been able to earn the profit as expected, except in J&K where this percentage was abysmally low (13%). This could be because J&K has experienced lockdown for more than a year (since August 2019) and since their primary work is embroidery for which they don't have to invest in materials, there are no chances of loss. In J&K, 68% families felt that there is profit but less than expected.

When asked about their perception about the status of the business of WE, one year from now, 58% families were confident that the business will expand, followed by 23% who felt that it is likely to remain the same. State specific variations emerged from the data, as discussed below:

- In Gujarat 17% families felt that the business will expand and as many as 76% said they are not sure what will happen.
- The proportion of those who felt that the business may not expand was also lower in J&K (26%) and Tripura (24%) and was highest in Daman, (92%) and Rajasthan (88%).
- Nearly 70% families felt confident that the WE would be able to manage additional capital required for expansion, but this percentage was lowest in J&K (17%) (most likely due to the prevailing socio-political condition in the state) and in Gujarat, this percentage was 41%.
- Further, almost three quarter (73%) families assured their support in case WEs want to expand, which was again lowest in J&K (15%). This could also be because families do not feel competent to support women of their family in the current context of the state and/or the interpretation of support could be financial support, which these families are unable to provide.

In about 10% of the families, the WE is the sole bread earner i.e., there are no other earning members in the family and this percentage is highest for Assam (20%), followed by West Bengal (17%) and lowest in Maharashtra (2%) and J&K (4%). For most families (70%), there was just one other earning member (quite likely to be the husband (74%) or father (20%). Nearly four out of 10 families (44%) stated that the economic contribution of WE, is up to 25% of the total family expenditure. This percentage is highest in Daman (81%) and Maharashtra (75%) as in most families there are other earning members and lowest in J&K (11%) where almost 45% contribute between 26% to 75% of the family income. In Gujarat, a significant proportion of families (42%) chose not to disclose this information (maximum among all states and 3.4%, overall), once again hinting at non-acceptance of women's contribution to family income. However, 45% families in Gujarat did admit that the WE contribute up to 25% to the family expenditure.

When asked about which aspects the economic contribution of the WE is used for, the biggest expenditure basket was food (reported by 60% families).

- This percentage was highest for Haryana (94%), UP (90%) and Rajasthan (89%) (the three states with significantly lower sex ratio and bias against women) indicating that in these states, unless families reach to the point where they can't afford food, they do not let female family members work.
- WE's contribution to food for the family is lowest in J&K (4%).
- In J&K, almost 90% said there is nothing specific/decided where the money can be spent on.
- Clothing became the next priority for spending money in most states reported by 48% families, and again the three states of Haryana, UP and Rajasthan dominated this segment.

Table 5.1: State wise Largest Share of Expenditure by WEs

State	Largest Share of Expenditure	% Reporting as Largest Share
Uttar Pradesh	Food	90%
Haryana	Food	94%
Madhya Pradesh	Food	84%
Rajasthan	Food	89%
Jammu and Kashmir	Nothing Specific	89%
Gujarat	Nothing Specific	83%
Maharashtra	Children Education	77%
Assam	Nothing Specific	93%
Jharkhand	Food	85%
West Bengal	Food	69%
Tripura	Nothing Specific	85%
Daman	Expenditure on social functions including marriages of relatives	57%
Tamil Nadu	Food	68%

During the discussion, families were asked to comment on the change in the economic status of their family since the WE started working/contributing. Only 15% mentioned that there no change, though in Gujarat, 86% families stated-'no change' which is much higher than in any other state (closest being Assam at 40%). Since families had acknowledged spending money on food, the largest proportion (53%) admitted that they were eating better/nutritious food. As many as 37% have admitted access to private health care facilities and 35% stated access to private schools for their children (highest in Maharashtra at 79% which could be linked to large scale educational reforms in Maharashtra in the past decade).

Much in consonance with traditional gender roles, more than 60% families reported that the key household responsibilities (cooking lunch, dinner, washing utensils and cleaning) still remain the prime responsibility of the WE and the trend is consistent across all states (more than 80% in UP, Haryana and MP and only marginally less than half (44%) in Assam).

When asked if working has empowered the WE in some ways, 21% families felt that there was no change in her personality and attitude and as for Gujarat, this percentage was 86%. Except for Gujarat, families in all other states were of the opinion that the independent decision-making abilities of the WE have improved. The biggest change observed by the families' individual in these states is depicted in table 5.2 below:

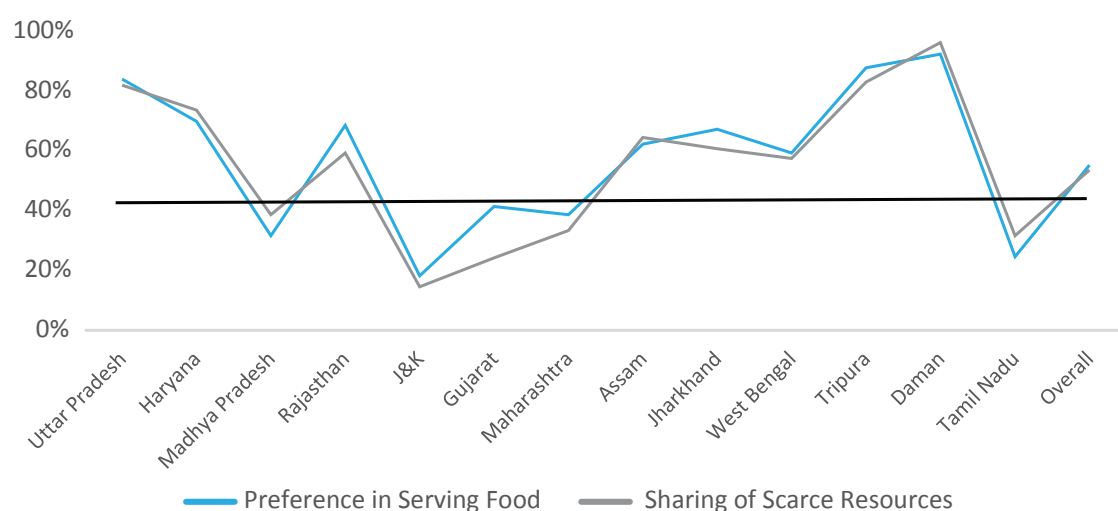
Table 5.2: State wise biggest change observed by the families' individual

State	Area of Biggest Change	% Reporting as Biggest Change
Uttar Pradesh	Independent Decision Making	68%
Haryana	Independent Decision Making	57%
Madhya Pradesh	Independent Decision Making	70%
Rajasthan	Ability to make Financial Decisions	61%
Jammu and Kashmir	Ability to make Financial Decisions	61%
Gujarat	Nothing	86%
Maharashtra	Independent Decision Making	79%
Assam	Ability to make Financial Decisions	56%
Jharkhand	Ability to make Financial Decisions	67%
West Bengal	Ability to make Financial Decisions	86%
Tripura	Ability to make Financial Decisions	64%
Daman	Independent Decision Making	96%
Tamil Nadu	Ability to make Financial Decisions	56%

When asked about the status of domestic violence against the WE, overall 55% families stated that it is not an issue in their family; indicating that in as many as 45% families, this still remains an issue. Gujarat and Daman were the two states that entirely denied the existence of domestic violence in their families. Considering all the data above, at least for Gujarat, this seems to be more of a denial than the actual situation.

When asked if the situation of domestic violence has changed since the woman started working, nearly 34% stated that it has not changed. This proportion was extremely high (94%) in Rajasthan, followed by Tamil Nadu (50%) and Maharashtra (45%).

On similar lines, 73% families admitted that the respect for the WE within the family has improved since she has started working. This percentage was again lowest in Gujarat (31%) and Tamil Nadu (33%); highest reporting states being Tripura (100%) and Daman and J&K (94%). Some interesting inferences drawn from the data on two such aspects are presented in Figure 5.1 below.



It was encouraging to note that over 80% families admitted that they regularly support the WE in managing her business, but there were significant state specific differences with lowest percentage reported by families from J&K (35%) and Gujarat (45%).

Overall, 85% families admitted that they are either happy or extremely happy with the fact that the woman from their family is working and the trends are very consistent across all states including Gujarat and J&K. This hints towards few important conclusions:

- Women are working because they wish to contribute to their family and are aware that their socioeconomic status can be uplifted with their efforts and earned income.
- The primary contribution remains towards food and clothing.
- Families sometimes may not acknowledge their contributions but are happy with their decision to earn and contribute to the family.
- The responses from families reflect the respective culture/tradition of the states, particularly for states like Gujarat, Haryana and Rajasthan.
- It is also evident that states like Haryana and Rajasthan have started appreciating the contribution of women and are coming forward to support them in setting up and running their enterprises.

5.2 Employees

Since most of the enterprises included in this study were marginal and small, a large number of them did not have any employees. The data obtained through interviews of WEs suggest that 87% did not have any full-time employee and 93% did not have any part time employee. This is similar to that reported by the Sixth Economic Census (83% at national level). As a result, 153 employees could be interviewed and included in the study. From these, more than 40% were from J&K (22%) and Assam (20%). As absolute numbers in all other states are low, it may not be appropriate to comment on any state specific differences, as these interpretations may not be statistically valid.

In J&K, middle age women tend to engage unmarried girls and young married women to form a group where they train these young women on embroidery skills and employ them for some time. Later these women set up their own enterprise.

Of the employees included in the study, 64% were men and the remaining 36% were women. Client handling (46%) and being a support staff (33%) were the two key responsibilities being handled by these employees and 2% employees were managing finance. This corroborates with the fact that a large number of WEs are not keeping formal records. Almost one out of five employees (38%) were working with the enterprise for 3 or more years, which points to the fact that frequent employee attrition may not be an issue with WEs. Being a small enterprise, they do not seem to follow any formal recruitment channels as half of the employees mentioned that they made direct contact and another 34% came via references.

Almost three quarter (71%) employees included in the study stated that they get salary on time, which is a positive indicator of a healthy work environment. Other qualities mentioned by these employees were:

- More than half (58%) acknowledged that they have a friendly employer.
- As many as 65% agreed that they have a supportive work environment, which they enjoy.
- About 20% confirmed that they received a salary during lockdown, which is again a very positive sign of the healthy management style of these WEs.
- Also, 20% of the employees seemed satisfied with the salary they were receiving and specifically mentioned that they get good salaries.
- Almost three quarter (73%) categorically stated that there is nothing that they don't like within their work environment. Of those who expressed their dissatisfaction, the opinion was varied, maximum being 6%, who complained that the work is very 'demanding'.

It is important to note that **41% employees admitted that they did consider the gender of the employer while selecting/agreeing for the job, though this was not the first preference of many.** The largest proportion (63%) said that being closer to their home was an important factor in choosing the job. **45% employees from the survey stated that they would not have taken up the job if the employer was from a different gender (i.e. man).** Further to the discussion, 68% employees agreed that there are added advantages of working with women employers as they are soft spoken (77% of those who agreed that there is a comparative advantage), treat employees with respect (65%) and take care of small needs (48%).

Almost all (93%) stated that they would recommend others to work at this place and the main reasons for this recommendation included (a) a friendly work environment (77%) (b) a supportive employer (70%) and (c) an on-time salary (64%).

While the discussions in this section do not establish a comparative advantage of women employers as compared to men employers (which was not the intention of this survey), it most certainly suggests that women are excellent employers who can take care of their employees and their needs and men may not mind working with women employers. Considering none of these WEs would have been formally trained in human resource management, it is impressive to see such positive feedback from the employees and indicates that women possibly have the inherent skills in people management.

5.3 Clients

For about 35% (423 out of 1,235) of the WEs included in the study, their clients were identified and interviewed. Most of these clients were young i.e., up to 40 years of age (82%). A significantly large proportion (82%) were their regular clients who would take the products/services either always (if available) or often from these WEs.

More than half of the clients (51%) found the behaviour of the owner to be a motivating factor behind their repeated visits to the enterprise and another 22% stated long term relationships as the key factor. **This signifies the skills of client management among the WEs, without being formally trained for it.** Another 15% stated that they find the products/services genuine/honest, which adds to their confidence in dealing with the enterprise. As a result, all interviewed clients expressed their satisfaction for the products/services they received from these WEs.

Nearly half (51%) clients stated that they do consider the gender of the employer while choosing the place for product/service and this could be because a large proportion of WEs included in the study are into service delivery (most of which are either beauty parlours or tailoring shops). However, another 30% stated that they consider the market reputation, which again reflects the abilities of these WEs.

When asked, 97% clients shared that they do recommend this place to others and among these, 80% said they do it because of the behaviour of the owner. Also, 68% believed that it is the quality of the product/service that motivates them to recommend the place to others. Cleanliness and proactive customer support were some other factors mentioned by 46% and 17% clients respectively.

To summarise, while 82% clients believed that it would not matter if the particular enterprise was being managed by another gender (men), their experiences and perceptions do indicate the efficiency of WEs in client management and that there are distinct advantages of certain businesses (e.g., beauty parlour or tailoring shops) being managed by women. WEs are certainly capable of providing quality and reliable services and are able to gain the confidence of their clients. From the client's perspective, there is no reason why women should not be promoted to be entrepreneurs as they clearly demonstrate their effective capabilities and competence.

5.4 NGOs

NGOs supporting the Women Entrepreneurs were contacted and their opinions were gathered. Most of their opinions and experiences echoed the voices of WEs obtained through the survey, particularly the challenges and constraints faced by WEs and their inability to resolve these challenges.

Based on interactions with NGOs, following are the key findings:

- **Most NGOs mentioned that maximum up to 50% of girls/women who are supported to initiate their livelihood are able to start their livelihood and of those who start, about half are able to sustain it beyond 1-2 years.** According to these NGOs, the primary reason for this is a lack of support from the family. While families are happy that women members are bringing in money, they are not willing to compromise on their gender stereotypes and do not want to support women. Families normally expect women to maintain all traditional/cultural sanctions while continuing to perform their family responsibilities and still working to earn money. While the ambition to do something brings women for training, these factors demotivate most of them either before they start an enterprise or just after their initial experience.
- NGOs also feel that women face some “additional” challenges in running their enterprise which includes gaining confidence of their clients, managing male employees and convincing their families and authorities about their capabilities (e.g. bank authorities for sanctioning loan). NGOs feel that women believe that no one will trust them and invest in their capabilities, whether it is a bank or their own family.
- NGOs confirmed that women do not have access to information, except from their peers or NGOs that support them. **Lack of information is a major reason for their struggle to initiate and sustain their enterprise.**
- In addition to other requirements, women need consent and support from their families to initiate and sustain their enterprise, which is hugely dependent on their culture, caste, religion and other socio-demographic factors. Especially when it comes to unmarried girls, families are not quite comfortable about girls stepping out of their homes and villages and “exposing” themselves. Families therefore, are not comfortable allowing their girls and women to do unconventional businesses or work that girls/women would not “normally” do. This immensely limits the scope for girls/women to stereotype enterprises like running a beauty parlour or a tailoring shop or at best manage a retail shop with “women products”.
- Mobility of women is hugely constrained due to the restrictions of travelling alone and lack of time as they have to manage their enterprise and family. Most Women Entrepreneurs feel that clients should come directly to them so that they save the time and hassle of stepping out. This limits their ability to access markets and therefore the possibility of expanding their businesses. NGOs sometime try to help them by establishing initial market linkages, but at times these are not sustained by WEs.
- NGOs stated that women do not get adequate support from their families and hence running an enterprise increases their workload, which sometimes frustrates them and becomes a reason for not expanding their business or even closing down.
- While there are many needs of Women Entrepreneurs, government schemes are largely limited to providing loans or technical skills. These are insufficient to support girls and women to initiate and sustain their enterprise. Moreover, women do not have access to such information and their capacities to access these services on their own is also quite limited.
- Women also do not have any financial/economic resources that they can invest in a business. Being completely dependent on men, they are unable to even think of starting an enterprise. Since they do not consider family assets to be their own, they are highly reluctant to even think of risking these assets in the form of mortgage to access finances for business. They do not want their families to suffer due to their inability/failure. This severely limits their capacity to take risks and start or expand their business.
- Women who have skills in regional/local handicrafts (making local handicraft, durries, quilts) do not value their skill and only make these things for their family. With limited access to market for such products, they are also not sure if these products would sell even if they attempted. Furthermore, they are not able to maintain quality standards and as a result either they are not able to sell it in a competitive market or sell it at a price that does not give them their deserving compensation.



Chapter 6

Recommendations

Recommendations

The promotion of entrepreneurship among women will bring rapid economic growth and development in the country. For a large section of young girls and women in rural India, jobs are not even an option to consider because of several reasons, including

- They are not able to attain the desired level of education
- There are very limited options for them to build their skills
- There are practically no job opportunities at the places where they are and
- They are not allowed to relocate from their place of residence as they need to take care of the entire family

Hence, they need livelihood options at home - and entrepreneurship addresses this specific need of many women.

An analysis of the data obtained in this study brings forth the fact that most of the women began their enterprise to provide financial assistance to their families. The decision to begin a business and to operationalise it, is a step towards venturing into non-stereotypical gender roles. However, they need a conducive environment and continuous support from all stakeholders including their families, society and the government, to be able to set up their enterprise and manage it as well.

This chapter provides some specific recommendations for strengthening Women Entrepreneurship in India to optimise the use of their potential and contribution for themselves, their families, society and nation.

6.1 Government and Policy Makers

- While there are many government schemes and programmes to promote entrepreneurship among women, these are not being accessed by women as there is complete lack of awareness about these schemes. Each such scheme should have a dedicated strategy and budget to reach out to its target beneficiaries with complete information.
- Government should extensively promote their existing schemes like Mudra Loan and Credit Guarantee Scheme among existing WEs to encourage them to take advantage of these schemes in expanding their enterprise.
- Government should define the roles of autonomous institutions like Federation of Women Entrepreneurs not only to generate awareness about different government schemes but also to handhold budding and aspiring Women Entrepreneurs to access these schemes.
- Industry bodies like FICCI and CIE should be given specific responsibilities to extend their memberships and its benefits to small and micro Women Entrepreneurs. This will help such WEs to get wider exposure and peer support.
- Considering large scale state specific variations in attitude, perception and needs of Women Entrepreneurs, it is recommended that central government carries out meta-analysis of existing data sets (e.g. Census, NFHS, Economic Surveys, NSS) to identify state specific needs of Women Entrepreneurs and support state governments to frame policies and design programmes to address those state specific needs.
- Organise structured mentorship programmes at local levels for existing Women Entrepreneurs to support them in formalising their enterprise (e.g. maintain accounts, submit ITR, registration with MSME, GST) to help them strengthen and expand their enterprise.
- Incentivise Women Entrepreneurship for long term sustainability of their enterprise. Special drives such as tax holidays and loan moratoriums may be considered for promoting entrepreneurship culture among women.

- Create a helpline that can support Women Entrepreneurs in resolving their day to day issues. Such helplines can also consider organising issue based (Web) training sessions of small durations for existing entrepreneurs to resolve their issues.
- The Government should work with existing large-scale successful Women Entrepreneurs to initiate support programmes for small and micro level Women Entrepreneurs using their CSR funds. These women led enterprises can adopt a few entrepreneurs and work with them over long periods to support them grow their businesses.
- Promote products produced by Women Entrepreneurs as a brand (like Khadi Gram Udyog), which will encourage customers to support women by purchasing their products. The Government can consider tax rebates for promoting these products.
- Devise national level campaigns (like Beti Bachao, Beti Padhao) to promote Women Entrepreneurship and schemes and programmes to support Women Entrepreneurship.
- Currently, not many WEs are able to access finance from banking and financial institutions to invest in their enterprise. Government must take the initiative to simplify the processes to aid women and provide subsidy (either to Women Entrepreneurs or to the institutions supporting them) in interest rates and moratorium to encourage women to take loans.
- Livelihood and skill training programmes which are currently in operation through government schemes or institutions should necessarily include soft skills including business and financial management skills.
- School/college based vocational skills programmes should promote entrepreneurship among young (unmarried) girls to increase their participation in the economic activities.
- Conduct workshops and awareness programmes in ITIs, Pradhan Mantri Kusal Vikas Kendras (PMKVYs) and other vocational training institutes to promote entrepreneurship, especially among women candidates.
- The Government must conduct special training programmes, entrepreneurial development programmes and improvement programmes for WEs and their employees to enhance their productivity.

6.2 NGOs and Funding Agencies

- Women Entrepreneurs need access to information and support. Establishment of local (block and district) platforms (Association of Women Entrepreneurs) and their federations will help them access information and guidance. Some of the other responsibilities that these networks can attempt are:
 - Act as pressure groups for mobilising government support for Women Entrepreneurs
 - Establishing a fair market (direct link between manufacturer and end user) by organising fairs and exhibitions
 - Facilitating healthy competition among Women Entrepreneurs from the same community/trade
 - Organise exclusive exhibitions by Women Entrepreneurs as a special incentive
- Mass awareness generation programmes are required to inform existing and potential Women Entrepreneurs about government schemes that support entrepreneurship. Existing networks of SHGs in most states can be used as platforms for disseminating this information.
- Design and implement community mobilisation programmes to support women in claiming their rights, particularly when they are taking additional responsibilities of economically supporting their families.
- Promoting single trade in a community helps in establishing a market that attracts buyers. NGOs can develop such models, particularly for handicrafts, food processing units and other such products for local needs and establish a platform for direct interaction between producers and retail buyers.
- Create a common online platform for selling of products from many entrepreneurs supported by different NGOs. Linkages with logistics agencies for direct delivery of products to consumers will help access a much wider market.

- Organise study tours for aspiring and existing WEs to learn from existing business models. Facilitate their participation in national and international Trade Fairs for establishing linkages with vendors and buyers.
- Promote cross-learning through successful Women Entrepreneurship models to generate skills and confidence among aspiring/existing Women Entrepreneurs. Regularly organise Ted Talks by successful Women Entrepreneurs chosen from their peers with whom they can relate to (positive deviance).
- Assist/hand hold existing WEs in building resilience for handling economic uncertainties involved in running a business enterprise.
- Organise special sessions and workshops with families of WEs to bring about sustainable attitude shifts in the mindsets of the families. The family members of the Women Entrepreneurs should be sensitised about issues of providing support, help, sharing of domestic activities, adjustments, etc., for the effective functioning of their enterprise. This will improve the availability of support for the WE in managing household chores.
- Organise exhibitions, seminars and vendor development programmes to offer incubator facilities where an entrepreneur can manufacture a product with minimum investing on infrastructure.
- Funding agencies should support long term programmes (in excess of 5 years) to support local communities set up and strengthen entrepreneurship models.

6.3 Family and Community

- An environment needs to be created where women feel confident in taking risks, particularly seeking loans for investments in their enterprises. Families and society need to explicitly express their support to WEs to bring some confidence in them to be able to take loans.
- Families and communities need to ensure that Women Entrepreneurs adequately get the non-economic benefits of their efforts such as the needed respect, ensuring their right to access family resources, mobility, sexual reproductive health and non-violent behaviour.
- In addition to encouragement, WEs need adequate support from family members to rationalise her family responsibilities in a way that she feels empowered in managing her enterprise and minimises her burnout.

6.4 Women Entrepreneurs

- Every girl/woman who aspires to be an entrepreneur should aim for sustaining and expanding their business and hence have a business plan, a market analysis and requisite skills so as to estimate the demand for the products/services; calculating the profitability by adequately valuing their own labour.
- To be a successful entrepreneur, the women herself should be willing to perform various functions involved in establishing an enterprise from generating a business idea to conducting market analyses for her idea, seeking required information through reliable channels and acting swiftly - ensuring her mobility.



Chapter 7

Case Studies

by C

Case Study: 1 Retail General Merchant Could Not Face the Market Competition

Farida Khatun 36 years Widow

District
Kutch

State
Gujarat

Type of Enterprise
Retail – General Merchant

Current Status of Enterprise
Closed

About Farida

Farida is a 36 year old widow with two daughters, living in a small village of Kutch, Gujarat. She got married at an early age and was happily staying with her husband and family. Unfortunately, she lost her husband and had to independently manage her family and educate her daughters. Farida does not have a BPL Card but has an Aadhaar Card, PAN, RSBY Health Insurance and a savings bank account in her name. She runs a kitchen garden in her household premise which supports her in getting the vegetables for their food.

Setting up an Enterprise

After her husband's demise, Farida started working as a household help in some nearby households. As per the local context and adhering to customs and traditions, she decided to start a small retail shop to sell grocery items and food snacks. She managed some money to initiate and run her shop in the premise where she was staying.

Reasons for Closing Retail Shop

Local people witnessed Farida's hard work in running her shop and good earning for her household. This motivated others to initiate similar retail shops with heavy investments and start keeping more varieties of food and snack items. As a result, other shopkeepers began getting more clients and Farida lost majority of her clients because she could not manage the same scale of business by keeping the same variety of items in her shop. This finally led to the closure of her enterprise.

Knowledge on Government Schemes and the Way Forward

Farida does not know about government schemes that can help Women Entrepreneurs. Though she is willing to continue the same work but has a fear that she won't be able to repay money if she takes a loan from banks or money lenders.

Impact of the Covid-19 Pandemic

After closing her proprietary business, she resumed working as a house-help in the nearby residential areas but had to stay at home during the lockdown period. Currently, her daughter is providing tuitions at home to local children (initiated during the lockdown) which is their only source of income.

Case Study: 2 Family Resistance in Permitting Daughter to Become an Auto Driver

Hamida
24 years
Unmarried

District
Kutch (Bhuj)

State
Gujarat

Type of Enterprise
Auto-rickshaw Driver

Current Status of Enterprise
Could not start

About Hamida

Hamida is a 24 year old unmarried girl staying in a conservative family with her parents and two brothers. Her parents are illiterate and her father was a truck driver but now sits idle due to his old age.

Hamida's mother works as a daily wage earner and she used to take Hamida along for work to earn money. Hamida did not like to work as a daily wage earner - like assisting in cooking, catering, etc. She decided to pursue something that would help her earn and live a life of dignity. She decided to become an auto driver as she had seen her father as a driver.

Setting up an Enterprise

Hamida had the intention to become an auto driver and one day she was contacted by an NGO volunteer for involving her in some kind of livelihood work. Hamida shared her interest about becoming an auto driver. After a concrete discussion with the NGO staff, she was supported with 6 months of thorough training on how to drive an auto-rickshaw. This was during the last quarter of 2019 when she learnt to become a driver.

Reasons for Not Opting

On further probing, Hamida mentioned that she could not hire or purchase an auto-rickshaw to work as an auto driver. The reason was her elder brother who asked her to stop thinking of driving an auto-rickshaw. He did not allow her to pursue her auto driving. Hamida still wants to continue and her parents do not have any objection, though her brothers do.

The key reason for denial by her brothers was because the community does not approve of girls driving an auto-rickshaw freely. Moreover, she feels that her religion comes in her way as a majority of her relatives and neighbours do not see this as a potential livelihood option. She needs to compete with male drivers as well as deal with males at auto repairing centres.

Knowledge on Government Schemes and Initiatives

Hamida does not have any knowledge of government schemes and initiatives. However, she is aware that she can take a loan from a bank but needs a guarantor as well as she has a fear that it is difficult to repay the huge amount of loan (around INR 5 lakhs for a new auto).

Willingness for Work

She could not start her work during the pre-Covid-19 phase but if she gets a chance, she has intention to become an auto driver in the future.

Case Study: 3 Identifying Opportunity During Pandemic for Setting Up an Enterprise

Mimo
38 years
Married

District
Jodhpur

State
Rajasthan

Type of Enterprise
Handicrafts

Current Status of Enterprise
Closed

About Mimo

Mimo is a 39-year-old woman residing in Mokehri, married to a farmer and a mother of four. She has only studied up till grade three and her husband is an illiterate farmer. She wanted to earn money for her household. With support from an NGO, she became a member of a SHG and also received training in handicrafts manufacturing (decoration items) in 2018.

Setting up an Enterprise

Mimo was supported by the NGO by providing raw materials initially and then linking her to the sources for procuring raw materials and selling finished products. She started manufacturing hand fans which is of utmost utility for households in Rajasthan. Initially, she could sell these decorative fans to the shopkeepers at a distant market area.

Reasons for Closing down

Over the time, raw materials got costlier and she was spending significant time in preparing these handicrafts. But local shopkeepers, who used to buy products from her, reduced the cost for her labour. According to Mimo, she was not able to recover the cost for her time and labour. Basically, she was spending about INR 150 on raw materials for a particular item and spending another INR 15 – 20 in transportation; and she was getting only INR 180-200 for the product. Finally, she stopped producing handicrafts items.

It was evident that neither Mimo nor the NGO supporting her did any market analysis before deciding on producing the goods.

Knowledge on Government Schemes and Initiatives

Mimo is aware that the government has some schemes where she can get the loan for setting up any enterprise. Hence, she availed a loan of INR 25,000/- for goatry management and bought 5 goats in January 2020. Now she has 7 goats and has sold one goat for INR 9,000.

Future plan

Mimo is happy with livestock related work which suits her as she needs to stay at home and take care of the goats. She intends to continue with this enterprise.

Case Study: 4 Identifying Opportunity During Pandemic for Setting Up an Enterprise

Titli
23 years
Married

District
North 24 Parganas

State
West Bengal

Type of Enterprise
Manufacturing

Current Status of Enterprise
Running, New enterprise

About Titli

Titli is a 23 year old married woman with a 2 year old son. She lives in a small village along with her husband and father. Her village recently faced Cyclone Amphan. Pre Covid-19, Titli was practicing commercial sex work. During the Covid-19 pandemic, both she and her husband lost their livelihood and there was no one for monetary support. She was worried about food and other expenses as the free ration received from the government was not adequate for her family. Hence, she decided to take an initiative to earn some form of income, with her husband's support. She took assistance from her uncle who knew about manufacturing of phenyl (black and white both) and liquid soap. She took technical help from him and decided to start manufacturing phenyl and liquid soap considering the demand for these items as people need to wash their hands and clean surfaces for disinfecting areas.

Setting up an Enterprise

With the help of an NGO, Titli became a member of a Women's SHG, took a loan of INR 5,000 and started manufacturing the sanitisation items in her own premise. She did not have any idea of manufacturing black phenyl but using a mobile phone and YouTube videos, she grasped the concept and with help from her uncle, she attempted to manufacture black phenyl. With the help of a cousin, she could reach to about 7-8 shops who bought her products. Her husband and cousin assisted her in delivering the items to the market. Due to Covid-19, she could earn a reasonable amount of money and run her house during lockdown.

Investment and Income

In a short span of time, she reached a turnover of about INR 10,000 and her income ranged between INR 3,000-5,000 per month. Shopkeepers take the supply on a credit of around 1 month, but she regularly receives the payment on time.

Knowledge on Government Schemes and Initiatives

She does not have any knowledge about government schemes and initiatives but heard that people can go to the Block Development Officer (BDO) to seek assistance. She thinks that the government should run training programmes for women and provide support in setting up the enterprise. Market linkages are equally important and government departments should purchase these products from the women supported under the initiatives.

Future plan

Titli plans to continue her business with the support of her extended family members. She expects that her husband can continue his job and can support in delivery and collecting of payments from shopkeepers during weekends or on holidays. She will try to expand the business with her SHG support as they mainly deal in inter-lending between the Members. She does not have to return to her previous livelihood of commercial sex work.

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Annexure

Annexure 1: Additional Support to Women Entrepreneurs for Start-up by State Governments

State	Initiative/Incentive under the Policy
Andaman and Nicobar	The monthly allowance for start-ups with women as founder/co-founder shall be INR 20,000 per month for a period of 1 year
Andhra Pradesh	<ul style="list-style-type: none"> Start-ups with Women Entrepreneurs will be provided 100% reimbursement for the exhibition stall rental cost for participating in the notified national/international exhibitions limited to 9 sq.m. of space. Link All Universities in Andhra Pradesh may give 5% grace marks and 20% attendance every semester for student start up teams, which have at least one woman as a co-founder
Assam	Special one-time incentive of INR 5,000 per woman candidate hired subject to an upper limit of INR 1 lakh per start-up for a period of 3 years
Bihar	<p>Women Entrepreneurs will avail 5% additional grant/exemption/subsidy other than the limit fixed under the clauses of the policy.</p> <p>Eligibility Criteria</p> <p>Incentives shall solely be applicable to start-ups which are owned by women</p>
Jammu and Kashmir	<p>Monthly Allowance of INR 12,000 (for a period of one year) shall be paid to the start-ups subject to the approval of Start-up Task Force and if it fulfils any of the following conditions:</p> <ul style="list-style-type: none"> If start-up is founded by women If at least 25% of the shareholding is held by Women If the women are the single largest shareholder in the start-up In case of the start-ups falling under following categories the assistance for R&D/marketing/publicity shall be up to INR 12 lakh:- If start-up is founded by Women If at least 25% of the shareholding is held by women If the Women are the single largest shareholder in the start-up <p>Eligibility Criteria</p> <p>An Entity shall be considered as a 'Start-up' under this policy, if it fulfils all of the following:</p> <ul style="list-style-type: none"> It is incorporated/registered within the period of last 7 years Its turnover for any of the financial year since incorporation/registration has not exceeded INR 25 Crore The entity is not formed by splitting up or reconstruction of an existing business It is not incorporated as a subsidiary of an existing Indian or foreign company It is working towards innovation, development or improvement of products/processes/services Or if it is a scalable business model with a high potential of employment generation or wealth creation It is incorporated/registered in J&K Or employees at least 50 percent of its permanent workforce from J&K

State	Initiative/Incentive under the Policy
Odisha	<ul style="list-style-type: none"> Assistance at Idea/Prototype stage: The monthly allowance shall be INR 22,000/-, if the start-up founder is women. In such a case, woman should have at least 50% equity in the start-up entity. Assistance once the idea/Concept gets commercialised: The monthly allowance shall be INR 22,000/-, if the start-up founder is women. In such a case, woman should have at least 50% equity in the start-up entity.
Uttarakhand	<p>Upon approval from Start-up Council, If the start-up is being operated by Women Entrepreneurs in any of the focus sectors or belongs to Category-A district of Uttarakhand MSME Policy 2015, the marketing assistance allowance will be INR 7.5 lakhs. This assistance will be provided only once to the start-up. Link</p> <p>Eligibility Criteria</p> <ul style="list-style-type: none"> The date of incorporation/registration is not prior to seven years. In case an entity is engaged in the biotech sector, the date of its incorporation/registration should not be prior to ten years Its annual turnover does not exceed INR 25.00 crore for any preceding financial year Such an entity should not be an extension of existing family business; or formed by splitting up or reconstruction of a business already in existence It is incorporated/registered in Uttarakhand or employs at least 50 percent of its total qualified workforce from Uttarakhand, which shall not include contract employees Changes/modification made by Government of India from time to time in connection with the aforementioned conditions specified in S no 1 to 3 will also be applicable to State of Uttarakhand.
Chhattisgarh	<p>A separate corpus out of Innovation Fund, Leap of Faith Revolving Fund and Venture Capital Fund of more than INR 100 crore will be earmarked for women innovators in order to motivate and empower Women Entrepreneurs in the State. Link</p>
Dadar and Nagar Haveli	<p>The UT Administration will facilitate and provide special and additional incentives to Women Entrepreneurs. Specific training courses will also be introduced.</p> <p>Measures to encourage women participation would include additional components in subsidy schemes and preference in industrial plot allotment. Link</p>
Goa	<p>All New & Existing Units can avail a rental/Lease reimbursement on the built up office space lease/rent, up to 50% of the Annual Lease Rentals (60% in cases where 30% or more of the employees are women) for a period of 2 years. Link</p> <p>Eligibility Criteria</p> <p>30% or more of the employees should be women</p>

State	Initiative/Incentive under the Policy
Gujarat	<ul style="list-style-type: none"> The Nodal Institute as defined in Para 1.2 and recognised by SLIC as per procedure laid down, will be eligible for reimbursement of 75% of expenses incurred for organising promotional event for Women Entrepreneurs once in a year to the extent of maximum INR 5.00 Lakh INR 10,000/- per month will be provided to the innovator as sustenance allowance for one year whose project is recommended by institution as approved by committee. If 50% or more Promoters/Founders are women then, the Start-up will get INR 12,000 per month for a period of one year as Sustenance Allowance. Link <p>Eligibility Criteria</p> <ul style="list-style-type: none"> The Nodal Institute as defined in Para 1.2 and recognised by SLIC as per procedure laid down The beneficiary Nodal Institution will not be eligible for any other Government of Gujarat scheme for the same purpose 50% or more Promoters/Founders should be women
Haryana	<ul style="list-style-type: none"> Support Local Women Start-up Eco-system – Build a strong eco-system of 50 Start-ups by 2019 A 50% subsidy on lease rentals up to a maximum of INR 5 lakh (0.5 mil) per annum for a period of 3 years for any plug and play built up office space taken by Start-ups/MSMEs/first-generation technocrat entrepreneurs, SC, ST & Women Entrepreneurs Target of USD 5 Million in fund raising for women technology Start-ups in 5 years Link <p>Eligibility Criteria</p> <ul style="list-style-type: none"> Location: The company/entity be registered in Haryana under the Haryana Shops and Commercial Establishment Act, 1958 Employment: The company employs at least 50 (fifty) per cent of its total qualified workforce in Haryana, which shall not include contract employees
Himachal Pradesh	<p>A programme would be chalked out by HPCED to send selected start-ups, college and school students, faculty,, etc., with the approval of EC to leading start-up destinations in the country and abroad for getting exposure as well as an opportunity to meet and converse with industry leaders, thinkers and Innovators. Provision shall be made to ensure 1/3rd representation of Women Entrepreneurs, students and teachers,, etc. Link</p>

State	Initiative/Incentive under the Policy
Jharkhand	<ul style="list-style-type: none"> A reimbursement of 50%, on lease rentals up to INR 5 lakhs per annum for a maximum period of three years, for the plug-and-play type built up office space leased by a start-up in STPI, IT/multi-purpose SEZs/IT Parks (Additional 5% for SC/ST, Women and Divyang enterprise) A reimbursement of 30% of the amount paid to Internet Service Provider (ISP) shall be reimbursed; up to INR 60,000/annually on furnishing self-certified bills for 5 years since registration of the start-up (Additional 5% for SC/ST, Women and Divyang enterprise) A reimbursement of 30% of the amount paid to electricity dis-coms, shall be reimbursed, up to INR 60,000/annually on furnishing self-certified bills (Additional 5% for SC/ST, Women and Divyang enterprise) The selected individual or the group shall be provided with a stipend of INR 8,500/- (INR 12,000/- for women) per group member (maximum 3) per month for up to 12 months for individual or group of individuals with an innovative idea/concept Link <p>Eligibility Criteria</p> <p>Solely applicable to start-ups which are fully owned by anyone person of this category (SC/ST/Women/ Differently-abled) or group/mix of the person defined in this category only</p>
Karnataka	<ul style="list-style-type: none"> All Government supported incubators shall be mandated to allocate minimum 10% seats for Start-ups with women co-founders on preferential basis Provision shall be made to ensure 1/3rd representation of Women Entrepreneurs, students and teachers, etc., in programme to send selected start-ups, college and school students, faculty, etc., to leading start-up destinations in the country and abroad for getting exposure as well as an opportunity to meet and converse with industry leaders, thinkers and Innovators. Link
Kerala	<ul style="list-style-type: none"> Women Start-up Summit is an KSUM initiative to encourage aspiring women professionals to take up the entrepreneurial journey and develop an inclusive entrepreneurship ecosystem in Kerala. The summit brings together successful women leaders, start-up founders, policy makers and aspiring Women Entrepreneurs at a common platform to share their experiences, aspirations and celebrate success stories. The summit has designed in such a way that aspiring Women Entrepreneurs and start-up founders will gain amazingly new insights through knowledge-based sessions, inspiring stories and one-on-one interaction Kerala Start-up Mission (KSUM) supports women start-ups with a soft loan scheme for an amount limited to INR 15 Lakhs as working capital for implementing works and projects received from the Govt. departments and Public Sector Undertakings in Kerala For young (18 to 45 years) women and SC/ST entrepreneurs, the assistance is 20% up to INR 30 lakhs Link <p>Eligibility Criteria</p> <ul style="list-style-type: none"> All MSMEs engaged in manufacturing activities are eligible for assistance Investment in land, buildings, plant & machinery, electricity, essential office equipment, pollution control devices and other fixed assets are eligible

State	Initiative/Incentive under the Policy
Maharashtra	<p>Government of Maharashtra will provide preference to early stage start-ups (up to 3 years from date of incorporation) and FinTech Start-ups with women founders to avail of the above incentives. It will earmark a certain proportion of the total fund for the benefit of such start-ups:</p> <ul style="list-style-type: none"> • Incentive Fund for Top-rated Start-ups • Creation of Investment Fund • Reimbursement of internet and electricity charges • Reimbursement of expenditure towards hosting infrastructure • Reimbursement of State GST • Reimbursement of exhibition/global event participation fee • Incubation Space for accelerators and Start-ups • FinTech Corpus Fund <p>Link</p>
Manipur	<p>Neighbourhood handholding and mentoring support for rural start-ups and start-ups by Women Entrepreneurs through Facilitation Centres. Link</p> <p>Eligibility Criteria</p> <p>Start-up must be registered with the State Government</p>
Nagaland	<ul style="list-style-type: none"> • Special efforts will be made to identify Women Entrepreneurs in rural and urban Nagaland • Special efforts will be made to create awareness among Women Entrepreneurs on various state & centrally sponsored schemes • 25% of funds will be dedicated to promote start-ups by Women Entrepreneurs in the state Link <p>Eligibility Criteria</p> <p>Start-up must be registered with the state government</p>
Puducherry	<p>Monthly allowance of INR 10,000 shall be granted to per person up to a maximum of 5 persons. If the founder or co-founder of the start-up happens to be Women/SC/PH/Transgender, monthly allowance of INR 15,000 shall be granted Link</p>
Punjab	<ul style="list-style-type: none"> • In order to help youth of the State and develop them into entrepreneurs, IKG Punjab Technical University in partnership with State Government will set up Start-up Fund of INR 100 crores, which will be used for promoting incubation centres, seed money for start-ups, scale up funding and other support to the start-up units. 25% funds will be dedicated to promote start-ups by SC and Women Entrepreneurs • Interest subsidy @ 5% pa only to SC Entrepreneur/Women Entrepreneur subject to maximum of INR 10 lakh per year for 3 years • Annual award of INR 3 lakh per unit for excellence in productivity, quality, export for Women Enterprises. Link
Rajasthan	<p>INR 500 cr. Bhamashah Techno fund for start-ups. INR 100 cr. from this fund has been earmarked for Women Entrepreneurs Link</p>

State	Initiative/Incentive under the Policy
Tamil Nadu	<ul style="list-style-type: none"> • Prioritise by and for women start-ups • Training and sensitisation programmes for Women Entrepreneurs • Start-ups with a women founders or co-founders shall be supported for product development and marketing/publicity/participation in fairs and exhibitions • Priority in allotment of industrial plots in industrial estates for women start-ups Link <p>Eligibility Criteria</p> <ul style="list-style-type: none"> • Start-ups addressing issues related to women shall also be eligible
West Bengal	<p>Special Neighbourhood handholding and mentoring support to rural start-ups and start-up by Women Entrepreneurs through MSME Facilitation Centres (MFC) Link</p> <p>Eligibility Criteria</p> <ul style="list-style-type: none"> • Women Enterprise - an enterprise headed by a women where majority stake is also owned by a women

Annexure 2 : Organisations Supporting Women Entrepreneurs

1. Federation of Indian Women Entrepreneurs (FIWE)

The Federation of Indian Women Entrepreneurs (FIWE)⁶¹, a national-level organisation, founded in 1993 and registered under the Society Act of India in May, 1999, is today, one of India's premier institutions for women thoroughly devoted towards Entrepreneurship Development in the country. It has branches in different states of India with a membership base of 15,000 individual members/professionals and 28 member associations spread throughout India. Small-scale entrepreneurs account for approximately 60 percent of FIWE's combined membership, with large firms representing 5 percent and micro-enterprises the remaining 35 percent.

The organisation educates and trains young aspirants and start-up Women Entrepreneurs for their right initiation into business and does awareness programmes and business counselling for aspiring women. Besides, it provides hand-holding and networking opportunities to them as well as women interested in growing their business further and creates a launching pad to empower women in the regional economic framework and graduate from small to medium enterprises.

FIWE regularly organises Enterprise Development Programmes and Skill Development Programmes in various trades such as IT, Computers, Garment Stitching and Cutting, Security Guards, Retail, Bedside Patient Attendant, Spinning and Weaving, etc., in various cities/towns across the country for Below Poverty Line (BPL) youth. Training of Trainers' Programmes are conducted in different regions of India, for the same. Over 5,000 women have already benefitted in the last three years. Women's Economic development has resulted in poverty alleviation and reduction of **feminisation of poverty** in the country.

FIWE supports its members in cases of sexual harassment at the workplace by organising awareness programmes on the issue in which men are also encouraged to participate actively. FIWE brings businesswomen to a common forum, ensuring that their opinions, ideas and visions are collectively and effectively taken up with policy-makers and various other agencies for their entrepreneurship development. It endeavours to create public awareness towards women's contribution to the national economy and established pressure groups advocating the cause of women. Interaction with government agencies and policy advocacy is a strong mandate. Its activities of assembling and representing women business associations and enterprises of all economic sectors is well articulated all over India.

To encourage Women Entrepreneurs to achieve greater heights and as an impetus for their initiatives for business growth, FIWE presents awards to deserving, successful women candidates nationally and internationally, every year.

FIWE has an international presence as well. It is a member of South Asian Women Entrepreneurs (SAWE) as well as of International Federation of Women Entrepreneurs (IFWE) and promotes sale of products through Business to Business meetings in conference/exhibitions at the international level. It also organises Buyer-Seller Meets at National and International seminars. The online networking platform, a B2B portal - <http://www.fiwemart.com> website will soon start in a full-fledged manner. Women Entrepreneurs have expanded and benefitted through this networking with resultant growth of their products.

Directorate General of Employment and Training (DGE&T), Ministry of Labour and Employment, Govt. of India has empaneled Federation of Indian Women Entrepreneurs (FIWE) amongst others as an Assessing Body, to assess the competencies of persons trained under Modular Employable Skills (MES) Courses as well as Direct Candidates who have acquired skill informally.

Directorate General of Employment and Training (DGE&T), Ministry of Labour and Employment, Govt. of India (<http://fiwe.org/DisplayPage.php?pid=X50=#sthash.l87c8oit.dpuf>) has empanelled FIWE as assessing body amongst others, to assess the competencies of persons trained under MES courses as well as Direct Candidates who have acquired skill informally.

FIWE is an independent Third Party Organisation, not involved in conducting MES Training Programmes and hence offers a most impartial assessment thereby ensuring quality of training and credibility of the scheme. FIWE has been Accredited by Quality Council of India under National Accreditation Board of Education & Training, New Delhi which will further confirm adherence to acceptable level of performance, integrity and quality.

⁶¹ <http://fiwe.org/organisation.html>

2. Consortium of Women Entrepreneurs of India

Consortium of Women Entrepreneurs of India⁶² was registered in 1996 as a civil society non-profit organisation in New Delhi with a mandate to work in the subcontinent. CWEI is accredited to Govt. of India and is a **Member of National Board, Ministry of MSME** and is working closely with **Ministry of Rural Development** in the PPP mode to support **BPL families** in India. We are also the **Knowledge Partner** to the **State Govt. of Andhra Pradesh**, working for the sustainable economic empowerment of women and their families through income generating activities and entrepreneurship development.

CWEI strongly claims to have achieved success in motivating women to opt for entrepreneurship as a challenging career – the only answer to unemployment. Outreach Entrepreneurship & Skill Development trainings (ESDP), financial inclusion and support services are being provided to set up micro enterprises amongst women minorities, SC and tribals in various states in the country.

CWEI launched SAWE with the help of UN Women in 1996, with the aim to reach every corner of the country, SAARC & Asia Pacific region and developing countries. We deliver technological know-how, new design techniques, skill development and training by acting as a catalyst providing all escort services leading to higher productivity, competitive prices and monitoring stringent quality control.

MOHA, the marketing centre at New Delhi is an initiative to provide retail sales and showcase products for market linkages, product development and design, build alliances and network with other Women Entrepreneurs globally.

IWEM&C - International Women Entrepreneurs Meet & Conference the annual event of Consortium of Women Entrepreneurs of India was initiated in 1996 by UN Women in South Asia. It has been a successful endeavour for over a decade and has partnered with their focal points in almost 42 countries around the globe within 14 years of their fruitful existence.

IWEM&C highlights issues pertaining to marketing, finance, training, product design and development and a host of other critical problems in order to bring the issues to the notice of policy makers, implementing agencies and Women Entrepreneurs themselves forming fruitful alliances and a chain of networks.

3. Women Entrepreneurs India

Women Entrepreneurs India⁶³ offers support to women looking forward to start a business with ideas that coincide with their abilities, interests and skills. Started in the year 2013 by Mahalakshmi Saravanan, WEI strives to educate, train, support and motivate Women Entrepreneurs all over India through innovative business ideas, start-up funding avenues, marketing support and mentor connects. Today, it has become the best ecosystem for women in business.

Women Entrepreneurs India also provides optimum awareness on the existing funding avenues that could scale up their business. Start-up funding support from WEI gives women a helping hand in establishing a business that could sustain market pressures and competition. This support system is also extended towards Women Entrepreneurs who are planning to upscale their existing business. With a national presence, WEI plans to support the ventures and ideas of women from the urban and rural sections with equal vigour. Women Entrepreneurs India has a well-rooted institutional capacity and alliances with able mentors, facilitators and marketing professionals, to support women in all avenues of their entrepreneurial dreams. Today, WEI is the top Women Entrepreneurs network in India having a strong online presence and brand credibility.

One can become a member of Women Entrepreneurs India through a formal and free of cost registration process and bring about a progressive change in your entrepreneurial life. WEI aims to create a robust ecosystem of Women Entrepreneurs who connect on a regular basis to exchange best practices, new ideas and widen their areas of opportunities. A professionally woven system of Women Entrepreneurs can attend workshops and training sessions organised by WEI conducted by experts in the industry to keep themselves up to date with the latest trends in the business world. Mentors share their legal and financial knowledge about how to run businesses successfully through WEI.

⁶² <http://www.cwei.org/aboutus.html>

⁶³ <https://www.womenentrepreneursindia.com/aboutus.php>

Annexure 3: National/State Schemes and Programmes to Support Women Entrepreneurship in India

Bhartiya Mahila Bank⁶⁴

Bharatiya Mahila Bank started as a bank that focused on providing finances to underprivileged women who wanted to start their own businesses. It was merged with State Bank of India on March 31st, 2017. The support was in terms of loans up to INR 20 Crores for manufacturing enterprises and under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), one can avail collateral-free loans of up to INR 1 Crore. The repayment duration is 7 years with a base rate of 10.25% interest and 2% additional interest is charged. The bank supported the different types of enterprises such as BMB Shringar scheme for beauty parlours, spas and salons; BMB Annapurna for catering business, BMB Parvarish for day care centres for babies and BMB Kitchen modernisation loan for maintaining and upgrading the kitchens of food outlets/hotels/restaurants.

Stree Shakti Scheme

This scheme of the Central Government is under the flagship of State Bank of India. Mainly favourable for aspiring Women Entrepreneurs who wish to start or expand their business offering a loan of up to INR 50 Lakhs. Women Entrepreneurs who have a shared capital of 51% as partners, shareholders or directors of a private company are also eligible for availing business plan. The rate of interest depends on the current rate of interest at the time of availing a loan. One of the key feature is that woman availing loan must own 50% of the enterprise. A mild concession of 0.5% is given if the loan amount exceeds INR 2 lakhs. The eligible sectors in which women get loan are retail, manufacturing, services and self-employed occupation.

Annapurna Scheme

Annapurna Scheme is one of the schemes that provide loans to women involved in the food sector. Businesses like restaurants, catering and any food-related enterprises owned by women can avail loans through Annapurna Scheme. With the borrowed capital with this scheme, the business owner can utilise it in buying new utensils and kitchen equipment to expand their business. This scheme sanctions a loan of up to INR 50,000. The repayment duration of the loan is 3 years. A guarantor is required with collateral security and the interest rate depends on the prevailing market rate.

Dena Shakti Scheme

This scheme was also introduced by Central Government under the flagship of Dena Bank. Women Entrepreneurs that are involved in manufacturing, retail stores, micro-credit and agricultural businesses can avail this scheme. The maximum amount of loan levied is INR 20 lakhs and for Micro-credit the limit of loan is about INR 50,000. Women Entrepreneurs with more than 50% stakes in the business are eligible for this scheme.

Orient Mahila Vikas Yojana

As the name implies this Mahila Vikas Yojana was initiated by Oriental Bank of India. This scheme offers loans to those women who start a business on their property. This is a collateral-free loan for small scale industries between a range of INR 10 to 25 lakhs. The duration of loan repayment is 7 years with a 2% concession offered on the rate of interest. If a loan amount is less than 10 lakhs, no collateral is needed and for a loan of a higher amount for small scale industry, no collateral is demanded. The mandatory condition is that women must have 50% or more share to avail the benefits of this scheme.

⁶⁴ <https://www.inventiva.co.in/stories/government-schemes-for-women-entrepreneurs-to-kickstart-their-business/>

Mudra Yojana Scheme for Women

Mudra Yojana helps those entrepreneurs who provide services like a day care centre, tuition classes, tailoring centres and beauty parlours. This scheme helps the small-scale enterprises and groups of women starting their cooperative. The speciality of this loan is that it doesn't require any support of collateral and has 3 broad categories of procurement.

- Shishu- a loan of INR 50,000 can be availed by those who are in the initial stage of business.
- Kishor- the well-established business can avail a loan between INR 50 thousand to INR 5 lakhs.
- Tarun- those planning for expansion can avail this loan of INR 10 lakhs.

A mudra card is given to the debtor like a credit card and the limit of which is set to 10% less than the granted loan. The loan is eligible for those women who are involved in small scale cooperatives. However, the loan can also be sanctioned to a single woman entrepreneur.

Udyogini Scheme

This scheme functions under the Punjab and Sind Bank and lends to small scale Women Entrepreneurs who are involved in retail and agricultural businesses. The speciality of this scheme is that it provides loans on flexible and concessional interest rates.

- The loan provided goes up to INR 1 lakh on the condition that the woman is aged between 18-45 years.
- The family income of the woman should be less than INR 45 thousand.
- A special concession of 30% or INR 10,000 is given to women from SC/ST category, widowed, destitute and women with disability.
- For general category women, a subsidy of 20% loan or INR 7,500 is granted.
- A guarantor is needed whereas the security of INR 25,000 has to be deposited.

All Women Entrepreneurs who own and manage all units of the enterprise, individually or in a group are eligible. Women with a proprietary of 50% are also eligible to apply.

Cent Kalyani Scheme

This scheme is specially formulated for women who work with SMEs in the agricultural field. The loan can also be credited by women of villages, self-employed and cottage industries. This scheme was initiated by Central Bank of India. It also covers the women involved in the services sector like handloom weaving, food-processing and handicraft. A maximum loan of INR 100 lakhs can be provided.

No collateral is required and interest rates are subject to the market. Also, there is no processing fee for this loan. Small scale enterprises and industries which don't include retail trade, education and training and self-help groups are not eligible for this scheme.

Mahila Udyam Nidhi Scheme

This scheme works under the flagship of Punjab National Bank. The objective of this scheme is to reduce the gap in equity. The beneficiaries of this scheme are small scale enterprise, rehabilitation of the sick or those who wish to start new projects. The interest rate depends on the prevailing market scenario and a loan of INR 10 lakh can be offered with a repayment duration of 10 years. Also, the duration of the moratorium is 5 years Women who have new or pre-existing MSMEs, small units and have over 51% of stakes in their enterprise are eligible for the scheme.

The Micro, Small and Medium Enterprises (MSME) sector plays a pivotal role in the economy of every country. This sector generates employment opportunities at a lower capital cost than large industries. Women play key role in the development of MSME, Women Entrepreneurs are mostly the owners of micro, small and medium enterprises. Hence, the growth of MSME also indicates the success of Women Entrepreneurs Divisional Commissioner in MSME under Ministry of MSME at DIC office in districts in all the states have varied schemes⁶⁵ as discussed below:

⁶⁵ <http://msme.gov.in/sites/default/files/MEME%20ANNUAL%20REPORT%202015-16%20ENG.pdf>

Trade Related Entrepreneurship Assistance and Development Scheme for Women (TREAD)

To encourage women in setting up their own ventures, the government launched this scheme that mainly envisages economic empowerment of women through the development of their entrepreneurial skills in non-farm activities. There are three major components of the scheme:

- Grant up to 30% of the total project cost to the Non-Government Organisations (NGOs) for promoting entrepreneurship among women. The remaining 70% of the project cost is financed by the lending agency as a loan for undertaking activities.
- Grant up to INR 1 lakh per programme to training institutions/NGOs for imparting training to the Women Entrepreneurs.
- Need-based Grants up to INR 5 lakh to National Entrepreneurship Development Institutions and any other institutions of repute for undertaking field surveys, research studies, evaluation studies, designing of training modules, etc.

The scheme envisages that Women Associations/NGOs/SHGs should prepare proposals for a group of Women Entrepreneurs and submit to the bank, which are signatories to participate in the scheme (namely, Syndicate Bank, State Bank of India, Canara Bank and Allahabad Bank). A copy of the proposal submitted to the bank should be endorsed to DC (MSME). The bank examines and approves the proposal which is then considered by M/o MSME for providing 30% of the loan amount as a grant which is made available to the bank.

Micro and Small Enterprise Cluster Development Programme (MSE-CDP)

A cluster is defined as a group of enterprises, normally 20 or more producing same/similar products/services. The Cluster Development Programme (CDP) being implemented envisages a diagnostic study of identified clusters of traditional skill-based MSEs to identify appropriate technologies and their providers and to facilitate the adoption of available technology meeting specific needs of the end user. The scheme provides assistance for capacity building, common facilities, marketing, etc. the delivery, assimilation and diffusion of the identified technology from its producers to the recipient user/cluster of small enterprises. In the past depending upon the type of cluster, the assistance available for work is in the range of INR 25 – 35 lakh per cluster. Currently there is a ceiling of INR 10 lakh. Clusters of women's enterprises are entitled up to 90% assistance for soft interventions. The scheme also supports for Infrastructure Assistance (construction of basic amenities like power, approach roads, drainage, water supply and storage, etc.) and this is limited to about 40% of the total cost.

Credit Guarantee Fund Scheme

The Government of India initiated this Credit Guarantee Fund Scheme for Small Industries in May of 2000. This scheme provides loans up to INR 25 lakh without collateral/third party guarantees, and is operated by the Credit Guarantee Fund Trust for Small Industries (CGTSI) jointly by the Government of India and SIDBI. The scheme supports with a collateral free credit facility (term loan/working capital) to new and existing SSI units/enterprises. For Women Entrepreneurs, the guarantee cover is up to 80% of the credit, subject to a maximum guarantee limit of INR 20 lakhs. The entrepreneurs whose bank finance is approved by the bank may ask the bank to obtain a guarantee from the Credit Guarantee Trust Fund.

Support for Entrepreneurial and Managerial Development (EMD)

MSME DIs regularly conduct EDPs/MDPs for existing and prospective entrepreneurs and charge a fee for such courses. To encourage more entrepreneurs from among the SC/ST, women and physically challenged groups, beneficiaries are not charged any fees but are instead paid a stipend of INR 500/- per capita per month. The entrepreneurs are trained in IT, Fashion Technology, Catering, Agro & Food Processing, Pharmaceuticals, Biotechnology, etc., through specialised courses. It is noteworthy that 20% of courses are conducted exclusively for women.

Exhibitions for Women for Micro & Small Enterprises

DC (MSME) has a scheme for Women Entrepreneurs to encourage Small & Micro manufacturing units owned by women, to increase participation of representatives of small/micro manufacturing enterprises at International Trade Fairs/Exhibitions, to enhance export from their units.

Prime Minister's Employment Generation Programme (PMEGP)⁶⁶

The scheme is being implemented by Khadi and Village Industries Commission as the nodal agency through KVIC Directorates, State Khadi and Village Industries Board (KVIBs), District Industries Centres and Banks. It is a credit linked subsidy scheme to promote and set up MSMEs and to generate employment in rural and urban areas. For setting up new enterprises, the subsidy level in the programme to special categories including women is 25% and 35% in urban.

Rajiv Gandhi Udyami Mitra Yojana (RGUMY)⁶⁷

The objective of RGUMY was to provide hand-holding support and assistance to first-generation entrepreneurs who have successfully completed EDP/SDP/ESDP or vocational training, through the selected lead agencies, i.e., "Udyami Mitras", in the establishment and management of the new enterprise, in dealing with procedural and legal hurdles and completion of various formalities required for setting up and running of the enterprise. Under this Yojana, for setting up of service enterprises, the handholding charges of INR 4,000 per entrepreneur are provided. For setting up of micro manufacturing enterprises, having investment in plant and machinery up to INR 25,00,000, the handholding charges of INR 6,000 are given and from special category, the beneficiary's contribution of INR 1,000 shall also be provided as a grant under RGUMY. For small manufacturing enterprises having an investment in plant and machinery of more than INR 25,00,000 in addition to the government grant and entrepreneur's contribution, the entrepreneur also needs to make an additional contribution towards handholding charges at the rate of 0.1 per cent of the project cost.

Support to Training and Employment Program (STEP) for Women⁶⁸

The Ministry of Women and Child Development implements the Support to Training and Employment Programme for Women (STEP) as a Central Sector Scheme mostly through NGOs. The scheme has been in existence since 1986-87 and aims at sustainable employment and income generation for marginalised and asset-less rural and urban women. The programme aims at providing livelihood opportunities for women, especially those in SC/ST households and families below the poverty line, include training for skill upgradation, facilitating organisation of women into viable cooperative groups, strengthening backward and forward linkages and providing access to credit. The ten traditional sectors are identified as agriculture, animal husbandry, dairy, fisheries, handlooms, handicrafts, Khadi and Village Industries, sericulture, waste land development and social forestry. The scope and coverage of the scheme have been broadened with the introduction of locally appropriate sectors identified and incorporated in consultation with State/UT Governments.

Swayam Siddha Project⁶⁹

It is a flagship programme of the Ministry of Women and Child Development (WCD), Government of India. The long term objective of the scheme is to provide an all-round empowerment of women, both social and economic. Direct access to and control over resources through income generating activities are the main purposes of women SHGs under Swayam Siddha. The strategy is to support the rural women to unite under SHG and to give information/knowledge through orientation and trainings so as to enable them to identify their own strength and become competent with self-confidence for participating in planning, implementation and monitoring of development activities to achieve the overall development of the society.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG) Sabla⁷⁰

This scheme is financed by the Central Government through Ministry of WCD using ICDS platform through AWCs. The main aim of the scheme is the empowerment of adolescent girls aged between 11 to 18 years through fulfilling their nutritional needs and education. Girls between this age group are provided with supplementary nutrition of 600 calories every day. They are given regular health check-ups, nutrition and health education, vocational training towards mainstreaming after school, guidance and access to public services, life skill education, counselling and guidance on family welfare.

⁶⁶ http://ncw.nic.in/sites/default/files/MWCDMSME2205%20revised_0.pdf

⁶⁷ https://mofpi.nic.in/sites/default/files/rgumy_english_booklet_revised_11052010.pdf

⁶⁸ https://wcd.nic.in/sites/default/files/Revised%20schemeof%20STEP_0.pdf

⁶⁹ <https://www.india.gov.in/swayamsiddha-scheme-ministry-women-and-child-development>

⁷⁰ https://wcd.nic.in/sites/default/files/1-SABLAScheme_0.pdf

Mahila E-haat⁷¹

This online portal is a unique, direct online marketing platform to support Women Entrepreneurs/SHGs for showcasing their products and services and help women to sell their products. It is providing market access to thousands of women across the country. This portal is a part of 'Make in India' and 'Stand-Up India' initiative of the government. This platform links buyers and vendors/sellers through cellular devices as well as physically, telephonically or by emails.

National Policy on Skill Development and Entrepreneurship⁷²

This policy is a National Policy on Skill Development having its main objective to develop the standard and accelerate entrepreneurship. It includes all the activities carried out across the country, bringing them to a common standard and linking them with the demand centres. The Policy also aims at developing various institutional centres that can give training in skill development. The Policy will link skill development to improve employability and productivity. Under this, NSDC provides funding to NGOs to run vocational training centres and provide opportunities to youth, women and girls for establishing their enterprise and/or get employment.

Swalamban (NORAD)⁷³

This scheme was implemented by the Government of India by the Ministry of Women and Child Development. The objective of this scheme is to provide training to women for skill development who are poor and needy from weaker and backward sections. Assistance is provided to Women Development Corporations, Public Sector Corporations, Autonomous bodies and Registered Voluntary Organisations for 36 trades such as computer programming, medical transcriptions, electronic, etc.

Consortium of Women Entrepreneurs of India (CWEI)⁷⁴

CWEI aids in achieving E-commerce (Electronic Commerce) by its global information transformation system and with its web portal. E-commerce is all about buying and selling products and services online. Founded in 1996 as a civil society non-profit organisation in New Delhi with a mandate to work in the subcontinent, CWEI is accredited to the Govt. of India and is a Member of National Board, Ministry of MSME and is working closely with Ministry of Rural Development in the PPP mode to support BPL families in India working for the sustainable economic empowerment of women and their families through income generating activities and entrepreneurship development.

The Federation of Indian Women Entrepreneurs (FIWE)⁷⁵

The prime objective of FIWE is to provide training facilities in export marketing and management, domestic marketing, quality control and standardisation, management of enterprises, laws, regulations, procedures and systems for running a small and medium sized enterprise and sustaining its growth. Basically, it helps associations of Women Entrepreneurs through information, contacts, training facilities and other supporting measures as well as access to loans and investment opportunities.

Women Enterprise Development Scheme (WEDS)⁷⁶

WEDS is designed for providing financial assistance to women for any viable economic generating activities in liberal terms and conditions. Skilled woman entrepreneurs in the age group of 18-50 years, the applicant has to be engaged in any viable income generating activity including small business trade, etc. Project cost should not exceed INR 15 lakh and 75% of the project cost is provided as assistance to the Women entrepreneurs.

⁷¹ <https://services.india.gov.in/service/detail/mahila-e-haat-1>

⁷² <https://www.nsdcindia.org/sites/default/files/files/National-Policy-on-Skill-Development.pdf>

⁷³ <https://wcd.nic.in/sites/default/files/AR2004-05.pdf>

⁷⁴ <http://www.cwei.org/>

⁷⁵ <https://www.fiwe.org/>

⁷⁶ https://my.msme.gov.in/MyMsmeMob/MsmeScheme/Pages/7_1_11.html

The Standup India scheme⁷⁷

This scheme assists the women and SC/ST entrepreneurs financially so that they have a fair chance at setting up their own businesses. The scheme supports by providing loans from INR 10 lakh to INR 1 crore for the weaker sector of population to help new entrepreneurs to set up their own business. Under this scheme, entrepreneurs can issue loans from banks to start their enterprises. The scheme is only for non-farm sector entrepreneurship. The scheme is facilitated by SIDBI and NABARD at the district level. At least 75% of the total project cost is funded under the scheme.

National Small Industries Corporation (NSIC)⁷⁸

To facilitate growth of small industries, NSIC was developed as an incubation programme which is an integrated support scheme. It provides extensive training on working projects. It imparts necessary facilities for prospective entrepreneurs and start-ups to enable them to learn about product manufacturing processes, technology development and business development. It also provides information on bank credit facilities, raw material assistance, tender marketing, exhibitions, etc.

State Level Schemes and Programmes to Support Women Entrepreneurship in India

Daman & Diu

All Central Ministries run schemes and programmes implemented by associated departments such as Department of Animal Husbandry, Dairy and Fisheries, Women and Child Development, Rural Development, Tribal Affairs, Industrial and Promotion, MSME, etc., are available in Daman and Diu, being a Union Territory.

Gujarat

Start-up Gujarat⁷⁹

It provides assistance to business innovations and start-ups. It mentors and provides institutional support to individuals and groups who have innovative ideas and are eligible to start on their own. The scheme has been largely financed by the Central Government and it focuses on employability and development of entrepreneurial skills to the youth of Gujarat.

Udyami Mitra⁸⁰

Udyami Mitra is a web portal, see the products and services in MSME eco-system. It is a series of digital delight initiatives involving various interactive portals that empowers micro, medium and small-scale industries of Gujarat to get the access to financial and non-financial needs. It provides stand-up loans, mudra loans and also acts as a knowledge portal for the young MSMEs. It is a portal that holds access to more than 17,000 handholding agencies and credit advisors and knowledge that is required for setting up. It provides access to 140 lenders that includes banks and FinTechs.

Fish Entrepreneur Yojana for SC/ST Women⁸¹

The scheme encourages SC/ST women to be self-reliant and it was launched by Ministry of Women and Child development and entirely sponsored by the state. Under the Yojana, the Government provides a weighing machine, insulated box and other machineries required to sell fish. INR 10,000 unit cost and 50% assistance is provided to women belonging to SC/ST and to those who want to have their own business. Training is imparted to women for the growth of the 'Zingo' fish under a 10-day course of INR 100 scholarship.

Ghardivda Bankable Finance Scheme for BPL Women⁸²

The scheme aims at economic development of women who are living below the poverty line. It was launched in the year 1996 by the Ministry of Women and Child Department Gujarat. Women whose annual income is INR 36,000 or less are considered eligible for this scheme. Women who are qualified are given a loan of INR 50,000 from Nationalised banks.

⁷⁷ <https://www.standupmitra.in/Home/SchemeGuidelines>

⁷⁸ <http://www.nsic.co.in/>

⁷⁹ <http://www.startupgujarat.in/about-scheme.htm>

⁸⁰ <https://udyamimitra.in/>

⁸¹ <https://govinfo.me/fish-entrepreneur-yojana-gujarat/>

⁸² <http://gwedc.gov.in/schemes/ghardivda-bankable-finance-scheme-3>

The State also implements other centrally governed schemes for Women Entrepreneurs. Additionally, there are specific CSR initiatives being implemented by the corporate giants in and around their establishments/ industries in the targeted geography. As we all know that Gujarat has a number of corporate giants with their industrial units and they implement their interventions to support the local community largely focussing on women in different types of livelihoods.

Haryana

Haryana has a large institutional network for providing land, infrastructure and assistance to the Women Entrepreneurs. It has formed various Industrial Promotion Agencies to lend to industries and help them grow and iron out their financial problems, if any, encountered by them.

One such scheme is the **Equipment Refinance Scheme**, under which HSIIDC and HFC provides loan to various industries in Haryana. Under this scheme, an existing unit with a good track record can ask for assistance for replacement, marginal expansion or diversification. The loan under this scheme is available immediately to be repaid with gestation of 6 months and to be repaid within 2 to 5 years.

Another is the **National Equity Fund**. HFC operates this scheme, promoted by SIDBI under the name of National Equity Fund Scheme which provides equity type of support to entrepreneurs for establishing new projects under tiny and small scale sectors. The promoter's contribution in this scheme is 10%. HFC provides 65% as term loan and SIDBI gives assistance of 25% as soft loans towards equity basis of the project. The project cost should not be more than INR 10 lakhs. A similar scheme is also being operated under the name of Mahila Udhyam Nidhi Scheme especially for Women Entrepreneurs.

The state of Haryana promotes the **Scheme for Women Cooperative Societies** to support women of weaker sections of society enabling them to explore possibilities of taking loans to engage in business enterprises. Women Cooperative societies which are registered and engaged in manufacturing, trading, services and such like business activities are eligible for loans, resulting in the well-being of societies. The basic objective of the scheme is the upliftment of women who have so far been a downtrodden part of the society by providing them with avenues.

Another initiative is the promotion and strengthening of Mahila Mandals in the village, where women make groups and undertake activities of development and awareness generation in rural areas. The registered Mahila Mandals enjoy their own constitution and by-laws for the conduct of day to day business. All registered Mahila Mandals select a range of activities they take up and to conduct these activities they get assistance from the Gram Sevikas, Mukhya Sevikas and Lady Circle Supervisors under Women Awareness Programmes.

Jammu & Kashmir

In **J&K Centre for Women Entrepreneurship** was initiated early this year, which is first of its kind in the state. This centre aims to mentor and nurture women with capabilities and it intends to start with a three week-long **Entrepreneurship Development Programme**⁸³ (**EDP**), conducted under Himayat Self Employment scheme (Ministry of Rural Development- Government of India) and is being implemented by the Jammu and Kashmir Entrepreneurship Development Institute (JKEDI) for the educated unemployed youth of J&K in the age group of 18-35 years so as to enable them to earn a livelihood. The trained candidates shall be provided financial linkage under Term Loan Scheme of National Minorities Development & Finance Corporation. The **National level Corporation**⁸⁴ is providing funds (loans) to the J&K State Women's Development Corporation for the women belonging to minorities at the national level viz. Muslims, Buddhists, Sikhs, Christians and living below the poverty line. The loan is being provided for the establishment of income generating units for making women self-reliant.

⁸³ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

⁸⁴ <https://jkwdc.com/Sources.htm>

With increasing employment opportunities for women and the growing need to supplement household income, more and more women are entering the job market. With the breaking up of joint family systems and the increasing number of nuclear families, working women need support in terms of quality and substitute care for their young children while they are at work. In this regard another scheme - **Rajiv Gandhi National Crèche Scheme**⁸⁵ was initiated in J&K. Crèche and Day Care Services are not only required by working mothers but also women belonging to poor families, who require support and relief for childcare as they struggle to cope with the burden of activities, within and outside the home. Under this scheme children in the age group of 0-6 years are provided with nutrition. The children are also being imparted a pre-primary education through play-way method. An expenditure of INR 1,51,660/- per annum is being spent on every crèche. An amount of 10,000/- is also sanctioned during the first year for purchase of equipment, etc. 100% expenditure on the scheme is being met by the Government of India through Central Social Welfare Board.

The problem of unemployment in the state, especially that of the educated unemployed has reached alarming proportions and deserves immediate focused and coordinated attention with new policy initiatives, sound institutional arrangements and effective operational strategies for creating employment opportunities and enhancing employability. According to the District Employment Exchanges⁸⁶, as of 2008, the number of educated job seekers accounted to 80,529.

Empowering Skilled Young Women, 2009 scheme implements Sher-I-Kashmir Employment and Welfare Programme (SKEWP) laid down by the Government in order to create self-employment ventures for educated unemployed youth⁸⁷. A low rate of interest of 6% is charged on the credit which is being granted to the entrepreneurs. Corporation is getting encouraging responses in all parts of the state.

Scheme for minority women for establishing income generation units Monetary, Maximum loan in Jammu and Kashmir⁸⁸. This scheme which is sponsored by Central Government of India is especially for the women whose annual income is INR 54,000 or less and residing in urban areas. Women who are residing in rural areas can only avail the benefits of this scheme if their annual income is INR 42,000 or less. It was launched on 6th March 2006 by the Ministry of Social Welfare Department. The main objective of this scheme is to empower and aid the women living below the poverty line. The benefits pronounced under this scheme are granting a loan of up to INR 2.50 lakhs. 85% of the project cost will be given by the State. The beneficiary has to repay back at 6% rate of interest and in 20 easy quarterly instalments in 5 years including the moratorium period of three months on the recovery of principal amount. Women can contact the district programme officer in order to avail the benefits of this scheme.

Scheme for Physically and Mentally disabled women⁸⁹ **for establishing income generation units:** This scheme was launched on 15th August 2004 by the Ministry of Social Welfare Department and sponsored by the State. This scheme is mainly to uplift the income and living standards of physically and mentally challenged women. Women who are in need of the benefits of this scheme can apply to the office of the Development Officer concerned. The following are the criteria which should be fulfilled to avail the benefits under this scheme:

- a. Any women with 40% disability or more (Certificate should be provided by Chief Medical Officer or medical Board) are eligible under this scheme.
- b. Age should be 18-45 years. The beneficiary should be a permanent resident of Jammu and Kashmir.
- c. Beneficiaries should have relevant educational qualification (in case of technical trade) and should provide fresh attested copy of the certificate.
- d. The beneficiary should not be a defaulter with other financial institutions and they should support the same with an affidavit.

Maximum loan granted to these beneficiaries is up to INR 5 lacs and they have to repay back with a rate of interest of 4, 5 & 6% in 24 easy quarterly instalments in 6 years including the moratorium period of six months on the recovery of principal.

⁸⁵ <https://wcd.nic.in/sites/default/files/RajivGandhiCrecheScheme.pdf>

⁸⁶ <http://jakemp.nic.in/right.htm>

⁸⁷ <https://www.jk.gov.in/jammukashmir/?q=/jammukashmir/&q=content/scheme-empowering-skilled-young-women-2009>

⁸⁸ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

⁸⁹ <https://sheatwork.com/government-schemes-india/jammu-and-kashmir/>

Jharkhand

Tejaswini Rural Women Empowerment Programme⁹⁰

The Jharkhand Women Development Society (JWDS), an autonomous society set up under the Department of Women, Child Development and Social Security (DWCDSS), Government of Jharkhand is implementing the Tejaswini Project with funding from the International Development Association (World Bank). TRWEP provides financial assistance to rural women in 17 districts of Jharkhand. Basically, the project needs to help women who are poverty-stricken and tackle issues like gender imbalances and tribal dominance. The beneficiaries belong to the poorest of the poor section of the areas, are supported on livelihoods, micro-enterprises and marketing linkages for the appropriate livelihoods. All teenage girls and young women between 14 to 24 years are eligible. Special groups like people with disabilities, rehabilitated bonded labourers, trafficking survivors can also apply if they are more than 16 years of age.

Free Mobile Phone Scheme for Women Entrepreneurs in Jharkhand⁹¹

This scheme is given by the Chief Minister Mr Raghubar Das where one lakh free smart phones were given to Women Entrepreneurs. This scheme's main objective is promoting Digital India and to encourage a cash-less economy in Jharkhand. The government wants to increase digital literacy by doing this action. Moreover, Women Entrepreneurs can avail benefits of online portals for their marketing and linkages.

Jharkhand Startup Policy 2016⁹²

The policy aims to create an enabling environment for creating successful and innovative enterprises in the state. With this startup policy initiative, the state government aims to encourage Start-ups in the sectors like Information Technology, Health, Tourism, Agriculture, Biotechnology and Alternative Energy. Incentives under the scheme include: 100% reimburse of VAT paid by Start-ups. The Government of Jharkhand reimburse 100% of the patent filling cost; 100% reimbursement of registration fee/stamp duty/transfer duty paid by Start-ups on purchase of land.; A reimbursement of 50% on lease rentals up to INR 5 lakh per annum for a maximum period of three years. A reimbursement of 30% of the amount paid to internet service provider shall be reimburse up to INR 60,000 annually on furnishing self-certified bills for 5 years since registration of startup. Several other policies for the Start-ups have been announced with respect to export, technology, etc.

Additionally, the State Government departments also implement schemes which are implemented by the Central Government at the national level through Ministries of MSME, Women and Child Development and SC/ST/Minorities, etc.

Madhya Pradesh

The MP Government has established a **MP MSME Fund** for managing the capital fund required for setting up a venture. The initial target size of the fund was 100 Cr. to be utilised for equity of start-ups and for upcoming potential start-ups. For the financial year 15-16, a budget of 20 Cr. was kept for the same. MP Venture Finance Limited Company will be established for providing venture capital funds to start-ups.

Simplification and Handholding scheme simplifies and unifies the start-up registration and recognition procedures. This was also included in MP Incubation & Start-up Policy 2016. It provides incentives to the MP start-ups in addition to the incentives given by Central Government. The start-ups can also self certify themselves in accordance with the labour and environment laws which are specified in 'Start-up India Action Plan'. A start-up incubator cell has been established for facilitation of incubators and start-ups.

Under the **Mukhyamantri YuvaUdhmi Yojana**, the interest subsidy applicable for Women Entrepreneurs is 6% for 7 years (July 2016).

Madhya Pradesh Association of Women Entrepreneurs (Jabalpur) is a non-profit organisation run by Women Entrepreneurs. It was previously called as Mahakaushal Association of Women Entrepreneurs and is a registered body under Madhya Pradesh Firm's Society Registration Act 1973. It encourages and motivates Women Entrepreneurs in the central part of India. It fabricates various income generating activities for the women of the state and also takes active part in development of Women Entrepreneurship.

⁹⁰ <https://www.indiafilings.com/learn/jharkhand-tejaswini-project/>

⁹¹ <http://www.jharkhand.gov.in/home>

⁹² <http://www.jharkhand.gov.in/documents/10179/54825/Startup%20Policy%202016>

Maharashtra

Maharashtra State Innovation Society (MSIS)⁹³

MSIS is a nodal government agency to boost innovation-driven entrepreneurial ecosystem in the state. It has been established under Department of Skill Development and Entrepreneurship, Government of Maharashtra, the society aims to foster innovative approaches and create conducive environment for innovative businesses to operate in Maharashtra. Under the aegis of Maharashtra State Innovative Startup Policy 2018, Maharashtra State Innovation Society is driving various initiatives to provide support at multiple levels to the start-up ecosystem. One such initiative is - Hirkani Maharashtratrachi – providing mentorship and financial support to Women Entrepreneurs working under SHGs to transform their innovative ideas to scalable and sustainable businesses.

MSME Development Institute⁹⁴

This Institute provides support/services to the State Government as well as co-ordinates various activities for the prospective and existing entrepreneurs at the state level for promotion and development of small-scale industries. About 23 districts of Maharashtra are under the jurisdiction of this Institute and its Branch Development Institute at Aurangabad. Another Institute at Nagpur looks after the remaining 11 districts of Maharashtra. MSME-DI, Mumbai provides various types of extension services and assistance in setting up of units, promoting and developing products and services for the MSME. The Institute has Technical Officers to provide guidance in all trades viz. Metallurgy, Mechanical, Chemical, Leather, Electrical, Electronics, Food Industry, Management and Economic Investigation, Export and Industrial Design.

Women Policy 2013 (Ministry of Women and Child Development)⁹⁵

This policy has articulated some provisions for encouraging entrepreneurship and employment among women. Cooperative organisations run by women get special concessions to business in textile and sugar factories, milk processing, fisheries, food processing, etc. There are provisions of training on different vocational skills for starting small enterprises. Apart from this the women credit societies are developed to help each other.

National Entrepreneurship Network (NEN)⁹⁶

NEN was established in the year 2003 and is Wadhwani Foundation's flagship initiative. Its mission is to enhance and support the high growth of entrepreneurs, by creating entrepreneurship as a catalyst for job creation and economic growth in India. This network was co-founded by IIT-Bombay, IIM-Ahmedabad, BITS Pilani, SP Jain Institute of Management & Research-Mumbai and Institute of Bioinformatics and Applied Biotechnology-Bangalore, NEN is primarily supported by the Wadhwani Foundation.

Seed Money Scheme (SMS)⁹⁷

Seed Money Scheme (SMS) is a scheme that is part of the Prime Minister's Employment Generation Programme (PMEGP). The scheme is implemented in Maharashtra, influences and motivates unemployed youth to take up self-employment as their earning source. SMS provides soft loans to unemployed individuals so that they can share the expenses and have an excellent start to their business. The repayment policies are very affordable and do not become a burden for them at the time of repayment. An individual who has a plan of establishing an industry or service business with a project cost of up to INR 25 lacs and is residing in Maharashtra is eligible to avail this scheme. The entrepreneur must be unemployed and domiciled in the state of Maharashtra for last 15 years and should be between the age group of 18 to 50 years.

⁹³ <https://www.msins.in/msins>

⁹⁴ <http://www.msmedimumbai.gov.in/html/aboutus.html>

⁹⁵ <https://womenchild.maharashtra.gov.in/upload/57861a012bf44Maharashtra%20State%20Woman%20Policy.pdf>

⁹⁶ <https://www.wfglobal.org/entrepreneurship/>

⁹⁷ <https://www.indiafilings.com/learn/seed-money-scheme-sms/>

Mahila Arthik Vikas Mahamandal⁹⁸

One of the most effective agencies formed for reaching the women population is through Mahila Arthik Vikas Mahamandal (MAVIM) placed in 34 districts of Maharashtra is the State Women's Development Corporation of Government of Maharashtra. The Mission behind the formation of MAVIM is to bring in gender justice and equality for women and capacity building of women through SHGs, thus making them economically and socially empowered and enabling them to access sustainable livelihoods. MAVIM bridges the gap between the employment opportunities available for women and creates market linkages for sustainable development of women. It works with the inclusion of the women selected from these villages called Sahayoginis who are responsible for providing basic capacity building and training inputs to SHG members depending upon their demographic factors and level of maturity to nurture them effectively. They also link the women with State level livelihood missions.

Apart from these, other Central Government schemes are implemented for Women Entrepreneurs by the targeted departments as per laid down guidelines.

In the Maharashtra Budget (2019), State Government has allocated INR 2,500 crore for two women empowerment scheme i.e. Prajwala Yojana⁹⁹ and Navtejaswinin Yojana. The State Government wants to decrease the poverty among women, households and SHGs.

Through the Maharashtra Nav Tejaswini Yojana 2021¹⁰⁰, the State Government of Maharashtra will be able to provide great support financially and morally to improve the overall poverty rate in the state. The project will work across the 34 rural districts of Maharashtra, in the blocks/talukas/villages where MAVIM have organised SHGs, Village Organisations (VOs) and Community Managed Resources Centres (CMRCs). The project will directly service 1 million households; namely 801,979 households through the 66,524 SHGs under 248 CMRCs and an additional 200,000 households through value-chain interventions and wage employment opportunity creation in the micro-enterprises. It will have three inter-related components: (i) Component 1: Market-driven enterprise development; and (ii) Component 2: Enabling support services; and (iii) Component 3: Institutional Strengthening and Project Management.

North-East States

Women Enterprises Development Scheme¹⁰¹

The scheme provides financial assistance to Women Entrepreneurs so that they can start their own ventures. Women Entrepreneurs who have their own business can also register themselves under this scheme for expansion, modernisation and diversification of their businesses. Skilled Women Entrepreneurs between the age group of 18 and 50 years are eligible to take loan under this scheme. The project cost shouldn't increase INR 15 lakhs. 75% of the project cost will be given as assistance and the promoter has to contribute another 25%. The applicant has to repay the term loan within 3-7 years.

Agricultural and Processed Food Products Export Development Authority (APEDA)¹⁰²

The Authority develops agricultural commodities and processed food and also assists in the export activities. It provides financial assistance in packaging development, export promotion and market development. The APEDA was established by the Government of India under the Agricultural and Processed Food Products Export Development Authority Act passed by the Parliament in December, 1985. It supports Women Entrepreneurs in floriculture, fresh fruits and vegetables, processed foods, animal products, cereals and organic food production. APEDA works on Agriculture Export Policy (AEP) with a focus on exports, better farmer realisation and synchronisation within policies of Govt. of India. It provides facilities to farmers like APEDA mobile application, direct connect portal for farmers and single window interface for facilitating trade. APEDA has 5 regional centres and Guwahati Regional Centre caters to NE states.

⁹⁸ <https://womenchild.maharashtra.gov.in/content/innerpage/mavim.php>

⁹⁹ <https://pmil.in/maharashtra-govt-scheme/maharashtra-prajwala-yojana/>

¹⁰⁰ <https://webapps.ifad.org/members/lapse-of-time/docs/english/EB-2020-LOT-P-2-Project-Design-Report-India-e.pdf>

¹⁰¹ <https://www.nedfi.com/WEDS>

¹⁰² <https://apeda.gov.in/apedawebsite/>

Ministry of Food Processing Industries (MoFPI)¹⁰³

The Ministry takes care of technological up gradation activities, modernisation of food processing industries especially in fruits and vegetables and pulses production. It also provides a loan of upto INR 75 lakhs for setting up of food processing plant and other technical civil works in North East region of India. This Scheme covers setting up, technology upgradation, modernisation of food processing industries in fruits & vegetables, milk products, meat, poultry, fishery, oil seeds and such other agri-horticultural sectors including food flavours and colours, oleoresins, spices, coconut, mushroom, hops, etc., leading to value addition and shelf-life enhancement.

Ambedkar Hastshilp Vikas Yojana (AHVY)¹⁰⁴

The scheme works towards the development of handicraft business and encourages participation in handicraft industries. This Yojana basically mobilises the SHGs and undertakes training of these SHGs. It extends financial assistance in order to develop and supply of modernised tools. It also conducts workshops, training programmes, seminars and exhibitions for developing the handicraft industry of North Eastern region of India.

Mahila Coir Yojana¹⁰⁵

It is a women-oriented self-employment scheme that provides a subsidy of 75% on the cost of purchase of rats. This subsidy is provided to train women artisans into coir related products, spinning, weaving and other product diversification process. Only registered SHGs and NGOs at Darpan portal of NITI Aayog can apply for this yojana.

North Eastern Development Finance Corporation (NEDF)¹⁰⁶

The main aim of this NEDF Corporation is to provide financial assistance to Women Entrepreneurs for taking up business ventures. The existing business ventures handled by women are also eligible under this scheme and financial assistance is given to them for expansion, modernisation and diversification of their business enterprises. The beneficiaries include skilled Women Entrepreneurs between the age group of 18 years and 50 years. The applicant has to be a woman and who is engaged in any income generating activity which includes small business trade, etc. Assistance is given in form of term loan to projects whose cost should not exceed INR 15 lacs. A maximum of 75% of the project cost can be granted as term loan. 25% of the project cost is contributed by the promoter. The loan has to be repaid with a rate of interest of 8% within 3 to 7 years.

Rajasthan

The **Rajasthan State Industrial Development and Investment Corporation Limited (RIICO)** was set up in 1969 and it has set up around 27 regional offices all over the state for development and management of industrial areas. It also aims to develop the infrastructure that includes development of roads, power, streetlight, etc. It has so far developed 327 industrial areas. It has also developed various policies for the improvement of industrial sector which are as follows:

Firstly, Rajasthan E-Governance IT & ITES Policy 2015: The policy ensures development of IT sector that includes manufacture of hardware and software. It also provides IT based training and improves IT infrastructure.

Secondly, Rajasthan Start-up Policy: The policy aims to establish 50 incubators or incubator like organisations in five years. It aims to have 500 innovative start-ups in the state by the end of five years. It has developed a 100,000 sq ft of incubation space. INR 500 Cr. venture capital is allotted for start-up development. It aims to achieve an innovative and problem solving culture.

¹⁰³ <http://indarun.gov.in/htm/foodprocessing/decentral.pdf>

¹⁰⁴ http://www.craftclustersofindia.in/site/ahvy_scheme.aspx?mu_id=1

¹⁰⁵ <http://coirboard.nic.in>; http://coirboard.gov.in/?page_id=221

¹⁰⁶ <https://www.nedfi.com>

Thirdly, Rajasthan MSME policy, 2015: This policy is given for development of micro, small and medium enterprises. The development includes pollution control measures, development of machineries and quality of goods and support research.

The **Rajasthan State Industrial Policy** has developed an autonomous Entrepreneurship and Management Development Institute in Jaipur for broad basing entrepreneurship in Rajasthan. The department supports entrepreneurs from the weaker section like SC/STs and women. It provides special measures for participation of women in industry. It will focus on enhancing the entrepreneurial skills of women by removing the bottlenecks and increasing their employment opportunities.

Laghu-Udyog Rajasthan Government, enabled Rajasthan to become an ideal destination for setting up industries and Laghu Udyog has provided this impetus for this development. It provides technological support for better industrial development. It provides infrastructural development and financial assistance to aspiring entrepreneurs.

Another Yojana, **Bhamashah Yojana Rajasthan** tries to build a better society for women and empowers women for the progress of the State. The State bought in this Yojana in the year 2008 and it works in the areas of financial inclusion, women empowerment and effective service delivery. Every lady of every household has to make a 'Bhamashah' card to avail the benefits of the yojana.

Rajasthan is a unique state which attracts tourists because of the variety of handicraft products that are available.¹⁰⁷ It is known for its pottery, brass decorative items, 'bandhini' and many more unique products. The Rajasthan Government is well aware of the fact that a rural economy can only be enhanced with the development of micro, medium and small industries which are managed by grass root level entrepreneurs. Hence, entrepreneurship development is given major importance in the State. And this should lead the way to open up more opportunities for women in business.

Tamil Nadu

Women Entrepreneurs India (WEI)¹⁰⁸

WEI was started in the year 2013 with an objective of aiding innovative business ideas with funding, marketing support and connecting them with mentors. The main idea behind setting up this organisation was to act like a support system to women who are motivated enough and have innovative business ideas for building their own ventures. Anyone can become a member of WEI through a free of cost registration process. WEI dreams to create a robust eco-system of Women Entrepreneurs who can connect and exchange ideas. The WEI provides services like website designing, digital marketing, legal services, business registration services, marketing and mentoring support to Women Entrepreneurs.

Tamil Nadu Backward classes Economic Development Corporation LTD (TABCEDCO)¹⁰⁹

The corporation provides loan to the backward classes through economically and financially viable schemes and trade at a lower rate of interest. The eligibility criteria for applying for loans in rural areas is that the family income should be below INR 40,000/- and in urban areas the annual family income should be below INR 55,000/-. The individual applying for the loan should be 18 years or above. The Government of TN has permitted TABCEDCO to disburse loans to 5,000 Entrepreneurship Development Programme Trained Women at INR 10,000/- each through Co-operative Banks under General Loans Schemes. Under the New Swarnima Scheme for Women, TABCEDCO has implemented a new scheme called New Swarnima Scheme exclusively for women whose annual family income is within the norms of the poverty line through Co-operative Banks under the same Terms and conditions of General Term Loan Scheme.

Micro Credit Scheme and Micro Finance Scheme (Mahila Samridhi Yojana)¹¹⁰

Women Entrepreneurs are given a minimum of INR 2,000 and a maximum of INR 3,000 as loan under MCS. They need to repay this amount in minimum 12 months and maximum 3 years. Loan will be given to the members of SHGs and through SHG. Under MFS, women from backward classes with annual income of less than 3 Lakhs can avail the benefits. The maximum limit for woman beneficiary is INR 125,000 and for SHGs is INR 15,00,000 and the repayment duration is 4 years.

¹⁰⁷ <https://sheatwork.com/rural-women-entrepreneurship-in-rajasthan/>

¹⁰⁸ <https://womenentrepreneursindia.com/index.php>

¹⁰⁹ <http://www.bcmw.tn.gov.in/tbcedc.htm>

¹¹⁰ <https://nbcfdc.gov.in/en/mahila-samridhi-yojana>

The Tamil Nadu Industrial Investment Corporation Ltd

There are many incentives for Micro, Small and Medium Enterprise like this scheme which provides capital subsidy of 25% on eligible plant and machinery value, subject to maximum of INR 30 Lakh. It also provides an additional capital subsidy of 5% to enterprises that are located in backward areas/agro-based industries and enterprises set up by Women Entrepreneurs.

Entrepreneur Development Scheme—TIIC¹¹¹

For encouraging entrepreneurship amongst persons from economically and socially disadvantaged backgrounds who wish to promote their own enterprise. Those individuals who do not have any asset backup but are experienced and qualified for enterprise are eligible for this scheme including those having existing small units and need assistance as working capital. The beneficiaries can get INR 5 Lakh or 30 times of the net salary of the two guarantors. There should be at least 10% contribution and loan repayment duration is maximum 5 years with a moratorium of 6 months, if required.

New Entrepreneur cum Enterprise Development Scheme (NEEDS)¹¹²

The NEEDS has been launched to assist the educated youth to become first generation entrepreneurs including women. The scheme provides support for micro and small enterprises in manufacturing and service sectors. The age criteria is 21-35 years with a relaxation up to 45 years for women, SC/ST/BC/MBC, etc., but specific to the residents of TN state only. The beneficiaries are provided with entrepreneurship development training also. The project cost should be in between 10 to 500 Lakhs depending upon the nature of enterprise, type of support required (construction, machines, etc.) and sector. Repayment duration is 9 years including 2 years of holiday period and 50% collateral security for the project cost is required.

Women Entrepreneurs Welfare Association (Women Seva Trust)¹¹³

WEWA has been working for Women Entrepreneurs for many years and is still running quite successfully. The main aim of WEWA is to widen the entrepreneurial base and include various strategies to help women with their entrepreneurial ventures. Women are mainly constrained in tiny or micro enterprises, WEWA strives to broaden the scope of Women Entrepreneurs and help them to expand their businesses. WEWA aims at empowering women through entrepreneurship. WEWA provides training to women on many vocational courses so that they can initiate their livelihoods.

Uttar Pradesh

According to the latest news (October 2020)¹¹⁴, the Uttar Pradesh government launched a 6-month long women empowerment programme **Mission Shakti** to raise awareness and tackle crime against women in the state, starting with Balrampur. A weeklong special campaign will be launched every month during the campaign to create awareness among masses and sensitise people on the subject. Programmes like gender-based sensitisation, training, corporate activity, voice messages and interviews will be organised in all the 521 blocks, 59,000 gram panchayats, 630 urban local bodies and 1,535 police stations in the 75 districts of the state.

The Scheme **Udyog Bandhu and Mahila Udyog Bandhu** is given by the Department of Infrastructure and Industrial Development, Government of Uttar Pradesh. It facilitates investments in industrial and service sectors. Its main vision is to make Uttar Pradesh the most preferred investment destination in India. For achieving the same it employs many investment policy drivers and improves infrastructural and business environment across the state. Promotion of business infrastructure can instigate economic growth of the state. The various policies laid down by Udyog Bandhu or the same are Industrial Investment and employment promotion policy UP 2017, UP Textile Policy 2014, Biotech Policy UP 2014 and Food Processing Industrial Policy, etc.

¹¹¹ <https://www.tiic.org/entrepreneur-development-scheme/>

¹¹² <https://www.tiic.org/need-scheme/>

¹¹³ <http://wewatamilnadu.com/>

¹¹⁴ <http://newsonair.com/News?title=UP-govt-to-launch-6-month-long-women-empowerment-programme-%E2%80%98Mission-Shakti%E2%80%99-to-raise-awareness&id=402415>

Another scheme is the **Women Entrepreneurship Scheme** (2014-15). This scheme was launched by the Uttar Pradesh (UP) government on 2 December 2014 with a single motive to empower women and establish their participation in the industrialisation process. Under this scheme, the UP government is pushing-up micro-level and individual traditional industries and handicraft units to form a special purpose vehicle (SPV). A cluster of 25 or more such units is eligible for availing the benefits under this scheme. It will help to boost traditional Indian craft such as chikankari, terracotta, zari, zardozi and toys.

Key features of the Women Entrepreneurship Scheme 2014-15:

- The Central government will grant up to 70 percent of the 15 crore rupees under the scheme.
- The women who are unemployed can avail easy seed capital to start their own micro or small enterprise.
- The loan will be granted by nationalised banks, financial institutions or the State Financial Corporation for the purchase of plant and machinery.
- The beneficiaries are allotted a loan of INR 50,000 per year at five percent interest subjected to a ceiling of 2.50 lakh rupees in five years.
- Both manufacturing and service sector units can avail the benefits of this scheme.

In UP, assistance is provided in small scale industries, handicrafts, Khadi and Village industries and Handloom sectors through the **Marketing Development Assistance Programme for Export Growth**. This scheme was introduced in 2006-07 and its objective is to promote marketing done by various industrial units. It provides assistance for benefits in the market.

West Bengal

Start-up Bengal¹¹⁵

The West Bengal Government has an initiative to develop the small business enterprises and improve the start-up ecosystem in West Bengal. This initiative is to mark the development of entrepreneurs in business both nationally and globally. The portal connects entrepreneurs and investors, it evaluates the proposals submitted by entrepreneurs on the basis of financial parameters, it provides digital gateway for application and transparent identification of eligible proposals. It also connects entrepreneurs and professional experts, bankers, professional institutions, consultants and industry leaders. Women and men both, can avail the benefits.

My Enterprise WB¹¹⁶

The West Bengal Government has launched a web portal for accessing all information and requirements for setting up an MSME unit in the state of West Bengal. The government will provide all the incentives required for setting up business and the portal contains all information related to the incentives given by the government. The information provided is in simple language for everyone to understand. The website also provides an online facility for registration and renewal of their business enterprises under the Factory Act and also for EM registration.

Directorate of Micro, Small and Medium Enterprise¹¹⁷

The Directorate of MSME comes under the Department of Industry, Commerce and Enterprise under the West Bengal Government. Under the Prime Minister's Employment Generation Programme, the objectives are to generate employment opportunities in rural and urban areas of West Bengal by creating self-employment ventures and other employment opportunities. This scheme also works to bring together the traditional artisans who are staying in rural and urban areas and are unemployed and provide them with employment opportunities and try to increase their income. The scheme covers women and men both. Some of the schemes are as follows:

¹¹⁵ http://www.startupbengal.in/content/about_us

¹¹⁶ <http://www.myenterprisewb.in/>

¹¹⁷ <https://wbmsme.gov.in>

Karma Sathi Prakalp¹¹⁸

The KSP mainly facilitates young entrepreneurs in setting up new manufacturing enterprises and small business including services and trading. The scheme is applicable for both rural and urban beneficiaries aged between 18-50 years with the minimum requirement of a Grade 8th Pass-Certificate. A loan subsidy is provided up to INR 2 Lakh from state-owned cooperative banks.

Shilp Disha Mobile App¹¹⁹

This mobile application is meant for entrepreneurs that provide grievance redressal services. If the entrepreneur faces any hardship or issues in setting up the business, the App directly helps in reaching out to the highest authority of MSME, WB Govt. in a most convenient and transparent manner to resolve the issues and get the meaningful solutions.

The West Bengal Small Industries Development Corporation Limited (WBSIDCL)

It was formed in the year 1961. It extends financial assistance and promotes SSI in the state under the Department of Cottage and Small-Scale Industries of Government of West Bengal. It encourages training of diversified activities of industrial and commercial estates all over the state. Besides infrastructural support, it also helps in marketing of products to the SSI units, helps in supply of raw materials and promotes in all possible ways. This assistance helps the development of SSI sector which in turn enhances the economic growth and generates employment opportunities in the State.

Silpa Sathi - WBIDCL¹²⁰

Silpa Sathi is a web portal service for a single window services to the business entrepreneurs having other than textile business. The WBIDCL understood that reading different incentive policies and circulars from the government gives you the details but still entrepreneurs have many queries to ask. This single window port provides the checklist which women beneficiaries can go through and plant their projects accordingly to claim their benefits.

¹¹⁸ https://wbmsme.gov.in/sites/all/themes/anonymous/pdf/SAR_706_Micro_Small_Deptt._No._18011_MSMT.pdf

¹¹⁹ https://wbmsme.gov.in/sites/all/themes/anonymous/pdf/SHILPA_DISHA_Baner.pdf

¹²⁰ <https://www.silpasathi.in/entitlements/msme>

Annexure 4: Selected Districts and Blocks for the Study

State	District	Block
Jammu and Kashmir	Anantnag	Achabal and Breng
	Budgam	Beerwah and Budgam
Haryana	Gurugram	Pataudi and Gurugram
	Ambala	Ambala I and Barara
Uttar Pradesh	Lucknow	Chinhat and Gsaiganj
	Ghaziabad	Loni and Muradnagar
Maharashtra	Nasik	Nasik and Sinnar
	Beed	Beed and Georai
Rajasthan	Jaipur	Phagi and Chaksu
	Bikaner	Bikaner and Kolayat
Gujarat	Kutch	Bhuj and Nakhatrana
Madhya Pradesh	Bhopal	Berasia Phanda
	Satna	Sohawal and Nagod
West Bengal	South 24 Parganas	Sonarpur and Bhargar-II
	Murshidabad	Murshidabad Jiaganj and Berhampore
Jharkhand	Ranchi	Kanke and Namkum
	West Singhbhum	Khuntpani and Chaibasa
Assam	Dibrugarh	Barbaruah and Lahoal
	Dispur	Chandrapur and Dimoria
Tripura	Agartala (West Tripura)	Mohanpura and Jirania
	North Tripura	Panisagar and Dasda
Tamil Nadu	Chennai	Aapambakkam and Veachery
	Sivaganga	Thiruppathur and Singampunari
Daman	Daman	Daman

[illegible]



Research Partner

