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# DRIVING GROWTH: A THOROUGH REVIEW OF INDIA'S INITIATIVES TO EMPOWER WOMEN ENTREPRENEURS

**Dr.D.Padma**, Associate Professor – B.Com (Professional Accounting), Nallamuthu Gounder Mahalingam College (Autonomous), Pollachi – 642 001.

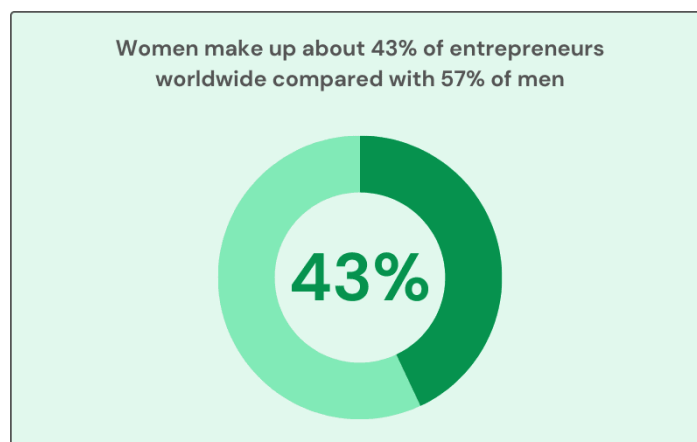
## Abstract:

*India is witnessing a profound transformation as more women entrepreneurs break barriers across various sectors and regions. According to a report by Bain & Company, women own nearly 20% of enterprises in the country, contributing to economic and social development. The Periodic Labor Force Survey (PLFS) by the Indian government indicates a rise in self-employment among women, despite a decline in average earnings. Several government and private initiatives have been launched to empower women entrepreneurs in India, focusing on financial assistance, skill development training, mentorship, and networking opportunities. Key initiatives include Mudra Yojana, Stand-Up India Scheme, Mahila Coir Yojana, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), and Prime Minister's Employment Generation Programme (PMEGP) for financial empowerment; SEHER credit education program and Deutsche Bank's collaboration with Going to School for educational empowerment; Udyam Sakhi network and the Women Entrepreneurship Platform (WEP) for social empowerment; and mentorship programs like WEPmentor for psychological empowerment. These initiatives have had a significant impact, with over 70% of Mudra loan beneficiaries being women, and the Stand-Up India Scheme supporting over 1.5 lakh women entrepreneurs. The Udyam and UAP portals have registered over 4 crore enterprises, and the TREAD scheme has supported over 10,000 women entrepreneurs. The government's commitment to empowering women entrepreneurs is fostering economic growth, promoting gender equality, and contributing to social development in India.*

**Key Words:** Women Entrepreneurs, Economic Development, Social Development, Financial Assistance, Skill Development, Government Initiatives, Gender Equality

## I. Introduction:

Currently, India is undergoing a significant transformation, with an increasing number of women entrepreneurs breaking barriers across various sectors and regions. As per a report by Bain & Company, women own nearly 20% of enterprises in India. This rise in women-owned businesses is steering the country towards economic and social development. Several women entrepreneurs have gained recognition for their exceptional entrepreneurship skills. The Periodic Labor Force Survey (PLFS) conducted by the Indian government indicates a rise in self-employment among working women, despite a decrease in average earnings. The PLFS data from 2021 to 2022 reveals that women are less likely to be in employment compared to men, but they are more likely to be self-employed (60% vs. 51%). Notably, 60% of working women aged 15 to 59 are self-employed, and approximately 45% of them operate their own enterprises. Despite India having the world's third-largest startup ecosystem, the proportion of funding raised by women-led startups from 2020 to 2022 was a mere 15% of the total startup funding, according to a Tracxn report. Women entrepreneurs often face systemic biases and perception challenges that limit their ability to secure financing. The situation is further exacerbated by unconscious prejudices among investors and a lack of female representation in funding institutions. This highlights the need for more inclusive policies and practices to support women entrepreneurs in India.

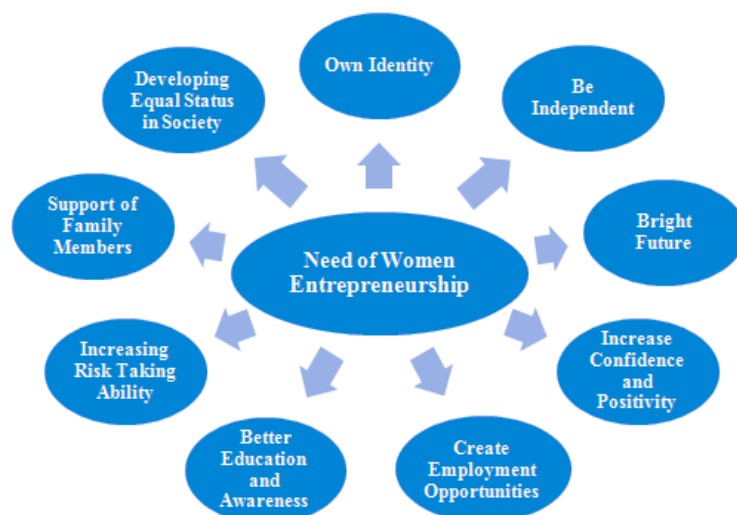


**Figure 1.1 : Women Entrepreneurs World wide**

According to the second edition of MSMEs Insights released by Kinara Capital earlier this year, Micro, Small and Medium Enterprises (MSMEs) owned by women have shown a significant contribution towards gender diversity in the workforce. These women-owned MSMEs have hired 11% more women employees compared to those owned by men. Remarkably, nearly one-third of all new jobs created by women-owned MSMEs were filled by women, thereby driving an increase in women's participation in the workforce. In the context of empowering women to become successful entrepreneurs, several initiatives have been undertaken. These initiatives focus on the sustainable development of innovations and technologies led by women startup entrepreneurs. This is not only crucial for fostering inclusive growth but also instrumental in addressing global challenges. The role of women in the entrepreneurial landscape is evolving and expanding. Women are not just participating in the business world; they are leading it, innovating within it, and driving its growth. By creating an environment that supports and encourages women-led startups, we can harness the untapped potential of women entrepreneurs. This will not only boost economic growth but also lead to a more balanced

and inclusive society. Moreover, these initiatives are not just about economic empowerment. They also aim to inspire more women to break barriers, challenge stereotypes, and lead the way in the world of entrepreneurship. By doing so, they are setting a powerful example for future generations and contributing to the creation of a more equitable and inclusive business ecosystem. This is a testament to the power of women's entrepreneurship and its potential to transform societies and economies.

**II. Educational Empowerment of Women Entrepreneurs :** Launched on July 8, SEHER is a credit education program initiated by the Women Entrepreneurship Platform (WEP) and TransUnion CIBIL. This program is designed to empower women entrepreneurs in India by providing them with financial literacy content and essential business skills. The primary objective of SEHER is to facilitate access to financial tools that these women entrepreneurs need to drive growth and create employment opportunities, thereby contributing to the country's economy. In another significant initiative, Deutsche Bank has collaborated with Going to School, an organization dedicated to educating young individuals about critical subjects such as Climate Change. This joint endeavor aims to support young women who aspire to establish environmentally conscious businesses, particularly in the prominent cities of Mumbai and Bengaluru in India. Known for its engaging narratives and educational programs, Going to School has partnered with Deutsche Bank to host an event where these women entrepreneurs can present their visionary ideas dedicated to addressing Climate Change. This program specifically focuses on assisting women in establishing businesses that prioritize environmental sustainability. The intention is to mitigate factors contributing to environmental harm, including carbon emissions. The initiative is not just about providing financial support; it also aims to foster knowledge and nurture innovative concepts. At the heart of this initiative lies the empowerment of women from economically constrained backgrounds. These women, who possess commendable ideas for environmental preservation, propose a range of innovative solutions. These include techniques for recycling flowers and utilizing solar energy for vegetable preservation. The initiative underscores the importance of not just financial support, but also the nurturing of knowledge and innovative concepts. It highlights the potential of these women to drive change and contribute to environmental sustainability, thereby transforming the entrepreneurial landscape.



**Figure 1.2 : Need of women Entrepreneurship**





**Figure 1.3 : Eco System Enablers for Rural Women Entrepreneurs**

### **Local Entrepreneurship Ecosystem Development (LEED) Concept**

**III. Financial Empowerment of Women Entrepreneurs :** A report by the McKinsey Global Institute projects that by 2025, enhancing women's equality could potentially contribute to a global growth increase of US\$ 12 trillion. This underscores the significant economic potential that can be unlocked through the advancement of women's equality. In the context of India, realizing the potential of women could significantly boost the nation's economic development. As per estimates by the World Bank, even if only 50% of women were to enter the workforce, India's economic growth could see a substantial annual increase ranging from 1.5% to 9%. This highlights the transformative power of gender equality in the workforce. By fostering an environment that promotes equal opportunities for women, nations can not only enhance their economic growth but also achieve social development. In a country like India, with its vast population and diverse talent pool, the inclusion of more women in the workforce could lead to remarkable economic progress. Moreover, the empowerment of women through employment opportunities can have a ripple effect, leading to improvements in various other areas such as education, health, and social welfare. Therefore, efforts towards achieving gender equality in the workforce are not just about economic growth, but also about creating a more equitable and inclusive society. This underscores the importance of policies and initiatives aimed at promoting women's participation in the workforce. The potential benefits are immense, ranging from individual empowerment to societal development and economic prosperity.

**3.1 Mudra Yojana:** The Mudra loan scheme is an initiative by the Indian government designed to foster entrepreneurship and offer financial backing to micro and small enterprises. This scheme places a particular emphasis on women entrepreneurs, reflecting its commitment to empower and advance women's entrepreneurship across the country. Mudra loans for women are accessible under favorable terms and conditions. Notably, no collateral is required for loans up to ₹10 lakhs, making it more accessible for women entrepreneurs. Additionally, the scheme provides lower interest rates for women entrepreneurs, further enhancing its appeal for those seeking to initiate or grow their businesses. In essence, the Mudra loan scheme is not just a financial support program; it's a catalyst for change, aiming to drive economic growth and social progress through the empowerment of women entrepreneurs. It represents a significant step towards gender equality in entrepreneurship, providing women with the resources they need to succeed in the business world.

***Impact: As of 2023, over 70% of the beneficiaries of Mudra loans were women***

**3.2 Stand-Up India Scheme :** The Stand-Up India Scheme is a government scheme that aims to promote entrepreneurship among women and other marginalized communities. It provides bank loans to at least one scheduled caste (SC) or scheduled tribe borrower and at least one woman per bank branch for the establishment of a greenfield business. In the case of non-individual firms, a SC/ST or woman entrepreneur must possess at least 51% of the ownership and majority stake. Under this scheme, women entrepreneurs can get a loan ranging from ₹10 lakh to ₹1 crore to start or expand their small business.

***Impact: Since its inception, the scheme has supported over 1.5 lakh women entrepreneurs.***

**3.3 Mahila Coir Yojana :** Mahila Coir Yojana (MCY) intends to empower women by providing spinning equipment at reduced prices following proper skill development training. Under this scheme, women entrepreneurs can get a subsidy of up to 75% of the cost of equipment and machinery for coir processing. The scheme also provides a margin money subsidy of up to 25% of the project cost. The scheme is available to rural women artisan who are above 18 years of age and has completed a training programme in coir yarn spinning at any of the Coir Board's training institutes.

***Impact: As of 2024, over 740 women have benefitted from the program***

**3.4 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) :** The Small Industries Development Bank of India (SIDBI) and the Ministry of MSME introduced the initiative to provide collateral-free financing to the micro and small enterprises. Both existing and new enterprises are eligible to be covered under the scheme, for which a Trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has been established to provide credit facilities up to ₹ 200 lakh per eligible borrower covered, provided they are extended on the project viability without collateral security or third-party guarantee. The extent of guarantee cover is 85% for Micro and Small Enterprises being operated and/or owned by women; while other borrowers get up to 75%.

***Impact: As of 2023 the corpus of Credit Guarantee Scheme for Micro & Small Enterprises revamped with an infusion of Rs 9,000 crore to the corpus to enable additional collateral-free guaranteed credit of Rs. 2 lakh crore and the reduction in the cost of the credit by about 1 per cent.***

**3.5 Prime Minister's Employment Generation Programme (PMEGP) :** Prime Minister's Employment Generation Programme (PMEGP) is a credit linked subsidy scheme for providing employment opportunities through establishment of micro-enterprises in the non-farm sector. Under the Scheme, Margin Money (Subsidy) is provided to beneficiaries availing loan from banks for setting up new enterprises. The maximum project cost admissible for setting up of new project is Rs. 50 lakhs in manufacturing sector and Rs. 20 lakhs in Service Sector.

**Table 1.1 : Units Assisted under Prime Minister's Employment Generation Programme (PMEGP)**

<b>FY</b>	<b>Units assisted</b>	<b>Estimated Employment Generated</b>
2018-19	73,427	5,87,416
2019-20	66,653	5,33,224
2020-21	74,415	5,95,320
2021-22	1,03,219	8,25,752
2022-23	85,167	6,81,336
2023-24	89,118	7,12,944
2024-25*	38,235	3,05,880

**Data for FY 2024-25 is up to February 1, 2025.**

**3.6 Udyam Shakti Portal :** It was launched by the Ministry of MSME for promoting social entrepreneurship by creating low-cost products and services. It offers assistance with business planning, incubation facilities, training programs, mentorship, market research, and more. Projects with a maximum cost of ₹25 lakhs are eligible for the scheme, with ₹10 lakhs allocated specifically for service-based projects. The initiative's online portal has played a significant role in empowering women beyond the confines of their homes. On 15th March, 2024, the total number of registered enterprises on Udyam and UAP crossed 4 crore, which is a major milestone for the formalization initiative undertaken by the Ministry of Micro, Small and Medium Enterprises. The Ministry is committed to facilitate the promotion and development of Micro, Small and Medium Enterprises.

**3.7 Trade-Related Entrepreneurship Assistance and Development (TREAD):** This initiative aims to economically empower women by providing finance (through NGOs), training, development, and counselling expansion activities linked to trades, goods, and services, among other things. Non-Governmental Organizations (NGOs) get assistance in the form of a grant from the Government of India (GoI) of up to 30%

of the total project cost, as determined by the lending agency, to promote entrepreneurship among target groups of women. The remaining 70% of the project cost is financed by the lending agency as a loan for carrying out the activities outlined in the project.

**IV Social Empowerment of Women Entrepreneurs :** Udyam Sakhi network is a platform for emerging Women Entrepreneurs of India to get support, to understand current scenario of industries and to get guidance in various aspects of entrepreneurship. It helps Indian women to start, build and grow businesses and creating business models revolving around low-cost products and services to resolve social inequities.

WEE provides 6 months extensive entrepreneurship mentorship by renowned mentors from academia, government and industry to chosen women entrepreneurs at institutions of national eminence: IIT Delhi and SINE, IIT Mumbai. The mentorship enables women to take up entrepreneurship as a viable career option. The course covers all aspects of entrepreneurship: Marketing, finance, business development, networking, legal aspect, product development, product positioning, and personality development. There is also a special one day session on design thinking.

The uniqueness of WEE model comes from several factors that are combined in this programme. These include the variety of women from different sectors, different education background and who are at different stages in their entrepreneurial journey mentored together, the eminence of the national institute they are being mentored at, the world class mentors who are guiding them and their access to various networking and pitching events.

WEE Mentorship Program, collaborations avenues, networking opportunities, step by step guidance by renowned mentors and grants given by Department of Science and Technology has enabled these women entrepreneurs to scale new heights. Women entrepreneurs are supporting each other by acting as each other's mentors, customer and partners and are strengthening overall women entrepreneurship eco-system. These entrepreneurs are coming up as role models to inspire many to take entrepreneurship as a viable career option. WEE is creating chain of women entrepreneurs.

**V. Psychological Empowerment of Women Entrepreneurs :** Women entrepreneurs are a vital force in the global economy. They are responsible for creating and sustaining millions of businesses, providing jobs, and driving innovation. However, women entrepreneurs often face unique challenges, such as access to capital, mentorship, and networking opportunities. Mentorship and funding are two critical factors that can help women entrepreneurs succeed. Mentorship can provide women with the guidance, support, and resources they need to navigate the business world. Funding can help women entrepreneurs start and grow their businesses. WEPmentor will provide four mentorship programmes for women entrepreneurs including personalised mentoring sessions, organisation-led mentorship, skill-specific workshops, and Peer-to-Peer (P2P) initiatives. The programme will also tie up with academic institutions, industry associations, and other resources to provide a comprehensive suite of mentorship resources.

In order to boost global mentorship for women entrepreneurs, G20 EMPOWER has partnered with the Women Entrepreneurship Platform (WEP) to launch the WEPmentor platform. G20 EMPOWER (G20 Alliance for the Empowerment and Progression of Women's Economic Representation) with representation from the

government and private sector focuses on accelerating women's leadership and empowerment in the private sector. WEP, on the other hand, is a platform by NITI Aayog to bring together women from across India to create an ecosystem for realising their entrepreneurial aspirations. WEP achieves this by facilitating information and services through key partnerships.

## VI. Conclusion

India is undergoing a significant transformation with an increasing number of women entrepreneurs breaking barriers across various sectors and regions. Despite challenges such as limited funding and systemic biases, women-owned businesses are on the rise, contributing to economic and social development. Several government and private initiatives have been launched to empower women entrepreneurs in India. These initiatives focus on providing financial assistance, skill development training, mentorship, and networking opportunities. Some of the key initiatives include:

- **Financial Empowerment:** Mudra Yojana, Stand-Up India Scheme, Mahila Coir Yojana, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), and Prime Minister's Employment Generation Programme (PMEGP).
- **Educational Empowerment:** SEHER credit education program and Deutsche Bank's collaboration with Going to School.
- **Social Empowerment:** Udyam Sakhi network and the Women Entrepreneurship Platform (WEP).
- **Psychological Empowerment:** Mentorship programs like WEPmentor.

These initiatives have made a significant impact, with over 70% of Mudra loan beneficiaries being women, and the Stand-Up India Scheme supporting over 1.5 lakh women entrepreneurs. The Udyam and UAP portals have registered over 4 crore enterprises, and the TREAD scheme has supported over 10,000 women entrepreneurs. The government's commitment to empowering women entrepreneurs is evident in the launch of various schemes and initiatives. These efforts are not only fostering economic growth but also promoting gender equality and social development in India.

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