

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

RAJYA SABHA
STARRED QUESTION NO. 211
TO BE ANSWERED ON 09.08.2023

CHALLENGES TO WOMEN ENTREPRENEURS IN THE COUNTRY

*211 DR. AMEE YAJNIK:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) whether Government is aware that the Mastercard Index of Women Entrepreneurs 2021 ranks India at 57th position out of 65 countries;
- (b) if so, the steps taken by Government to address the challenges faced by women entrepreneurs in the country;
- (c) whether it is a fact that low enrolments of girls in higher education is a significant constraint in this regard, if so, the details of enrolment rate of girls in Higher Educational Institutes (HEIs) since 2020, State-wise and stream-wise; and
- (d) how Government plans to provide adequate funds to women entrepreneurs to encourage their endeavors?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI SMRITI ZUBIN IRANI)

(a) to (d): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (D) OF RAJYA SABHA STARRED QUESTION NO. 211 FOR 09.08.2023 BY DR. AMEE YAJNIK REGARDING 'CHALLENGES TO WOMEN ENTREPRENEURS IN THE COUNTRY'

(a) to (d) There are no official reports on global ranking of women's entrepreneurship. However, a private study 'Mastercard Index of Women Entrepreneurs' released in March 2022 ranks India at 57th position out of a total of 65 countries. The Index is based on 12 indicators grouped under three components (i) women's advancement outcomes, (ii) knowledge assets and financial access, and (iii) entrepreneurial supporting conditions

Government of India is implementing various schemes/programmes to promote women entrepreneurship in the country. The details of major initiatives taken to address the challenges faced by women entrepreneurs and to provide adequate funds to them are listed below:

- i. Ministry of Women and Child Development has launched 'Mission Shakti' – an integrated women empowerment programme as umbrella scheme for the safety, security and empowerment of women for implementation during the 15th Finance Commission period across the country. 'Mission Shakti' comprises two sub-schemes, 'Sambal' for safety and security of women and 'Samarthya' for empowerment of women. A new component of Hub for Empowerment of Women (HEW) has been included in 'Samarthya' sub-scheme, under which the Central Government provides financial assistance to States/UTs for setting up of Hubs at State and District levels. Hub for Empowerment of Women aims to facilitate inter-sectoral convergence of schemes and programs meant for women both at the central (NHEW), State/UT level (SHEW) and District level (DHEW) with the mandate to create an environment in which women realize their full potential. Support under the HEW would be for guiding, linking and handholding women to various institutional and schematic set ups for their empowerment and development including equal access to healthcare, quality education, career and vocational counselling/training, financial inclusion, entrepreneurship, backward and forward linkages, health and safety, social security and digital literacy.
- ii. Ministry of Finance has taken the following initiatives to promote entrepreneurship and provide funding:
 - **Pradhan Mantri Mudra Yojana (PMMY)** was launched on 08.04.2015 to extend collateral free loans up to Rs.10 lakh to individuals to enable them to set up or expand their business activities. The Scheme facilitates loans in three categories namely Shishu (up to Rs. 50,000/-), Kishore (above Rs. 50,000/- and up to Rs. 5 lakh) and Tarun (above Rs. 5 lakh and up to Rs. 10 lakh) for income generating activities in manufacturing, trading, service sectors and also for the activities allied to agriculture. Under PMMY, 68% loans sized up to one million rupees have been sanctioned to women-owned and operated enterprises
 - **Stand-Up India Scheme (SUPI)** was launched on 05.04.2016 and has been extended up to the year 2025. The objective of the Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per bank branch for setting up green field

enterprise in manufacturing, services or trading sector and also for the activities allied to agriculture. Under the scheme, 81% beneficiaries are women.

- To promote flow of both equity and debt to women led startups, 10% of the fund (Rs. 1000 crore) in the Fund of Funds for Startups Scheme operated by SIDBI is reserved for women led startups.
- iii. Ministry of Micro, Small and Medium Enterprises (MSME) has taken the following initiatives:
- **Prime Minister's Employment Generation Programme (PMEGP)** assists entrepreneurs across the country in setting up of new units in the non-farm sector. It aims to provide employment opportunities to traditional artisans/rural and urban unemployed youth at their doorstep.
 - **Udyam Assist Platform** was launched on 11.01.2023 to bring Informal Micro Enterprises (IMEs) under the formal ambit of MSME for availing the benefits under Priority Sector Lending, inclusion of Retail and Wholesale traders as MSMEs for the purpose of availing Priority Sector Lending benefits, w.e.f. 02.07.2021. A number of women entrepreneurs owned MSMEs have been registered on Udyam Portal of the Ministry. Out of the total Udyam registration, 19% MSMEs are owned by women.
 - **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)** provides collateral free loan up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) to MSEs with a guarantee coverage up to 75%. Since inception, as on 30.06.2023, total 72.59 lakh guarantees involving an amount Rs. 4.50 lakh crore have been approved. Out of this, 15.10 lakh guarantees of Rs.65,209 crore have been extended to women owned MSEs. As an additional concession to women entrepreneurs, CGTMSE has reduced the Annual Guarantee Fee by 10%. Further, a provision for 10% additional guarantee coverage of up to 85% is also introduced.
 - Public Procurement Policy for Micro and Small Enterprises (MSEs) mandates Central Ministries/Departments/ Undertakings to procure at least 3% of their annual procurement from women-owned MSEs.
 - SAMARTH 2.0 has been launched on 08.03.2023 to support women-owned MSMEs. Under the Samarth initiative, following benefits are available to aspiring and existing women entrepreneurs:
 - 20% Seats in free Skill Development Programmes organized by the Ministry of MSME has been allocated for Women.
 - 20% of MSME Business Delegations sent to domestic & international exhibitions under the schemes for Marketing Assistance implemented by Ministry has been dedicated to women owned MSMEs.
 - 20% Discount on annual processing fee on NSIC's Commercial Schemes.
 - Under Procurement and Marketing Support Scheme (PMSS), women owned micro and small enterprises can avail 100% subsidy on built up space rent paid for participation in trade fairs/ exhibition.

- iv. **Startup Village Entrepreneurship Programme (SVEP)**, the sub-scheme under **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)** implemented by Ministry of Rural Development, has the objective of supporting Self Help Groups (SHGs) and their family members to set-up small enterprises in the non-farm sector. SVEP projects are implemented in blocks and the project durations are of four years. SVEP develops an ecosystem for enterprise development in rural areas, with SHG households, which includes Community Enterprise Fund (CEF) (a dedicated fund for providing loans to entrepreneurs) and Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) (for providing Business Support Services).
- v. Ministry of Commerce and Industry has launched **Startup India** initiative with an aim to build a stronger and inclusive ecosystem for nurturing India's startup culture that would further drive our economic growth, support entrepreneurship, and enable large-scale employment opportunities. It, inter alia, assists in strengthening women entrepreneurship, through policies and initiatives, and creation of enabling networks. As on 30th April 2023, out of the 98,119 total recognised startups under DPIIT, 46,028, i.e., approximately 47% of the total recognised startups have at least one-woman director.
- vi. Ministry of Skill Development and Entrepreneurship (MSDE) through its autonomous institutes National Institute of Entrepreneurship and Small Business Development (NIESBUD), Noida and Indian Institute of Entrepreneurship (IIE), Guwahati has taken the following initiatives:
 - **Entrepreneurship Development in Six Holy Cities** aimed to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, unemployed youth, college dropouts, youth from backward community, etc. The project has been implemented in Bodh Gaya, Kollur, Haridwar, Puri, Pandharpur, and Varanasi. The total number of women participants trained under the project is 7,881.
 - **SANKALP Project:** NIESBUD with the support of Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Programme of MSDE, is undertaking a project for strengthening the entrepreneurship ecosystem to different marginalized sections of the society. The project aims at creating, fostering and promoting the spirit of entrepreneurship among the various target groups through capacity building, incubation support, mentoring and handholding.
 - **Economic Empowerment of Women Entrepreneurs and Start-ups by Women (WEE)** project was started to improve the framework conditions for women-led enterprises in India. The project aimed to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in the States of Maharashtra, Rajasthan, Telangana, Uttar Pradesh and eight North-Eastern States of the country. Under the title of 'Her & Now', the WEE project had carried out a film and media campaign to share the stories of successful women entrepreneurs and to foster a positive mindset change on gender roles and norms in the society. Till now, over 908 women entrepreneurs have been

supported under the project under both incubation and acceleration support programmes.

- **Creating Entrepreneurial Climate through Training of Trainers and Entrepreneurship Development Programme in Jan Shikshan Sansthan (JSS):** NIESBUD is implementing a project for creating entrepreneurial climate through Training of Trainers and Entrepreneurship Development Programme in JSSs at pan India Level. The project has two components (i) Trainers Training Programme for 2000 trainers of JSS in residential mode, and (ii) Entrepreneurship Development Programme to impart training among 4000 JSS Trainees.
- **Pilot Project for Entrepreneurship Development Program:** NIESBUD is implementing a Pilot Project for Entrepreneurship Development Program in 10 States, which aims to create, foster and promote the spirit of entrepreneurship among the target groups through Entrepreneurship Development Programme, Mentoring and Handholding support. So far, 4,743 beneficiaries have benefited from the project. Out of the total beneficiaries, 3003 are women.
- **Skill India Mission (SIM)** is aimed at skilling, reskilling and up-skilling to ensure our youth are prepared for the large number of opportunities coming up as the economy expands and India moves from the 10th largest economy to 3rd largest economy in the world. SIM is aimed at future ready and Industry ready talent among the youths. Under the SIM, the Ministry provides skill, re-skill and up-skill training to youth through a comprehensive network of skill development centres/institutes under various schemes viz. Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Sikhshan Sansthan (JSS), National Apprenticeship Promotion Scheme (NAPS) and Craftsman Training Scheme (CTS) through Industrial Training Institutes (ITIs) across the country.

As per the All-India Survey on Higher Education (AISHE), the Gross Enrolment Ratio (GER) of females in Higher Education in the country is higher than that for males for the years starting 2017-18, as shown in the table below:

Year	Male GER	Female GER
2020-21	26.7	27.9
2019-20	24.8	26.4
2018-19	24.5	25.5
2017-18	24.5	24.6

State-wise Gross Enrolment Ratio (GER) of girls in Higher Education is given at Annexure I and Stream-wise enrolment of girls is given at Annexure II.

Annexure I

ANNEXURE REFERRED TO IN REPLY TO PARTS (A) TO (D) OF RAJYA SABHA STARRED QUESTION NO. 211 FOR 09.08.2023 BY DR. AMEE YAJNIK REGARDING 'CHALLENGES TO WOMEN ENTREPRENEURS IN THE COUNTRY'

State-wise Gross Enrolment Ratio (GER) in Higher Education in 2020-21 (%)

S. No.	State/UT	Males	Females	Total
1	Andaman & Nicobar Islands	21.6	27.1	24.3
2	Andhra Pradesh	38.3	36.0	37.2
3	Arunachal Pradesh	34.7	32.8	33.7
4	Assam	16.8	18.4	17.5
5	Bihar	16.6	15.1	15.9
6	Chandigarh	57.8	7.07	66.1
7	Chhattisgarh	18.0	21.3	19.6
8	Delhi	46.7	48.5	47.6
9	Goa	30.8	37.3	33.8
10	Gujarat	23.6	20.6	22.2
11	Haryana	28.9	33.7	31.1
12	Himachal Pradesh	33.5	44.7	38.7
13	Jammu and Kashmir	23.0	27.2	25.0
14	Jharkhand	16.5	17.5	17.0
15	Karnataka	34.8	37.2	36.0
16	Kerala	34.5	52.3	43.2
17	Ladakh	5.4	11.9	8.4
18	Lakshadweep	3.3	11.4	7.2
19	Madhya Pradesh	27.3	26.8	27.1
20	Maharashtra	36.2	33.5	34.9
21	Manipur	36.9	38.6	37.8
22	Meghalaya	22.6	29.0	25.8
23	Mizoram	26.2	27.5	26.8
24	Nagaland	15.4	19.3	17.3
25	Odisha	21.3	20.1	20.7
26	Puducherry	60.3	61.1	60.8
27	Punjab	23.9	29.1	26.3
28	Rajasthan	26.1	26.0	26.1
29	Sikkim	36.3	44.0	39.9
30	Tamil Nadu	45.4	48.6	46.9
31	Telangana	37.4	40.9	39.1
32	Dadra and Nagar Haveli and Daman and Div	7.9	15.6	10.4
33	Tripura	20.0	18.4	19.2
34	Uttar Pradesh	22.3	24.3	23.2
35	Uttarakhand	42.8	48.9	45.7
36	West Bengal	20.3	22.3	21.3
	All India	26.7	27.9	27.3

Annexure II

ANNEXURE REFERRED TO IN REPLY TO PARTS (A) TO (D) OF RAJYA SABHA STARRED QUESTION NO. 211 FOR 09.08.2023 BY DR. AMEE YAJNIK REGARDING 'CHALLENGES TO WOMEN ENTREPRENEURS IN THE COUNTRY'

Stream-wise (Programme-wise) Enrolment in Higher Education in 2020-21

S. No	State	Ph.D.		M.Phil.		Post Graduate		Under Graduate		PG Diploma		Diploma	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	Andaman and Nicobar Islands	7	12	0	0	582	979	4055	4672	85	56	621	455
2	Andhra Pradesh	4283	2708	70	48	98570	97244	846588	759307	758	431	96913	66591
3	Arunachal Pradesh	470	258	56	74	5623	5814	22310	20017	97	80	1403	1139
4	Assam	3648	2356	126	180	23461	33328	297876	304835	984	946	12972	9814
5	Bihar	2625	1183	50	23	99157	84462	1141620	911387	2798	1077	57296	49189
6	Chandigarh	323	427	158	29	8669	13715	40358	35349	1138	1181	3035	3631
7	Chhattisgarh	910	744	36	22	33737	46771	215732	259411	14443	14621	36144	27021
8	Delhi	8112	7332	772	764	69649	97222	454449	409832	9715	7442	17002	15459
9	Goa	276	340	6	2	3113	4464	20785	23406	108	139	4677	1593
10	Gujarat	4819	3202	135	177	86719	99388	712608	545854	3856	3072	103346	50683
11	Haryana	2046	2502	104	142	50192	80377	392179	389514	1596	1331	61163	28798
12	Himachal Pradesh	1100	1012	136	134	13471	16133	107717	128469	730	753	8214	8687
13	Jammu and Kashmir	2412	2033	117	180	29946	36342	141590	147415	1183	646	12879	12592
14	Jharkhand	1738	919	18	63	42929	62500	314684	312130	2901	1184	28104	14712
15	Karnataka	5752	5276	60	189	120083	159105	944677	924391	4112	3219	138523	115311
16	Kerala	3184	5554	207	745	45876	120643	454250	633728	1498	1621	49106	33686
17	Ladakh	6	2	0	0	70	23	740	1738	0	0	245	185
18	Lakshadweep	0	0	0	0	0	26	133	401	0	0	0	0

S. No	State	Ph.D.		M.Phil.		Post Graduate		Under Graduate		PG Diploma		Diploma	
		Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
1	2	3	4	5	6	7	8	9	10	11	12	13	14
19	Madhya Pradesh	3676	2477	91	58	159236	184377	1067537	947070	21531	19739	103265	56449
20	Maharashtra	9358	6393	385	349	244931	319628	1955828	1538148	14155	10540	236423	157788
21	Manipur	624	569	0	12	4813	5649	61246	60261	396	269	1637	2607
22	Meghalaya	469	364	0	0	4039	6124	36840	45359	177	129	1334	2236
23	Mizoram	551	436	56	59	1992	2478	15802	14971	61	42	710	1480
24	Nagaland	279	314	23	30	2843	4252	17600	19228	42	71	859	1210
25	Odisha	1955	1326	352	378	48874	50344	370312	368176	2408	1394	94732	50884
26	Puducherry	271	325	0	2	12865	13359	26875	32921	15	16	2806	1056
27	Punjab	4628	4938	142	169	43610	60696	302634	284359	1905	2394	56209	52491
28	Rajasthan	6588	6379	166	104	113499	134819	1014468	924253	7736	4554	82769	36538
29	Sikkim	115	80	34	30	2929	4001	12295	12533	32	11	1088	1179
30	Tamil Nadu	17443	16968	1696	5007	185725	278930	1182067	1280466	9155	6392	247335	61174
31	Telangana	4228	2487	106	74	86425	109813	617563	634298	4791	3180	56054	43630
32	Dadra and Nagar Haveli and Daman and Diu	0	0	0	0	259	508	4020	4681	0	0	1647	397
33	Tripura	452	220	2	10	5919	6287	38810	34214	116	133	2243	2632
34	Uttar Pradesh	11560	8246	234	381	278090	353448	2820340	2727844	30530	23307	215020	112030
35	Uttarakhand	4099	2533	4	1	46493	61555	227696	239419	1231	1122	20926	7946
36	West Bengal	8757	5173	1003	963	79405	108051	863390	929778	3440	2372	116868	74479
	All India	116764	95088	6345	10399	2053794	2662855	16747674	15909835	143723	113464	1873568	1105752