

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No.18**  
**TO BE ANSWERED ON 02.02.2023**

**ENTREPRENEURSHIP GENDER GAP**

18. SHRI GIRISH BHALCHANDRA BAPAT:  
SHRI RAHUL RAMESH SHEWALE:  
DR. PRITAM GOPINATHRAO MUNDE:  
SHRI CHANDRA SEKHAR SAHU:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether women entrepreneurs in the country play a significant role in advancing the economic growth of the country;
- (b) if so, the details of the percentage of collective contribution of industrial output and employment of the total workers engaged in different economic activities in the country, particularly in Odisha;
- (c) whether India still ranks third-highest in the entrepreneurship gender gap across the world;
- (d) if so, the facts thereof and the reasons therefor;
- (e) whether women owning small and medium enterprises in the country widely point to the lack of access to capital as the biggest constraint in running their businesses; and
- (f) if so, the response of the Union Government thereon and the success achieved in this regard and the manner in which the Union Government proposes to address the problem along with the extent to which it has so far been addressed?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

(a) & (b): As per the Udyam Registration portal of the Ministry of MSME which started registration of Micro, Small and Medium Enterprises from 01<sup>st</sup> July 2020, the State-wise share of turnover of women owned MSMEs in total turnover of MSME sector in the year 2020-21 (latest available), and share of employment of women in the MSME sector (from 01.07.2020 to 31.1.2023), State-wise, including Odisha, is given in Annexure – I.

(c) & (d): As on date, the World Bank data on country-wise share of female business owners does not include India's data. However, as per the World Economic Forum's Global Gender Gap report for the year 2022, India ranks 135 out of 146 countries on the Global Gender Gap Index.

(e) & (f): The Report of the Expert Committee on Micro, Small and Medium Enterprises (2019), constituted by the Reserve Bank of India (RBI), has identified lack of access to credit as one of the major constraints faced by the MSME Sector. A 2022 report on "Opportunities and Constraints of women owned very small enterprises in India" brought out by the International Finance Corporation (IFC) has identified lack of access to credit as an important constraint being faced by women entrepreneurs.

To address this problem, the Government of India implements many credit related schemes for women entrepreneurs. A few are:

- i. The Ministry of MSME implements the Prime Minister's Employment Generation Programme (PMEGP), through which women entrepreneurs are provided higher subsidy for starting their own micro-enterprises.
- ii. Through the Credit Guarantee Fund Trust for MSEs, (CGTMSE), the Government of India provides guarantees in respect of credit facilities extended by eligible lending agencies to Micro and Small Enterprises (MSEs). In a recent initiative, the Guarantee fee for women entrepreneurs was reduced by 10% over the normal fee.
- iii. Under the Public Procurement Policy, as amended in 2018, all Central Ministries/Departments and Public Sector Enterprises are mandated to procure at least 3% of their annual procurement from women-owned Micro & Small Enterprises.
- iv. Apart from the above, Schemes of other Ministries, like Pradhan Mantri Mudra Yojana (PMMY) and Stand Up India, etc., help women set up their own enterprises. The Pradhan Mantri Kaushal Vikas Yojana provides opportunities for training and capacity building of prospective /existing women entrepreneurs.

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**A. Statement showing percentage share of turnover of Women owned MSMEs to total turnover of MSMEs in the year 2020-21. (Figures in Rs.)**

Name of the State	Turnover* of MSMEs	Turnover* of Women owned MSMEs	% share turnover of Women owned MSMEs in total turnover of MSME sector
ANDAMAN AND NICOBAR ISLANDS	6293741345.00	1113546586.00	17.69
ANDHRA PRADESH	523158733407.00	94637122593.00	18.09
ARUNACHAL PRADESH	10071418177.00	1957243627.00	19.43
ASSAM	267797376943.00	32110285492.00	11.99
BIHAR	645040461564.00	80825315578.00	12.53
CHANDIGARH	22080847075.00	1860426606.00	8.43
CHHATTISGARH	288540515467.00	32300246563.00	11.19
DADAR AND NAGAR HAVELI and DAMAN AND DIU	24989534850.00	2468478593.00	9.88
DELHI	669099033975.00	62196864533.00	9.30
GOA	31752561741.00	4592784284.00	14.46
GUJARAT	1152669622601.00	104174028328.00	9.04
HARYANA	475892908833.00	55920533261.00	11.75
HIMACHAL PRADESH	107532354180.00	15247442708.00	14.18
JAMMU AND KASHMIR	132050126826.00	18453482385.00	13.97
JHARKHAND	226150379279.00	30603121806.00	13.53
KARNATAKA	926681789735.00	127823530507.00	13.79
KERALA	325639565414.00	43982873219.00	13.51
LADAKH	2775901870.00	199957126.00	7.20
LAKSHADWEEP	175144943.00	24695901.00	14.10
MADHYA PRADESH	606819910159.00	69037072422.00	11.38
MAHARASHTRA	2010022039344.00	239723585752.00	11.93
MANIPUR	21262360516.00	6469897610.00	30.43
MEGHALAYA	15335914206.00	5348721360.00	34.88
MIZORAM	6688701287.00	2763306766.00	41.31
NAGALAND	10976055239.00	2548503577.00	23.22
<b>ODISHA</b>	<b>363103109857.00</b>	<b>53149339573.00</b>	<b>14.64</b>
PUDUCHERRY	17439682490.00	4281147767.00	24.55
PUNJAB	462982652274.00	49730930692.00	10.74
RAJASTHAN	720281649747.00	95791242176.00	13.30
SIKKIM	6512469257.00	1460873902.00	22.43
TAMIL NADU	981727833013.00	172010276066.00	17.52
TELANGANA	503683331312.00	67000412665.00	13.30
TRIPURA	29117993102.00	3563623287.00	12.24
UTTAR PRADESH	1459001511465.00	186540023991.00	12.79
UTTARAKHAND	119812298928.00	15427718490.00	12.88
WEST BENGAL	893982036649.00	101887544593.00	11.40
Total	<b>14067141567070.00</b>	<b>1787226200385.00</b>	<b>12.70</b>

\*Latest available on UR portal, data as on 30.01.2023

**B. Statement showing State-wise percentage share of women employed in the MSME Sector from 01/07/2020 to 31.1.2023( Figures in numbers)**

State Name	Total Employment in MSME sector	Female Employment in MSME sector	% female employment to total employment
ANDAMAN AND NICOBAR ISLANDS	217226	69949	32.20
ANDHRA PRADESH	4057451	1194617	29.44
ARUNACHAL PRADESH	64729	17745	27.41
ASSAM	1565483	426774	27.26
BIHAR	3823256	848813	22.20
CHANDIGARH	215268	47085	21.87
CHHATTISGARH	1134125	257837	22.73
DADAR AND NAGAR HAVELI and DAMAN AND DIU	151209	26952	17.82
DELHI	3511980	656562	18.69
GOA	193367	44312	22.92
GUJARAT	6721764	1116891	16.62
HARYANA	3515462	614530	17.48
HIMACHAL PRADESH	486534	98189	20.18
JAMMU AND KASHMIR	1107172	270434	24.43
JHARKHAND	1814979	349331	19.25
KARNATAKA	7544634	2151853	28.52
KERALA	2143655	695507	32.44
LADAKH	27847	6765	24.29
LAKSHADWEEP	2134	396	18.56
MADHYA PRADESH	3705468	823150	22.21
MAHARASHTRA	13070555	2737506	20.94
MANIPUR	332965	131667	39.54
MEGHALAYA	49332	14185	28.75
MIZORAM	121851	39639	32.53
NAGALAND	72776	23304	32.02
<b>ODISHA</b>	<b>2507640</b>	<b>616652</b>	<b>24.59</b>
PUDUCHERRY	142329	43370	30.47
PUNJAB	2783487	506546	18.20
RAJASTHAN	6354710	1322803	20.82
SIKKIM	25297	8370	33.09
TAMIL NADU	11099839	3413375	30.75
TELANGANA	5581265	1533149	27.47
TRIPURA	253250	65560	25.89
UTTAR PRADESH	8307005	1635592	19.69
UTTARAKHAND	951333	215591	22.66
WEST BENGAL	5290972	1312751	24.81
Total	<b>98948349</b>	<b>23337752</b>	<b>23.59</b>
<b>Report Till 31/01/2023 1:23 PM</b>			