

# Decoding government support to women entrepreneurs in India

The anatomy of entrepreneurship support schemes

October, 2022



## Foreword

NITI Aayog's Women Entrepreneurship Platform (WEP) has facilitated the journey of women entrepreneurs in India since its launch at the 8th Global Entrepreneurship Summit in 2017. In doing so, WEP has not only acted as a one stop shop for women entrepreneurs looking for support but also played a key role in bringing together diverse stakeholders to support the agenda of advancing women entrepreneurship in India.



Creating a robust ecosystem of support for women entrepreneurs is critical to bridge the gender gap in entrepreneurship. India currently ranks 57th out of 65 nations, in the Mastercard Index on Women Entrepreneurship (MIWE). It ranks 70th among 77 countries on the Female Entrepreneurship Index. National surveys peg women entrepreneurship at 20% in the MSME sector. This demonstrates the urgent need for policy-level action to step up efforts in this area.

Despite the setback from covid- 19 in the last two years, women entrepreneurs have shown their strength, resilience and resourcefulness in not only running their own enterprises but contributing to covid response efforts through large scale production of masks, PPE kits and other covid essentials. Every year, WEPs flagship Women Transforming India (WTI) awards showcases the successful journeys of women entrepreneurs who are at the frontiers of their fields from manufacturing, handicrafts, health and wellness to technology and automation.

Increasing the number of growth-oriented women entrepreneurs has a catalytic effect of women's labour force participation rates. However, this needs efforts to understand their needs at various stages of their entrepreneurship journey and make investments in creating a robust ecosystem to fulfil these varied needs.

Out of the 6 pillars that WEP focuses on, research is an important area, aimed at identifying key areas that need attention, by producing data and analysis that can support key stakeholders to understand women's entrepreneurship needs better.

This report is another effort in that direction, it fills a critical knowledge gap by helping us understand the length and breadth of government of India's existing support to entrepreneurs through a variety of central and state government schemes. It shares insights on ecosystem needs that remain unserved or underserved and shares recommendations on making all entrepreneurship schemes more accessible and effective for women entrepreneurs.

As a part of this effort information on all central and state government entrepreneurship schemes will be available on the advanced version of the WEP platform 3.0. The platform will have smart matchmaking capabilities to match the relevant scheme with user's profiles. This way WEP will be able to overcome information asymmetry by seamlessly providing relevant information. We hope that this report will serve as a useful tool for policy makers and stakeholders looking to invest in advancing women entrepreneurship in India.

The Report has been prepared by Sonal Jaitly and Lakshmi Sruthi Thangallapally of MicroSave under the Research Scheme (RSNA - 2021) of NITI Aayog. The findings are that of the organisation. During the research undertaken by the MicroSave team key support was provided by NITI team including Mr. Chintan Vaishnaav, Anthony Cyriac, Ayesha, Preeti Syal, Saloni Tandon and Jayana Jain.

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# 1. Introduction



# 1. Introduction

## 1.1 Context

Women's participation in the economy is essential for sustainable economic development, gender equality, and poverty alleviation. McKinsey Global Institute (MGI) estimates that India could boost its GDP by USD 0.7 trillion by bringing 68 million more women into India's workforce by 2025. The World Bank reports that India could increase GDP growth by 1.5 percentage points by including 50% of the women in the workforce. However, India's female labor force participation rate (FLFPR) declined from 32% in 2005 to 19% in 2021, 27 percentage points less than the global average. This steady decline<sup>1</sup> in FLFPR is attributed to many factors including increased enrollment of girls in higher education, declining child labour, structural shift from agriculture sector post 2005. Further, decline in animal husbandry in rural areas, fall in international demand for products of labor-intensive industries, disproportionate burden of unpaid care work and lack of employment opportunities.

Women's economic contribution in India accounts for 17% of the GDP, which is less than half the global average. COVID-19 exacerbated the situation when women lost livelihoods and employment, income from the business decreased, and the burden of unpaid care increased. UN Women reported that during the first lockdown in 2020, 47% of women lost their jobs compared to 7% of men who were left without jobs. Of the countries in the Central and East Asia region, the pandemic hurt female entrepreneurs in India the most, with two-thirds of women<sup>2</sup> attributing recent business closures to the pandemic.

Against this backdrop, India has further stepped up its policy efforts to improve the business environment and create more income and jobs. India improved its position and stood 62nd in the World Bank's last ease of doing business ranking in 2019. India is now the third largest start up ecosystem in the world. There is increased attention to accelerating women led technology start-up's and women's enrollment in STEM. The All India Survey on Higher Education Report (2020)<sup>3</sup> indicates an increase in women's enrollment in Science, Technology, Engineering and Mathematics (STEM) as a field of study. Evidence<sup>4</sup> suggests that businesses with at least one female founder have a more inclusive work culture, employ 3x more women than men and generate 10% more cumulative revenue. However, entrepreneurship by women in India has stagnated. Women own only 20% of all enterprises in India. 82% of these women-led enterprises are micro units, run as sole proprietorships, while most are concentrated in the informal sector. About 6.36 million<sup>5</sup> enterprises of the total 8.05 million are in livestock, manufacturing, and retail trade. Studies suggest that available data over-represents true entrepreneurship among women—10% to 30% of enterprises registered as women-owned are often not run by women. In terms of technology based startups also categorized under MSME's, RBI survey of 1,246 startups finds 5.9 per cent of the participating startups were founded by only females in comparison to 55.5 per cent founded by only male founders. Only 38.6% had both male and female as co-founders.

Female entrepreneurs face limited access to credit, capacity-building that remains concentrated in limited sectors, lack of information, absence of networking, and low market linkages. These challenges and adverse social norms impact their entrepreneurial ambitions and aspirations. The Government of India has undertaken several initiatives to promote female entrepreneurship at different levels. NITI's WEP platform is a crucial central initiative to stem the stagnation of female entrepreneurship in India.

## 1.2 About Women Entrepreneurship Platform (WEP)

The WEP is a Government of India-backed initiative launched by the NITI Aayog in 2017 to promote a conducive ecosystem for women's entrepreneurship in India. WEP intended to do this by becoming a unified aggregator of relevant information and services. It would strengthen industry linkages and increase awareness of existing programs among WEs. It specifically provides access to programs for a) incubation and acceleration, b) entrepreneurship skilling and mentorship, c) marketing assistance, d) funding and financial assistance, e) compliance and tax assistance, and f) community and networking. Since WEP's launch in 2018, more than 26,500 women have registered and benefitted from the platform.

## 1.3 About this research

This research identifies aspects of women's entrepreneurship where ecosystem need is felt. It further offers ways to balance government's efforts in favor of an ecosystem-based approach in order to promote women's entrepreneurship. An entrepreneur faces multiple socioeconomic challenges that limit their ability to use economic opportunities and benefit from them. These challenges worsen for female entrepreneurs. Evidence<sup>6</sup> suggests that promoting women's entrepreneurship requires facilitating them through the most critical stages of their entrepreneurship journey and creating a robust entrepreneurial ecosystem that works equally well for women and men. We emphasize "ecosystems" here, as an isolated approach poses the risk of further declining economic opportunities for women. Entrepreneurial ecosystems<sup>7</sup> are much like biological environments where different essential elements (regulatory, cultural, and economic in this case) interact with each other to form an optimal environment for talented individuals and innovative organizations to create value. The caveat here is optimal integration and support. Such an integrated



system<sup>8</sup> to promote opportunity-oriented<sup>9</sup> entrepreneurship among women in high-value and high-growth sectors is urgently needed.

## Research Methodology

A conceptual framework based on an ecosystem lens was developed to anchor this research. This framework is based on secondary literature review, it also draws from other existing primary research done by WEP and MSC. The framework helps identify key entrepreneurship ecosystem needs and how these needs are being fulfilled through existing central and state government schemes. Our research identified six key ecosystem needs essential to creating growth-oriented female entrepreneurs. These are: a) entrepreneurship promotion, b) access to finance c) training or skilling, d) mentoring and networking, e) market linkages and f) access to business, legal, digital, and other higher-order support services.

The Government of India has actively taken several steps to nurture and promote entrepreneurship in India. The central and state governments have launched multiple programs and schemes to support entrepreneurs and enterprises. However, not all the resources and services provided through government entrepreneurship support schemes are equally accessible to enterprises owned by women and men. This reflects in the poor quality<sup>10</sup> and quantity<sup>11</sup> of female entrepreneurship in India.

This research investigates how the Government of India's entrepreneurship support schemes at the central and state levels support WEs across the continuum of these six ecosystems needs. Central and state schemes remain the key vehicle of support for women and the poorest of the poor who can use entrepreneurship as a pathway out of poverty.

This research is based on an analysis of 70 central government schemes spread across 15 ministries and 433 state schemes spread across 28 states. The desk review included analyzing information from annual reports of ministries, scheme websites, circulars, orders and relevant institutional reports. The research analyzed more than 1,800 websites to gather information on central schemes and state-specific schemes. This study intends to fill a critical knowledge gap by decoding the range of support the central and state governments have made available to entrepreneurs. It identifies gaps in design, communication, and availability of support across all six essential needs of entrepreneurs. This research will:

- Outline the range of support available to entrepreneurs through central and state schemes
- Understand which needs of the entrepreneurship ecosystem receive maximum, minimum, adequate, or no support from the government
- How schemes target female entrepreneurs
- Future directions to plug the gaps in scheme-based support to entrepreneurs

The research is divided into three sections. The first section delineates the extent and depth of the problem of the stagnating female entrepreneurship landscape in India. It reveals evidence that current

isolated approaches will unlikely narrow the existing gender gap in entrepreneurship—in fact, they may further widen the gap. It further argues for the adoption of an ecosystem-based approach by governments to support female entrepreneurship that will help WEs through key stages of their entrepreneurship journey. The second section provides key insights from the research, covering all central and state entrepreneurship support schemes. The third section discusses future directions emerging from this research.



## 2. Women's entrepreneurship landscape in India



## 2. Women's entrepreneurship landscape in India

India has 63 million micro, small, and medium enterprises (MSMEs), of which around 20% are women-owned, employing 22 to 27 million people. India ranked 57<sup>th</sup> among 65 countries in the Mastercard Index of Women Entrepreneurs<sup>12</sup> (MIWE, 2021). Estimates suggest that by accelerating women's entrepreneurship, India could create more than 30 million women-owned enterprises, potentially creating 150 to 170 million jobs.

Out of the 432 million working-age women in India, only 19%<sup>13</sup> of women participate in any formal and paid work. Global Entrepreneurship Monitor (GEM) shows women's total early-stage entrepreneurial activity (TEA) rates are often high in low-income countries. Contrarily, India has an average TEA rate of only 2.6%<sup>14</sup> for women. GEM reported that female entrepreneurs in India cited job scarcity as a critical motivation for business creation as against the opportunity to grow a business and earn profits.

### 2.1 Share of women-owned enterprises in all proprietary MSMEs<sup>15</sup> and the states with the highest number of wMSMEs

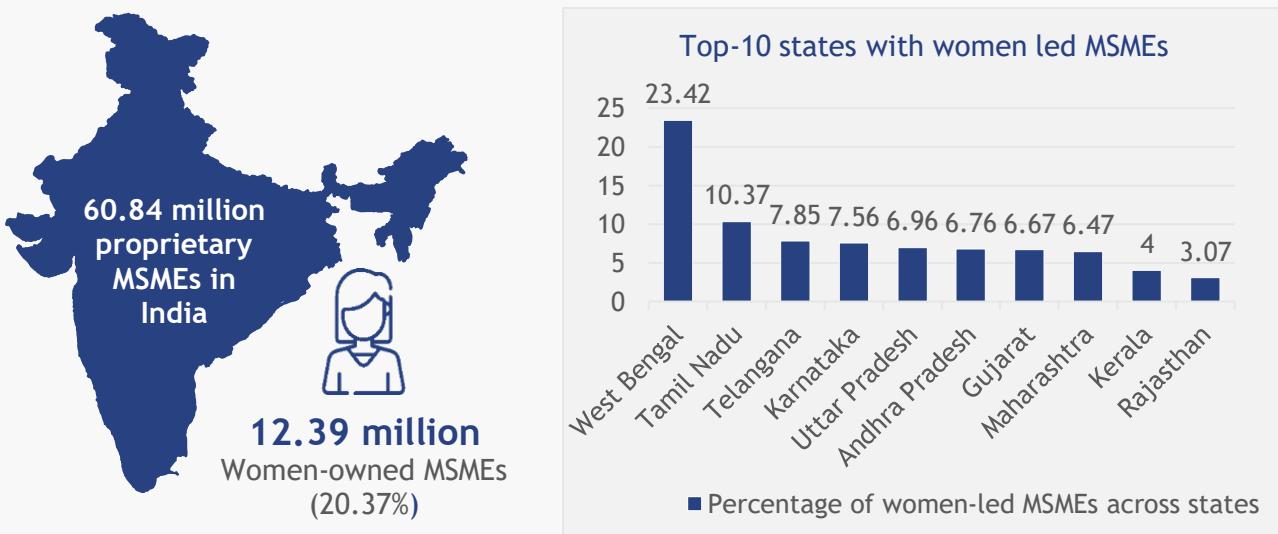


Figure 1: Share of wMSMEs and top-10 sates in share of wMSMEs, Source: MoMSME annual report 2021-22

The last NSS survey revealed India had 63.38 million MSMEs in the country. Out of them, 60.84 million (~96%) establishments are proprietary concerns. Women own only 20.37% among them. The distribution of women-owned MSMEs varies across states. West Bengal (23.42%) has the highest share of women led MSMEs, while Sikkim (0.04%) has the lowest. The survey findings indicate that India's southern states have a relatively more favorable ecosystem for women's entrepreneurship. These five-state count among the top-10 states in terms of the number of establishments under women-owned enterprises. Tamil Nadu leads with 10.37%, followed by Telangana with 7.85%, Karnataka with 7.56%, Andhra Pradesh with 6.76%, and Kerala with 4%.

## 2.2 Share of wMSMEs rural vs urban<sup>16</sup> and gender gap in employment by MSMEs

According to the Ministry of Micro, Small and Medium Enterprises (MoMSME) annual report, rural areas have a slightly greater share of women-owned enterprises (22.24%) than urban areas (18.42%). Employment provided by the MSME sector suffers from a huge gender gap. It employs 76% male and only 24% female employees. As of 2021, the MSME sector employed a total of 110.98 million employees, of whom 84.46 million (76%) were men and only 26.49 million (24%) were women. The distribution of female employees in MSMEs is more in the rural sector (13.75 million) compared to the urban sector (12.74 million).

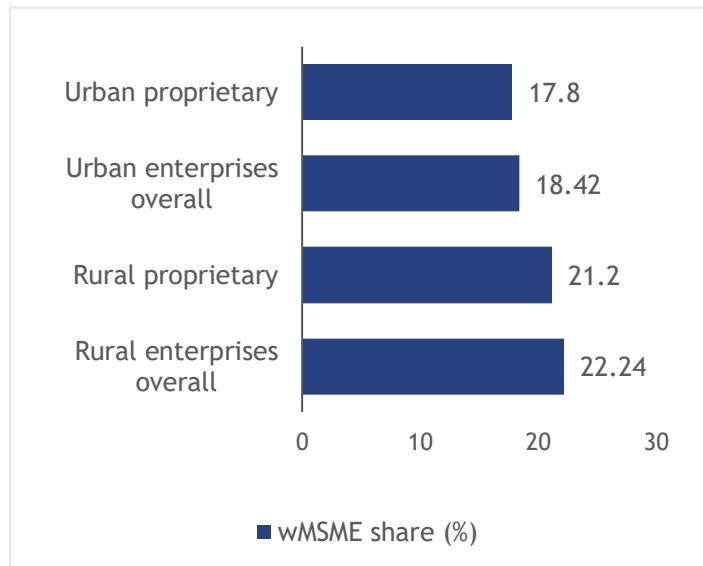


Figure 2: Share of wMSMEs in rural and urban sector  
Source: MOSPI, 2016, 2019

## 2.3 Share of women-owned MSMEs by size<sup>17</sup>

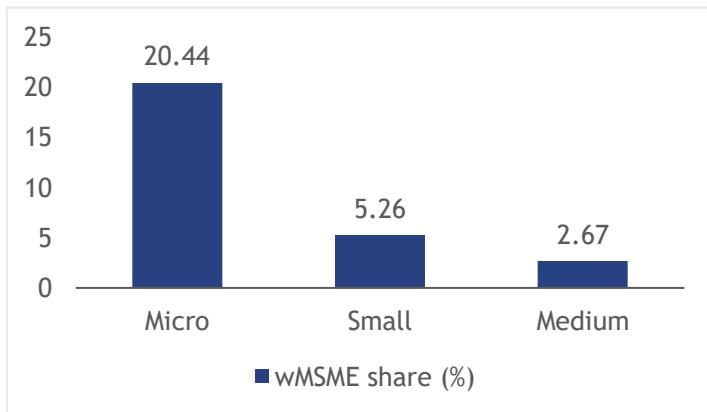


Figure 3: Share of wMSMEs by size<sup>1</sup>,  
Source: MoMSME annual report 2021-22

More than 99% of all MSMEs are in the micro sector. Most women-owned enterprises in India are single-person microenterprises. Only about 17% of women-owned enterprises have employed workers, of which 95% operate with less than six workers. As the size of the enterprise increases, the proportion of women-led enterprises decreases.

<sup>1</sup> According to the MoMSME, the size of an enterprise is defined based on investment in plant and machinery or equipment and annual turnover. Microenterprises have investments less than INR 10 million and annual turnover less than INR 50 million, small enterprises have investment less than INR 100 million and an annual turnover less than INR 500 million, and medium enterprises have investment less than INR 10 million and annual turnover of less than INR 50 million.

## 2.4 Share of women-owned MSMEs by sector<sup>18</sup>

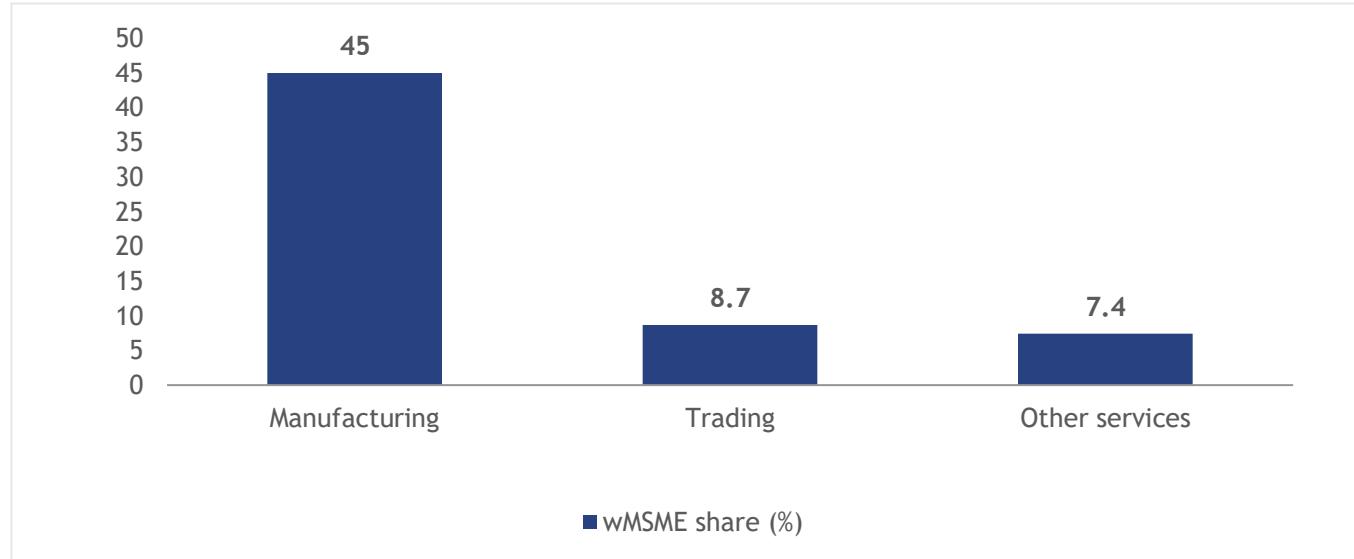


Figure 4: Share of wMSMEs by sector

Source: MOSPI, 2018

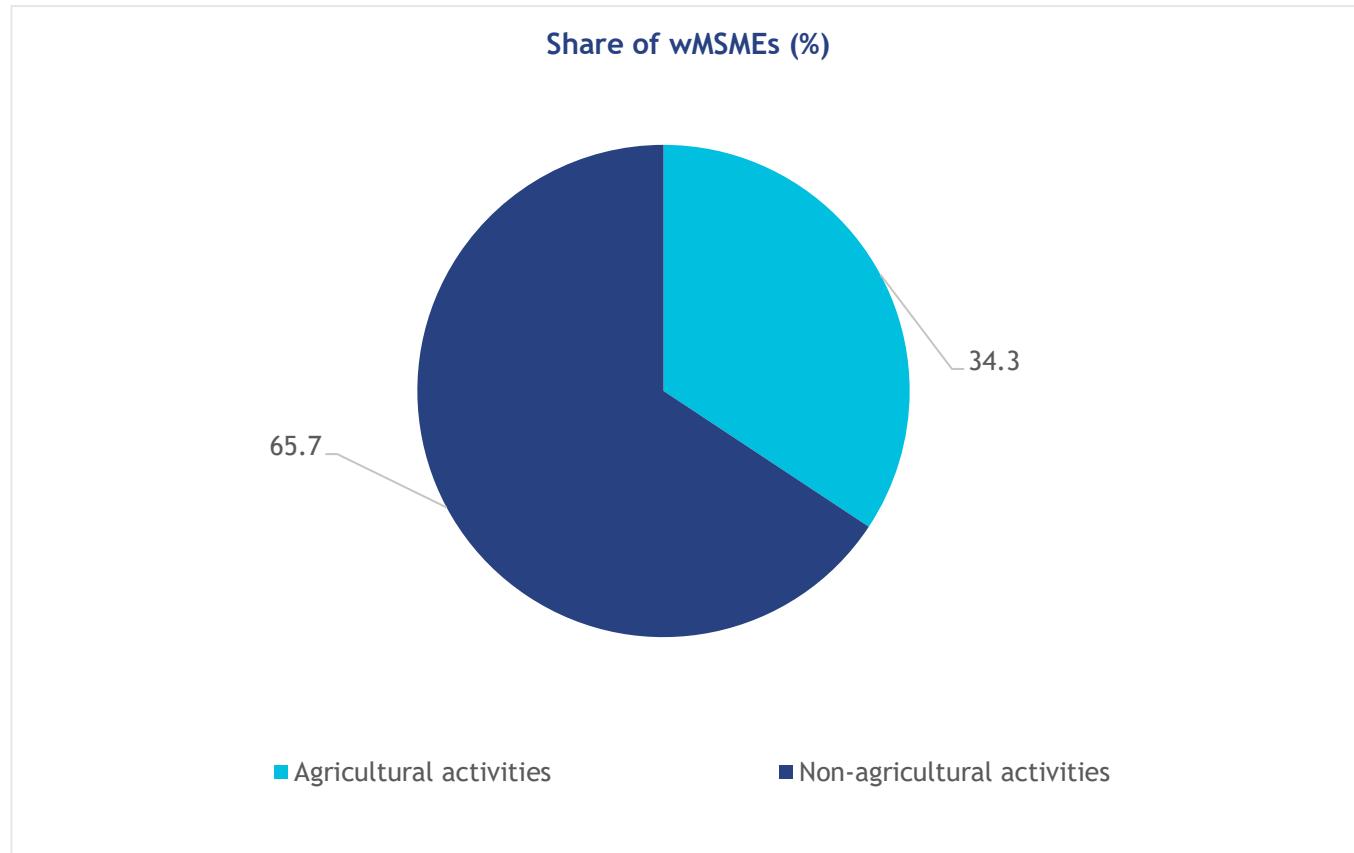


Figure 5: Share of wMSMEs by activity

Source: Sixth economic census, 2015-16

As per the sixth economic census, 34.3% of all wMSMEs were involved in agricultural activities and 65.7% in non-agricultural activities. In the agriculture sector, most are involved in livestock (92.2%), followed by forestry (4.5%), non-crop farming (1.9%), and fisheries (1.4%). In non-agricultural activities, around 45% of establishments are in manufacturing activity. Other activities in the non-agricultural sector are trading (28.57%), other services (8.8%), education (4.1%), and food and accommodation services (4.2%). Around 22% of enterprises in the handicraft and handloom sector are women-owned.

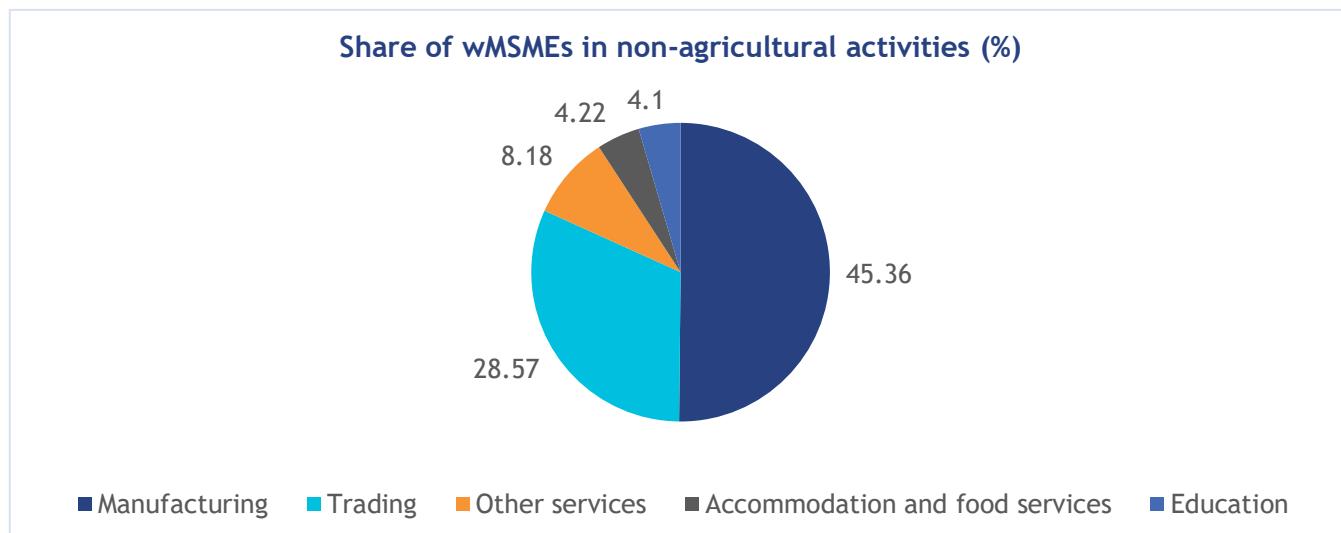


Figure 6: Share of wMSMEs in non-agricultural activity, Source: Sixth economic census, 2015-16

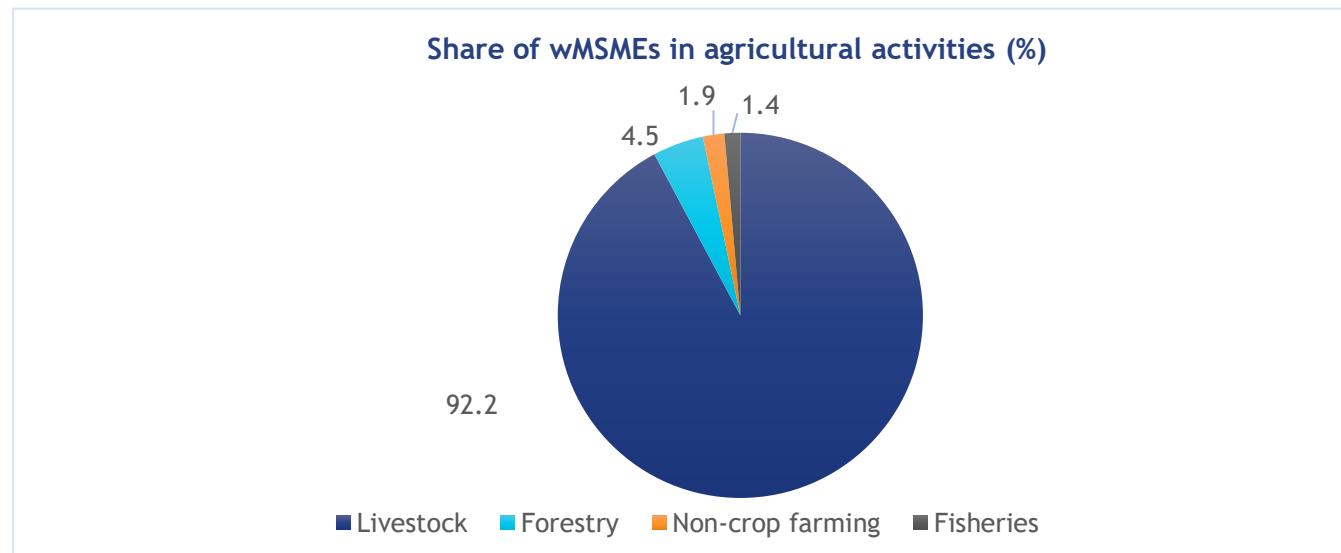


Figure 7: Share of wMSMEs in agricultural activity, Source: Sixth economic census, 2015-16

## 2.5 Female entrepreneurs in India are not SAFE

The MSME sector in India contributes to 30%<sup>19</sup> of India's GDP and employs around 110 million people. In India, about 89% of the women-owned enterprises operate all year round, 9%<sup>20</sup> are seasonal, and the remaining 2% operate casually, which are neither perennial nor seasonal. A recent Standing Committee on Finance report estimated that the MSME sector has a credit gap worth INR 20-25 trillion. Global Entrepreneurship Monitor (GEM) reported that women in India and the Republic of Korea appeared to face the most difficulty in accessing business financing compared to their male peers. Women-owned MSMEs face challenges in accessing credit due to a lack of collateral and tangible assets, limited avenues to prove creditworthiness, and perceptual biases against lending to female entrepreneurs or women-led enterprises.

As most women-owned businesses are home-run, micro, and informal in nature, they have limited exposure to market spaces and marketing skills. Female entrepreneurs need to deal with mobility and logistics challenges, time poverty and unpaid care work, and safety and security issues to manage the business and achieve the required growth for the enterprise. They also lag in terms of digital and technical skills due to low literacy rates and lack of access to mobile and the Internet. MSCs SAFE Framework helps understand key challenges responsible for the stagnating rates of female entrepreneurship in India.

### SAFE framework

This research has evolved the SAFE framework based on a rich database of evidence available on challenges faced by female entrepreneurs in the country. It helps understand the challenges that wMSMEs face in India.



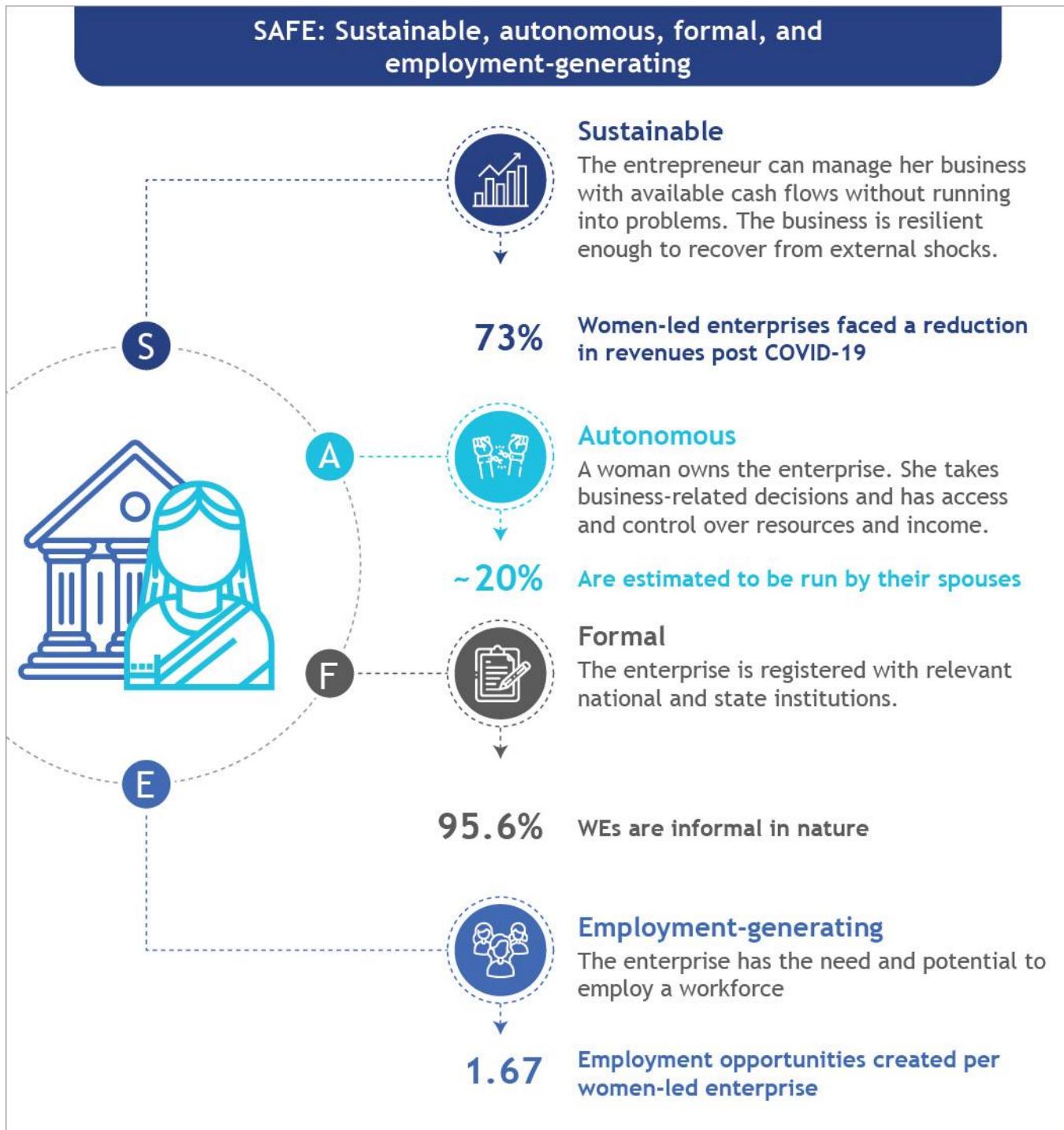


Figure 8: MSC's SAFE framework

## Sustainable

Most women-led MSMEs remain subsistence-oriented rather than growth-oriented. They need a consistent source of income rather than opportunities for growth and profits through entrepreneurship. This need forces women to take up subsistence entrepreneurship. Factors that determine this choice for women include limited economic opportunities, a disproportionate burden of unpaid care work at home, and constraints on mobility and social interactions. Many women are home-based and piece-rate entrepreneurs who depend significantly on intermediaries and contractors for market access.

These enterprises are highly susceptible to external shocks, such as COVID-19. A [report by Bain<sup>21</sup>](#) and Company reveals that COVID-19 hurt almost 73% of women-run enterprises in India, while the revenue of nearly 20% of female entrepreneurs dwindled to zero. Recent [research by MSC<sup>22</sup>](#) highlights that as many as 82% of female-owned micro, small, and medium enterprises (MSMEs) reported a decrease in their income, compared to 72% of male-owned enterprises. They faced greater restrictions that made them unsustainable, including decreasing demand, rising costs of inputs, inability to access markets, and an increased burden of care work at home, among other factors.

Most female entrepreneurs are concentrated in sectors and industries highly affected by the pandemic and digitization like micro and small businesses<sup>23</sup> in non-professional services, such as tailor shop owners, dressmakers, shopkeepers and street vendors, arts and handicrafts vendors, and beauty-parlor owners, among others.

## Autonomous

Even when women own an enterprise, they may lack the sole agency or autonomy to decide how to run the business, prioritize investment in their business, and control the use of income and profits generated. The lack of intra-household decision-making power, lower mobility, safety-related challenges, and social norms dictate how independently women can run their enterprises.

Often, women do not truly own or control many women-led enterprises. They depend considerably on men for key business decisions, procurement of raw materials, pricing information, and market access. Studies suggest female entrepreneurship is overrepresented in numbers. MSC's diaries<sup>24</sup> research reveals that adverse social norms hurt how well a female business owner runs her business independently.



## Formal

95.6% of women's enterprises are unregistered or informal. A high level of informality harms the growth and resilience of their enterprises and their entrepreneurial rights. The level of effort and often the drudgery involved in running such enterprises go unaccounted for and expose women to occupational health hazards. Ample empirical research has shown that female entrepreneurs in the informal economy face a higher risk of poverty than those in the formal economy. Informal economic units<sup>25</sup> also face lower productivity and income (ILO).

## Employment-generating

The MSME sector in India contributes 30%<sup>26</sup> of India's GDP and employs around 111 million<sup>27</sup> people. Women-led MSMEs create employment for 22 to 27 million<sup>28</sup> people. However, 95% of women proprietors run with less than six workers, most being own-account or single-person enterprises (or self-employed), and only 1.9% with six to 10 employees.



### 3. Applying the ecosystem lens to female entrepreneurship



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Several studies have repeatedly underlined the major role an enabling ecosystem plays in supporting economic growth and job creation. Many national and international organizations corroborate this. Most recently, the ILO Centenary Declaration for the Future of Work (2019) spelled this out. Yet governments and policy makers must first identify the critical needs of female entrepreneurs to promote such an enabling ecosystem, besides addressing the structural barriers posed by adverse social norms and gender-neutral and gender-blind policies and processes.

Based on the experience of the WEP platform, this research identifies six key needs related to the ecosystem essential to promoting opportunity-oriented entrepreneurship among women. It underlines that female entrepreneurs need a continuum of support throughout critical stages of their entrepreneurship journey to ensure they survive and grow.



## The process and challenges in women's entrepreneurial journey



Figure 9: MSC's female entrepreneurial process

### 3.1 Identification and definitions of the ecosystem needs

These six ecosystem needs are:

- a) Entrepreneurship promotion, which includes creating awareness and knowledge of different entrepreneurship opportunities;
- b) Easy and affordable access to finance;
- c) Training and skilling in technical and business skills;
- d) Mentoring and networking from industry experts to guide and incubate budding entrepreneurs and peer networking;
- e) Market linkages with domestic and global markets;
- f) Access to business, legal, digital, and other higher support services for better efficiency and productivity.

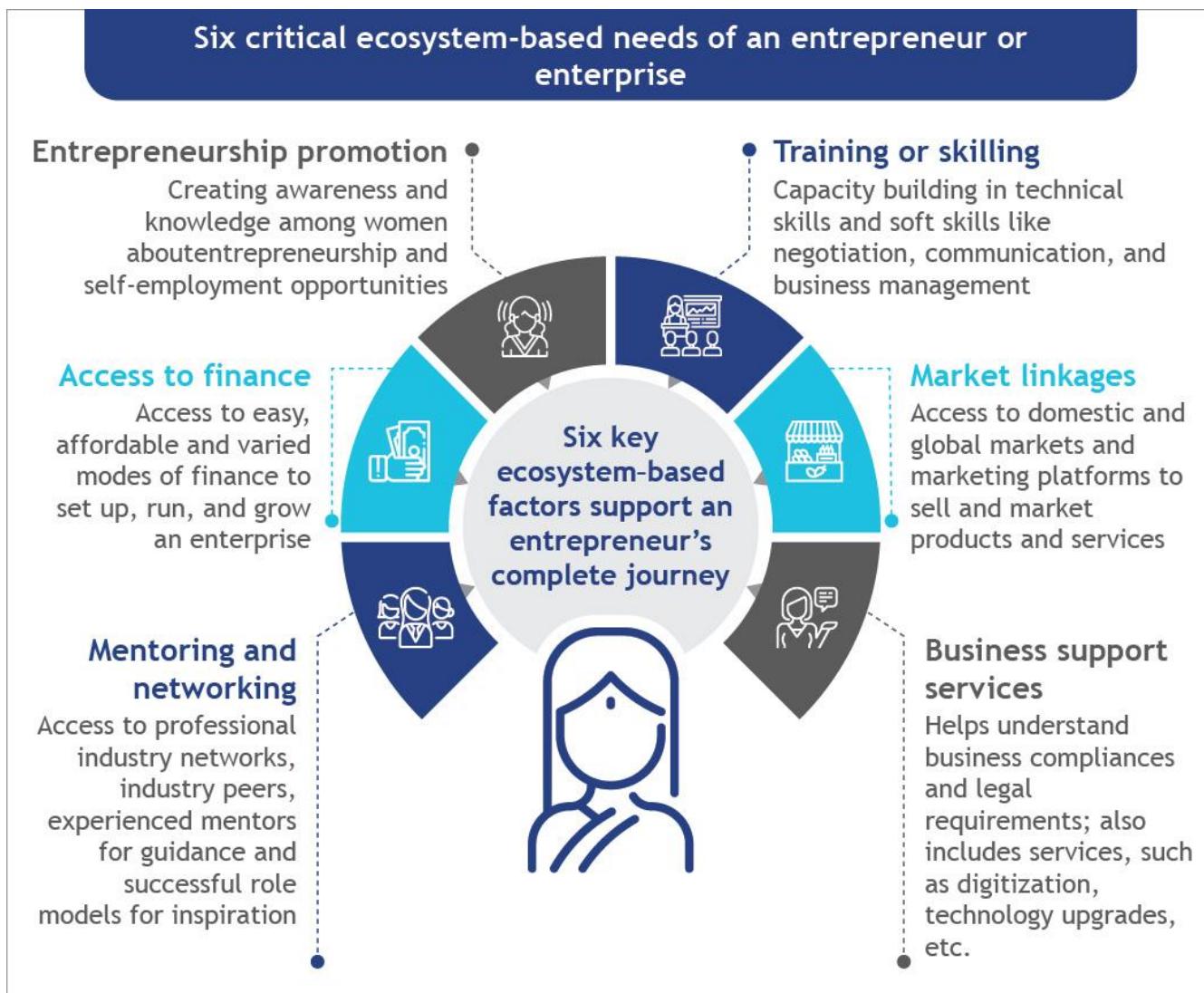


Figure 10: Six critical ecosystem needs of an enterprise or an entrepreneur

## 4. Insights from the study



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As the Indian government focuses on creating more employment, promoting entrepreneurship for women remains one of the best pathways to ensure equitable growth. NITI Aayog's WEP platform has successfully played the role of key ecosystem facilitator for female entrepreneurship. However, its experience also highlights that most WEs could not benefit from existing government schemes on entrepreneurship. This research emphasizes that while we need more investment and capacity-building to promote entrepreneurship among women, the first step is to ensure that WEs can access and benefit from the wide range of existing support that central and state governments provide.

**Governments must pay particular attention to ensure female entrepreneurs can equally access the benefits of “all entrepreneurship support schemes” against only those that specifically target women.**

Governments must pay particular attention to ensure female entrepreneurs can equally access the benefits of “all entrepreneurship support schemes” against only those that specifically target women. This research mapped all such schemes with the six key ecosystem needs to understand the full extent of existing government support to entrepreneurship that goes beyond popular flagship schemes. We analyzed more than 1,800 websites to gather information on central schemes and state-specific schemes and mapped 70 central schemes, 433 state schemes and 52 schemes from SIDBI and NABARD. The research identified a detailed analytical framework to understand the nuances of the scheme’s design, target, and access and grievance management process.

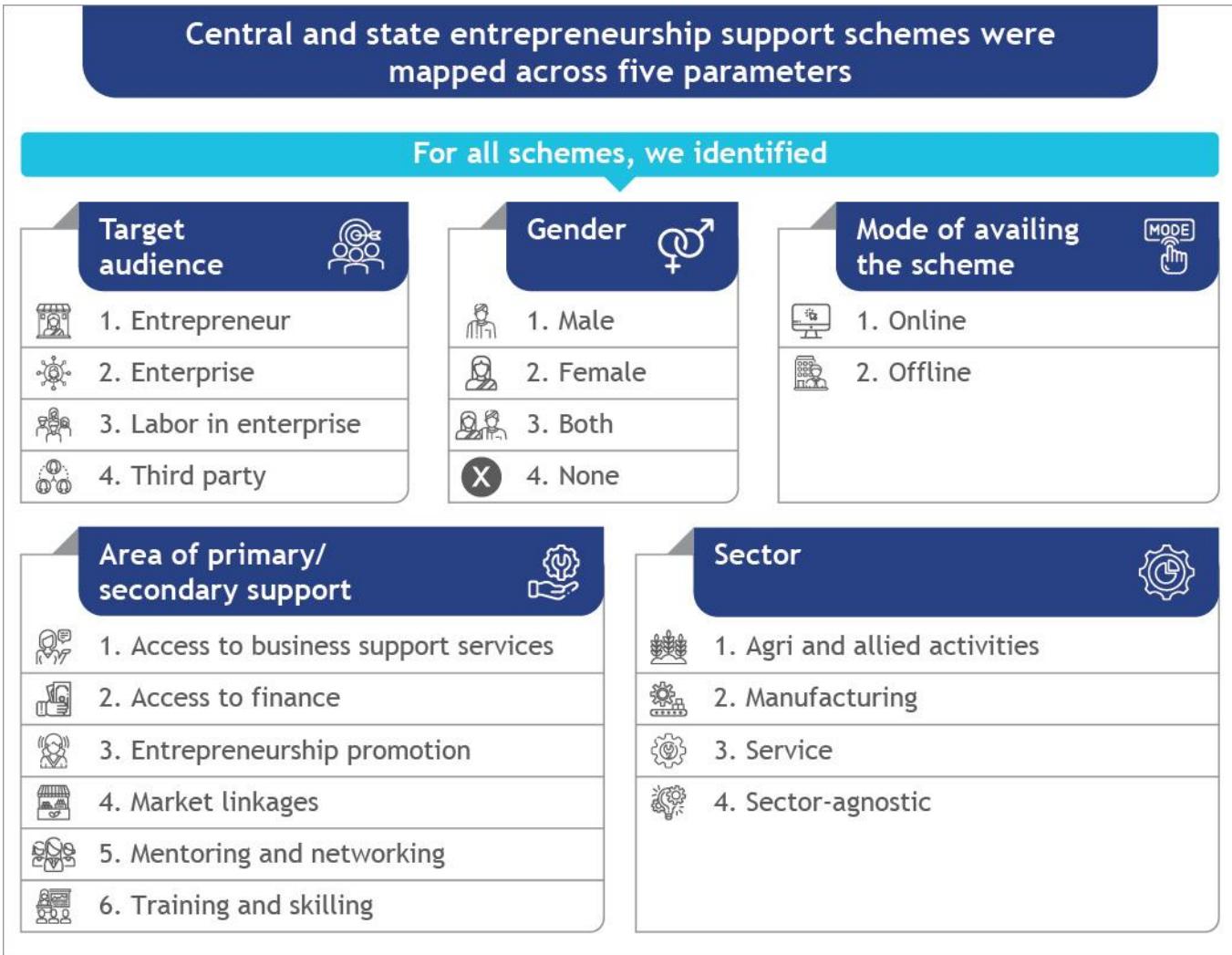


Figure 11: Research parameters for mapping central and state schemes supporting entrepreneurship

### 70 central schemes and 433 state schemes focus on supporting entrepreneurship

We find that 70 central government schemes spread across 15 ministries focus on providing support directly or indirectly to the entrepreneur or enterprise across the six ecosystem needs. Similarly, 433 state government schemes offer state support for entrepreneurship across 28 states.

### Seven states and three central ministries account for almost half of the schemes that support entrepreneurship

The top three central ministries that together contribute 42 central government schemes (60%) are the Ministry of Micro, Small, and Medium Enterprises (24), the Ministry of Agriculture and Farmers Welfare (10), and the Ministry of Skill Development and Entrepreneurship (8). In the case of state governments, seven states, that is, Odisha (41), Kerala (36), West Bengal (32), Assam (27), Rajasthan (26), Tamil Nadu (22), and Telangana (21) together contribute 205 entrepreneurship support schemes, which is 47.3% of all the entrepreneurship support schemes by state governments.

Almost half of the schemes are from seven states

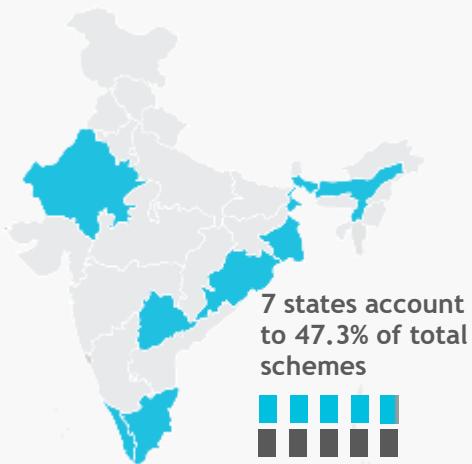
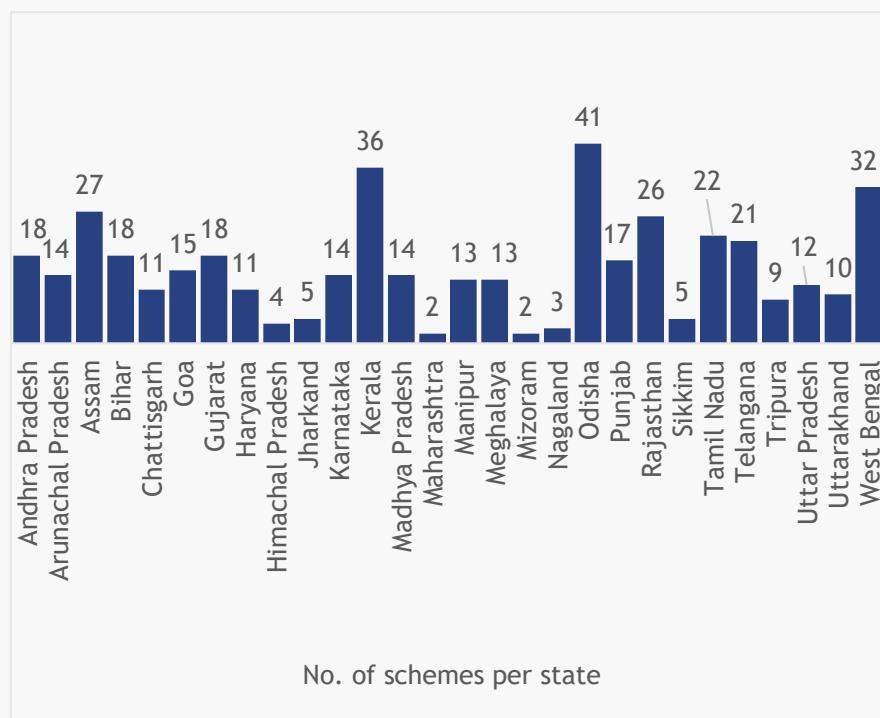


Figure 12: Share of schemes per state,  
Source: MSC's research on central and state schemes supporting entrepreneurship, 2022



#### Distribution of central schemes across ministries

Name of the ministry	Number of schemes
Ministry of Agriculture and Farmer's Welfare	10
Ministry of Commerce and Industry	2
Ministry of Development of North Eastern Region	4
Ministry of Electronics and Information Technology	3
Ministry of Finance	2
Ministry of Housing and Urban Poverty Alleviation	1
Ministry of Minority Affairs	2
Ministry of Micro, Small, and Medium Enterprises	24
Ministry of Rural Development	2
Ministry of Science and Technology	1
Ministry of Skill Development and Entrepreneurship	9
Ministry of Social Justice and Empowerment	2
Ministry of Textiles	4
Ministry of Tribal Affairs	2
Ministry of Youth Affairs and Sports	1

Figure 13: List of ministries and distribution of central schemes across ministries

Source: MSC's research on central and state schemes supporting entrepreneurship, 2022



❖ **The focus of most central and state schemes skews exclusively toward two ecosystem needs**

Around 45% of the central schemes provide support for access to finance, and 27% provide support in training and skilling ecosystem needs as their primary domain of support. The majority of state schemes provide support for access to finance and access to business support services (refer to Figure 15). Only 3% of state schemes and 4% of central schemes have mentoring or networking as the primary support domain. A recent survey<sup>29</sup> finds that 88% of respondents said access to a seasoned mentor can profoundly boost their career success. Meanwhile, 67% of the female respondents in non-metros stated lack of mentorship is a critical challenge in being an entrepreneur. Similarly, only 18.5% of central and around 7% of state schemes, respectively, target the market linkage ecosystem as a primary or secondary support domain. Market linkages and support for business mentoring are among the most ignored support areas in all entrepreneurship support schemes.

**Market linkages and support for business mentoring are among the most ignored support areas in all entrepreneurship support schemes.**

Nearly 56% of total state schemes, or 243 out of 433 state schemes, have a secondary domain of support. Half of the secondary domain support also revolves around providing access to finance. Market linkage is the least targeted ecosystem need as a primary and secondary domain. A majority of the central schemes have entrepreneurship promotion as their secondary domain of support.

Both state and central schemes provide a range of services under each ecosystem need, which the image below depicts.

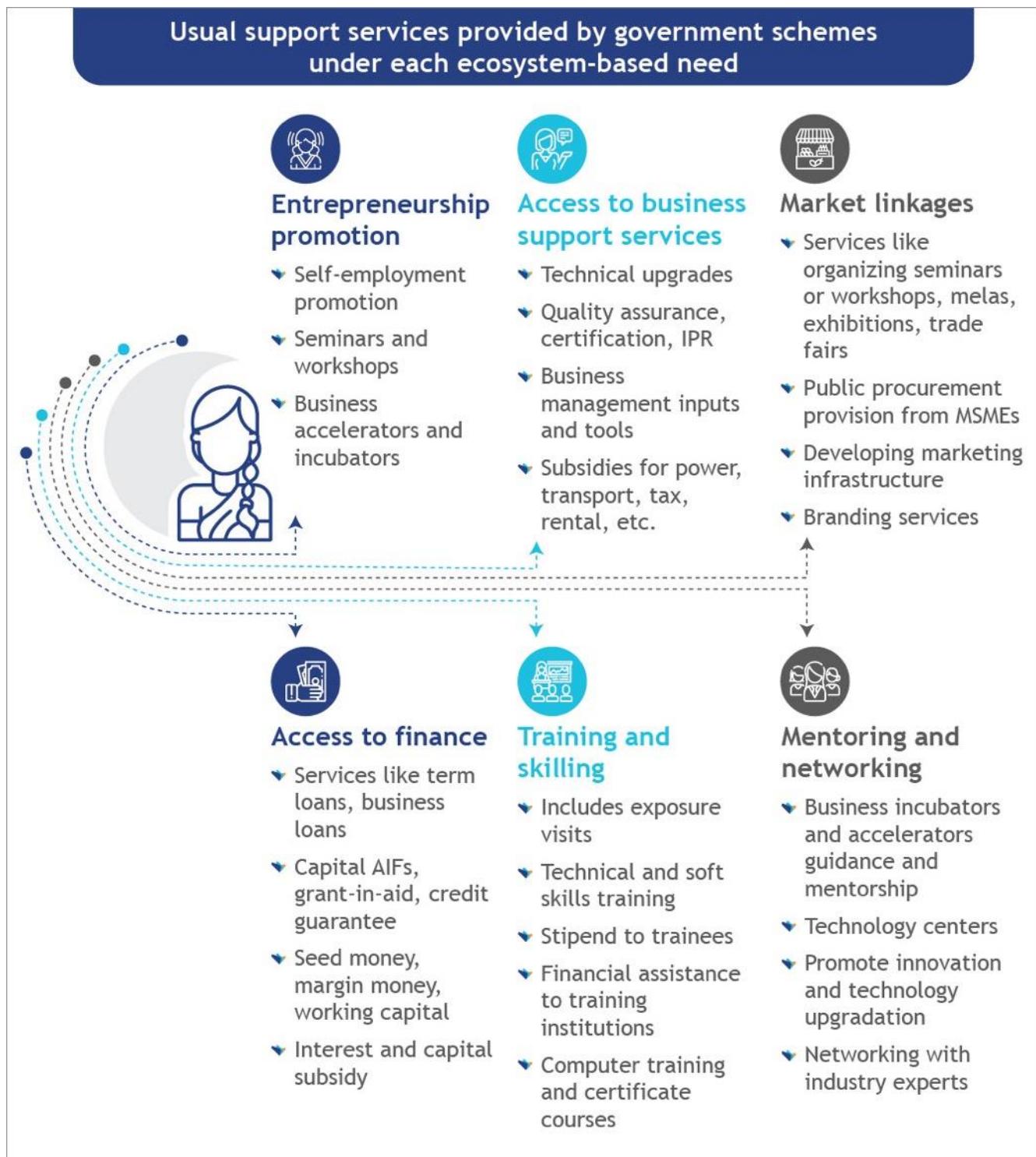


Figure 14: List of usual support services provided under each ecosystem-based need

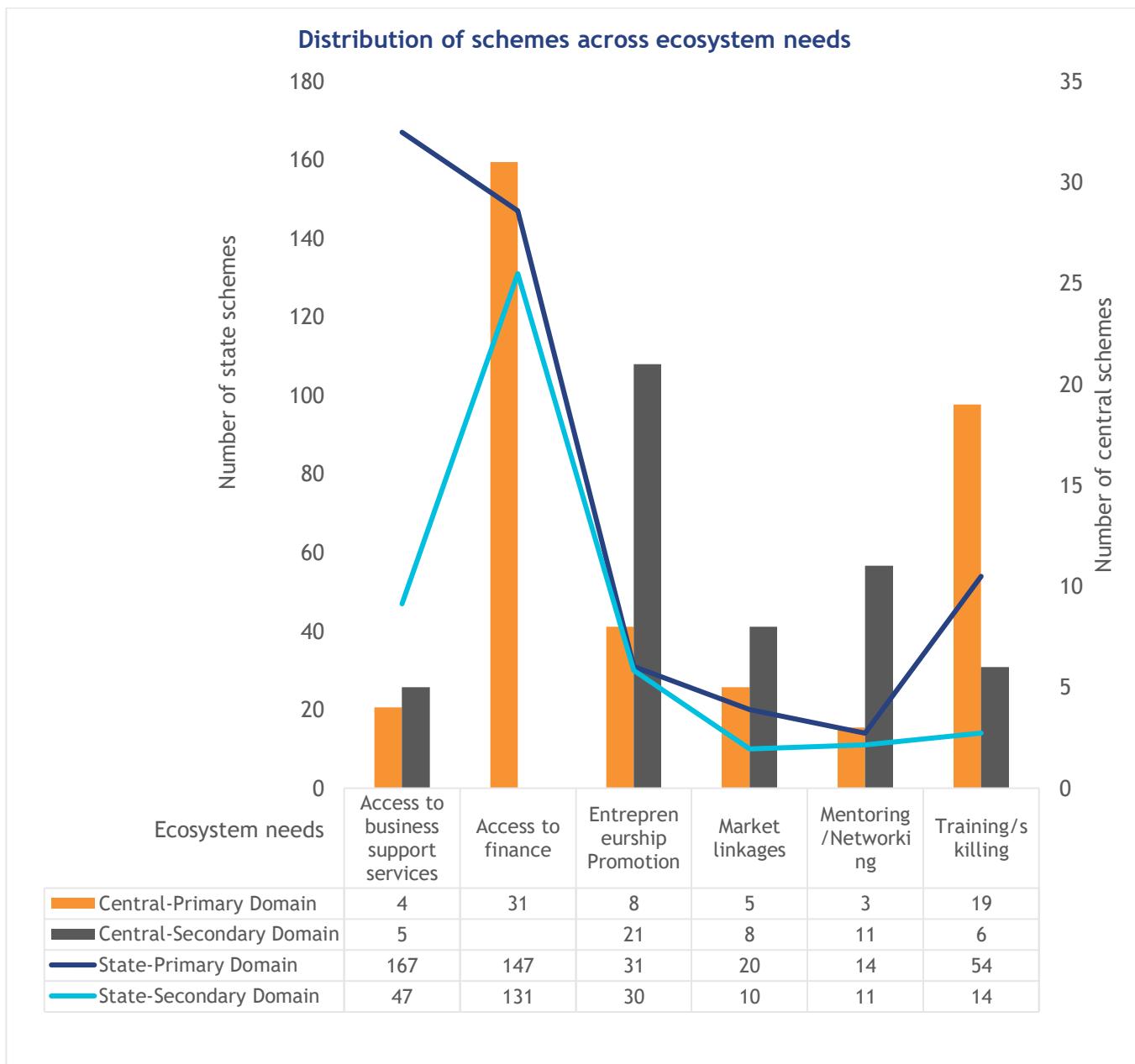


Figure 15: Share of schemes that support each ecosystem need

Source: MSC's research on central and state schemes supporting entrepreneurship, 2022

#### A limited number of schemes focus on targeting women and special groups

Most central schemes target both male and female beneficiaries. However, some central schemes have special provisions for female beneficiaries. Schemes, such as StandUp India, the Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC), the Prime Minister's Employment Generation Programme (PMEGP), and the *Jan Shikshan Sansthan* scheme have special provisions for women like additional subsidies, quota in the number of beneficiaries and quota in fund utilization.

Only 31 state schemes (7% of schemes) exclusively target women, which means only female beneficiaries can apply for the scheme. Only 7.6% of all schemes that target both male and female beneficiaries have special provisions for female beneficiaries. These provisions relate to age relaxation, higher rates of subsidy, low-interest rates, additional subsidies, special incentives, a quota for female beneficiaries, and a quota in fund utilization for development or promoting entrepreneurship among women.

Seven schemes from five states—Odisha, Tamil Nadu, West Bengal, Uttar Pradesh, and Chhattisgarh have special provisions for transgender people. Kerala has one scheme exclusively for transgender people. Regarding supporting persons with disabilities (*Divyangjan*), only one central scheme, *Jan Shikshan Sansthan*, especially targets differently-abled individuals to provide skill training.

However, the research does not include three entrepreneurship schemes, which focus on access to finance for differently-abled persons, run by the National Handicapped Finance and Development Corporation (NHFDC). The Ministry of Social Justice & Empowerment (MoSJE) has more than three corporations or autonomous bodies that exclusively target entrepreneurship support for Scheduled Tribes (STs), Scheduled Castes (SCs), and Backward Classes (BCs).

At the state level, Meghalaya and Rajasthan have one scheme each that targets the differently abled. Kerala, Uttarakhand, and Maharashtra have one scheme each that provides special support to differently-abled beneficiaries. In India, women comprise 48% of the total population. The country has around 27 million people with disabilities, of whom around 12 million are women. According to the 2011 census, 4,87,083 people identify themselves as transgender. The percentage of entrepreneurship support schemes that target these special groups is negligible when compared to their share in the population.

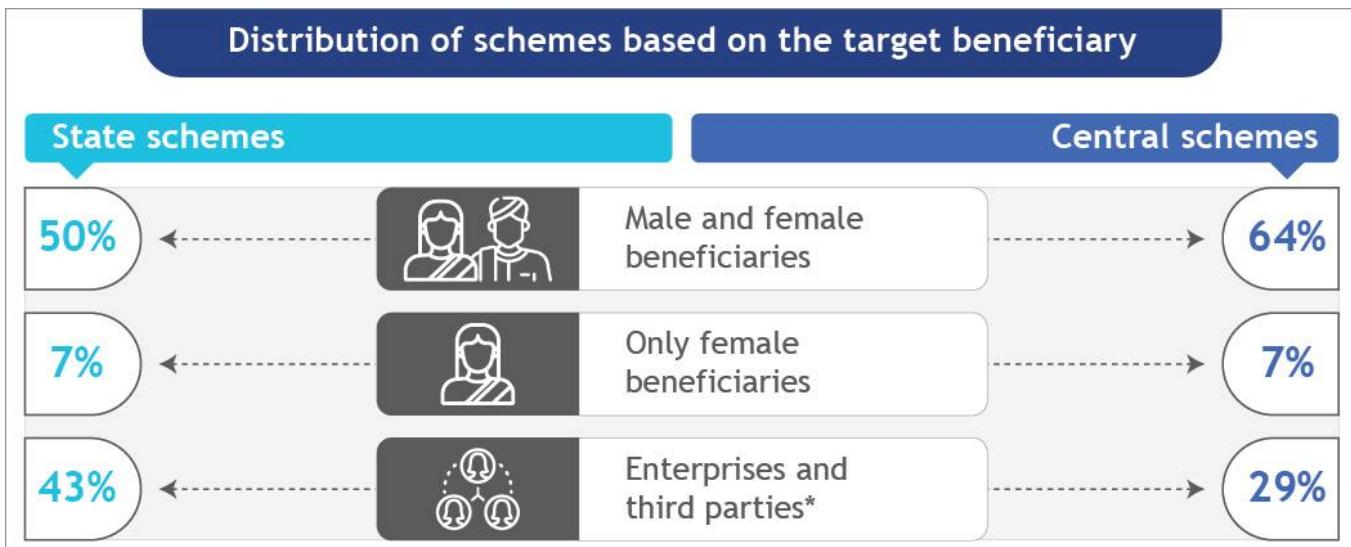


Figure 16: Share of schemes as per target beneficiary, Source: MSC's research on central and state schemes supporting entrepreneurship, 2022

\*Third parties: Any institution or organization that promotes entrepreneurship or supports MSMEs in any form

 **Schemes do well with a sector-agnostic approach; however, we need an emphasis on sectors that may require particular focus**

More than half of the central and state schemes are sector-agnostic, which benefits entrepreneurs and enterprises working in all sectors. However, we find a special focus on sectors like agriculture, allied activities, and manufacturing, given the concentration of most MSMEs in this sector. Out of the 14 central schemes in the agri and allied activities<sup>2</sup> sector, 10 are from the Ministry of Agriculture and Farmer's Welfare. In contrast, Odisha has the highest number of schemes in this sector regarding state schemes. Notably, a negligible number of central and state schemes have incentives related to sustainability or green initiatives.

The state schemes focus mainly on manufacturing and agri and allied sectors. More than half of the state schemes support target beneficiaries from any sector or industry. Kerala and Odisha have the highest number of schemes in the manufacturing sector. The top three states that have the highest number of sector-agnostic schemes are Tamil Nadu, West Bengal, and Rajasthan.

**Between 1981 and 2019, the share of the service sector in total employment increased from around 19% to 47%, yet we hardly find any schemes focusing on service sector entrepreneurship.**

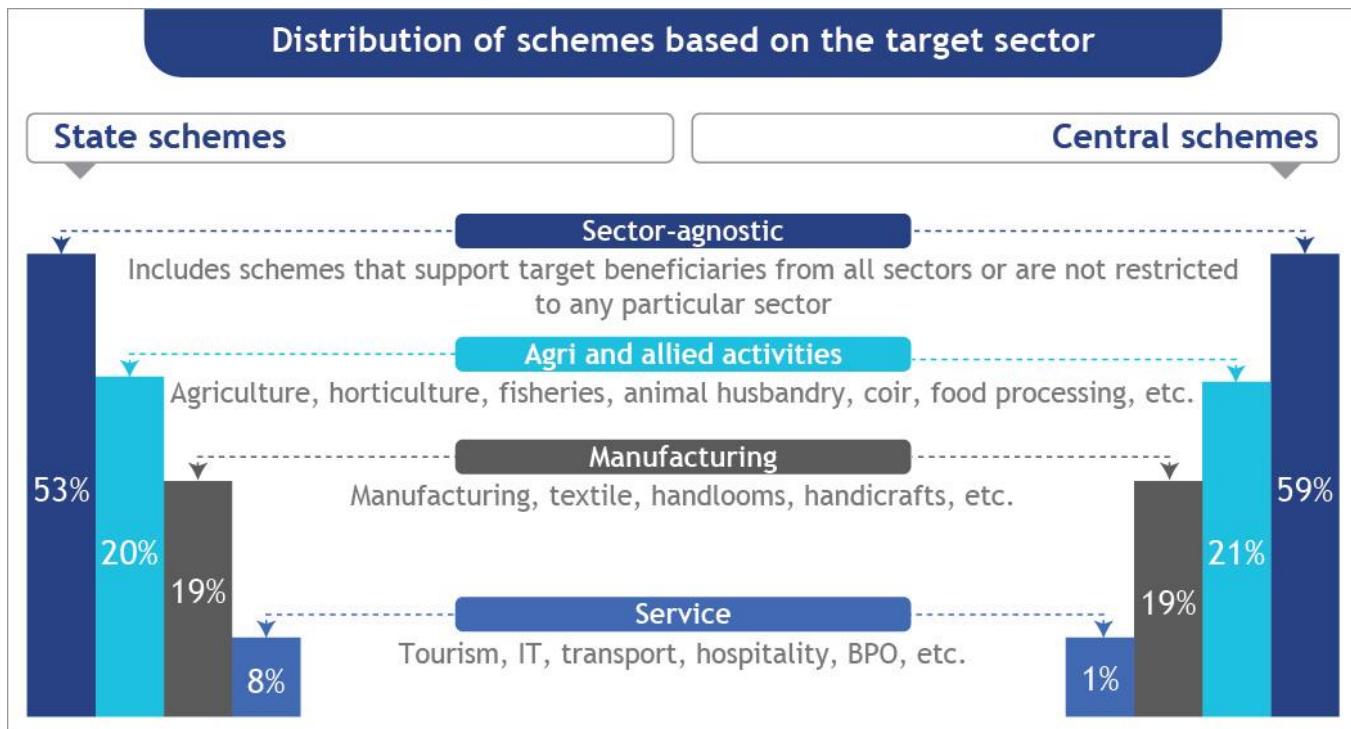


Figure 17: Share of schemes as per the target sector

<sup>2</sup> Agri and allied activities includes all industries related to agriculture like agricultural farming, animal husbandry, horticulture, floriculture, fisheries, coir industry, food processing, dairy farming, beekeeping, etc.

Agri and allied activities still play a vital role in India's economy. We find that 20% of schemes target this sector. Between 1981 and 2019, the share of the service sector in total employment increased from around 19% to 47%,<sup>30</sup> yet we hardly find any schemes focusing on service sector entrepreneurship. Nearly half the states lack any special schemes that target the service sector. We do not see many schemes that support entrepreneurship in the digital economy<sup>31</sup> or looking at sectors poised for high growth in industry revolution 4.0.<sup>32</sup>

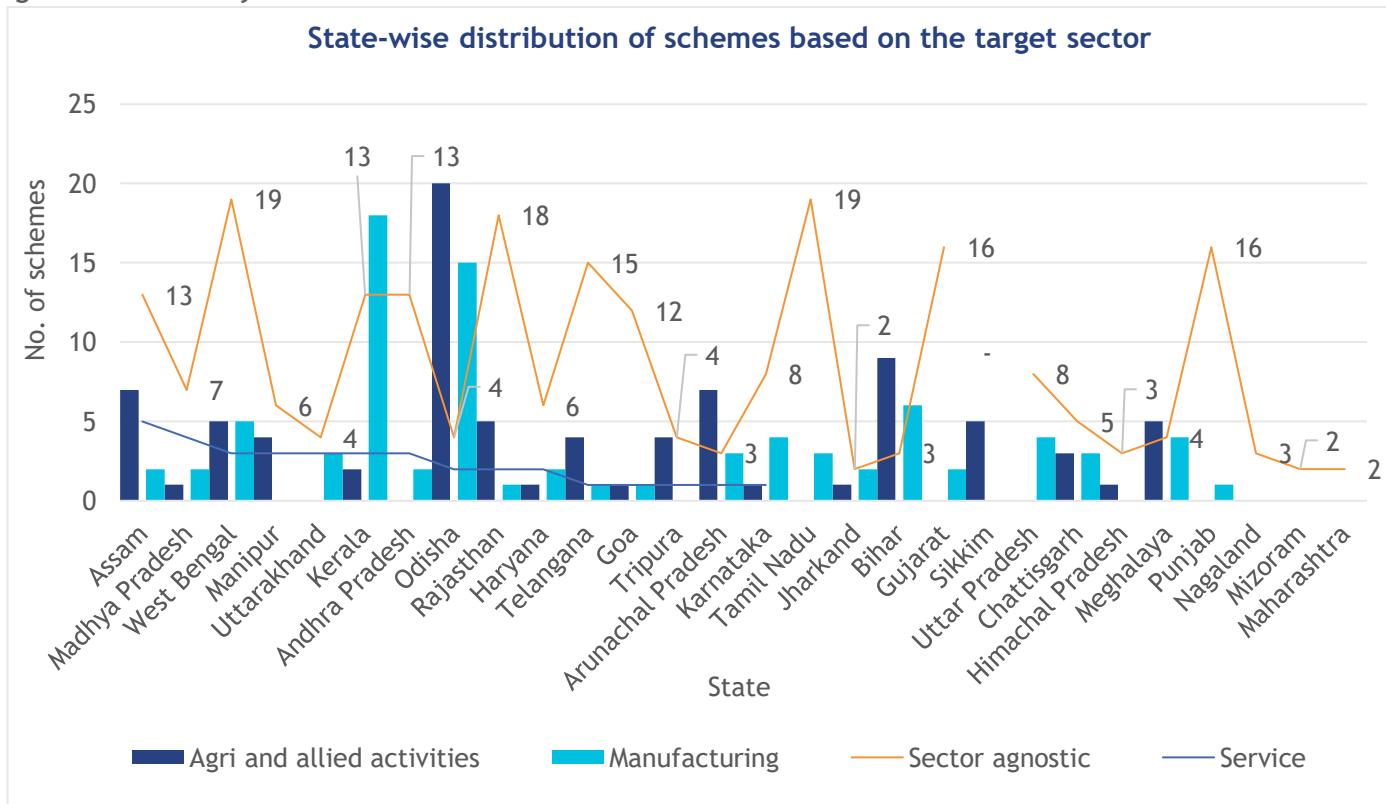


Figure 18: Share of schemes per state based on the target sector

Source: MSC's research on central and state schemes supporting entrepreneurship, 2022

### ➤ Most schemes directly support the entrepreneur or the enterprise

Entrepreneurship schemes either directly target the entrepreneur or the enterprise or can be availed by enterprise employees. Many schemes are also delivered through third-party government-based bodies or other institutions like banks through which the scheme supports eligible entrepreneurs. Around 71% of all central schemes directly target entrepreneurs and enterprises. Almost 23% of schemes channel support indirectly through third parties. Most state schemes target entrepreneurs (48%) and enterprises (46%). States like Odisha, West Bengal, and Kerala lead in support to entrepreneurs, whereas Rajasthan, Andhra Pradesh, and Kerala lead in schemes that support enterprises.

The basket of services provided directly to entrepreneurs and enterprises usually comprises financial incentives like grants, capital support, term loans, reimbursements, and subsidies. Non-financial

support under schemes comes in the form of technology upgrades, quality assessment support, intellectual property rights (IPR), marketing infrastructure, market access, incubation facility, skill training, capacity building, etc.

The labor force in enterprises usually receives support through services like skill training, allowances, and stipends, among other benefits. Third-party institutions include alternate investment funds, universities or colleges that host incubation centers, special purpose vehicle (SPVs) to develop marketing infrastructure, skill training institutions, and other institutions that support entrepreneurial activity in the country. Under entrepreneurship support schemes implemented through third parties, the government usually provides financial support to these institutions through funds and grants to develop industrial parks, MSME clusters, marketing hubs, and technology centers, among other support.

Similarly, 96% of the schemes directly target the entrepreneur or enterprise at the state level. Around 4% provide support indirectly through third parties or support to labor in the enterprise. Around 71 % of central schemes directly impact entrepreneurs or enterprises. The remaining 29% of schemes support entrepreneurs and enterprises indirectly through third parties and labor in an enterprise.

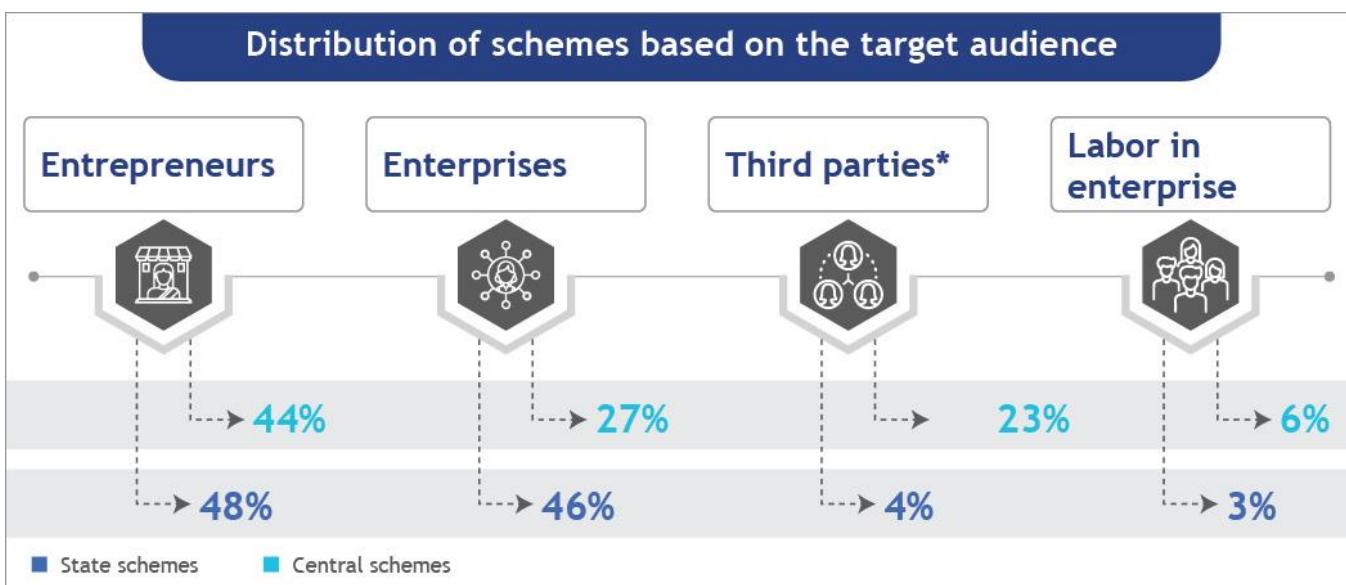


Figure 19: Share of schemes as per the target audience

Source: MSC's research on central and state schemes supporting entrepreneurship, 2022

\*Third parties: Any institution or organization that promotes entrepreneurship or supports MSMEs in any form

#### States lag behind the center in giving online access to schemes

We mapped how many central schemes are accessible online against those accessible only offline or both to understand the degree of ease of access to schemes. In the online mode, at least one step of the scheme-availing process can be done through a web page or web portal. The offline mode is a process where one can avail benefits of a scheme only by submitting an offline application through the state, district, local government offices, or banks.

We find that even those schemes accessible online do not involve an end-to-end online process. Some schemes involve a combination of both online and offline processes. One can register and apply online, but submission of supporting documents like the detailed project report (DPR) and business plan are done offline through various government-appointed nodal offices. Nearly half of the central schemes are accessible online through web portals and scheme-related web links like the *Suvidha portal* and the *Mudra Yojana portal*. Those applying for the remaining 46% of schemes need to apply offline by enrolling or submitting applications at the designated nodal office or authority of the scheme. In the case of state schemes, only around 27% of schemes offer an online application procedure. The remaining 73% are only accessible through offline mode.



Figure 20 : Percentage of central and state entrepreneurship schemes accessible online and offline,  
Source: MSC's research on central and state schemes supporting entrepreneurship, 2022



The user journey of scheme beneficiary remains broken



Figure 21: Journey map of scheme provider and beneficiary of the scheme

This research views a scheme as a service and citizens as users of the scheme-based service delivered by their government. The user journey of availing benefits of the scheme-based service remains broken at multiple levels due to inefficiencies in the scheme availing process. Users face several common difficulties before applying for schemes. These include a lack of detailed information on eligibility, the quantum of assistance, the procedure to apply, and varied local interpretations of written or notified eligibility criteria and functional details of contact persons.

**Users face several common difficulties like lack of detailed information on eligibility, the quantum of assistance, the procedure to apply, and varied local interpretations of written or notified eligibility criteria and functional details of contact persons.**

In the online mode, users struggle to access scheme-related information. They often find it challenging to enroll for a scheme, as many scheme web pages are non-functional. Most scheme information is available only in English in non-Hindi-speaking states. In the case of Hindi-speaking states, the information is available in English and Hindi. Yet, the information is available only in Hindi for some state schemes from states like Uttar Pradesh, Bihar, Madhya Pradesh, Uttarakhand, etc.

Other major problems users face while accessing benefits under these schemes are a complete lack of information on the scheme's turnaround time (TAT), no or limited avenues of a grievance resolution mechanism (GRM), and no information on the procedure to raise grievances. Users have no information and guidance available and may lack the documents needed to apply for a scheme.

Our research revealed that many prominent scheme benefits are channelled through banks, wherein the beneficiary needs to approach the banks to submit applications to access the support. A majority of the state schemes are accessible only through offline mode. Yet they do not provide guidance on how to apply for the scheme. For example, many schemes require the beneficiary to contact district officers of concerned departments, or the concerned general manager of the district or DIC to apply for that scheme. However, they do not provide any proper contact details of the concerned authority.

Our research revealed good practices that ministries and states follow to increase users' accessibility (in terms of easy availability of information) and usage of schemes. Information on accessing schemes is available more clearly online in states like Tamil Nadu, Haryana, Gujarat, Maharashtra, Himachal Pradesh, and Goa. These states have an online portal for users to check information on all relevant schemes through which the state supports entrepreneurs and MSMEs. Their portals host relevant details of the schemes, institutions that support entrepreneurship, and enrolment links if the scheme supports applications online.

**Many schemes require the beneficiary to contact district officers of concerned departments, or the concerned general manager of the district or DIC to apply for that scheme. However, they do not provide any proper contact details of the concerned authority.**

## Haryana - Antyodaya Saral Portal

Supports online application for 500 schemes and services across 36 government departments

Public document repository for basic information (documents, eligibility, service charge) on each program and service

**Best practices of the portal**

- ❖ Performance dashboard
- ❖ Application tracking service through SMS
- ❖ Saral helpline number for GRM
- ❖ An IVRS based feedback system that collects citizen's feedback after they submit an application

Figure 22: Streamlining scheme delivery through Antyodaya Saral portal, Source: Antyodaya Saral

## Karnataka - Suvidha portal

**SUVIDHA**  
A Unified Platform to Support Citizens by providing End-to-End Services for Welfare Schemes and Services.

Sign In/Sign Up to create and save your profile

Sign In/Sign Up Continue as a Guest

**Schemes For You (215)**

- Small Business/Employment (74)
- Agriculture (37)
- Education (30)
- Social Services (21)
- Health and Medical (13)
- Pension (13)
- Housing (9)
- Travel (7)
- Assistance/Support To Yatris (7)

**Supports online application for 215 schemes. A user can filter applicable or relevant programs on the portal itself**

**Fully automated beneficiary eligibility and entitlement identification system**

**Best practices of the portal**

- Application tracking service through the portal
- Schemes are presented sector-wise on the portal
- NEED score will be given to the beneficiaries to prioritize the delivery of benefits to those with a higher need score

Figure 23: Identification of needy beneficiaries through Suvidha system portal, Source: Suvidha Karnataka

➤ **Development banks are uniquely poised to drive female entrepreneurship through market-making interventions**

Besides central ministries and state governments, this research mapped the schemes of two key development finance institutions—SIDBI and NABARD. Both institutions have mandates to promote entrepreneurship in the MSME and agri and allied sectors, respectively. SIDBI and NABARD offer 52 schemes (40 SIDBI schemes and 12 NABARD schemes).

Most of the total schemes—43 out of 52—directly target entrepreneurs and enterprises. Around 81% of SIDBI and NABARD schemes primarily support the access to finance ecosystem need. Both organizations also offer schemes that support other ecosystem-related needs. However, the focus on supporting other needs remains low, such as support to promote entrepreneurship, training or skilling, mentoring and networking, and access to business support services as a primary or secondary support domain under a scheme.

Only 33% of the 52 schemes are accessible through the online mode. The remaining 67% of the schemes are available in offline mode. The schemes target both male and female entrepreneurs and enterprises. SIDBI and NABARD have played a pivotal role in developing microcredit in India. They implement and host some of the government's most critical entrepreneurship initiatives and funds. For instance, SIDBI implements the StandUp India scheme and hosts a fund of funds (FoF) for startups. Similarly, NABARD implements critical schemes for rural entrepreneurs and hosts the Rural Infrastructure Development Fund (RIDF). No gender-disaggregated data is publicly available on the impact of these big-ticket funds on women-owned enterprises against those owned by men.

Their schemes and projects indicate that both SIDBI and NABARD are uniquely placed to promote market-making interventions that encourage more financial institutions to offer higher-size credit and credit-plus services as a bundle of offerings to female entrepreneurs.



# 5. Recommendations



## 5. Recommendations

### ► Provide a continuum<sup>3</sup> of support across six entrepreneurship needs

Entrepreneurship promotion using public resources needs a fundamental transformation, from a set of fragmented schemes to an integrated system that can provide a continuum of outcome-oriented support across the six ecosystem needs. Evidence<sup>33</sup> shows that entrepreneurs need a continuum of business support services to ensure the survival and growth of their enterprises. MSC's recent work finds that entrepreneurs are more willing to take risks, explore high-growth sectors, and invest in enterprise growth when they have the assurance and confidence of external institutional support and guidance.

The research identified six ecosystem needs essential to business growth and survival. Many government schemes provide support in silos, usually focused on either access to finance or training. An integrated approach that supports an entrepreneur's complete early-stage enterprise journey can deliver more high-growth and sustainable enterprises.

**Entrepreneurship promotion using public resources needs a fundamental transformation, from a set of fragmented schemes to an integrated system that can provide a continuum of outcome-oriented support across the six ecosystem needs.**

Understanding that this continuum of support will differ according to the entrepreneurs' stage, size, gender, sector, and geography is essential. Similarly, some ecosystem-linked needs may be more pronounced than others in different states. The support needs to be selective and mainly target opportunity-oriented female entrepreneurs. This selective and targeted approach can be a catalytic approach to ensure that these high potential female entrepreneurs create more jobs for other women. Local rather than disconnected central organizations may provide it better.

State-wise mapping of key entrepreneurship support organizations and investment in building the capacity of key local organizations in all geographies is essential. Instead of providing support through multiple schemes, central and state government schemes should converge at some point to offer a full continuum of sustained<sup>34</sup> early-stage incubation and acceleration support. Drastically increasing the number of women-focused incubators and accelerators is essential.

### ► Adopt a scheme lifecycle approach to make entrepreneurship schemes more effective

Schemes are the prime vehicle for delivering public services to citizens, in this case, entrepreneurship support services. Adopting a scheme lifecycle approach in which the government administration pays attention to the beneficiary's journey as a "user" throughout the life of the scheme, can give a better perspective on understanding the gaps and where this user journey is broken, resulting in low uptake and effectiveness of schemes. The scheme lifecycle approach should pay special attention to gender intelligent and behaviorally informed design of the schemes, followed by formulation, delivery, implementation as per TAT,

<sup>3</sup> Continuum of support means providing a coherent series of support, sequenced as per the stage, need and sector of the enterprise.

monitoring, and grievance resolution mechanisms. It should have inbuilt mechanisms to seek feedback of scheme users, which will also help understand the effectiveness and impact.

**Schemes with online access could improve user experience if they:**

- Enhance the UI, UX, ease of access, and use of information
- Integrate multilingual content and use of voice, video, and regional languages to create awareness of schemes, their eligibility criteria, the process of access, and grievance resolution
- Integrate with key government portals and platforms
- Provide a checklist of supporting documents required
- Specify the TAT for receiving the benefit
- Provide alerts and SMS-based application tracking
- Offer personalized user login and the option of storing user's documents and certificates
- Display FAQs for all the available services and schemes
- Offer options for feedback and suggestions for users to inform about desirable services or content

**➤ Enable easier last-mile access to all entrepreneurship schemes**

It is critical for governments to enable convenient and easy last-mile access to all entrepreneurship support schemes. Beneficiaries should have an option for end-to-end digital as well as physical or assisted access to all schemes. Our research revealed the scheme had considerable information asymmetry and lacked details on how to apply, where to apply, and whom to contact to avail of the benefits under the scheme.

We also found that access points to provide last-mile access and assistance in enrolling for entrepreneurship support schemes are completely missing. A strong village-level frontline force should enable physical and assisted access to entrepreneurship support schemes at the last mile. The frontline force could comprise a combination of business correspondents, post office functionaries, and CSCs or VLEs—such access is currently available only for select schemes.

**Beneficiaries should have an option for end to end digital as well as physical or assisted access to all schemes.**

Women could especially benefit from a female frontline functionary who can assist in smooth access to government schemes, as demonstrated by frontline female CSC and BC agents. Frontline functionaries like the Common Service Centers can be vital for delivering government services and schemes in rural India. Reports suggest that CSCs helped the government provide digital literacy to 45 million rural people in India under the Prime Minister Grameen Digital Saksharta Abhiyan (PMGDISHA). CSCs acted as last-mile access points for scheme implementation by facilitating enrolments and registrations under different schemes for citizens. For example, more than 50% of

the *Ayushman Bharat* registrations are through CSCs, and CSCs also helped extend the *Fasal Bima* Scheme for 70% of non-loanee farmers. However, only a handful entrepreneurship support schemes can be accessed through the CSCs.

❖ **Improve the targeting of female entrepreneurs in schemes, and the collection and reporting of gender-disaggregated data for schemes**

Gender norms severely constrain female entrepreneurs across all segments. An overarching national entrepreneurship policy for women is needed to guide all sectors to improve the startup and success rates of women-led enterprises. It should also support the graduation and formalization of many WEs in the informal sector. The existing schemes should make special provisions for targeting female entrepreneurs.

Very few schemes report gender-disaggregated data on their uptake and effectiveness. The scheme design should integrate gender disaggregated data analytics into the outcomes of these schemes, to capture trends, and potential reasons for poor regional performance, in order to build customised solutions for these regions. It is essential to collect, report, disseminate and use gender-disaggregated data on schemes to understand their effectiveness and impact on enterprises owned by men as against those owned by women. The central government should include quality of support provided for women entrepreneurs and women-owned enterprises as a criterion in entrepreneurship rankings, like the India Innovation Index, Startup ranking and ease of doing business index.

## Conclusion

As per McKinsey, some 90 million workers in India will be looking for gainful nonfarm work opportunities between<sup>35</sup> now and 2030, based on current demographics and possible transitions of workers out of agriculture. An additional 55 million women could enter the workforce by 2030 if their long-standing underrepresentation is at least partially corrected. Promoting women's entrepreneurship is a powerful vehicle that can speed up India's journey to becoming a \$5 trillion economy. However, this needs unlocking the bottlenecks that impede their entrepreneurship journey taking a comprehensive ecosystem view. This research demonstrates that the first step starts with ensuring greater and effective access to existing government allocated support for women entrepreneurs. It also puts a spotlight on the skewed focus of the current support on only a few ecosystem needs. In conclusion we reiterate that effective access to a continuum of support, across the critical stages of entrepreneurship journey is essential to transform the landscape of entrepreneurship to look more formal, growth oriented and diverse where both women and men are equal participants.

## Limitations:

- The data for the schemes have been collected from information publicly available on the official websites of the respective state department and other affiliated bodies.
- This research recognizes that “ecosystem needs” also include supportive attitudes, policies and a much broader external environment. However, for the purpose of the research we have chosen to narrow down the focus on six critical needs of an entrepreneur
- The schemes and scheme information used for the research are updated as of July, 2022.
- Many ministries have separate schemes under autonomous corporations and bodies, which are not included in this paper.
- We excluded the NRLM, as it is a separate mission and also has state missions to support and promote rural entrepreneurship.

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