



# Chapter 5

## ICT for Women Entrepreneurs in MSMEs in India

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### ABSTRACT

*The micro, small, and medium enterprises (MSMEs) are the backbone of Indian economy. MSMEs have significant contributions in the entrepreneurial activities in India. There is special focus on women-owned enterprises by Ministry of MSME with offering many schemes. The economic empowerment of women can be achieved through promoting micro and small-scale industries of women. This would also help in reducing poverty and gender inequality. The percentage of female population in India as per the 2011 census is 48.49%, and as per the MSME Ministry's Annual Report 2020-21, only 20% of the 63 million MSMEs in India are owned by women. India ranks a lowly 70<sup>th</sup> among 77 countries covered in the Female Entrepreneurship Index. It also has the third-highest gender gap in entrepreneurship across the world. Only 33% of early-stage entrepreneurs in India are women; male entrepreneurial activity rates exceed female entrepreneurial rates by 7%.*

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## **MSMES AND WOMEN ENTREPRENEURS**

Historical data and perception of the male dominated society changes drastically from the last few decades, which open the door for the women to be a major contributor in the economy as an entrepreneur. As more and more women are opting for education, they are also seeking for equal opportunities as like their male counterparts. Nowadays women have achieved unprecedented success in every area. Therefore, in this context the ministry of MSME is trying to empower the women in the society by providing more and more support for their entrepreneurship. Data given by the ministry of MSME sector related to the woman entrepreneurship scheme related to the Prime Minister Employment guarantee program scheme around 1.38 lakh projects have been run by the women entrepreneur since inception and up to 2019. Approximately, 78 percent of enterprises handled/owned by women entrepreneurs are from the services sector. Women entrepreneurship is largely skewed towards smaller sized firms, as almost 98 percent of women-owned businesses are currently micro-enterprises. (KPMG, 2015) Indian government has launched various campaigns and schemes like Beti Bachao, Beti Padhao, Stand up India, Mission Indradhanush, Mudra Yojana Scheme, Trade Related Entrepreneurship Assistance and Development Scheme, Mahila Udyam Nidhi Scheme, and Annapurna Scheme etc., for women empowerment. These schemes are helping women find out the economic opportunities and helping them to become self-reliant. Women entrepreneurs are also getting the subsidies for their projects from the Government of India, in case of urban areas, the subsidies are 25%, and in case of rural areas, the subsidies are 35% under a special category. Examples are showing the growth path and the success stories of women entrepreneurs. One of the examples is Ms. V. Sunita turned from an employee to an employer. She has started a venture named “S.S. Electrical and Electronics” with a project cost Rs. 25 Lakhs. Because of the support getting from the Prime Minister Employment Guarantee Program scheme, she got the assistance of Rs. 8.75 lakhs as a margin money.

([www.msme.gov.in](http://www.msme.gov.in))

## **SUMMARY OF VARIOUS GLOBAL LEVEL REPORTS ON WOMEN ENTREPRENEURS**

Data says that women entrepreneurs are increasing every year globally. Latest news says that women lead half of the start-ups in 2021 in the US. It was 28% in 2019 but increased in 2021 as 49% women entrepreneurs. Web domain company GoDaddy has found during a survey that women run almost 40% of UK Microbusiness. Not

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