

# Women Empowerment Through Micro, Small And Medium Enterprises (Msmes) in India

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## Abstract

Micro, Small & Medium Enterprises has very important place in the progress of entrepreneurial endeavors in the form of business improvements. The MSMEs are reaching through sectors of the economy by fabricating different varieties of goods and services and in this way, it is meeting the demand for domestic as well as global markets. This study aims to examine the contribution of MSMEs to empower women by employing in India. Further, it also takes into account the challenges faced by women in MSMEs. It also examines different offers and benefits provided by the Ministry of MSME to rural women in the MSMEs. In terms of women-owned enterprises Maharashtra, Tamil Nadu and Uttar Pradesh are the best performer in terms of total enterprises, employment, investment, and turnover but Kerala has very less enterprises and lower employment, investment and turnover when comparing with other states. Although the percentage share of women owned enterprises is relatively low but still women are taking the initiative to come in the MSMEs, which is quite impressive for women's empowerment. By comparing the major states, MSME is dominated by Females. Uttar Pradesh and West Bengal are best performing states in terms of a number of MSME establishments. The females are more engaged in the rural areas while considering the MSMEs while male are dominating in urban areas.

**Keywords:** MSMEs, Women empowerment, credit, entrepreneurship, skills.

## Introduction

The MSME provides Work openings at a moderately lower cost compared to large industries in rural & backward areas and reduces the problem of income inequality and poverty. According to the annual report of MSME 2022-23, there were 633.88 lakhs MSME enterprises and the share of rural and urban areas is 324.88 lakhs and 309 lakhs. The share of manufacturing, trade, other services, and Electricity in MSMEs is 31 percent, 36 percent, 33 percent, and 0.03 percent respectively. There are 630.52 lakh enterprises under the Micro sector which is 99 percent of the total MSME enterprises while the share of small sectors and Medium sector are 3.31 lakhs and 0.05 lakhs. There were 73.2 million MSMEs, and Manufacturing and Trade & services share was 31 percent and 69 percent respectively. The share of men-owned enterprises and women-owned enterprises includes 79.6 percent and 20.4 percent respectively in 2019.

As per Directorate General of Commercial Intelligence and Statistics which is also known as (DGCIS), the proportion of MSME gross value added in India GDP of the year 2019-20, 2020-21 and 2021-22

were 30.5 percent, 27.2 percent and 29.2 percent correspondingly. The share of MSME gross value added in India GDP has decreased in 2020-21 and then again in the year 2021-22, it has increased to 29.2 percent. The share of MSMEs in India export in year 2019-20, 2020-21 and 2021-22 were 49.4 percent, 45 percent and 43.6 percent respectively. It shows that the share of MSME exports keep decreasing during 2019-20 and 2021-22. The percentage share of SC, ST, OBC, and General category Udayam registrations till 31<sup>st</sup> December 2022 was 7.1 percent, 2.3 percent, 29.8 percent, and 60.8 percent respectively.

This paper has been organized into seven sections. Section first discusses the overview of the MSMEs in Bharat. Section second states the paper's objectives; Section third describes the data sources; Section fourth reviews the literature. Section fifth, explains role of MSME for the Empowerment of Women. Section sixth analysis benefits provided by the Government for the MSMEs through various Programs. The final section provides a conclusion and policy suggestion.

### Objectives

- To examine the contribution of MSMEs to empower women by employing women in India.
- To study the benefits provided by the Ministry of MSME to rural women by the MSMEs

### Data sources

This study has been done by using the data collected from different sources and modified according to the needs. The sources of data are the Ministry of Micro, Small, and Medium Enterprises (MSMEs) Report. National Statistical Office, Ministry of Statistics and Programme Implementation, Government of India. (2021). *Periodic Labour Force Survey* during 2017-18 and 2023-24. Ministry of Micro, Small and Medium Enterprises, Government of India. Prime Minister Employment Generation Program (PMEGP). Various descriptive analysis methods have been used for doing the analysis such as pie charts, Histograms, percentage and compound annual growth rate etc.

### Review of Literature

Deshpande & Sharma (2013) in their study have examined to what extent there is the involvement of Dalits and vulnerable groups, especially adivasis and women in the MSMEs. Barring north eastern states, vulnerable groups and female are under-represented. But one important things is that the ownership of MSME enterprises are greater when considering the SC and ST communities. The female ownership of each categories of castes have increased between 2001-02 and 2006-07. It has been found in the study that there were caste as well as gender disparities when considering registered manufacturing MSMEs during 2001-02 and 2006-07. In the given time period the portion of SC-ST ownership experienced a decline and also the size of SC and ST owned enterprises tends to be smaller and rural based. Lall & Yadav (2019) through his paper analyses many kinds of opportunities and challenges for Womenfolk's Private enterprise Development in MSMEs. Further author examines the rewards for starting a small business, prevailing myths regarding starting a business, and new opportunities. The aims of beginning any enterprise are to support their family financially, flexibility and recognition. There are different kinds of problems associated with starting a new business by a woman such as getting loans, work-life balance, and family support. The women's unpaid work such as cooking, cleaning, child care etc. which she performs in their houses are uncounted because it is statistically invisible and non-monetized. If work done by women both household work and outside-of-home work is

monetized, then the importance of women's work can be judged correctly. Methew (2020) analyses the role of micro-enterprises in women's entrepreneurship with more emphasis was given to micro-enterprises functioning under Kudumbashree units. This paper further tries to explain how the kudumbashree program has empowered women and what are the various schemes provided under the given programs. The Kudumbashree mission has proved a stepping stone to achieve the empowerment targets. Many schemes are available for offering training and self-employment opportunities to women accreditation. The objective of Kudumbashree to offer employment to educated individuals, encourage to women to set up business and provide micro credit facilities. Manurkar & Goyal (2023) analyze existing asymmetry in the classification of micro, small and medium enterprises that diverts the attention of the government from the MSMEs. There are about 99 percent micro-enterprises and within micro, about 70 percent are very small. It further examines the historical evaluation of the classification of MSMEs. Being different sizes of enterprises in the MSMEs, a uniform policy is not suitable for each enterprise in the MSMEs. The umbrella policies are not suitable for solving the problems of all enterprises in the MSMEs.

Tiwari (2023) investigates in his study the association between (MSMEs) and Women's emancipation in India. This research further explains what are the different problems associated with women entrepreneurs and how to overcome these hurdles. This also takes into account which government programs and policies can be a boon for women entrepreneurs. The outcome of studies indicates that MSMEs can play a pivotal role for women's emancipation by offering them financial support, skill development training, decision-making authority. The easy availability of credit facilities has facilitated the women to invest in the MSMEs and be successful for the flourishing of their business with their hard work. Even financial institutions have now realized the potential of women entrepreneurship and therefore they are offering credit to these women. This has encouraged the women for hard work. Padhy et al., (2022) study examines the effectiveness of using digital tools by micro, small and medium entrepreneurs in the post-pandemic in Odisha. In the time of pandemic, the larger companies has the potential to use digital technologies and provide their goods and services by using digital methods while Micro, Small, and Medium Entrepreneurs (MSMEs) were not in a position to use digital technology widely. To make them use digital technologies, there is a need to improve their skills and get the expertise of utilizing the available digital advanced technologies according to their requirements. It can be proved useful even after the COVID-19 pandemic. The social pressure and performance expectancies are directly associated with the adoption of digital tools by MSMEs. It means social pressure and performance expectancies have a strong effect on the adaptation of digital technologies.

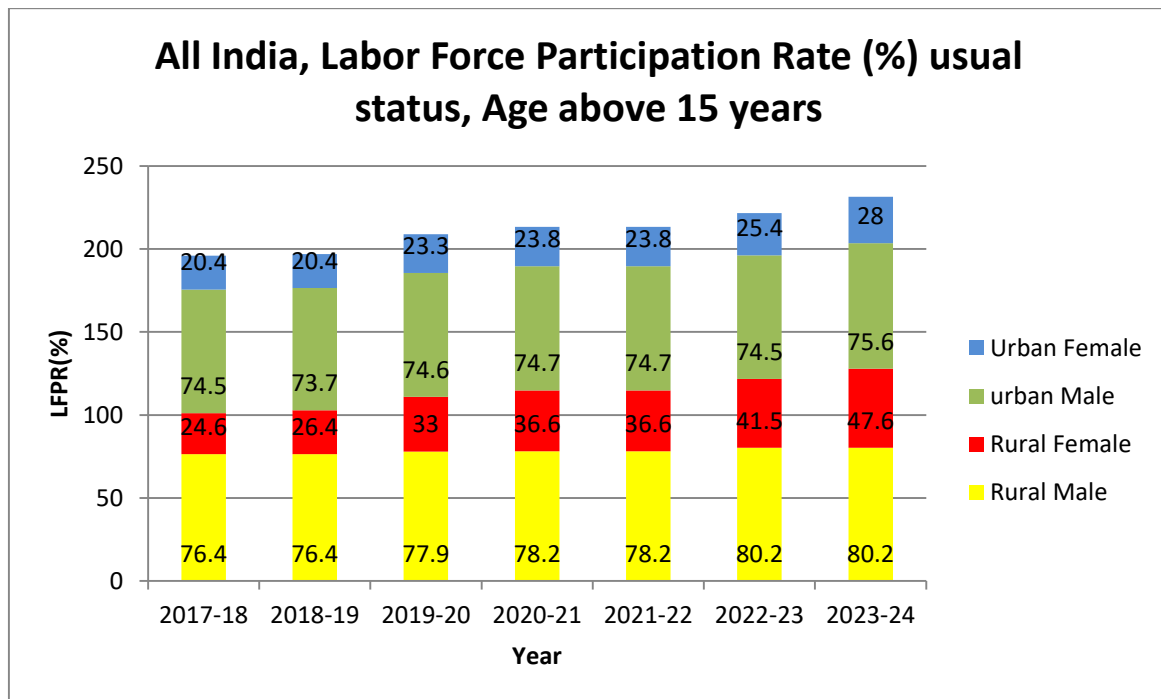


Figure 1: Source, PLFS (2017-18 to 2023-24)

From the Periodic Labor force survey of all rounds, it is quite clear that the participation rate of female in both areas related to their men have increased significantly during 2017-18 to 2023-24. The rural and urban female LFP rate have increased from 24.6 percent and 20.4 percent to 47.6 percent and 28 percent. By comparing rural and urban female the performance of rural male is much better. This increased participation includes women who are running MSMEs.

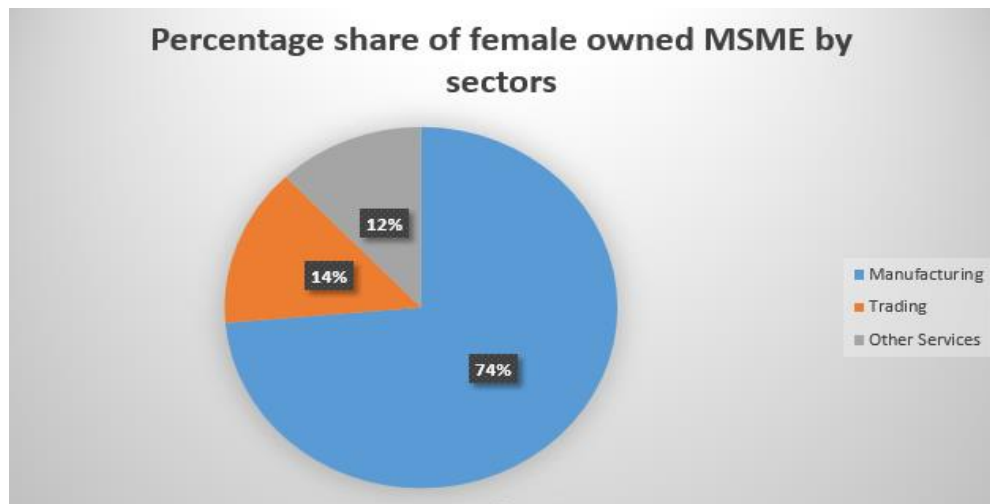
### Role of MSME for the Empowerment of Women

#### Share of Women in MSME

According to MSMEs, (2024) GOI, the total number of women owned MSMEs and total MSMEs were 4,667,278 and 22,819,417 respectively and women owned enterprises are 20.5 percent. Similarly, the employment share of women owned enterprises are 18.73 percent and the investment percentage is 11.15 percent. In the case of turnover the share of women owned enterprises was Rs. 17,14,992.98 crore and it is 10.22 percent of the turnover of total MSMEs. Although the percentage share of women owned enterprises is relatively low but still women are taking the initiative to come in the MSMEs, it is quite impressive for women's empowerment.

#### Sectoral Distribution of MSME Owned by Women

As it can be seen in the diagram 2, the percentage share of MSME owned by female, sector-wise are 74 percent 14% and 12 percent for manufacturing, trading and other services respectively.



**Fig:2 Source: MOSPI, 2018**

Notes: Author's creation of pie charts

### Women Operated Registered MSMEs

Table 2 and Table 3 describes total number of MSMEs enterprises, Micro enterprises, Small enterprises, Medium enterprises, employment creation, Investment and turnover of the MSMEs of 11 major states in India. As can be observed that Maharashtra is at the top position when considering number of total enterprises, followed by Tamil Nadu and UP while Kerala is placed on the lowest rank. When looking at the Micro Enterprises, Tamil Nadu, Maharashtra and Uttar Pradesh are at the top ranking while Kerala is ranked at the last. The similar ranking is for small size enterprises. When considering medium enterprises, then Tamil Nadu, Maharashtra and Gujarat are on the top while Kerala at the lowest rank. In terms of employment provision, Tamil Nadu, Maharashtra and Uttar Pradesh have contributed more compared to other states while Kerala contribution is meagre. In the case of Investment and MSME turnover, Maharashtra, Tamil Nadu and Uttar Pradesh are placed at the top while Kerala is placed at the last ranking. In Sum, it can be said that Maharashtra, Tamil Nadu and Uttar Pradesh are the best performer in terms of total enterprises, employment, investment, and turnover but Kerala has very less enterprises and lower employment, investment and turnover when comparing other states.

**Table 2: Women Operated MSMEs Registered & Classified and their Employment, Investment & Turnover as on 31.01.2024**

State Name	Total MSME	Micro	Small	Medium
ANDHRA PRADESH	217,359 (4.67)	213,987 (4.66)	3,228 (4.66)	144 (4.15)
GUJARAT	252,551 (5.41)	246,403 (5.36)	5,871 (8.48)	277 (7.99)
KARNATAKA	288,510 (6.18)	283,507 (6.17)	4,756 (6.87)	247 (7.13)
KERALA	142,144 (3.05)	140,303 (3.05)	1,759 (2.54)	82 (2.37)

MADHYA PRADESH	158,805 <b>(3.40)</b>	155,991 <b>(3.40)</b>	2,712 <b>(3.92)</b>	102 <b>(2.94)</b>
MAHARASHTRA	834,774 <b>(17.89)</b>	825,120 <b>(17.96)</b>	9,082 <b>(13.11)</b>	572 <b>(16.50)</b>
RAJASTHAN	220,993 <b>(4.73)</b>	216,179 <b>(4.71)</b>	4,608 <b>(6.65)</b>	206 <b>(5.94)</b>
TAMIL NADU	623,492 <b>(13.36)</b>	615,385 <b>(13.39)</b>	7,705 <b>(11.12)</b>	402 <b>(11.60)</b>
UTTAR PRADESH	350,542 <b>(7.51)</b>	343,917 <b>(7.49)</b>	6,320 <b>(9.12)</b>	305 <b>(8.80)</b>
WEST BENGAL	169,160 <b>(3.62)</b>	165,798 <b>(3.61)</b>	3,217 <b>(4.64)</b>	145 <b>(4.18)</b>
TELANGANA	231,685 <b>(4.96)</b>	228,450 <b>(4.97)</b>	3,056 <b>(4.41)</b>	179 <b>(5.16)</b>
All other states	1,177,263 <b>(25.22)</b>	1,159,510 <b>(25.24)</b>	16,948 <b>(24.47)</b>	805 <b>(23.23)</b>
<b>All India</b>	<b>4,667,278 (100)</b>	<b>4,594,550 (100)</b>	<b>69,262 (100)</b>	<b>3,466 (100)</b>

Source: Ministry of Micro, Small and Medium Enterprises, (2024), Government of India

**Table 3: State wise Total Women Owned MSME’s Investment, Turnover & Employment Under Udyam as on 31.01.2024**

State Name	Investment (Rs. In Crore)	Turnover (Rs. In crore)	Employment
ANDHRA PRADESH	7229.41 <b>(5.70)</b>	73435.96 <b>(4.28)</b>	1,803,672 <b>(6.3)</b>
GUJARAT	8647.54 <b>(6.82)</b>	137919.81 <b>(8.04)</b>	1,217,957 <b>(4.3)</b>
KARNATAKA	9053.61 <b>(7.14)</b>	113609 <b>(6.62)</b>	2,174,825 <b>(7.7)</b>
KERALA	3289.73 <b>(2.59)</b>	41139.99 <b>(2.40)</b>	537,209 <b>(1.9)</b>
MADHYA PRADESH	4172.37 <b>(3.29)</b>	58636.11 <b>(3.42)</b>	909,832 <b>(3.2)</b>
MAHARASHTRA	18338.39 <b>(14.46)</b>	251357.15 <b>(14.66)</b>	3,279,075 <b>(11.5)</b>
RAJASTHAN	5788.93 <b>(4.56)</b>	111004.19 <b>(6.47)</b>	1,166,292 <b>(4.1)</b>
TAMIL NADU	17206.32 <b>(13.56)</b>	191942.79 <b>(11.19)</b>	4,279,608 <b>(15.1)</b>
UTTAR PRADESH	8853.72	153964.46	2,170,076

	(6.98)	(8.98)	(7.6)
WEST BENGAL	4692.07 (3.70)	84054.67 (4.90)	1,810,762 (6.4)
TELANGANA	8786.43 (6.93)	73600.24 (4.29)	2,130,624 (7.5)
Others state	30786.6 (24.27)	424328.61 (24.74)	6,927,137 (24.4)
<b>All India</b>	<b>126845.12</b> <b>(100)</b>	<b>1714992.98</b> <b>(100)</b>	28,407,069 (100)

Source: Ministry of Micro, Small and Medium Enterprises, 2024, GOI,

\*Figure in Parenthesis is in percentage.

The histogram of Figure 3, shows that Tamil Nadu, West Bengal, Karnataka, Telangana, Andhra Pradesh, Gujarat, and Kerala are the states where the domination of females in more compared to male in terms of MSME ownership. The Uttar Pradesh, Maharashtra, Rajasthan and Madhya Pradesh are male dominated. West Bengal is most female-dominated with 23.42 percent female ownership and 11.52 percent male ownership of MSME. In the case of Uttar Pradesh, 16.53 percent and 6.96 percent of MSMEs ownership are held by male and females respectively. Overall it can be said that MSME is female-dominated.

The Entrepreneurial motivation and competence significant factors for best performance of MSMEs in Kollarm District Kerala. The success of MSMEs business is based on Entrepreneurial orientation (Surendran, 2022). In Haryana, education and skill up gradation have been quite impressive for empowerment of women through micro, small and medium enterprises. There is very strong positive relationship between skill improvement, education level and entrepreneurial, as a result, an expansion of commercial enterprises, profitability and empowerment have been witnessed (Kumar, 2024).

The impact of digitalization has very fruitful impact on revenue generation of MSMEs operated by women in India. Further it can empower women entrepreneurs by enlarging their market reach, increased consumer access and maintaining brand identities (Khandelwal, R., and Priya, A., 2024).

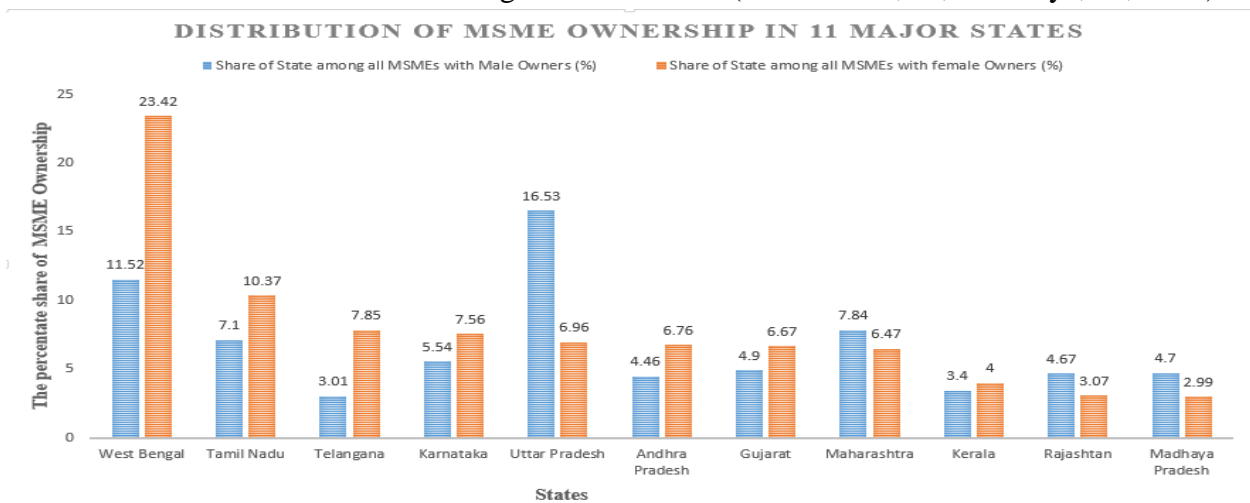


Figure 3

Source: 73<sup>rd</sup> round (MSMEs, Annual Report 2020-21)

Notes: Author own creation of histogram

The above histogram (figure 4) shows ten major states having more (MSMES). As it can be seen in the histogram that UP and West Bengal are the leading states in terms of percentage share of MSMEs holding with the share of 14.2 percent and 14 percent correspondingly. The percentage share of Tamil Nadu and Maharashtra and Karnataka are 7.8 percent, 7.5 percent and 6 percent respectively. Andhra Pradesh, Bihar, Gujarat, Rajasthan and Madhya Pradesh were 5.3 percent, 5.4 percent, 5.2 percent, 4.2 percent and 4.2 percent separately.

States wise distribution of MSMEs enterprises

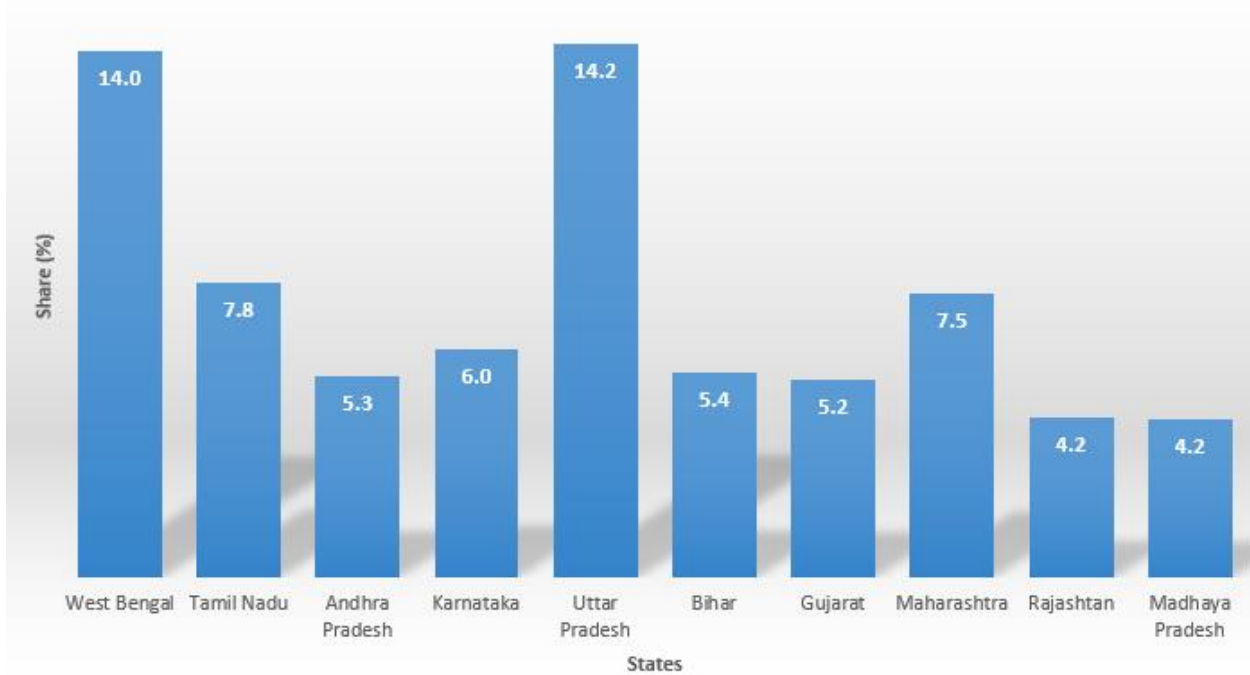


Figure 4

Source: NSS 73<sup>rd</sup> round (MSMEs, (annual report 2022-23).

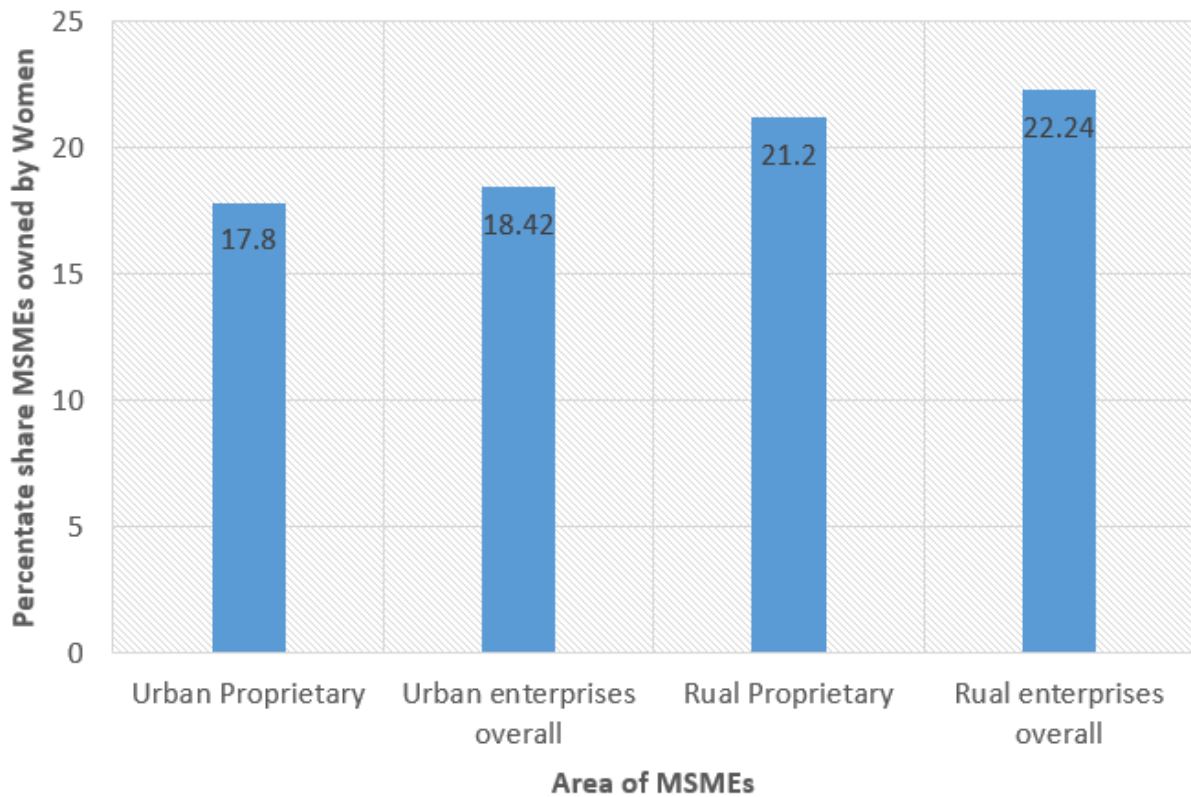
Notes: Author own creation of histogram

### Special Distribution of MSME Owned by Women

In the opinion of the Ministry of MSMEs, annual report, the segment of ownership of women-owned MSMEs of rural areas outweighs that of urban areas (figure 4). This is because the share of urban and rural areas MSMEs owned by females are 18.42 percent and 22.24 percent respectively. The share of rural and urban proprietary is 21.2 percent and 17.8 percent respectively. There are large gender disparities in the case of MSMEs because it employs 76 percent males and 24 percent females in this sector. As of 2021, the share of male and female employment was 84.46 million and 26.49 million. The share of females in rural and urban areas is 13.75 million and 12.74 million. So this indicates females are more working in the rural areas while considering the MSMEs. The percentage share of Micro, Small, and Medium-sized enterprises owned by females were 20.44 percent, 5.26 percent, and 2.67 percent respectively as stated by the Ministry of MSMEs, annual report 2021-22.



### (%) Share of MSME owned by Women



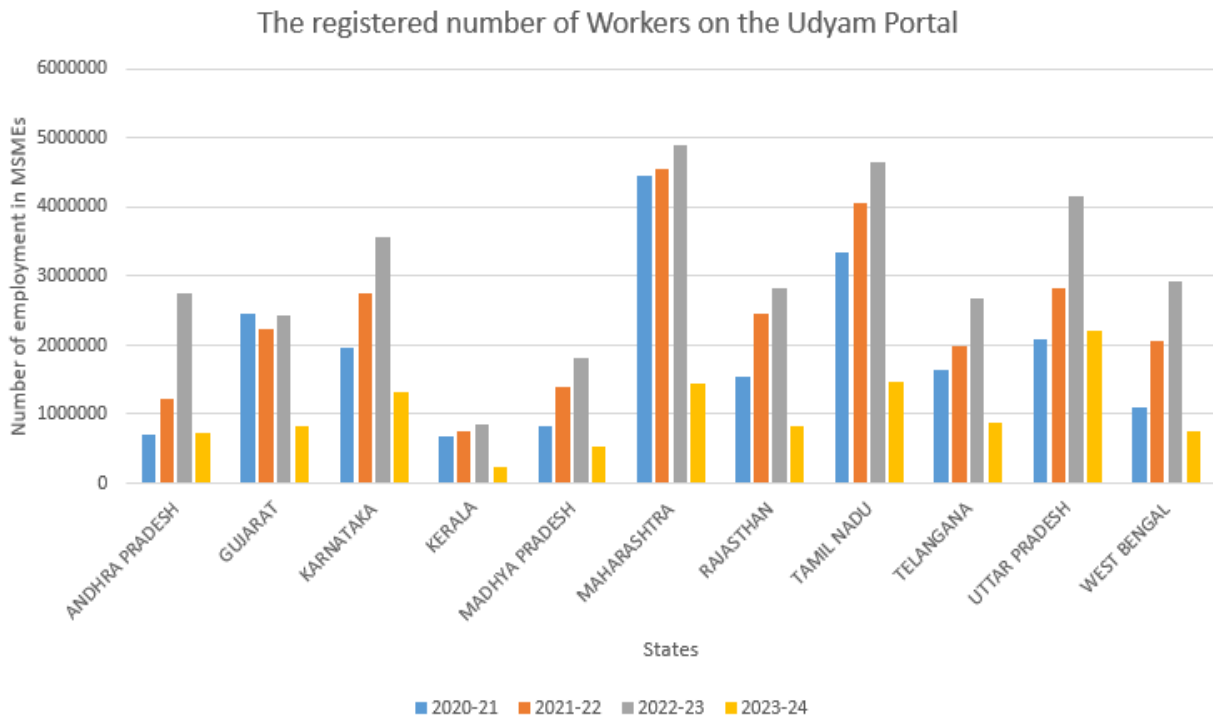
**Figure 5; Source: MOSPI, 2016 and 2019**

*Notes: Author own creation of histogram*

As can be seen from the pie charts (figure 5), above, the percentage of MSMEs owned by women in manufacturing, Trading, and other services was 74 percent, 14 percent, and 12 percent respectively. It shows that women are engaged in the manufacturing sector of MSMEs rather than trading and other services in India.

#### **The benefits provided by the Government for the MSMEs through Various Programs**

The histogram (figure 6) shows the 11 major states four-year performance in the registration of MSMEs on the registration portal. As it can be seen in the diagram that year 2022-23 was a best year because in all states the number of registration have increased significantly but in year 2023-24 it has come down significantly. The reason behind registration might be post-pandemic time because in this year now the situation has become normal. Therefore more workers are ready to work. The best performing states were Maharashtra, Tamil Nadu and Uttar Pradesh. The worst performing states were Kerala and Rajasthan. The performance of Andhra Pradesh, Gujarat, Karnataka, Telengana and West Bengal are average.



**Figure 6; Sources: Ministry of MSMEs**

Notes: Author own creation of histogram

The Entrepreneurial motivation and competence significant factors for best performance of MSMEs in Kollarm District Kerala. The success of MSMEs business is based on Entrepreneurial orientation (Surendran, 2022). The Prime Minister’s Employment Generation Programme started on August 15, 2008 by the Prime Minister, the sole purpose of this programme is to create work openings in both areas. This is done through providing help to set-up new-self-employment ventures, projects and micro enterprises (Ministry of MSMEs, 2024). As can be seen in the table 4 that performance of PMGEP is quite impressive during 2018-19 and 2023-24. The Compound annual growth rate of Margin Money Disbursed, Micro Units assisted and Projected Work opportunity Generated were 8.4 percent, 3.9 percent and 3.9 percent separately. The CAGR value shows percentage growth rate of each year.

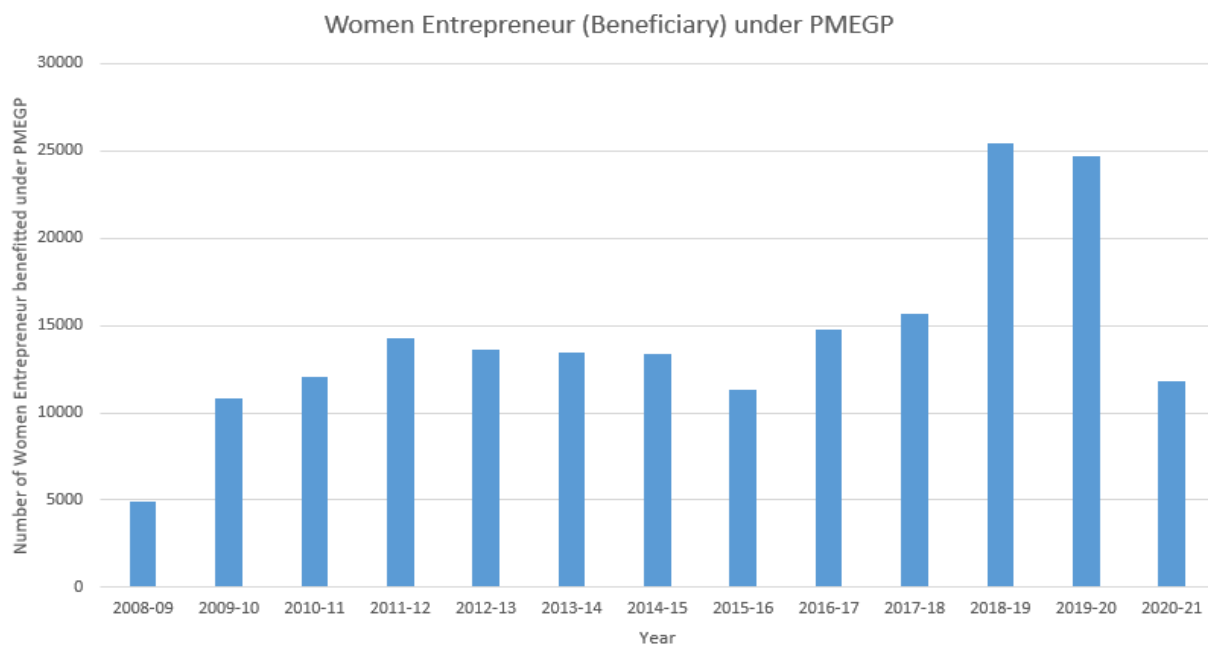
**Table 4**

PMEGP Performance during (2018-19 and 2023-24)			
Year	Margin Money Disbursed (Rs. Crore)	Micro Units Assisted (Number)	Projected Employment Generated (Number)
2018-19	2070	73427	587416
2019-20	1950.82	66653	533224
2020-21	2188.8	74415	5,95,320
2021-22	2977.66	1,03,219	8,25,752
2022-23	2722.17	85167	6,81,336
2023-24	3093.88	89118	7,12,944
CAGR(%)	8.4	3.9	3.9

**Source:** Ministry of Micro, Small and Medium Enterprises. (2024). *Annual report 2023-24*. Government of India

\*CAGR has been calculated by author

The figure 7, shows the number of women entrepreneurs have benefitted during 2008-09 and 2020-21. As can be seen in the histogram diagram, the number of women entrepreneurs who benefitted from the program PMEGP increased during 2008-09 and 2020-21 with fluctuations. The number of beneficiaries was 4930 in 2008-09 but it has increased to 11,823 in 2020-21. In the years 2018-19 and 2019-20, the majority of women have benefitted through this program with the number of 25,434 and 24,720 respectively. Overall it can be concluded that the program was effective in achieving the targets.



**Figure 7; Sources: Ministry of MSMEs**

Notes: Author own creation of histogram

Under the Atmanirbhar Bharat Abhiyaan Scheme, the MSMEs enterprises are defined based on the investment criteria in plant and machinery and turnover. According to the classification with effect from July 1, 2020, Enterprises with turnover of Rs. 5 crore and investment less than Rs.1 crore is considered Micro enterprises. The enterprises with 50 crore turnover and investment between Rs. 1 crore and Rs. 10 crore is considered small enterprises while enterprises with turnover value of Rs. 250 crore and investment between Rs. 10 crore and Rs. 50 crores are called Medium Enterprises. About 60 percent credit demand of micro-enterprises and 70 percent of the credit demand of small enterprises are not fulfilled by the formal financial institutions. The responsibility of providing credit to larger micro-enterprises and small enterprises vests with the Scheduled commercial banks and non-banking financial companies (NBFCs). There are certain hurdles to providing credit to these micro and small enterprises. (1) A small amount of credit requirement is not attractive. (2) Lack of information about traditional credit information (3) Absence of collateral (4) Informal nature of enterprises (5) Difficulties in reckoning the cash flows and profits. The Government of India set up the Micro Units Development & Refinance Agency Ltd (MUDRA) in 2015. It is a financial body that provides loans to micro, small, and

medium enterprises without any collateral. Depending upon the stage of the MSME credit amount is different such as Shishu, Kishor, and Tarun and their respective credit eligibility are INR 50,000, 50,000-500,000 and 500,000-1000,000 (International Finance Corporation, World Bank Group).

### Conclusion

In terms of women-owned enterprises Maharashtra, Tamil Nadu, and Uttar Pradesh are the best performers in terms of total enterprises, employment, investment, and turnover but Kerala has very less enterprises and lower employment, investment and turnover when comparing other states. Although the percentage share of women owned enterprises is relatively low but still women are taking the initiative to come into the MSMEs, which is quite impressive for women's empowerment. By comparing the major states, MSME is dominated by Females. Uttar Pradesh and West Bengal are best-performing states in terms of number of MSME establishments. The females are more engaged in the rural areas while considering the MSMEs while males are dominating in urban areas. The women are engaged in the manufacturing sector of MSMEs rather than trading and other services in India. While looking at the number of registered workers on the Udyam Portal, the best-performing states were Maharashtra, Tamil Nadu, and Uttar Pradesh. The worst-performing states were Kerala and Rajasthan. The program for the betterment of women under the PMGEP proved quite effective for women's empowerment. Although the existing policies and initiatives taken by the government have performed well and empowered women but still much more efforts are required for flourishing MSMEs in India. The main target of the government should be employing workers in MSMEs and contributing to the GDP and therefore in economic growth.

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