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Government schemes- Empowerment of women entrepreneurs

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Abstract

The Indian government announced multiple schemes for the improvement of women enterprises. These programs help women to overcome barriers and establish successful businesses via financing, training, and other supplies. By 2025, 8.05 million women contribute 14% of overall entrepreneurs, with 22% women owned MSMEs, which generating employment for 22-27 million people from rural India. From June 2020 to January 2024, there is 20.5% contribution of women to overall MSMEs, which generates an employment of 18.73%. When it comes to informal Micro enterprises, the contribution of women in total enterprises are 70.49%, and they generate employment of 70.84%.

Keywords- MSMEs, PMMY, CGTMSE, Start-up India, Stand up India, SIDBI, PMEGP, Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), SVANidhi, PMFME, PMKVY, ESDP, Atmanirbhar Bharat Abhiyaan, Ministry of MSME.

Introduction

Women entrepreneurs play a important role in the economic growth of the nation. India offers plenty of government initiatives to help female entrepreneurs and encourage their active participation in the business community. These programs help women to overcome barriers and establish successful businesses via financing, training, and other supplies. These programs, covering everything from financing to skill enhancement, are intended to empower current and prospective female entrepreneurs. Startup India helps to improve entrepreneurship among women, which directly contributes to employment generation and the nation's overall growth. By 2025, 8.05 million women contributed 14% of overall entrepreneurs, with 22% women owned MSMEs, which generating employment for 22-27 million people from rural India.

Research Objectives

Using beneficiary data, analyses how the government programs impact women's entrepreneurship in India.

Methodology

The research depends exclusively on secondary data, sourced from journals and government sites.

Women Entrepreneurship Development Schemes by the Government

India offers plenty of government initiatives to help female entrepreneurs and encourage their active participation in the business community. These programs help women to overcome barriers and establish successful businesses via financing, training, and other supplies. These programs, covering everything from financing to skill enhancement, are intended to empower current and prospective female entrepreneurs. Additionally, a variety of MSME-focused initiatives enhance financial availability and foster innovation in small enterprises, promoting economic growth and sustainability.

Financing Schemes

1. Pradhan Mantri Mudra Yojana (PMMY)

To small-scale businesses with no collateral and with simple conditions, the Mudra Yojana Scheme grants low-interest-rate loans of a maximum of ₹20 lakhs. Women entrepreneurs, based on business scale, can opt for three kinds of loans: Tarun, Kishor, and Shishu. This provides monetary soundness and encourages their growth.

2. Stand Up India Scheme

It is intended to fund businesswomen by granting loans ranging from ₹10 lakh to ₹1 crore. This helps women to promote businesses by encouraging entrepreneurship and boosting financial safety.

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3. CGTMSE

This program, launched by SIDBI and MSME ministry, grants loans with no collateral. This gives loans of a maximum of ₹ 200 lakh to both existing and new firms 85% coverage guaranteed to MSMEs owned by women, but for others, 75%.

4. Mahila Udyam Nidhi Scheme

This program, offered by SIDBI, which helps female entrepreneurs launch a start-up or grow their current businesses. The program offers various repayment possibilities for a maximum of ₹10 lakh in financial aid. It promotes women in the MSME sector to innovate and expand their businesses.

5. Annapurna Scheme

This program is precisely intended for female entrepreneurs who is in food-related enterprises. They can borrow up to Rs. 50,000 under this initiative to buy raw supplies and tools. Working capital needs like purchasing appliances, cutlery, gas, freezers, blender and, grinding machines, hot containers, tables, water purification systems, etc., could be covered by the borrowed money.

6. PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

In June 2020, the PM Street Vendor's Atma Nirbhar Nidhi (SVANidhi) Scheme was introduced as a Micro-Credit program with the goal of enabling street sellers in order to recover losses due to the COVID-19 pandemic. It renders working capital loans up to INR 10,000 and encourages consistent loan repayment by providing a 7% annual interest subsidy. Every quarter, this subsidy will be reimbursed. It offers monthly cash back incentives for digital transactions. This have goal to cover 1.15 crore street vendors.

Financial Assistance and Subsidy-related Schemes.

7. Prime Minister's Employment Generation Programme (PMEGP)

PMEGP is a credit-related subsidy program established to encourage young people, particularly women of rural and urban regions, to start their own businesses.

8. PMFME

This was introduced on June 29, 2020. This centrally sponsored program aims to formalize and expand micro food businesses nationwide. It is an initiative of the Atmanirbhar Bharat Abhiyaan. It offers entrepreneurs monetary, technological, and business support for establishing new businesses or improving current ones. Its objective is to increase microbusinesses competitive advantage and discover new opportunities. It provides 2 lakh subsidies to the business.

Finance and marketing

9. Udyam Shakti Portal

The Ministry of MSME started it in order to encourage social entrepreneurship through the production of inexpensive goods and services. It provides support for market research, training programs, mentorship, company planning, incubation facilities, and more. The program is available for projects up to ₹25 lakhs, with ₹10 lakhs set aside especially for service-based initiatives. The website

initiatives of the campaign have been crucial in empowering women outside of their homes.

Upskilling programs

10. Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

To upskilling it gives training to women and young people. It increases employment opportunities by offering practical industrial experience. PMKVY 4.0 is now being introduced from FY 2022–2023 to FY 2025–2026.

11. Entrepreneurship Skill Development Programme (ESDP)

This program offers opportunities to those young people who want to start new businesses. They may come from different groups, like disabled people, ST/ST women, and people living below the poverty line. The main aim of this is to help to start new ventures, encourage a business mindset, and upskill existing MSMEs.

12. Mahila Coir Yojana

With coir-related industries, this program aims to strengthen rural women. This program allows women to get financial support for both instruction and materials purchases to make coir products. It supports women's overall economic growth by promoting self-employment in rural regions.

Financial and training schemes

13. TREAD Scheme (Trade Related Entrepreneurship Assistance and Development)

The TREAD Scheme is intended to assist female entrepreneurs from underprivileged backgrounds. The program helps women establish profitable enterprises by offering grants, developing skills, and providing guidance. It guarantees the long-term expansion of women-owned businesses by promoting their capacity for entrepreneurship.

Self-help-based schemes

14. Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)

Under this program, the Ministry of Rural Development (MoRD) implements the RSETI scheme to enhance skills for poor rural young people and females and generate employment opportunities to eliminate poverty. DAY-NRLM started in June 2011 with the goal of helping rural women's families into Self Help Groups (SHGs) and giving them long-term assistance in order to diversify the source of income, raising their standard of living, and enhancing their quality of life.

Innovation schemes

15. Atal Innovation Mission (AIM)

AIM established by government to encourage entrepreneurship and innovation in the nation. In the MSME sector, the Ministry of MSME, with the cooperation of AIM, aims to promote innovation, especially for women-led enterprises. AIM aids innovators and female entrepreneurs by financing, guidance, and initiatives to build capacity.

Loan A/cs of women entrepreneurs under PMMY

The Pradhan Mantri Mudra Yojana Scheme provides loans to small enterprises without collateral.

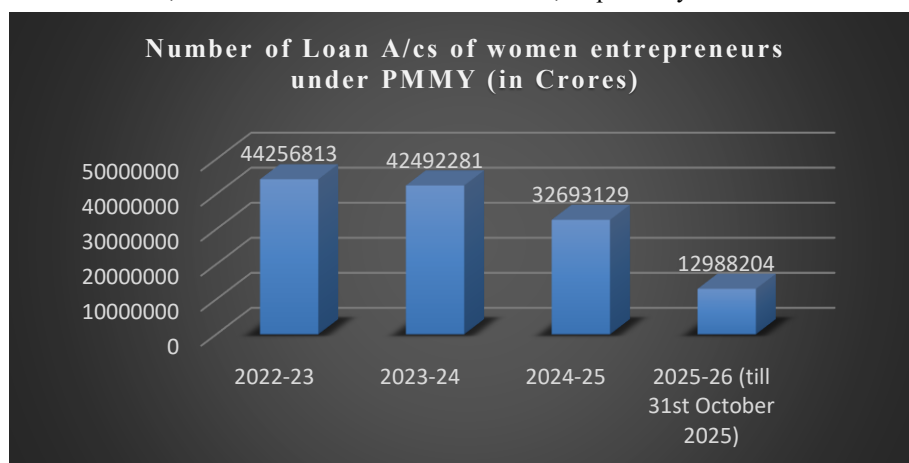
Table 1: Number of Loan A/cs of women entrepreneurs under PMMY from FY 2023 to FY 2026.

Year	Women Beneficiaries (in Crores)	Percentage of changes
2022 to 2023	44256813	-
2023 to 2024	42492281	-3.98702907
2024 to 2025	32693129	-23.0610167
2025 to 2026 (till 31st October 2025)	12988204	-60.2723741

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59PM)

Interpretation

From FY 2023 to 2026, the number of loan accounts gradually decreased. In 2023 to 24, there is a 3.9% decrease, but later in FY 2025 and FY 2026, the decrease is to 23.03% and 60.2%, respectively.

**Figure 1. Loan A/cs of female entrepreneurs.**

Sanctioned amounts for women entrepreneurs under PMMY

Female business owners can get three kinds of loans: Tarun, Kishor, and Shishu up to ₹20 lakhs.

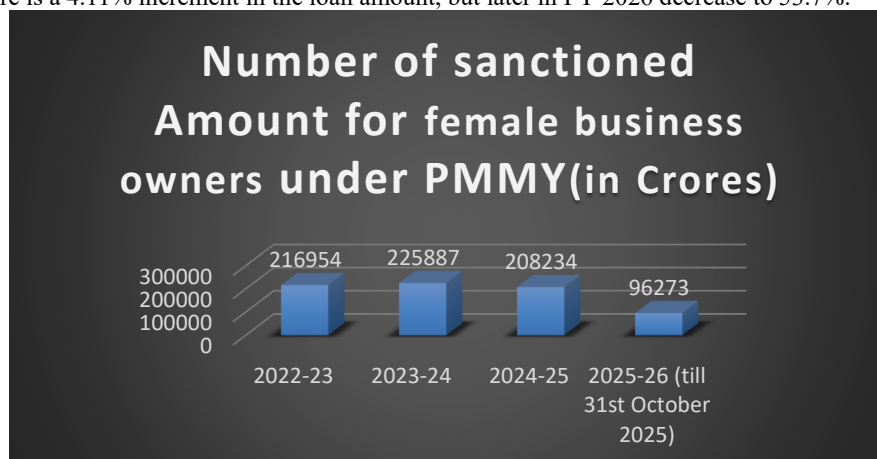
Table 2: Sanctioned amounts for female business owners under PMMY.

Year	Women Beneficiaries (in Crores)	Percentage of changes
2022-23	216954	
2023-24	225887	4.11741337
2024-25	208234	-7.81498914
2025-26 (till 31st October 2025)	96273	-53.7668101

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

From FY 2024 to 2026, along with the number of loan accounts, the sanctioned amount also gradually decreased. In 2023 to 24, there is a 4.11% increment in the loan amount, but later in FY 2026 decrease to 53.7%.

**Figure 2. Sanctioned amounts for female business owners under PMMY.**

Loans account for women entrepreneurs under the Stand-Up India Schemes

This program grants loans from ₹10 lakh to ₹1 crore, which is designed to support SC/ST businesses and businesswomen.

Table 3: Loan accounts of women entrepreneurs under Stand-Up India Schemes

Year	Women Beneficiaries in crores	Percentage of change
2022-23	33266	-
2023-24	31449	-5.46203
2024-25	36026	14.55372

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

In 2022-23, 33266 loan accounts were there. It slightly decreased in FY 2023-24 with 5.4% and later increased to 36026 loan accounts with 14.5% increase compared to FY 2023.

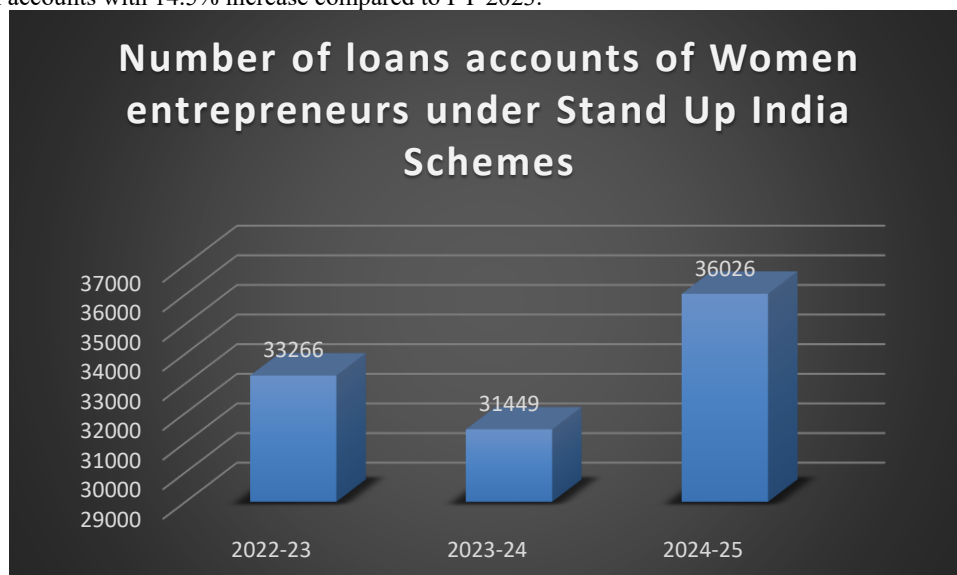


Figure 3: Loan accounts of women entrepreneurs under the Stand-Up India Schemes

Loans extended to female entrepreneurs in the Stand-Up India Schemes

The Stand-Up India Program is providing loans between ₹10 lakh and ₹1 crore to women entrepreneurs.

Table 4: Loans extended to females in Stand-Up India Schemes from 01.04.2022 to 31.03.2025.

Year	Women Beneficiaries in Crores	Percentage of change
2022 to 23	7477.92	-
2023 to 24	7041.88	-5.83103
2024 to 25	8653.17	22.88153

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59PM)

Interpretation

As same as the number of loan accounts, the sanctioned amount also slightly decreases from FY 2023 to FY 2024 with 5.8% change. In FY 2025, it increased with 22.8%.

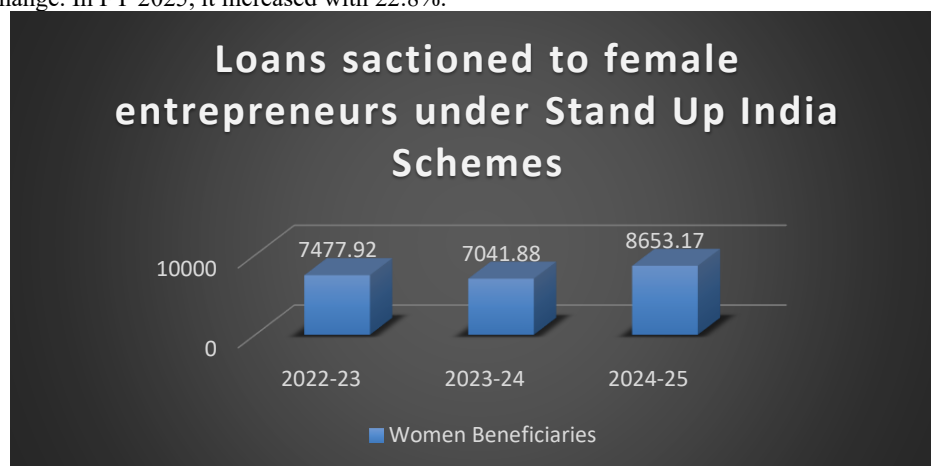


Figure 4: Loans extended to females in Stand-Up India Schemes.

Women Beneficiaries for the Entrepreneurship Skill Development Programme scheme

This helps to start new firms, by upskilling existing MSMEs, and encourages a business mindset.

Table 5: Number of women Beneficiaries for the Entrepreneurship Skill Development Programme scheme

Year	Women Beneficiaries	Percentage change
2022 to 23	121058	-
2023 to 24	201706	66.61930645
2024 to 25	304254	50.84033197
Total	627018	-

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

Consistently, the number of women beneficiaries of ESDP schemes increased. From FY 2023 to FY 2024, 66.61% increment in the number of beneficiaries; similarly, from FY 24 to FY 25 there was a 50.8% increase in the number of beneficiaries. Government schemes focus more on training and skill development. There is a rise in the number of recipients year by year.

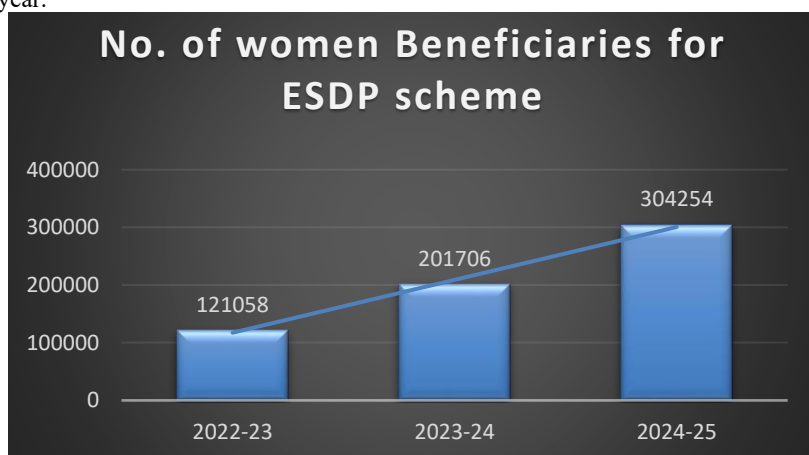


Figure 5: Number of women Beneficiaries for the ESDP scheme.

Number of female candidates trained or oriented and certified under Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

It is upskilling and re-skilling younger people, including females.

Table 6: Number of female candidates trained or oriented and certified under PMKVY till October 31st 2025

Year	Trained / Oriented	Certified
2023 to 24	282,126	139,126
2024 to 25	1,139,225	772,542
2025 to 26	68,805	146,934

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

There is a huge increment in the number of female candidates trained and certified in FY 2024 to FY 2025. In FY 2026, there is a decrease in the trained and certified candidates by 93.96% and 80.98%, respectively, as the data is available until October 31st, 2025, only.

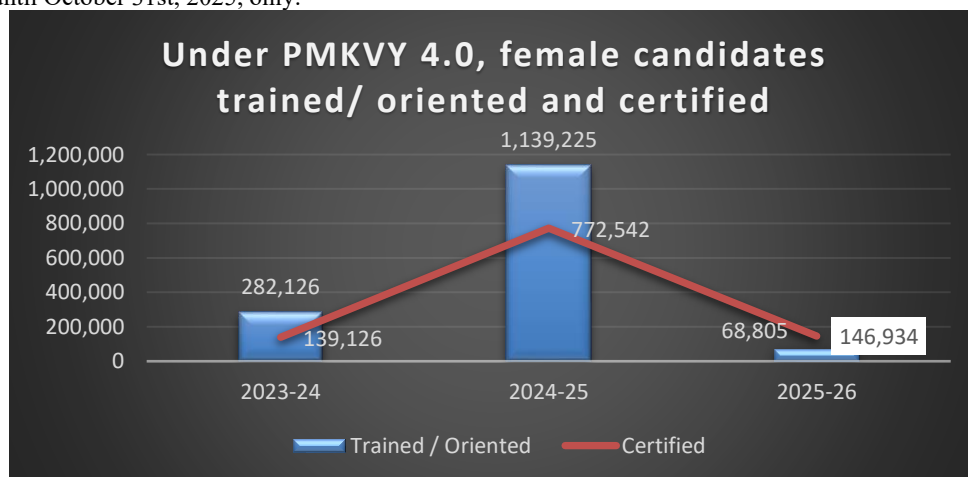


Figure 6: Number of female candidates trained or oriented and certified under PMKVY.

Funds allocated to skilling of female candidates under Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

The goal of this program is to increase the employability of young individuals by providing them with relevant industry-specific skills.

Table 7: Funds utilized for skilling of female candidates under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) till October 31st 2025

Year	Funds utilized for the skilling of female candidates in crores	Percentage of change
FY 2024	356.07	
FY 2025	781.78	119.5579521
FY 2026	6.52	-99.16600578

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

There is a huge increment in the funds utilized for skilling of female candidates under the scheme in FY 2024 to FY 2025. As it contains data till 31st October 2025, there is a decrease in FY 2026.

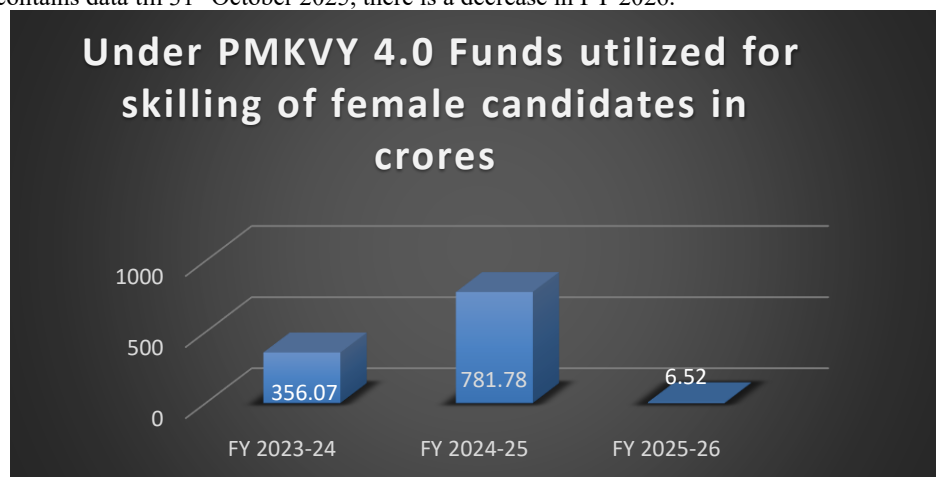


Figure 7: Funds utilized for skilling of female candidates under Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

PMEGP Margin Money subsidy and the number of female micro-enterprises guided

To start a business, this program provides a huge subsidy to females.

Table 8: PMEGP Margin Money subsidy and number of female micro-enterprises guided

Year	Women enterprises and Margin Money subsidy disbursed	Women Beneficiaries
2022-23	No. of micro enterprises	32,626
	MM Subsidy (in Crore)	1,175.72
2023-24	No. of micro enterprises	36,806
	MM Subsidy (in Crore)	1,414.07
2024-25	No. of micro enterprises	23,434
	MM Subsidy (in Crore)	972.42

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

From FY 2023 to 2024, the number of women micro enterprises and margin money subsidy increased to 12.81% and 20.27% respectively, similarly from FY 2024 to FY 2025 decreased by 36.3% and 31.23% respectively.

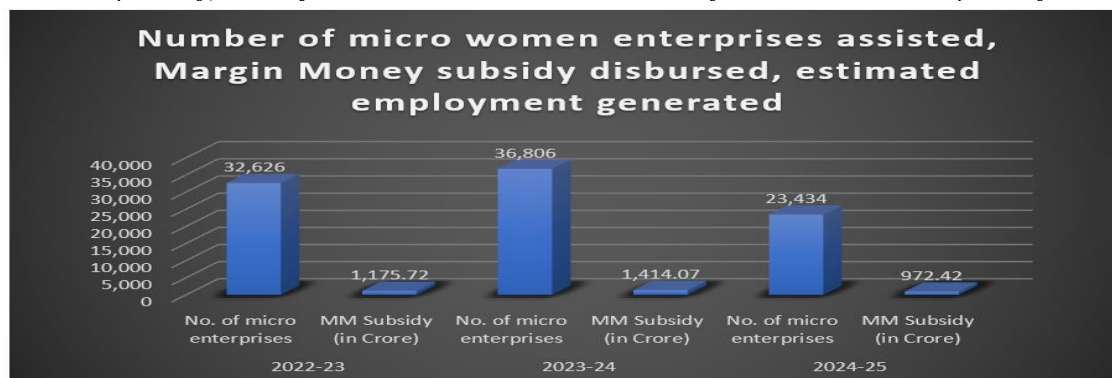


Figure 8: PMEGP Margin Money subsidy and the number of female micro-enterprises guided.

Female Beneficiaries under DAY-NRLM scheme

This was implemented in June 2011 to help by providing continuous support to rural women's families through Self Help Groups (SHGs).

Table 9: Number of female Beneficiaries under DAY-NRLM scheme

Year	Trained and Settled	Women Beneficiaries
2022-23	Trained	331898
	Settled	272977
2023-24	Trained	360318
	Settled	290392
2024-25	Trained	505450
	Settled	391786
2025-26 (till 31st October 2025)	Trained	247989
	Settled	169010

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59 PM)

Interpretation

From FY 2023 to 2025, the number of women beneficiaries gradually increased. In FY 24, there is an increase in trained and settled people by 8.56% and 6.37%, respectively, 40.27% and 34.91% in FY 2025.

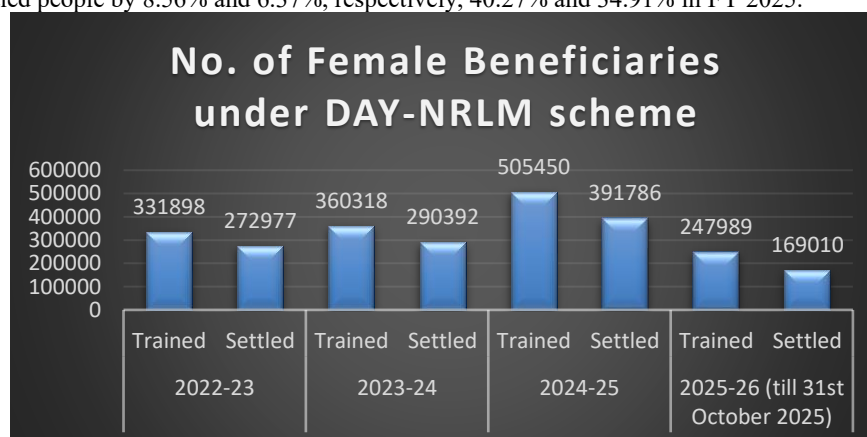


Figure 9: Number of female beneficiaries under DAY-NRLM scheme

Funds released under the Rural Self-Employment Training Institution

RSETI scheme implemented to enhance skills for poor rural young people and females and generate a employment opportunities with the aim of eliminating poverty in the nation.

Table 10: Funds released under RSETI

Year	Women Beneficiaries	Percentage of change
2022 to 23	18701.96	
2023 to 24	19305.07	3.22484916
2024 to 25	22312.39	15.57787669
2025 to 26	7708.56	-65.45166161

(Source: PIB Delhi, Release ID: 2205172, 17 DEC 2025 2:59PM)

Interpretation

As there is an increase in training and settlement from FY 23 to FY 25, fund release amount under RSETI also increased in FY 24 and FY 25 by 3.22% and 15.57% respectively.

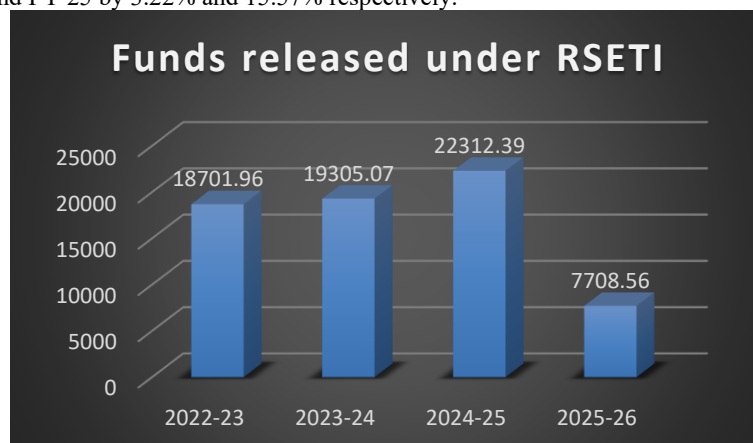


Figure 10: Funds released under RSETI

Female entrepreneurs enrolled on the Udyam Registration portal from the date of commencement

This portal started in 1st July 2020.

Table 11: Female entrepreneurs enrolled on the Udyam Registration portal from the date of commencement

Type	Women MSME	Overall MSMEs	Women MSME %
Total MSMEs	4,667,278	22,819,417	20.50%
Employment	28,407,069	151,668,034	18.73%
Investment (in crores)	126845.12	1,137,237	11.15%
Turnover (in crores)	1714993	16,784,358	10.22%

(Source: PIB Delhi, Release ID: 2002574, 05 FEB 2024 3:41 PM)

Interpretation

From June 2020 to January 2024, there is 20.5% contribution of women to overall MSMEs, which generates an employment of 18.73%, investment of 11.15%, and turnover of 10.22%. Compared to male enterprises, the female enterprise contributing less.

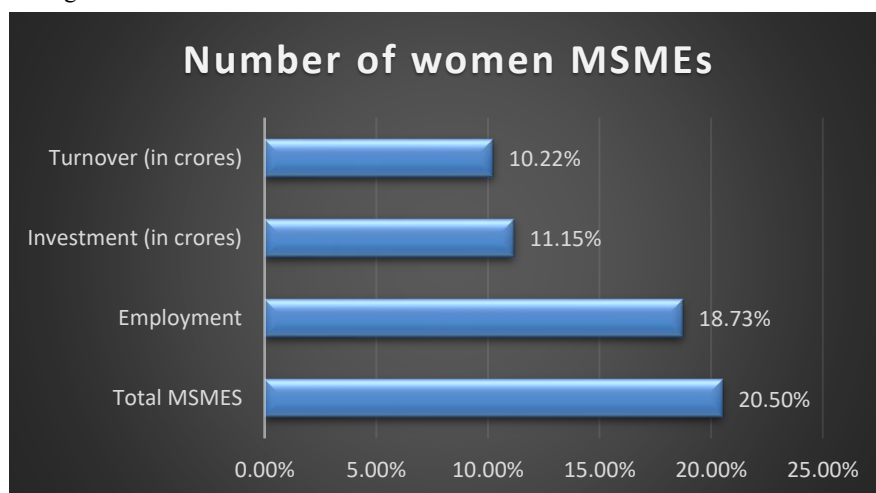


Figure 11: Female entrepreneurs registered on the Udyam Registration portal from the date of commencement
Informal Micro women Enterprises (IMEs) enrolled on the Udyam Assist Platform from the date of commencement

Udyam Assist Platform starts on January 11th, 2023, which helps to register informal micro-enterprises.

Table 12: Share of women in Informal Micro Enterprises (IMEs) enrolled on the Udyam Assist Platform from the date of commencement

Type	Informal Micro enterprises - women	Total Informal Micro enterprises	Percentage
Total (numbers)	9,108,058	12,920,177	70.49%
Employment (number of individuals)	11,023,945	15,561,967	70.84%

(Source: PIB Delhi, Release ID: 2002574, 05 FEB 2024 3:41 PM)

Interpretation

Share of informal micro women enterprises in total enterprises are 70.49%, and they generate employment of 70.84% among registered entrepreneurs on the Udyam Assist Platform. Informal female microenterprises contribute more compared to formal enterprises.

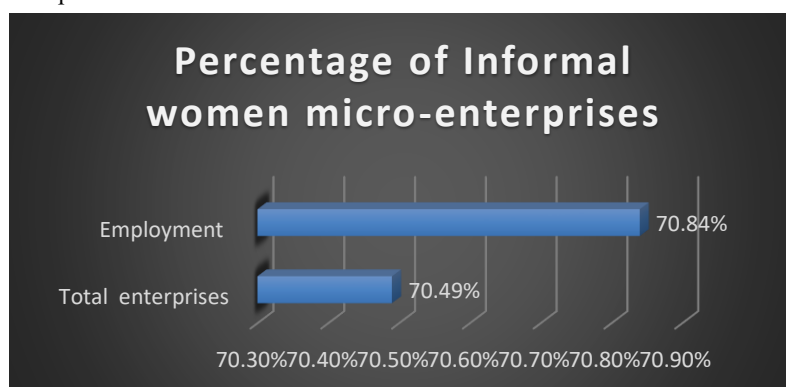


Figure 12: Share of women in Informal Micro Enterprises (IMEs) enrolled on the Udyam Assist Platform from the date of commencement

Conclusion

Multiple government initiatives play a vital role in the growth of female entrepreneurs. The number of recipients of the schemes is also increasing. Consistently, the number of women beneficiaries of ESDP schemes increased. Government schemes focus more on training and skill development. Along with a financial aid, training plays an important role in increasing the entrepreneurship mindset of women. From June 2020 to January 2024, there is 20.5% contribution of women to overall MSMEs, which generates an employment of 18.73% and investment of 11.15%. When it comes to informal Micro enterprises, the contribution of women in total enterprises are 70.49%, and they generate employment of 70.84%. Informal women microenterprises contribute more compared to formal enterprises.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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