

BREAKING THE GENDER BIAS IN MSME SECTOR: A STEP TOWARDS SOCIAL INCLUSION OF WOMEN ENTREPRENEURS IN TRIPURA

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Abstract

Micro, Small and Medium Scale Enterprises (MSMEs) play an important role in the economic progress of the country through entrepreneurial opportunities, employment generation, skill-based training and technical assistance etc. In fact, small enterprises contribute to poverty reduction. The MSME sector contributes more than 29% of the country's total GDP. Rural and urban women are entering entrepreneurship development activities with government support. The aim of the study was to identify trends in women's participation in financial schemes for micro-enterprise development and to analyze women entrepreneurs' perceptions of entrepreneurship. The results of the survey showed that although many efforts have been made by the government of India and state governments in promoting entrepreneurship still there is a gender-stereotyped attitude towards the distribution of economic resources between men and women which is actually a barrier to women's empowerment as well as social inclusion.

Key words: Women, Entrepreneurship, Social Inclusion, MSME sector, Tripura.

1. Introduction

1.1 Background of the study

Indian society is a male-dominated society where men are central in almost all the sectors of entrepreneurship (Mathew & Panchanatham, 2011). Gender stereotype thinking is the main obstacle in the path of women's development (Sabrin, 2014). Financial assistance is a key factor for any business start-up but earlier researches discovered that women are deserted while asking for a bank loan or financial support from banks, they are treated or assumed to be less capable than their male counterparts due to the present attitude of gender biases in the govt. establishments which cause social exclusion of women in terms of physical benefit. The percentage of women in Micro small and medium-scale enterprises is reasonably less (Gill, 2018). Apart from these, mobility, family work pressure, social stigma, lack

of social support and social network etc. are experienced by women who enter into the field of entrepreneurship. Moreover, family background, demographic factors, restrictions due to socio-cultural traditions, and male ego factor creates obstacles in the way of coming up into the entrepreneurial platform. This kind of hindrance hinders them to learn & earn and to stand on their own feet so as to participate with the normal flow of development. Against this backdrop, entrepreneurship development among women through financial support schemes and other sustenance services of the govt. may quicken the social inclusion of women. The term social inclusion represents "Bringing the disadvantaged group or the marginalized class into the mainstream of development by means of positive efforts in multi-levels development approaches, enhancing their full participation and let them lead

a normal standard life which is commanded by average sections of people in a society”.

The Govt. of India is very keen to improve the socio-economic status of women by encouraging them through loan under Prime Minister Employment Generation Programme (PMEGP) – a major scheme of MSME, Govt. of India. Under the PMEGP Scheme, a maximum project cost of Rs. 25 lakh is allowed in the manufacturing sector & maximum of Rs.10 lakh in the service sector entrepreneurial venture. It is a credit-linked subsidy programme for non-farm livelihood development and the Khadi & village Industries Commission (KVIC) is functioning as a Nodal agency for this scheme across the country.

The Data regarding the distribution of benefits among women is herewith in the table below-

Women beneficiaries under Prime Minister Employment Generation Programme (PMEGP) in India (Year wise nos.) Source: Annual Report MSME, Govt. of India					
2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
13448	13394	11356	14768	15669	25434

Table A Distribution of benefits among women (Source: MSME Annual Report 2021-22)

Breaking the gender bias in development initiatives of the Government system is of utmost importance to empower women. The Ministry of MSME, Govt. of India has taken positive efforts to bridge the gender gap in the entrepreneurship sector and thus the number of PMEGP beneficiaries among women is increasing day by day which is crystal clear in the Annual Reports of MSME till 2021-22.

1.2 Statement of the Problem

It is well acknowledged in preceding research studies that women entrepreneurs are lagging behind in the field of entrepreneurship and even their stakes in various govt. schemes for entrepreneurship development are less. So many studies have come to the conclusion that women are deprived, they are discriminated against in case of availing entrepreneurial opportunities and confront the dearth of resources both material and monetary benefits in comparison to their male counterparts. The ‘Annual Report of MSME, 2020-2021’ specified that the percentage of women in MSME sector enterprises is only 27.37 percent whereas the share of males is 79.63 percent which reflects the occurrence of discrepancies in the allocation or distribution of resources. So, it is assumed that unequal distribution of resources discourages women in entrepreneurship activities and leads them towards social exclusion & on the other hand, equal or equitable distribution of opportunities may open up the scope for social inclusion of women. Through entrepreneurial ownership and control, women can improve their socio-economic status, their economic solvency & purchasing power are supposed to increase which helps them to lead a dignified lifestyle.

1.3 Objectives of the study

- I) To identify the trends in the distribution of financial resources among women.
- II) To explore the perception of women entrepreneurs on entrepreneurship development.

1.4 Research Questions

- I) Whether women equally benefited through the financial support of the Govt.?
- II) Whether gender bias in the case of resource distribution invites social exclusion?
- III) Whether SC, ST women facing any disparity?

IV) Whether women faced discrimination on basis of age or education.?

V) What is the trend of Women's participation in entrepreneurship activities?

1.5 Significance of the study

OECD Report (2016) highlighted that small and medium enterprises account for 45 percent of the total employment and 33 percent of the gross domestic product. Women's involvement in entrepreneurship can create economic opportunities to promote an inclusive society for women. To promote sustainable women's entrepreneurship, the study generates ideas on basis of observation of the women entrepreneurs on various issues related to their entrepreneurial life. The study will work as an eye-opener for policy makers at all levels to rethink ongoing policies and devise suitable policies for the overall development of women.

1.6 Scope of the study

There is very few gender-based studies in regard to social inclusion or exclusion in North East India. The study has been conducted in the west Tripura district, all the PMEGP beneficiaries for a period of 3 (three Years) i.e., 2015-16 to 2016-17 have been taken into consideration to review the actual status of women entrepreneurs. The study may further be extended in investigating the field reality of women's stake in MSME schemes in other parts of the state.

2. Literature Review

Gender discrimination is a typical barrier to achieving the goal of women's development in every sector (Rajhans et.al, 2022). The World Bank Poverty Reduction and Economic Management Network (October, 2012) have expressed their concern that gender disparities in women's economic participation remain persistent

despite speedy economic growth in India and stressed on higher female share in the incumbent entrepreneurial ventures at the local level so as to ensure higher economic participation of women (Ghani et.al, 2012). On the contrary, Ahl and Marlow (2012) have argued that the personal effort of the individual is a key determinant of reward and status.

A study on "Gender Exclusion and Equality in Indian Society"(NS, 2018) has depicted five factors viz. social, economic, political, cultural & psychological factors responsible for the social exclusion of women in India. Patriarchal values, traditions, caste ,sex , religion & language are the key drivers of the social exclusion of women in Indian society. Women's enablement is a big challenge as males are habitually supposed to be the head of the family and thus usually women are expected to limit their role at the family level and not to influence the decision-making process from the household level to the national level which ultimately creates interferences in influencing the allocation of resources in their favour (Kassa, 2015) and thus social exclusion starts from home due to male-centric attitude prevails in the families. To ensure the overall development of women, the trend of gender-biased distribution, gender stereotype attitudes deserve to an end and suitable policy measures need to incorporate to stop all sorts of explicit as well as implicit bias against women (Kossek et. al, 2017).

Women entrepreneurship is an important tool to ensure women's socio-economic growth (Abdo & Kerbage, 2012) and empowerment of women . The active participation of women in entrepreneurial activity has increased women's autonomy at multiple levels, increased their social status, their influence in decision-making and increased purchasing power (Kapoor, 2019).

Due to the traditional inclination & preference of society as well as family towards males, the role

of women has been confined only to household activities and they were deprived of equal access to education, employment and treated as Professionally undriven forces (Singh, A & Singh, 2022) that compel in becoming economically dependent to their male counterparts. The financial dependence of women on male members of the family usually leads them to depend on the decision of the male members. Financial independence, increased purchasing power and decision-making ability play an important role in promoting women entrepreneurship (Pandey & Parthasarathy, 2019). Entrepreneurship has widened the likelihood for women to fulfil their self-needs and grow economically & socially (Baalbaki et.al, 2011). Entrepreneurship Development training programmes (EDPs) are a compulsory component of the PMEGP scheme through which the effort is made to enhance the entrepreneurial competence of the beneficiaries under the schemes across the country undeniably cultivating the entrepreneurial qualities among individuals (Kumari, 2013). Several studies highlighted that some factors like age, education and income have an effective role in ensuring women's decision-making independence in enjoying improved health care as per their choice (Osamor & Grady, 2016). Entrepreneurship can give a substitute platform for income generation to women (Sandoval, 2020) and can be a tool for economic development (Kruja, 2013) & also social development (Edelman et.al, 2019) and thereby promoting social inclusion.

Yadav et.al (2018), professed that about 70% of the world's total poor are women & businesses led by women are in underprivileged conditions due to discrimination in regard to access to credit and showing underperformance in India, hence there is a need to address gender discrimination in obtaining seed capital for new venture creation (Raj et.al, 2020).

The gender gap is usually demarcated as the variance between men and women in terms of

figures in regard to involvement in entrepreneurial activity, motives to start or run a business, industry choice and business performance and growth. The gender gap in the entrepreneurship field has been recognized by an increasing number of research scholars (Minniti, 2010).

The ultimate aim of the gender mainstreaming is to achieve gender equality in all spheres of life. The strategy implies "making both women's & men's concerns and experiences an integral measurement of the design, operation, monitoring and evaluation of policies and programmes in all political, socio-economic spheres of life so that women and men benefit equally and every effort to be made to ensure women's participation in all levels of decision-making process (Puri, 2020).

Women entrepreneurs face challenges of higher magnitude than that of their male counterparts mainly in accessing financial support, entrepreneurial skill & education, low self-esteem, socio-cultural restriction as well as Institutional vacuums (Goyal & Yadav, 2014). Although Govt. of India has taken so many initiatives for bridging the gender gap but still gender bias is a common phenomenon in regard to the distribution of financial and material benefits in India and women face discrimination in almost all platforms of development (Duraisamy, 2016).

In developing countries like India, Females are usually neglected or their issues are overlooked by the bankers while pursuing for a bank loan for start-up (Shankar, 2013). A study by Gautam et.al (2016) revealed that women in India are not equally treated as men due to patriarchic social control and thus women face numerous challenges in setting up enterprise. Even there are misconceptions among financing agencies that, women led enterprises are of poor performance than the men (Kabeer, N., 2021). Some studies acknowledged that bankers also raise questions on creditworthiness of female entrepreneurs and

possess predetermined notion that female owned enterprises having much chances of failure in comparison to males (Devi, 2018). In a study of Assam, it is mentioned that women confront harassment in case of applying or obtaining bank loans or micro finance for setting up their business (Deka, 2022). So for empowerment of women in real sense, researchers stressed on equal distribution and allocation of financial resources to women so that better entrepreneurial practice can be experienced by women (Upadhyay, 2018).

Pandey et.al (2021) stated that the participation of women entrepreneurs is comparatively less than the men in the Indian context and less participation in govt. financial schemes specially 'Prime Minister Employment Generation Programme' causing social exclusion of women in business sector (Singh, 2021). The Khadi & Village Industries Commission plays a vital role in offering Entrepreneurship Development Programmes (EDPs) via Rural Self Employment Training Institutes (RSETIs) and other Entrepreneurship Development Training Institutes in India that encourage women to become entrepreneurs (Joshi, 2021).

Through the literature survey, it is found that Social Inclusion & exclusion is used as a dichotomy which means that a person may have entered into a greater social phenomenon or exited from the picture voluntarily or through an institutionalized way. Social exclusion is the cause and consequence of poverty (Sen, 2000). Social exclusion is a process that leads people towards an uninvited place whereas Social Inclusion leads to a place looked for by the individual or group (Oyen, 1997). In the Article "Social Inclusion of the Marginalized – A challenge" Monika (2019) pointed out that social inclusion is the process to accommodate the socially excluded group- the SC, STs, Religious Minorities & women with those who are enjoying a dignified standard of living so that they too enjoy

the taste of inclusiveness. From this point of view, it can be said that equal distribution of economic and social resources is of utmost importance to create an inclusive society and a scheme like PMEGP is in fact a vigorous instrument in mainstreaming women entrepreneurs in terms of loan & subsidy for manufacturing, service and trade sector.

Research in Asian countries like India, Bangladesh & Indonesia has exposed that, women entrepreneurs in these countries face so many barriers such as – limited finance, insufficient Institutional support, customary laws & social norms, and lack of education, knowledge and information dissemination that led women to choose the business of low risk (Yudiastuti & Pratikto, 2021).

The existing literature on women's entrepreneurship illustrated that a strong economic foundation can be made for women by means of the expansion of support services for entrepreneurial activity in an equal manner & policy legislation (Kabeer, 2021) that will serve the purpose of social inclusion of women.

2.1 Theoretical framework

2.1.1 Entrepreneurship Development Theory

The study has followed the following theories – Theory of Entrepreneurship promulgated by McClelland (1967) who emphasised the relative process of the need for achievement, increased performance & excellence with the tendency to deliberate new mixtures in entrepreneurial training activities.

The behaviour theory of entrepreneurship propagated by John Kunkel (1965) focused on some factors such as labour, labour market, production methods, skills and training opportunities, etc. as crucial factors for entrepreneurship development.

2.1.2 Theory of Social Exclusion & Inclusion:

The idea of social exclusion and inclusion is closely related to each other. Some scholars connected social exclusion to the effect of poverty, deprivation and disadvantaged conditions in various aspects and so many have seen social exclusion as a lack of social participation & social integration. While relating it to poverty, some authors argued on the concept of social capital broadly defined as the network of social relations which is controlled by the norms of mutuality and trust that lead to the creation of an interconnected society. According to Peter Townsend (1979), poverty is linked with relative deprivation and standard of living. & Poverty should be understood in terms of individual groups ability to participate in normal social life.

Noble Prize winner Amartya Sen (1999) defined social exclusion as the result of the incapacity of the individual or group to participate in the process that contributes to social inclusion. Le Grand et.al (2002) referred to social exclusion as a lack of participation in the key activities of society and on the contrary, Levitas et.al (2007) focused on not only a lack of participation in normal social life but also a rejection of resources (cash income plus collective resources), rights, goods and services. According to him, raising the degree of benefits with an intention to tackle poverty is crucial to reduce social exclusion. The aim of social inclusion is to reduce the degree of exclusion

through viable policy measures at multiple stages across the life cycle and to seize the intergenerational spread of social exclusion (Matthew et.al , 2007).

3. Research Methodology

Sampling Methodology: - Purposive random Sampling methodology has been followed to conduct the study.

Sample: - 163 women Entrepreneurs taken randomly from lists received

Sampling area: West Tripura district taking into account the Highest HDI index of west Tripura district in the state.

Data Collection

Secondary Data: - list of beneficiaries collected from Khadi & Village Industries Commission (KVIC) office, Agartala

Primary Data: - Primary data was collected from the women beneficiary through a structured questionnaire using a 5-point Likert scale .

Data Analysis

Data tabulated and analysed using percentile& decile method.

Limitation of the study

The study was conducted in the west Tripura District only.

4. Result Discussion

Category	Total	Percentage to total
Scheduled Caste	33	20.24
Scheduled Tribe	26	15.97
OBC	41	25.15
MINO	03	1.84
GEN	60	36.80
Total	163	100

Table 1 Social Category of the women entrepreneurs (Source: KVIC)

Year	Total	%
Rural	86	52.76
Urban	77	47.24
Total	163	100

Table 2 Project area-based distribution (Source: Field survey)

Education	Total	% to total
Up to 10 th	118	72.45
HS	20	12.26
Graduate	18	11.0
PG	7	4.29
Total	163	100

Table 3 Education levels of the respondents (Source: Field survey)

Category	Total	%
APL	130	79.76
BPL	33	20.24
Total	163	100

Table 4 Economic Categories of the women entrepreneurs (Source: Field survey)

Category	Total	%
Married	153	93.88
Unmarried	08	4.90
Widow	02	1.22
Total	163	100

Table 5 Marital Status of the women entrepreneurs (Source: Field survey)

Age Group	Total	%
18 to 25	08	4.90
26 to 35	70	42.94
Above 35	85	52.16
Total	163	100

Table 6 Age group of the women entrepreneurs (Source: Field survey)

Status of the enterprise	Total	%
Well-functioning	86	52.76
good	53	32.52
average	24	14.72
Total	163	100

Table 7 Enterprise status of the women with respect to the release of loan subsidy & recovery (Source: Field survey)

Occupation	Total	%
Agriculture	08	4.90
Labour	12	7.36
Business	122	74.84
Service	21	12.88
Total	163	100

Table 8 Family Occupations of the respondents (Source: Field survey)

Year	Total units	%
Manufacture	79	48.47
Service	39	23.93
Trade	45	27.60
Total	163	100

Table 9 Types of Enterprises of the respondents (Source: Field survey)

Year	Total	%
Up to 5 lakhs	113	69.32
Above 5 lakhs but Below 10 lakhs	46	28.22
Above 10 lakhs &	4	2.45
Total	163	100

Table 10 Quantum of Loan received from Bank by the settled Entrepreneurs (Source: Field survey)

Year	Total	%
Nationalized Bank	92	56.44
Another bank	71	43.56
Total	163	100

Table 11 Participation of Banks in enterprising women (Source: Field Survey)

Year	Total no. Units	%
1 to 2 nos.	40	24.54
3 to 5 nos.	76	46.62
More than 5 nos.	10	6.13
Self-Managed	37	22.69
Total	163	100

Table 12 Employment generated in the Enterprises (Source: Field survey)

Gender	2016-17	2017-18	2018-19	2019-20
Male	588	239	176	173
Female	82	94	51	58
Total	670	333	227	231
Percentage of female	12.23	28.22	22.46	25.10

Table 13 Trend of gender discrimination in the distribution of PMEGP (Source: KVIC)

Analysis

Table 1 indicates the Participation of Scheduled caste women in the PMEGP scheme are comparatively less than the women of other community. Only 20.24 SC women account for the benefit under PMEGP, and the share of only ST women is only 15.97 Percent. Minority women having least percentage i.e., 1.84, however, the women from OBC and General category availed a higher degree of benefit. This picture clearly implies the deprivation of SC, ST & minority women entrepreneurs.

Table-2: The share of urban women (47.24 percent) and the rural women (52.76 percent) that unveiled rural -urban inequality in distribution of financial resources.

Table-3: Elementary-standard-educated women availed (72.45 percent) benefit out of the total and interestingly the women who are higher qualified, their participation is much less than that of the low educated. The share of Post Graduate (4.29 percent), graduate (11.0 percent) and higher secondary level educated women entrepreneurs (12.26 percent).

Table-4: The representation of women Above Poverty Line is 79.76 percent and women under the BPL category constitute only 20.24 percent benefit under the scheme.

Table-5 showcased that Married women grip the maximum benefit (93.88 percent) and unmarried women (4.90 percent) who in fact the new comers

in the entrepreneurial field are remarkably deprived of the benefit.

Table-6 exposed that young generation women (18 to 25 years old) have a very poor representation (4.90 percent) in the PMEGP scheme followed by middle-aged women (26 to 35 years) and have 42.94 percent stake and pointedly women above 35 years of age have larger share (52.16 percent) in the scheme.

Table-7 illustrates that the maximum units of women (52.76 percent) are well-functioning and 32.52 percent of enterprises were found in good condition with the support of bank loan subsidies provided by the Govt. In addition, 14.72 percent run their enterprise reasonably.

Table-8 shows that the women entrepreneurs whose family occupation belongs to business are highly benefited (74.84 percent) followed by agricultural family (4.90 percent), portion of Labour class (7.36) & service occupation family (12.88 percent) is absolutely less in comparison to other stakeholders.

Table-9 reflects that 48.47 percent loan given in Manufacturing unit, 23.93 percent units are service sector and 27.60 percent women involved in trading activities.

Table-10 admits that 69.32% of the surveyed recipients' loan amount ranges from one to five lakhs. Out of total entrepreneurs, only 28.22% recipient's loans ranged from five to ten lakhs and

only 2.45 percent of entrepreneurs got loan ranges from 10 lakhs to 25 lakhs during the financial year 2015-16 and 2016-17.

Table-11 explores that out of the surveyed enterprise, 56.44 percent loan support was extended by the Nationalized banks whereas the contribution of Regional Rural Banks, Cooperative Banks & other Banks is only 43.56 percent.

Table 12 exposed the fact that 24.54% of enterprises have given employment of 1 to 2

persons in average in their enterprise, out of total surveyed enterprise 46.62 percent has engaged 3-5 employees in each enterprise, only 6.13% of enterprise have given employment for more than 5 employees in their enterprise and only 22.69 percent enterprises are self-managed or managed by other members of the family.

Table-13 The data mentioned in the table shows that the stake of women is increasing year by year but in comparison to male entrepreneurs, women are deprived of the benefit of the scheme in every single year.

Perimeters	Strongly agree	Agree	Undecided	Disagree	Strongly disagree
Bank loan	67.48	9.81	8.58	13.49	0.61
Training	86.50	6.13	4.90	0.0	2.45
Family support	93.86	1.22	3.06	1.84	0.0
Raw material	56.44	20.85	8.58	6.13	7.97
Collateral / Guarantor	84.66	6.13	4.29	2.45	2.45
Marketing support	59.50	9.81	19.01	7.97	7.36
Legal aspects	71.16	18.40	7.36	0.61	2.45
Business plan support	80.98	4.29	4.29	4.90	5.52
Awareness	76.07	12.26	9.20	1.22	1.22
Knowledge of Banking	85.88	3.06	3.06	1.84	6.13

Table 14 Perception of women entrepreneurs (Source: Field survey)

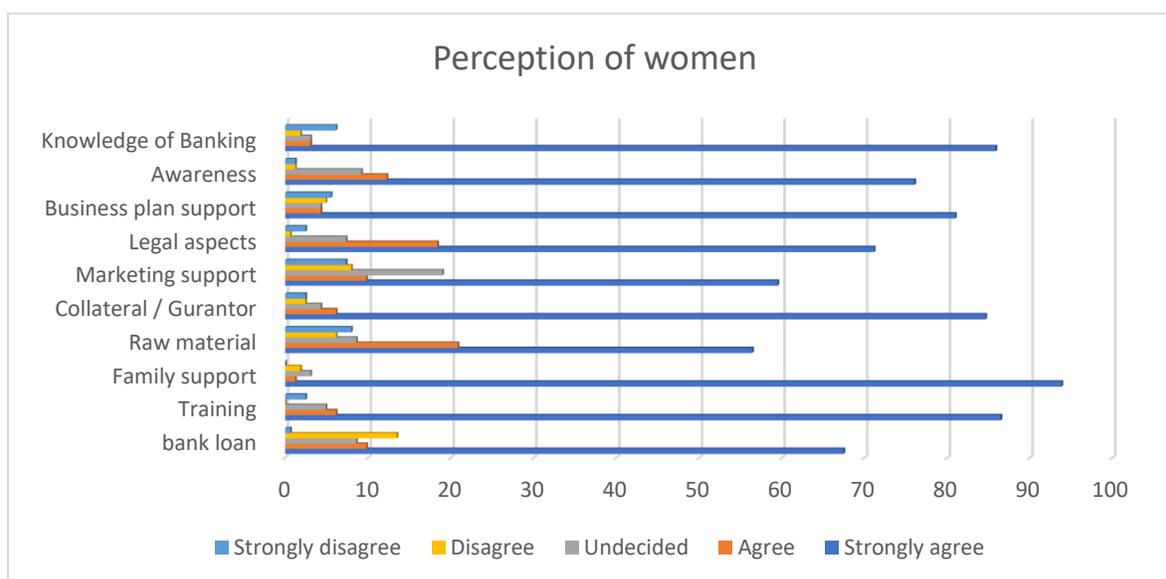


Chart 1 Perception of women entrepreneurs

The Perception of women entrepreneurs regarding various factors associated with their business performance varies from the degree of strongly agree, agree, undecided, disagree and strongly disagree. The response regarding various variables derived from the literature has been obtained from beneficiaries by deploying a 5-point Likert scale questionnaire. The outcome is as follows –

- 67.48% respondents strongly agreed that getting a bank loan is very tough, 9.81% agree, 13.50% respondents disagree, 0.61% strongly disagree with the statement and 8.59% respondent found undecided with the view point .
 - Training was very helpful to 86.50% beneficiary responded that they strongly agree with the statement, 6.13% found agreed, 4.90% was undecided, 2.45% strongly disagreed with the statement.
 - 93.86% of respondents strongly agreed with the statement, 1.22% were agreed, 1.84% disagreed, and 3.06% of the respondents were found undecided in respect to Family support .
 - Regarding local availability of Raw material is important for business 56.44% strongly supported the statement, 20.85% agree with the statement , 8.58% was found undecided, 6.13% said that they are disagree with the view point and 7.97% were against the statement.
 - 84.66% strongly stated that collateral / guarantor in any form is needed for getting a loan for business, 6.13% also agreed with the statement, 4.29% had no response & 2.45% were found to disagree as well as strongly disagree with the view opinion.
 - 59.60% responded strongly agreed with the statement, likewise 9.81% also supported the statement , 19.01% was silent against this question, 7.97% found disagreed & 7.36% respondent strongly disagreed in respect to marketing support.
- 71.16% of the sample respondents strongly supported the statement ,likely 18.40% also agreed with the statement, 7.36% found undecided, 0.61% respondents disagreed with the statement and 2.45% strongly disagreed in case of Legal support.
 - 80.98% of the respondent strongly agreed that business project support is essential, followed by them 4.29% agreed, 4.29% was unclear about business plan preparation support as they collected through various sources, 4.90% was disagree & 5.52% was found strongly disagree .
 - A total of 76.07% strongly thought that awareness on online application is important 12.26% respondents agreed that awareness is needed , 9.20% was silent on this point 1.22% beneficiary was disagree as well as strongly disagree with the statement .
 - 85.88% of respondents strongly agreed that banking awareness, rules regulation, the recovery process, interest calculation, EMI, penalty etc. must be required for entrepreneurs. Again, 3.06% also agreed with the view point, 3.06% were undecided, 1.84% disagreed and 6.13% were strongly opposite of the statement.

5. Major Findings of the study

1. The proportion of general-category women (36.80%) in the sample is much higher than the socially excluded class – the SCs, (20.24%) STs (15.97%) ,OBC (25.15%) & Minorities (1.84%).
2. The stake of Urban women (47.24%) is higher compared to that of rural women entrepreneurs (52.76%) .
3. The women entrepreneurs whose education level is up to class 10th standard, availed of

maximum benefit (72.45%) from PMEGP scheme of the Govt. whereas Graduate (11%) and Post Graduate level women got only 4.29% opportunities under the scheme.

4. The stake of women living Below Poverty Line (BPL) is only 20.24% whereas APL category women availed 79.76% of the loan benefit .
5. The share of Married women found 93.88% which is significantly higher than the unmarried (4.90%) and widow (1.22%).
6. In case of Age factor , women above 35 years of age received a lion's share of PMEGP loans (52.16%) , whereas women under age group 18-26 got very poor percentage (4.90%) of the benefit and applicants under age group 26-35 years received 42.94% of the total loans.
7. 52.76% of enterprises running in very good condition with respect to their management and loan recovery. Apart from this 32.52% enterprises found in good condition & 14.72 reported their status as average .
8. Family occupation-wise distribution of loans reflects that, business occupation families (74.84%), Agriculture (4.90%), Labour (7.36%) and service (12.88%).
9. Sector-wise distribution of loan highlights that loans given in the trading sector (27.60), service sector units (23.93%) and manufacturing sector (48.47%).
10. In the sample, it is observed that the quantum of loan ranges from 5 lakhs to 10 lakhs for the sample units .out of total, 69.32% women received loan up to 5 Lakhs and 28.22% received up to 10 lakhs and only 2.45% women got loan above 10 lakhs .
11. Nationalized Bank contributed 56.44% loans and Regional Rural Bank including cooperative Bank given 43.56% loans .
12. Regarding employment generation in the women led enterprises , it is found that 22.69% of units are self-managed or there is attachment of family members in the units. Apart from that, 24.54% units generated

employment for 1-2 persons in each of the unit, 46.62% enterprise generated employment for 3-5 persons in their respective units and on 6.13% enterprises having more than 10 employees .

13. Trend of participation of women entrepreneurs are on a remarkable increase due to the effort of the Government.

6. Conclusion & Recommendation

The upshot of the study clearly figured out that women entrepreneurs who are from business background family and living above poverty line are enjoying greater privilege from the scheme and participation rate of BPL women is relatively low. Apart from that, the young generation (18-25 years old) in the sample are found to be deprived and women above 35 years of age are gripped more benefits compared to the other group. The distribution of loan beneficiaries in case of their marital status, it is visible that unmarried women are less benefited than married women .Again, in the case of social category-wise distribution of resources, it is found that 'General category' women occupied more share than that of the scheduled caste or scheduled tribe women entrepreneurs. The participation rate of Minority community women is categorically poor in PMEGP scheme. The study reveals the fact that there is discrimination in case of distribution of resources in urban & Rural areas . It is quite interesting that the participation rate of up to class 10th standard is significantly high in the PMEGP although the quantum of loan sanctioned for enterprise development in the maximum case is up to Rupees 5 Lakhs .

It is undoubtedly a positive message that the effort of the Govt. for social inclusion of women is rising with the financial assistance in terms of credit-linked subsidies for micro-entrepreneurship development but on the other hand, it is represented through field data analysis that social

exclusion also happening within the excluded class in terms of their like age ,caste, occupation, marital status, educational status ,project location, poverty level etc. echoes Institutional discrepancy in multiple ways that ultimately discourage the participation of the freshers, the young generation and educated women to take entry into the entrepreneurial field and invites social exclusion within the excluded groups. It is, therefore, suggested to review and reframe the existing facilitation policies of the concerned Institutions and create a favourable atmosphere to preserve & protect the interest of all categories of women entrepreneurs irrespective of their caste, creed, religion and age.

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