# CHAPTER VI

### WOMEN ENTREPRENEURS

#### 6.1 INTRODUCTION

Women's equal access and control over economic and financial resources is critical for the achievement of gender equality and empowerment of women as well as equitable and sustainable economic growth and development.

In India female headed households were 11.5 % in rural areas whereas this was 12.4% in urban areas as per 68<sup>th</sup> round of NSS, 2011-12. Female literacy rate was 65.46 % as per Population Census 2011. Further, work force participation rate for female was 25.51 as per Population Census 2011. Women have started playing important roles in decision making at all levels.

Although data on women labour force, literacy, health aspects etc., are being generated regularly though regular Censuses and Surveys but data on women entrepreneurialship at national level is rather scanty. Therefore, during Sixth Economic Census, questions related to women entrepreneurship in proprietary ownership were added. It covers sex, religion, social group, economic activity, number of workers employed (hired and not hired) and source of finance.

It has been observed that 8.05 million out of the total 58.5 million establishments were run by women entrepreneurs in India which is around 13.76 % of the total number of establishments. Total workers engaged in women owned & run establishments were 13.48 million persons, which is 10.24% of the total number of workers engaged in India under different economic activities.

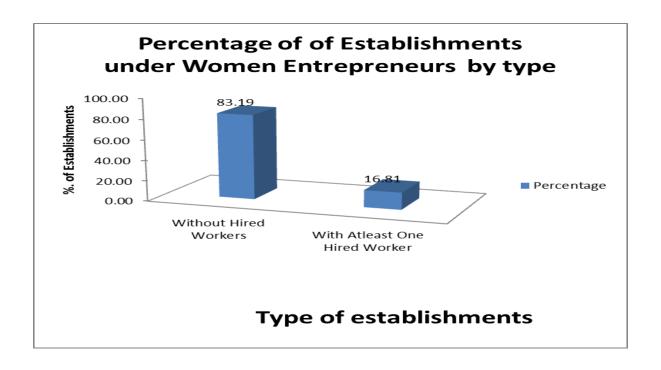
#### **6.2 ESTABLISHMENTS**

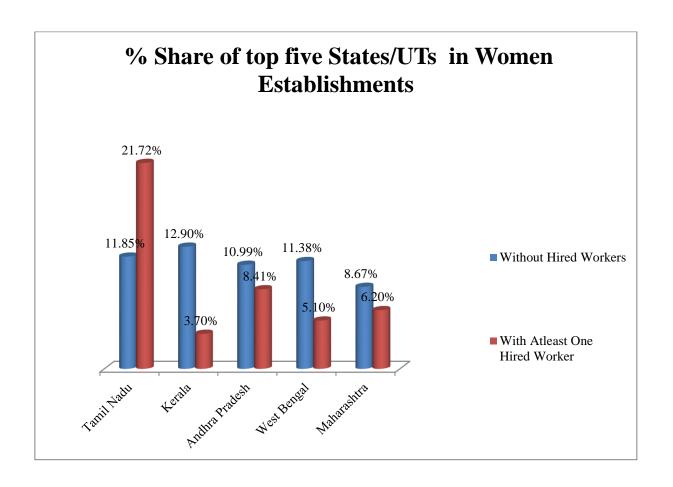
The total number of establishments owned by women entrepreneurs was 8,050,819 out of which 5,243,044 constituting about 65.12 % of the total establishments were located in rural areas and the remaining 2,807,775 (34.88%) were located in urban areas. Further, about 6,697,354 establishments i.e., 83.19% operated without hired workers and 1,353,465 (16.31%) operated with hired workers. The percentage of establishments without hired workers in rural areas was 86.85% whereas, in urban areas, it was 76.33%. The number of women establishments involved in agricultural activities was 2,761,767 constituting 34.3 % of the total number of establishments owned by women.

The state wise total number of establishments under women entrepreneurship and type of establishments is depicted in **Table 6.1**. The details of five top states in terms of percentage share in total number of women owned establishments in the country are: i) Tamil Nadu (13.51%) ii) Kerala (11.35%), iii) Andhra Pradesh (10.56%), iv) West Bengal (10.33%) and v) Maharashtra (8.25 %).

Table 6.1: State/UT wise distribution of total number of Establishments under women entrepreneurship by type of establishment

|                        | Number of Establishments by type |                                      |         |                                    |  |  |  |  |
|------------------------|----------------------------------|--------------------------------------|---------|------------------------------------|--|--|--|--|
| State/UT               | Without<br>Hired<br>Workers      | With at least<br>One Hired<br>Worker | All     | Percentage share of establishments |  |  |  |  |
| 01 - Jammu & Kashmir   | 23012                            | 8280                                 | 31292   | 0.39                               |  |  |  |  |
| 02 - Himachal Pradesh  | 45229                            | 3944                                 | 49173   | 0.61                               |  |  |  |  |
| 03 - Punjab            | 83916                            | 27005                                | 110921  | 1.38                               |  |  |  |  |
| 04 - Chandigarh        | 4921                             | 862                                  | 5783    | 0.07                               |  |  |  |  |
| 05 - Uttarakhand       | 26828                            | 4591                                 | 31419   | 0.39                               |  |  |  |  |
| 06 - Haryana           | 113224                           | 11300                                | 124524  | 1.55                               |  |  |  |  |
| 07 - Delhi             | 50403                            | 20031                                | 70434   | 0.87                               |  |  |  |  |
| 08 - Rajasthan         | 193234                           | 54758                                | 247992  | 3.08                               |  |  |  |  |
| 09 - Uttar Pradesh     | 371730                           | 110649                               | 482379  | 5.99                               |  |  |  |  |
| 10 - Bihar             | 90115                            | 63495                                | 153610  | 1.91                               |  |  |  |  |
| 11 - Sikkim            | 4383                             | 921                                  | 5304    | 0.07                               |  |  |  |  |
| 12 - Arunachal Pradesh | 4438                             | 1975                                 | 6413    | 0.08                               |  |  |  |  |
| 13 - Nagaland          | 11840                            | 1817                                 | 13657   | 0.17                               |  |  |  |  |
| 14 - Manipur           | 84550                            | 3736                                 | 88286   | 1.1                                |  |  |  |  |
| 15 - Mizoram           | 12808                            | 3020                                 | 15828   | 0.2                                |  |  |  |  |
| 16 - Tripura           | 13168                            | 1338                                 | 14506   | 0.18                               |  |  |  |  |
| 17 - Meghalaya         | 21540                            | 7990                                 | 29530   | 0.37                               |  |  |  |  |
| 18 - Assam             | 130338                           | 23820                                | 154158  | 1.91                               |  |  |  |  |
| 19 - West Bengal       | 762247                           | 69090                                | 831337  | 10.33                              |  |  |  |  |
| 20 - Jharkhand         | 19827                            | 34905                                | 54732   | 0.68                               |  |  |  |  |
| 21 - Odisha            | 223875                           | 25725                                | 249600  | 3.1                                |  |  |  |  |
| 22 - Chhattisgarh      | 62328                            | 15648                                | 77976   | 0.97                               |  |  |  |  |
| 23 - Madhya Pradesh    | 155898                           | 67507                                | 223405  | 2.77                               |  |  |  |  |
| 24 - Gujarat           | 403569                           | 125054                               | 528623  | 6.57                               |  |  |  |  |
| 25 - Daman & Diu       | 566                              | 239                                  | 805     | 0.01                               |  |  |  |  |
| 26 - D & N Haveli      | 352                              | 952                                  | 1304    | 0.02                               |  |  |  |  |
| 27 - Maharashtra       | 580337                           | 83963                                | 664300  | 8.25                               |  |  |  |  |
| 28 - Karnataka         | 492506                           | 53300                                | 545806  | 6.78                               |  |  |  |  |
| 29 - Goa               | 13539                            | 3117                                 | 16656   | 0.21                               |  |  |  |  |
| 30 - Lakshadweep       | 329                              | 131                                  | 460     | 0.01                               |  |  |  |  |
| 31 - Kerala            | 863797                           | 50120                                | 913917  | 11.35                              |  |  |  |  |
| 32 - Tamil Nadu        | 793646                           | 293963                               | 1087609 | 13.51                              |  |  |  |  |
| 33 - Puducherry        | 8192                             | 1977                                 | 10169   | 0.13                               |  |  |  |  |
| 34 - A & N islands     | 2011                             | 502                                  | 2513    | 0.03                               |  |  |  |  |
| 35 - Telangana         | 292512                           | 63974                                | 356486  | 4.43                               |  |  |  |  |
| 36 - Andhra Pradesh    | 736146                           | 113766                               | 849912  | 10.56                              |  |  |  |  |
| All India              | 6697354                          | 1353465                              | 8050819 | 100.00                             |  |  |  |  |
|                        | 83.19%1                          | 06 <b>16.81%</b>                     | 100.00% | 100.00                             |  |  |  |  |





**Table 6.2** depicts the total no. of establishments under women entrepreneurs by broad activity. The top five economic activities as per establishments owned by women entrepreneurs were: i) Agriculture (34.3%), ii) Manufacturing (29.8 %), iii) Trade (18.23 %), iv) Other Services (5.38 %) and Accommodation & food services (2.77 %).

Total number of agricultural establishments were 2.76 million constituting 34.3% of the total establishments owned by women, whereas, about 5.29 million establishments (65.7%) were involved in non-agricultural activities.

In agricultural sector majority of establishments i.e., 2.54 million establishments (92.20%) pertains to livestock, followed by forestry and logging (4.51%), agriculture other than crop production (1.89) and fisheries and aquaculture (1.4%).

In non-agricultural sector, about 2.4 million establishments (45.36%) were engaged in manufacturing activity. Other important activities were trading (28.57%), other services (8.18%), accommodation and food services (4.22%) and education (4.1%).

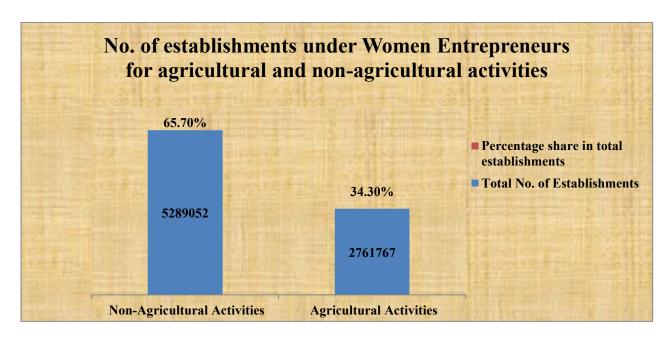


Table 6.2: Broad Activity wise total number of Establishments under women entrepreneurship by type of establishment

| Broad Activity  | Without<br>Hired<br>Workers | With at least<br>One Hired<br>Worker | Total   | Percentage<br>share in total<br>establishments |
|---|-----------------------------|--------------------------------------|---------|--|
| 01 - Activities relating to agriculture other than crop production & plantation | 37294                       | 15016                                | 52310   | 0.65   |
| 02 - Livestock  | 2342134                     | 204211                               | 2546345 | 31.63  |
| 03 - Forestry and Logging   | 118365                      | 6110                                 | 124475  | 1.55   |
| 04 - Fishing and aqua culture   | 33747                       | 4890                                 | 38637   | 0.48   |
| Sub-total : Agricultural Activities   | 2531540                     | 230227                               | 2761767 | 34.3   |
| 05 - Mining and quarrying   | 4009                        | 3820                                 | 7829    | 0.1  |
| 06 - Manufacturing  | 2099355                     | 300108                               | 2399463 | 29.8   |
| 07 - Electricity, gas, steam and air conditioning supply                        | 957                         | 2366                                 | 3323    | 0.04   |
| 08 - Water supply, sewerage, waste management and remediation activities        | 5860                        | 4284                                 | 10144   | 0.13   |
| 09 - Construction   | 33261                       | 13764                                | 47025   | 0.58   |
| 10- Whole sale trade, retail trade & repair of motor vehicles & motor cycles    | 14000                       | 16237                                | 30237   | 0.38   |
| 11 - Whole sale trade ( not covered in item-10 above )                          | 31581                       | 17067                                | 48648   | 0.6  |
| 12 - Retail trade ( not covered in item-10 above )                              | 1159414                     | 272788                               | 1432202 | 17.79  |
| 13 - Transportation and storage   | 88623                       | 36084                                | 124707  | 1.55   |
| 14 - Accommodation and Food service activities                                  | 148988                      | 74107                                | 223095  | 2.77   |
| 15 - Information & Communication  | 11142                       | 8711                                 | 19853   | 0.25   |
| 16 - Financial and insurance activities   | 54578                       | 21693                                | 76271   | 0.95   |
| 17 - Real estate activities   | 41570                       | 4484                                 | 46054   | 0.57   |
| 18 - Professional, scientific & technical activities                            | 15080                       | 15601                                | 30681   | 0.38   |
| 19 - Administrative and support service activities                              | 27018                       | 18246                                | 45264   | 0.56   |
| 20 - Education  | 113751                      | 103723                               | 217474  | 2.7  |
| 21 - Human health & social work activities                                      | 32407                       | 42988                                | 75395   | 0.94   |
| 22 - Arts entertainment, sports & amusement and recreation                      | 9113                        | 9439                                 | 18552   | 0.23   |
| 23 - Other service activities not elsewhere classified                          | 275107                      | 157728                               | 432835  | 5.38   |
| Sub-total : Non-Agricultural Activities   | 4165814                     | 1123238                              | 5289052 | 65.7   |
| Total   | 6697354                     | 1353465                              | 8050819 | 100.0  |

## **6.3 EMPLOYMENT**

The total number of persons employed in establishments owned by women was 13.45 million. Further, 8.2 million (61.46%) persons were employed in establishments located in rural areas and 5.18 million (38.54 %) in establishments located in urban areas. 8.67 million persons (64.5%) persons were working in establishments without hired workers whereas, 4.77 million

- (35.5%) persons were working in establishments with hired workers. As per the share in number of persons employed at All India level in women owned establishments, the following States occupy the top five positions:
- i) Tamil Nadu 13.81% ( 1.85 million) ,ii) West Bengal 10.21 % ( 1.37 million ), iii) Andhra Pradesh 9.85 % ( 1.32 million) , iv) Maharashtra 8.16 % ( 1.09 million) and v) Gujarat 7.45 % ( 1.01 million).

Table 6.3: State/UT wise total number of persons employed in establishments under women entrepreneur by type of establishment and State/UT's percentage share in total employment

|                        | Total Number of Persons Employed |                                      |          |                                      |  |  |  |  |  |
|------------------------|----------------------------------|--------------------------------------|----------|--------------------------------------|--|--|--|--|--|
| State/UT               | Without Hired<br>Workers         | With at least<br>One Hired<br>Worker | Total    | Percentage share in total employment |  |  |  |  |  |
| 01 - Jammu & Kashmir   | 28471                            | 40596                                | 69067    | 0.51                                 |  |  |  |  |  |
| 02 - Himachal Pradesh  | 49974                            | 20549                                | 70523    | 0.52                                 |  |  |  |  |  |
| 03 - Punjab            | 102642                           | 113895                               | 216537   | 1.61                                 |  |  |  |  |  |
| 04 - Chandigarh        | 5946                             | 4415                                 | 10361    | 0.08                                 |  |  |  |  |  |
| 05 - Uttarakhand       | 33340                            | 32663                                | 66003    | 0.49                                 |  |  |  |  |  |
| 06 - Haryana           | 135616                           | 72739                                | 208355   | 1.55                                 |  |  |  |  |  |
| 07 - Delhi             | 63818                            | 95603                                | 159421   | 1.19                                 |  |  |  |  |  |
| 08 - Rajasthan         | 260517                           | 178818                               | 439335   | 3.27                                 |  |  |  |  |  |
| 09 - Uttar Pradesh     | 554445                           | 374660                               | 929105   | 6.91                                 |  |  |  |  |  |
| 10 - Bihar             | 117045                           | 165477                               | 282522   | 2.1                                  |  |  |  |  |  |
| 11 - Sikkim            | 5439                             | 3627                                 | 9066     | 0.07                                 |  |  |  |  |  |
| 12 - Arunachal Pradesh | 5493                             | 8586                                 | 14079    | 0.1                                  |  |  |  |  |  |
| 13 - Nagaland          | 14290                            | 13233                                | 27523    | 0.2                                  |  |  |  |  |  |
| 14 - Manipur           | 96938                            | 13884                                | 110822   | 0.82                                 |  |  |  |  |  |
| 15 - Mizoram           | 15940                            | 10387                                | 26327    | 0.2                                  |  |  |  |  |  |
| 16 - Tripura           | 14951                            | 4929                                 | 19880    | 0.15                                 |  |  |  |  |  |
| 17 - Meghalaya         | 28625                            | 30076                                | 58701    | 0.44                                 |  |  |  |  |  |
| 18 - Assam             | 162675                           | 90397                                | 253072   | 1.88                                 |  |  |  |  |  |
| 19 - West Bengal       | 1043926                          | 328804                               | 1372730  | 10.21                                |  |  |  |  |  |
| 20 - Jharkhand         | 27266                            | 91147                                | 118413   | 0.88                                 |  |  |  |  |  |
| 21 - Odisha            | 331875                           | 113828                               | 445703   | 3.31                                 |  |  |  |  |  |
| 22 - Chhattisgarh      | 92589                            | 55008                                | 147597   | 1.1                                  |  |  |  |  |  |
| 23 - Madhya Pradesh    | 213446                           | 185119                               | 398565   | 2.96                                 |  |  |  |  |  |
| 24 - Gujarat           | 610804                           | 390452                               | 1001256  | 7.45                                 |  |  |  |  |  |
| 25 - Daman & Diu       | 657                              | 1266                                 | 1923     | 0.01                                 |  |  |  |  |  |
| 26 - D & N Haveli      | 437                              | 3982                                 | 4419     | 0.03                                 |  |  |  |  |  |
| 27 - Maharashtra       | 704021                           | 393855                               | 1097876  | 8.16                                 |  |  |  |  |  |
| 29 - Karnataka         | 598378                           | 320661                               | 919039   | 6.83                                 |  |  |  |  |  |
| 30 - Goa               | 15551                            | 13188                                | 28739    | 0.21                                 |  |  |  |  |  |
| 31 - Lakshadweep       | 545                              | 404                                  | 949      | 0.01                                 |  |  |  |  |  |
| 32 - Kerala            | 962144                           | 184881                               | 1147025  | 8.53                                 |  |  |  |  |  |
| 33 - Tamil Nadu        | 1051776                          | 804910                               | 1856686  | 13.81                                |  |  |  |  |  |
| 34 - Puducherry        | 9687                             | 10340                                | 20027    | 0.15                                 |  |  |  |  |  |
| 35 - A & N islands     | 2928                             | 2053                                 | 4981     | 0.04                                 |  |  |  |  |  |
| 36 - Telangana         | 353257                           | 233289                               | 586546   | 4.36                                 |  |  |  |  |  |
| 37 - Andhra Pradesh    | 958505                           | 366504                               | 1325009  | 9.85                                 |  |  |  |  |  |
| All India              | 8673957                          | 4774225                              | 13448182 | 100.00                               |  |  |  |  |  |

The top five economic activities as per the number of persons employed in establishments owned by women entrepreneurs were: i) Agriculture (30.14%), ii) Manufacturing (29.36 %), iii) Trade (17.69 %), v) Education (5.49 %), iv)Other Services (5.37 %).

In agricultural establishments, maximum persons were employed i.e., 3.68 million (90.8%) in Livestock followed by Forestry and logging (5.16%), agriculture other than crop production & plantation (2.54%) and Fishing and aquaculture (1.52%).

In non-agricultural establishments, about 3.95 million persons constituting 42.02% were engaged in manufacturing activity. Other important activities in terms of employment were trading (25.32%), education (7.86%), other services (7.68 %) and accommodation and food services (4.96%).

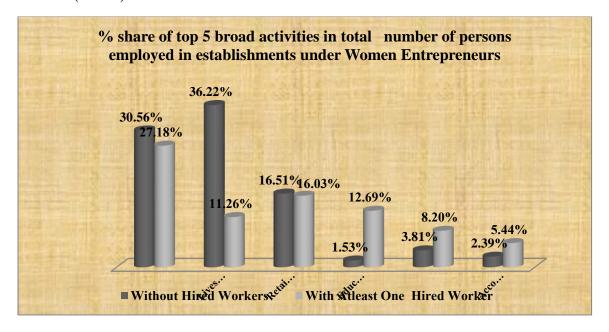


Table 6.4: Broad Activity wise total number of persons employed in establishments under women entrepreneurship by type of establishment

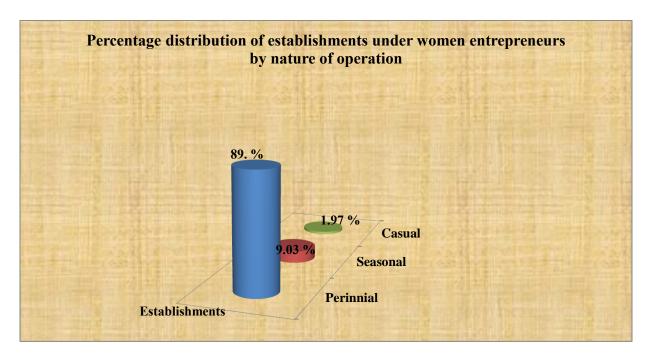
| Broad Activity  | Without<br>Hired<br>Workers | With Atleast<br>One Hired<br>Worker | Total    | Percentage<br>share in<br>total<br>employment |
|---|-----------------------------|-------------------------------------|----------|---|
| 01 - Activities relating to agriculture other than crop production & plantation | 53979                       | 48849                               | 102828   | 0.76  |
| 02 - Livestock  | 3141875                     | 537661                              | 3679536  | 27.36   |
| 03 - Forestry and Logging   | 192751                      | 16441                               | 209192   | 1.56  |
| 04 - Fishing and aqua culture   | 43677                       | 18117                               | 61794    | 0.46  |
| Sub-total : Agricultural Activities   | 3432282                     | 621068                              | 4053350  | 30.14   |
| 05 - Mining and quarrying   | 5616                        | 24176                               | 29792    | 0.22  |
| 06 - Manufacturing  | 2650723                     | 1297571                             | 3948294  | 29.36   |
| 07 - Electricity, gas, steam and air conditioning supply                        | 1218                        | 18099                               | 19317    | 0.14  |
| 08 - Water supply, sewerage, waste management and remediation activities        | 7128                        | 12761                               | 19889    | 0.15  |
| 09 - Construction   | 42587                       | 55107                               | 97694    | 0.73  |
| 10- Whole sale trade, retail trade & repair of motor vehicles & motor cycles    | 18852                       | 56592                               | 75444    | 0.56  |
| 11 - Whole sale trade ( not covered in item-10 above )                          | 43147                       | 63297                               | 106444   | 0.79  |
| 12 - Retail trade ( not covered in item-10 above )                              | 1432474                     | 765440                              | 2197914  | 16.34   |
| 13 - Transportation and storage   | 106097                      | 107940                              | 214037   | 1.59  |
| 14 - Accommodation and Food service activities                                  | 207342                      | 259542                              | 466884   | 3.47  |
| 15 - Information & communication  | 13809                       | 44821                               | 58630    | 0.44  |
| 16 - Financial and insurance activities   | 96331                       | 88491                               | 184822   | 1.37  |
| 17 - Real estate activities   | 46041                       | 13656                               | 59697    | 0.44  |
| 18 - Professional, scientific & technical activities                            | 18765                       | 56293                               | 75058    | 0.56  |
| 19 - Administrative and support service activities                              | 34000                       | 81946                               | 115946   | 0.86  |
| 20 - Education  | 133134                      | 605720                              | 738854   | 5.49  |
| 21 - Human health & social work activities                                      | 41899                       | 180186                              | 222085   | 1.65  |
| 22 - Arts entertainment, sports & amusement and recreation                      | 11865                       | 30026                               | 41891    | 0.31  |
| 23 - Other service activities not elsewhere classified                          | 330647                      | 391493                              | 722140   | 5.37  |
| Sub-total : Non-Agricultural Activities   | 5241675                     | 4153157                             | 9394832  | 69.86   |
| Total   | 8673957                     | 4774225                             | 13448182 | 100.00  |

# 6.5 NATURE OF OPERATION

About 89% of the women owned establishments were perennial, 9% seasonal and remaining 2% casual (**Table 6.5**). It has been found that 89.4 % of the workers work in perennial establishments and 8.95% work in seasonal establishments and remaining 1.6% works in casual establishments. Perennial establishments were 93.71% in urban areas whereas it was 86.5% in rural areas.

Table 6.5: State/UT wise total number of establishments under women entrepreneurship by nature of operation

| State/UT               | Perennial        | Seasonal          | Casual            | Total   |
|------------------------|------------------|-------------------|-------------------|---------|
| 01 - Jammu & Kashmir   | 23264            | 7030              | 998               | 31292   |
| 02 - Himachal Pradesh  | 36956            | 8800              | 3417              | 49173   |
| 03 - Punjab            | 101598           | 6944              | 2379              | 110921  |
| 04 - Chandigarh        | 5460             | 256               | 67                | 5783    |
| 05 - Uttarakhand       | 27597            | 2865              | 957               | 31419   |
| 06 - Haryana           | 101907           | 17538             | 5079              | 124524  |
| 07 - Delhi             | 66544            | 2864              | 1026              | 70434   |
| 08 - Rajasthan         | 214987           | 29224             | 3781              | 247992  |
| 09 - Uttar Pradesh     | 432631           | 42374             | 7374              | 482379  |
| 10 - Bihar             | 141579           | 10465             | 1566              | 153610  |
| 11 - Sikkim            | 5071             | 211               | 22                | 5304    |
| 12 - Arunachal Pradesh | 6032             | 241               | 140               | 6413    |
| 13 - Nagaland          | 9636             | 3054              | 967               | 13657   |
| 14 - Manipur           | 81106            | 5657              | 1523              | 88286   |
| 15 - Mizoram           | 15264            | 259               | 305               | 15828   |
| 16 - Tripura           | 13586            | 714               | 206               | 14506   |
| 17 - Meghalaya         | 27525            | 1233              | 772               | 29530   |
| 18 - Assam             | 132924           | 14285             | 6949              | 154158  |
| 19 - West Bengal       | 738603           | 64990             | 27744             | 831337  |
| 20 - Jharkhand         | 51075            | 3319              | 338               | 54732   |
| 21 - Odisha            | 166525           | 65829             | 17246             | 249600  |
| 22 - Chhattisgarh      | 44829            | 32501             | 646               | 77976   |
| 23 - Madhya Pradesh    | 201458           | 19654             | 2293              | 223405  |
| 24 - Gujarat           | 433199           | 88087             | 7337              | 528623  |
| 25 - Daman & Diu       | 694              | 95                | 16                | 805     |
| 26 - D & N Haveli      | 1287             | 14                | 3                 | 1304    |
| 27 - Maharashtra       | 613038           | 44616             | 6646              | 664300  |
| 29 - Karnataka         | 498295           | 40993             | 6518              | 545806  |
| 30 - Goa               | 14573            | 1614              | 469               | 16656   |
| 31 - Lakshadweep       | 346              | 90                | 24                | 460     |
| 32 - Kerala            | 825386           | 54589             | 33942             | 913917  |
| 33 - Tamil Nadu        | 1026273          | 45422             | 15914             | 1087609 |
| 34 - Puducherry        | 9736             | 302               | 131               | 10169   |
| 35 - A & N islands     | 2092             | 347               | 74                | 2513    |
| 36 - Telangana         | 328637           | 27643             | 206               | 356486  |
| 37 - Andhra Pradesh    | 766306           | 82316             | 1290              | 849912  |
| All India              | 7166019<br>(89%) | 726435<br>(9.03%) | 158365<br>(1.97%) | 8050819 |



### 6.6 SOURCE OF FINANCE

Almost 79% of the women establishments were self-financed (**Table 6.6**). The second important source i.e. donation or transfer from other agencies contributed 14.65%. The next important sources were Assistance from Government and Borrowing from financial institutions with contributions of 3.4% and 1.1 % respectively.

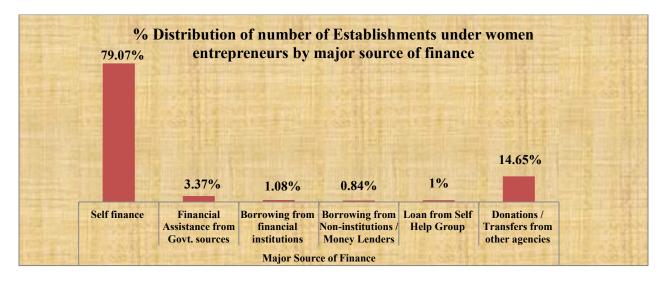


Table 6.6: State/UT wise total number of Establishments under women entrepreneur by Major Source of Finance

| State/UT               | Self-<br>finance | Financial<br>Assistance<br>from<br>Govt.<br>sources | Borrowing<br>from<br>financial<br>institution | Borrowing<br>from Non-<br>institutions<br>/ Money<br>Lenders | - Loan<br>from<br>Self<br>Help<br>Group | Donations / Transfers from other agencies | Total   |
|------------------------|------------------|---|---|--|---|---|---------|
| 01 - Jammu & Kashmir   | 23527            | 1676  | 638   | 933  | 45                                      | 4473                                      | 31292   |
| 02 - Himachal Pradesh  | 44084            | 1242  | 1351  | 38   | 131                                     | 2327                                      | 49173   |
| 03 - Punjab            | 94246            | 1808  | 577   | 299  | 94                                      | 13897                                     | 110921  |
| 04 - Chandigarh        | 5621             | 117   | 26  | 3  | 1                                       | 15  | 5783    |
| 05 - Uttarakhand       | 27193            | 1046  | 582   | 71   | 122                                     | 2405                                      | 31419   |
| 06 - Haryana           | 116069           | 1495  | 577   | 433  | 117                                     | 5833                                      | 124524  |
| 07 - Delhi             | 59542            | 1148  | 322   | 239  | 111                                     | 9072                                      | 70434   |
| 08 - Rajasthan         | 182371           | 7912  | 2599  | 1325   | 387                                     | 53398                                     | 247992  |
| 09 - Uttar Pradesh     | 365439           | 14561   | 2565  | 2327   | 983                                     | 96504                                     | 482379  |
| 10 - Bihar             | 77584            | 7307  | 1946  | 1736   | 520                                     | 64517                                     | 153610  |
| 11 - Sikkim            | 4720             | 236   | 123   | 7  | 3                                       | 215                                       | 5304    |
| 12 - Arunachal Pradesh | 5229             | 262   | 45  | 28   | 24                                      | 825                                       | 6413    |
| 13 - Nagaland          | 12837            | 107   | 53  | 65   | 25                                      | 570                                       | 13657   |
| 14 - Manipur           | 83621            | 345   | 802   | 673  | 90                                      | 2755                                      | 88286   |
| 15 - Mizoram           | 14075            | 562   | 132   | 12   | 15                                      | 1032                                      | 15828   |
| 16 - Tripura           | 12853            | 458   | 226   | 122  | 46                                      | 801                                       | 14506   |
| 17 - Meghalaya         | 27279            | 661   | 223   | 114  | 47                                      | 1206                                      | 29530   |
| 18 - Assam             | 139193           | 3438  | 1887  | 1250   | 1146                                    | 7244                                      | 154158  |
| 19 - West Bengal       | 575628           | 25398   | 8000  | 28454  | 4532                                    | 189325                                    | 831337  |
| 20 - Jharkhand         | 24408            | 4577  | 549   | 165  | 264                                     | 24769                                     | 54732   |
| 21 - Odisha            | 188460           | 12810   | 3560  | 2058   | 2890                                    | 39822                                     | 249600  |
| 22 - Chhattisgarh      | 58761            | 4365  | 680   | 267  | 135                                     | 13768                                     | 77976   |
| 23 - Madhya Pradesh    | 145051           | 14855   | 2311  | 1003   | 848                                     | 59337                                     | 223405  |
| 24 - Gujarat           | 339799           | 62511   | 6464  | 782  | 676                                     | 118391                                    | 528623  |
| 25 - Daman & Diu       | 673              | 14  | 15  | 0  | 1                                       | 102                                       | 805     |
| 26 - D & N Haveli      | 490              | 10  | 38  | 2  | 2                                       | 762                                       | 1304    |
| 27 - Maharashtra       | 551300           | 19440   | 10940   | 2997   | 3752                                    | 75871                                     | 664300  |
| 29 - Karnataka         | 464768           | 17513   | 7363  | 2956   | 8994                                    | 44212                                     | 545806  |
| 30 - Goa               | 14939            | 503   | 670   | 25   | 118                                     | 401                                       | 16656   |
| 31 - Lakshadweep       | 360              | 15  | 4   | 1  | 4                                       | 76  | 460     |
| 32 - Kerala            | 864223           | 9939  | 13471   | 2780   | 6897                                    | 16607                                     | 913917  |
| 33 - Tamil Nadu        | 881274           | 26046   | 4868  | 4766   | 4558                                    | 166097                                    | 1087609 |
| 34 - Puducherry        | 8200             | 192   | 182   | 598  | 100                                     | 897                                       | 10169   |
| 35 - A & N islands     | 2110             | 60  | 199   | 5  | 4                                       | 135                                       | 2513    |
| 36 - Telangana         | 286081           | 7879  | 4239  | 2418   | 6544                                    | 49325                                     | 356486  |
| 37 - Andhra Pradesh    | 663439           | 20470   | 8562  | 8573   | 36434                                   | 112434                                    | 849912  |
| All India              | 6365447          | 270978  | 86789   | 67525  | 80660                                   | 1179420                                   | 8050819 |
|                        | 79.07%           | 3.37%   | 1.08%   | 0.84%  | 1%                                      | 14.65%                                    | 100%    |

#### 6.7 RELIGION OF WOMEN ENTREPRENEURS

As may be seen from **Table 6.7A**, 65.6% of the establishments were owned by Hindu entrepreneurs, 12.8% by the followers of Islam. Christians owned 5.2%, Sikhs 0.9%, Jains owned 0.5%, Buddhist 0.5% of the establishments and rest were owned by other religious communities. The percentage of establishments owned by Hindus was found less than the national average in Jammu & Kashmir, Lakshadweep, Jharkhand, Meghalaya, Nagaland etc. In some bigger States also, the percentage was found less due to high percentage reported for other religion. The percentage of establishments owned by followers of Islam, was found higher than national average in Jammu & Kashmir, Uttar Pradesh, Assam, West Bengal, Gujarat, Karnataka, Lakshadweep and Kerala. Establishments owned by Christians were prominently found in Nagaland, Mizoram, Meghalaya, Goa, Kerala, A&N Islands, etc.

Table 6.7A: State/UT wise total number of Establishments under women entrepreneurship by religion of owner

| State /UT              | Hindu   | Islam   | Christian | Sikh  | Budhhist | Parsi | Jain  | Others  | Total   |
|------------------------|---------|---------|-----------|-------|----------|-------|-------|---------|---------|
| 01 - Jammu & Kashmir   | 5570    | 17977   | 87        | 300   | 1079     | 5     | 111   | 6163    | 31292   |
| 02 - Himachal Pradesh  | 44627   | 649     | 121       | 585   | 1028     | 1     | 26    | 2136    | 49173   |
| 03 - Punjab            | 42375   | 1955    | 740       | 52684 | 38       | 4     | 171   | 12954   | 110921  |
| 04 - Chandigarh        | 4942    | 241     | 28        | 430   | 1        | 0     | 3     | 138     | 5783    |
| 05 - Uttarakhand       | 24073   | 3586    | 145       | 496   | 183      | 2     | 83    | 2851    | 31419   |
| 06 - Haryana           | 107667  | 3060    | 270       | 7595  | 13       | 7     | 379   | 5533    | 124524  |
| 07 - Delhi             | 50622   | 7498    | 418       | 1472  | 131      | 12    | 391   | 9890    | 70434   |
| 08 - Rajasthan         | 154476  | 29824   | 1086      | 1676  | 50       | 46    | 3212  | 57622   | 247992  |
| 09 - Uttar Pradesh     | 271250  | 113940  | 4759      | 1495  | 131      | 52    | 1144  | 89608   | 482379  |
| 10 - Bihar             | 62545   | 18060   | 1311      | 101   | 24       | 26    | 200   | 71343   | 153610  |
| 11 - Sikkim            | 2763    | 55      | 279       | 0     | 1802     | 2     | 1     | 402     | 5304    |
| 12 - Arunachal Pradesh | 1308    | 192     | 1158      | 8     | 1089     | 1     | 14    | 2643    | 6413    |
| 13 - Nagaland          | 926     | 241     | 11823     | 1     | 99       | 1     | 9     | 557     | 13657   |
| 14 - Manipur           | 56635   | 5671    | 16066     | 23    | 13       | 5     | 51    | 9822    | 88286   |
| 15 - Mizoram           | 178     | 87      | 14222     | 1     | 154      | 2     | 3     | 1181    | 15828   |
| 16 - Tripura           | 11768   | 921     | 630       | 6     | 316      | 0     | 2     | 863     | 14506   |
| 17 - Meghalaya         | 2248    | 502     | 21930     | 14    | 108      | 1     | 16    | 4711    | 29530   |
| 18 - Assam             | 101856  | 34613   | 6353      | 151   | 332      | 2     | 220   | 10631   | 154158  |
| 19 - West Bengal       | 400928  | 244374  | 6701      | 1049  | 3274     | 336   | 5112  | 169563  | 831337  |
| 20 - Jharkhand         | 18075   | 4253    | 1664      | 130   | 40       | 25    | 141   | 30404   | 54732   |
| 21 - Odisha            | 194221  | 8462    | 11286     | 405   | 224      | 85    | 1184  | 33733   | 249600  |
| 22 - Chhattisgarh      | 57421   | 3270    | 1281      | 350   | 474      | 9     | 369   | 14802   | 77976   |
| 23 - Madhya Pradesh    | 130378  | 22709   | 2178      | 635   | 649      | 59    | 3493  | 63304   | 223405  |
| 24 - Gujarat           | 332465  | 85904   | 9179      | 499   | 180      | 232   | 3627  | 96537   | 528623  |
| 25 - Daman & Diu       | 606     | 63      | 30        | 0     | 0        | 0     | 1     | 105     | 805     |
| 26 - D & N Haveli      | 413     | 38      | 10        | 1     | 2        | 0     | 7     | 833     | 1304    |
| 27 - Maharashtra       | 473791  | 56299   | 7002      | 1418  | 26759    | 346   | 9988  | 88697   | 664300  |
| 29 - Karnataka         | 404790  | 82814   | 11820     | 461   | 205      | 48    | 2764  | 42904   | 545806  |
| 30 - Goa               | 10979   | 874     | 4254      | 4     | 3        | 2     | 6     | 534     | 16656   |
| 31 - Lakshadweep       | 1       | 360     | 1         | 0     | 0        | 0     | 0     | 98      | 460     |
| 32 - Kerala            | 544798  | 163032  | 194426    | 87    | 52       | 28    | 179   | 11315   | 913917  |
| 33 - Tamil Nadu        | 827273  | 36368   | 56188     | 714   | 645      | 246   | 3800  | 162375  | 1087609 |
| 34 - Puducherry        | 8421    | 317     | 439       | 3     | 0        | 2     | 16    | 971     | 10169   |
| 35 - A & N islands     | 1660    | 198     | 556       | 8     | 1        | 1     | 0     | 89      | 2513    |
| 36 - Telangana         | 265733  | 40931   | 5907      | 221   | 59       | 32    | 407   | 43196   | 356486  |
| 37 - Andhra Pradesh    | 660778  | 44662   | 26122     | 1032  | 300      | 530   | 2790  | 113698  | 849912  |
| All India              | 5278560 | 1034000 | 420470    | 74055 | 39458    | 2150  | 39920 | 1162206 | 8050819 |
| % Distribution         | 65.6    | 12.8    | 5.2       | 0.9   | 0.5      | 0.0   | 0.5   | 14.4    | 100     |

Further, 60.8% Hindu, 12.3% followers of Islam and 4.8% Christians (**Table 6.7B**)were employed by women entrepreneurs.

Table 6.7B: State/UT wise total number of persons employed under women entrepreneurs by religion of owner

| C4a4a/TIT           | Number of persons employed in women establishments by religion of |         |           |        |          |       |       | of owner |          |  |
|---------------------|---|---------|-----------|--------|----------|-------|-------|----------|----------|--|
| State/UT            | Hindu   | Islam   | Christian | Sikh   | Buddhist | Parsi | Jain  | Others   | Total    |  |
| 01 - Jammu &        | 21313   | 27298   | 182       | 840    | 1453     | 10    | 249   | 17722    | 69067    |  |
| Kashmir             | 21313   | 27270   | 102       | 040    | 1433     | 10    | 2-17  | 17722    | 07007    |  |
| 02 - Himachal       | 58842   | 850     | 307       | 1106   | 1284     | 1     | 47    | 8086     | 70523    |  |
| Pradesh             |   |         |           |        |          |       |       |          |          |  |
| 03 - Punjab         | 79695   | 3146    | 1573      | 89437  | 89       | 4     | 719   | 41874    | 216537   |  |
| 04 - Chandigarh     | 8117  | 443     | 42        | 1210   | 1        | 0     | 7     | 541      | 10361    |  |
| 05 - Uttarakhand    | 46798   | 5995    | 628       | 1099   | 220      | 9     | 177   | 11077    | 66003    |  |
| 06 - Haryana        | 160724  | 4487    | 498       | 10123  | 18       | 18    | 844   | 31643    | 208355   |  |
| 07 - Delhi          | 108811  | 15035   | 1120      | 3618   | 247      | 34    | 1220  | 29336    | 159421   |  |
| 08 - Rajasthan      | 248944  | 48026   | 2668      | 3333   | 78       | 85    | 8369  | 127832   | 439335   |  |
| 09 - Uttar Pradesh  | 485452  | 214588  | 9626      | 4257   | 232      | 141   | 3310  | 211499   | 929105   |  |
| 10 - Bihar          | 101979  | 30603   | 2509      | 189    | 51       | 38    | 429   | 146724   | 282522   |  |
| 11 - Sikkim         | 4490  | 82      | 474       | 0      | 2957     | 5     | 2     | 1056     | 9066     |  |
| 12 - Arunachal      | 2940  | 324     | 2108      | 17     | 1945     | 1     | 24    | 6720     | 14079    |  |
| Pradesh             | 2940  | 324     | 2106      | 1 /    | 1943     |       | 24    | 0720     | 14079    |  |
| 13 - Nagaland       | 1542  | 354     | 23327     | 2      | 182      | 3     | 20    | 2093     | 27523    |  |
| 14 - Manipur        | 69152   | 6817    | 21413     | 28     | 23       | 6     | 64    | 13319    | 110822   |  |
| 15 - Mizoram        | 266   | 149     | 22856     | 1      | 242      | 3     | 10    | 2800     | 26327    |  |
| 16 - Tripura        | 15449   | 1122    | 760       | 9      | 390      | 0     | 4     | 2146     | 19880    |  |
| 17 - Meghalaya      | 4377  | 932     | 40759     | 25     | 223      | 1     | 27    | 12357    | 58701    |  |
| 18 - Assam          | 155649  | 48835   | 9131      | 272    | 651      | 4     | 505   | 38025    | 253072   |  |
| 19 - West Bengal    | 638663  | 401820  | 12004     | 1944   | 5178     | 644   | 9414  | 303063   | 1372730  |  |
| 20 - Jharkhand      | 36540   | 7985    | 3512      | 338    | 92       | 42    | 322   | 69582    | 118413   |  |
| 21 - Odisha         | 320127  | 14677   | 18015     | 671    | 434      | 183   | 1926  | 89670    | 445703   |  |
| 22 - Chhattisgarh   | 99567   | 5660    | 3094      | 1011   | 691      | 14    | 1448  | 36112    | 147597   |  |
| 23 - Madhya Pradesh | 217016  | 40370   | 4562      | 1599   | 923      | 107   | 7436  | 126552   | 398565   |  |
| 24 - Gujarat        | 572536  | 172314  | 19841     | 1119   | 378      | 499   | 7874  | 226695   | 1001256  |  |
| 25 - Daman & Diu    | 1309  | 87      | 62        | 0      | 0        | 0     | 3     | 462      | 1923     |  |
| 26 - D & N Haveli   | 1190  | 84      | 20        | 2      | 3        | 0     | 18    | 3102     | 4419     |  |
| 27 - Maharashtra    | 713770  | 87148   | 13666     | 3086   | 34156    | 840   | 20142 | 225068   | 1097876  |  |
| 29 - Karnataka      | 606038  | 120591  | 22259     | 732    | 415      | 115   | 4388  | 164501   | 919039   |  |
| 30 - Goa            | 17866   | 1282    | 7740      | 16     | 3        | 4     | 9     | 1819     | 28739    |  |
| 31 - Lakshadweep    | 1   | 746     | 1         | 0      | 0        | 0     | 0     | 201      | 949      |  |
| 32 - Kerala         | 670062  | 193829  | 250242    | 160    | 74       | 32    | 250   | 32376    | 1147025  |  |
| 33 - Tamil Nadu     | 1332928   | 63468   | 102717    | 1326   | 1488     | 573   | 7360  | 346826   | 1856686  |  |
| 34 - Puducherry     | 13963   | 571     | 947       | 7      | 0        | 8     | 88    | 4443     | 20027    |  |
| 35 - A & N islands  | 2968  | 412     | 1183      | 22     | 1        | 1     | 0     | 394      | 4981     |  |
| 36 - Telangana      | 397069  | 70723   | 10594     | 387    | 111      | 70    | 702   | 106890   | 586546   |  |
| 37 - Andhra Pradesh | 966137  | 68285   | 42571     | 1757   | 548      | 872   | 5388  | 239451   | 1325009  |  |
| All India           | 8182290   | 1659138 | 653011    | 129743 | 54781    | 4367  | 82795 | 2682057  | 13448182 |  |

# **6.8 SOCIAL GROUP**

**Table 6.8** depicts State wise distribution of women owned establishments by social group of the owner. It is observed that 3.27 million establishments constituting 40.6 % were owned by OBCs. Others i.e. General category owned 3.23 million (40.2%) establishments, SCs owned 12.18 %, and ST owned 6.97%.

Table 6.8: State/UT wise total number of Establishments under women entrepreneurship by social group of owner

| Ci (FIF                | Number of Women establishments by Social group |        |         |         |         |       | % share of State/UT in Women<br>establishments by Social group of Owner |       |        |       |  |
|------------------------|--|--------|---------|---------|---------|-------|---|-------|--------|-------|--|
| State/UT               | of Owne  |        | ODG     | 041     | TD 4 1  |       |   | •     |        |       |  |
| 01 1 0 17 1 :          | SC   | ST     | OBC     | Others  | Total   | SC    | ST  | OBC   | Others | Total |  |
| 01 - Jammu & Kashmir   | 1829   | 2044   | 2576    | 24843   | 31292   | 0.19  | 0.36  | 0.08  | 0.77   | 0.39  |  |
| 02 - Himachal Pradesh  | 10645  | 2827   | 6781    | 28920   | 49173   | 1.09  | 0.5   | 0.21  | 0.89   | 0.61  |  |
| 03 - Punjab            | 23991  | 826    | 14357   | 71747   | 110921  | 2.45  | 0.15  | 0.44  | 2.22   | 1.38  |  |
| 04 - Chandigarh        | 2694   | 127    | 413     | 2549    | 5783    | 0.27  | 0.02  | 0.01  | 0.08   | 0.07  |  |
| 05 - Uttarakhand       | 3953   | 1714   | 5732    | 20020   | 31419   | 0.4   | 0.31  | 0.18  | 0.62   | 0.39  |  |
| 06 - Haryana           | 20850  | 1281   | 33542   | 68851   | 124524  | 2.13  | 0.23  | 1.02  | 2.13   | 1.55  |  |
| 07 - Delhi             | 10623  | 2075   | 10590   | 47146   | 70434   | 1.08  | 0.37  | 0.32  | 1.46   | 0.87  |  |
| 08 - Rajasthan         | 27135  | 14988  | 114742  | 91127   | 247992  | 2.77  | 2.67  | 3.51  | 2.82   | 3.08  |  |
| 09 - Uttar Pradesh     | 63094  | 11410  | 221966  | 185909  | 482379  | 6.43  | 2.03  | 6.78  | 5.74   | 5.99  |  |
| 10 - Bihar             | 9857   | 4640   | 56031   | 83082   | 153610  | 1     | 0.83  | 1.71  | 2.57   | 1.91  |  |
| 11 - Sikkim            | 253  | 2084   | 1234    | 1733    | 5304    | 0.03  | 0.37  | 0.04  | 0.05   | 0.07  |  |
| 12 - Arunachal Pradesh | 263  | 3671   | 236     | 2243    | 6413    | 0.03  | 0.65  | 0.01  | 0.07   | 0.08  |  |
| 13 - Nagaland          | 401  | 11940  | 280     | 1036    | 13657   | 0.04  | 2.13  | 0.01  | 0.03   | 0.17  |  |
| 14 - Manipur           | 4007   | 16586  | 45255   | 22438   | 88286   | 0.41  | 2.96  | 1.38  | 0.69   | 1.1   |  |
| 15 - Mizoram           | 72   | 14396  | 142     | 1218    | 15828   | 0.01  | 2.57  | 0     | 0.04   | 0.2   |  |
| 16 - Tripura           | 2718   | 3657   | 3043    | 5088    | 14506   | 0.28  | 0.65  | 0.09  | 0.16   | 0.18  |  |
| 17 - Meghalaya         | 511  | 25791  | 417     | 2811    | 29530   | 0.05  | 4.6   | 0.01  | 0.09   | 0.37  |  |
| 18 - Assam             | 16467  | 26834  | 33835   | 77022   | 154158  | 1.68  | 4.78  | 1.03  | 2.38   | 1.91  |  |
| 19 - West Bengal       | 142507   | 41882  | 123001  | 523947  | 831337  | 14.53 | 7.46  | 3.76  | 16.19  | 10.33 |  |
| 20 - Jharkhand         | 3777   | 4257   | 10583   | 36115   | 54732   | 0.39  | 0.76  | 0.32  | 1.12   | 0.68  |  |
| 21 - Odisha            | 51086  | 70957  | 72288   | 55269   | 249600  | 5.21  | 12.64   | 2.21  | 1.71   | 3.1   |  |
| 22 - Chhattisgarh      | 5689   | 24769  | 23205   | 24313   | 77976   | 0.58  | 4.41  | 0.71  | 0.75   | 0.97  |  |
| 23 - Madhya Pradesh    | 29830  | 18731  | 82145   | 92699   | 223405  | 3.04  | 3.34  | 2.51  | 2.86   | 2.77  |  |
| 24 - Gujarat           | 41982  | 65876  | 191631  | 229134  | 528623  | 4.28  | 11.74   | 5.86  | 7.08   | 6.57  |  |
| 25 - Daman & Diu       | 26   | 35     | 376     | 368     | 805     | 0     | 0.01  | 0.01  | 0.01   | 0.01  |  |
| 26 - D & N Haveli      | 35   | 152    | 29      | 1088    | 1304    | 0     | 0.03  | 0     | 0.03   | 0.02  |  |
| 27 - Maharashtra       | 78365  | 29850  | 154727  | 401358  | 664300  | 7.99  | 5.32  | 4.73  | 12.4   | 8.25  |  |
| 29 - Karnataka         | 55206  | 32992  | 294145  | 163463  | 545806  | 5.63  | 5.88  | 8.99  | 5.05   | 6.78  |  |
| 30 - Goa               | 681  | 2031   | 3609    | 10335   | 16656   | 0.07  | 0.36  | 0.11  | 0.32   | 0.21  |  |
| 31 - Lakshadweep       | 1  | 357    | 0       | 102     | 460     | 0     | 0.06  | 0     | 0      | 0.01  |  |
| 32 - Kerala            | 61981  | 15688  | 544803  | 291445  | 913917  | 6.32  | 2.8   | 16.65 | 9.01   | 11.35 |  |
| 33 - Tamil Nadu        | 151826   | 30434  | 696473  | 208876  | 1087609 | 15.48 | 5.42  | 21.28 | 6.45   | 13.51 |  |
| 34 - Puducherry        | 1273   | 101    | 6806    | 1989    | 10169   | 0.13  | 0.02  | 0.21  | 0.06   | 0.13  |  |
| 35 - A & N islands     | 16   | 373    | 395     | 1729    | 2513    | 0     | 0.07  | 0.01  | 0.05   | 0.03  |  |
| 36 - Telangana         | 40272  | 30536  | 187636  | 98042   | 356486  | 4.11  | 5.44  | 5.73  | 3.03   | 4.43  |  |
| 37 - Andhra Pradesh    | 117031   | 45255  | 329454  | 358172  | 849912  | 11.93 | 8.06  | 10.07 | 11.07  | 10.56 |  |
| All India              | 980947   | 561167 | 3272478 | 3236227 | 8050819 | 100   | 100   | 100   | 100    | 100   |  |

