

AN EXPLORATORY STUDY OF WOMEN EMPOWERMENT THROUGH MICRO, SMALL AND MEDIUM ENTERPRISES

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ABSTRACT

Micro Small and Medium Enterprises (MSMEs) is engine of economic growth of India. India has second largest population in the world. Employment is the major issue in the country. Agriculture and allied industries provide employment to most human force but MSMEs also take second position in terms of employment. Getting more output from less investment is an indicator of economic development of MSMEs in the country. The MSMEs includes both the participation of men as well as women. Due to its nature of labour intensiveness it leads to decline of regional inequality, gender discrimination and economic inequality as well but it also reduces the gap of employment generation. It will give rise to inclusive development. The women empowerment is an important issue in the 21st century which is included in Millennium development goals and Sustainable development goals. To increase the participation of women at every level for empowerment so that they can become financially independent and can support themselves as well as they can contribute in the development of the country and the world as well. Empowerment of women is essentially the process of upliftment of economic status of women.

Key Words- MSMEs, Development, Women Empowerment, Employment generation.

INTRODUCTION

Micro, small and medium enterprises (MSMEs) are considered as the catalyst of economic development and social development of countries. MSMEs may be considered as one of the important indicators of development for India, one of the leading countries of the world. Indian economy is very much dependent on micro, small and medium enterprises. This sector has the ability of reduction of regional disparity through income generation, creates employment opportunities, reduce poverty and above all induce regional development. Apart from creating employment opportunities at comparatively lower cost compared to large industries, it initiates industrialization in less developed areas, minimize regional imbalance and persuade equitable distribution of growth and development. MSMEs are supplement to large scale industries and considered as ancillary to them. MSMEs have the opportunity of generation relatively large amount income with lower amount of investment. Thus, the prime aim of the government was to develop an equitable economic development through relatively less amount of investment also in those areas scope where large scale input is not possible or available. MSMEs support entrepreneurs for development of existing enterprises and encourage entrepreneurs for new establishment. Women empowerment refers to increase political, social, educational, gender or economic strength of individuals and communities of women. Women's empowerments in India are heavily dependent on many different variables that include geographical location urban / rural

Entrepreneurship plays an eminent role in creating an employment opportunity for rural and urban communities, providing self-employment for those who have started-up a business of their own and enhancing the economic status of the rural and urban sector as well. Now women are also interested to establish their own business as professionally both in the urban

and rural areas due to overcome poverty, generate family income and increasing Standard of living.

Key updated indicators

1. Total registered MSMEs (formal + assisted): As of December 26, 2024, 5.70 crore MSMEs were registered on Udyam and Udyam Assist Platform (UAP), signaling rapid formalization post-2020 reclassification.
2. Women's ownership (latest survey): ASUSE 2022–23 indicates 26.2% of proprietary enterprises are owned by women (up from ~20% in 2015–16), reflecting gradual improvement yet persistent gaps.
3. Exports contribution: MSMEs accounted for ~45.7% of India's exports in FY2023–24.
4. Public procurement set-asides: The Public Procurement Policy mandates 25% of Central Government procurement from MSEs and a sub-target of 3% from women-owned MSEs.
5. Credit access via PMMY (Mudra): In FY2023–24, women held 63.63% of PMMY loan accounts and received 41.76% of the sanctioned amount; policy enhancements in Oct 2024 raised the PMMY loan ceiling to ₹20 lakh (Tarun Plus).
6. Stand-Up India: As of Apr 1, 2025, banks sanctioned ₹62,426.5 crore to ~2.74 lakh beneficiaries, including ~1.95 lakh women entrepreneurs, supporting greenfield ventures.

REVIEW OF LITERATURE

Nasreen Khan and Amin Bhatt (2012) this paper describes the contribution of women to MSME. Development of a country, state can be possible only when there are fewer gaps between the participation of women and men. In this study, women entrepreneurs have been described as skilled women. The study reported the percentage of women enterprises in women's small and medium enterprises.

Nachimuthu and Gunatharan (2012) conducted study on 350 women entrepreneurship in Tamilnadu to measure the strength of SHGs and other form of enterprises in empowering women. Results indicated that women entrepreneurs in SHGs are more empowered than other (Non SHG) entrepreneurs.

Udai Bhan Singh and Nripendra Kishore Mishra (2013) in this study, the work participation of women in rural areas of Uttar Pradesh have been focused. Micro-enterprises have added women's participation in rural areas. In this study focused on participation rate of women in Eastern, Western, Central and Bundelkhand regions of Uttar Pradesh.

Sanjeeb Kumar Dey (2014) is expressed his view on growth of MSME in India and reflected different prospects in the sector. Sectoral growth of MSME represented the development of enterprises and women participation in India. His paper indicated that income generation, employment increases and poverty reduction in all over nation

V. Shugupta, Yasmeen and B. Gangaiah (2014) in this paper, the emphasis is on enhancing women empowerment through micro enterprises. An attempt has been made to promote women as entrepreneurs, primary and secondary data have been used in this study.

Manashi Mazumdar and Marjina Ahmad (2015) in this study, women have been empowered through entrepreneurship. The study focuses on Micro Enterprises and Self Help Group. The study has explained the benefits of micro enterprise to increase the empowerment of women.

Structure & formalization of women-led MSMEs.

Using NSS 73rd Round (2015–16), baseline shows women own ~20% of proprietary enterprises, with higher representation in services than manufacturing.

Newer evidence using ASUSE 2022–23 reports an uptick to 26.2%, though women-owned firms remain smaller, younger, and more likely to be home-based—traits associated with limited collateral and scale.

Finance constraints & policy response.

Credit constraints persist due to collateral norms, documentation barriers, and thin credit histories. The SIDBI Pulse on MSME (2025) synthesizes evidence on a large credit gap and shows women-owned firms' slower graduation to larger loan bands; it also tracks formalization via Udyam/UAP. Public schemes matter: PMMY has consistently high female participation by accounts ($\geq 60\%$), although the share by amount is markedly lower ($\sim 42\%$), underscoring smaller ticket sizes for women. Stand-Up India targets greenfield enterprises with loans of ₹10 lakh–₹1 crore and shows substantial female uptake over 2018–2025.

Public procurement & market access.

Evidence suggests that demand certainty—e.g., via public procurement—can enable investment and formalization. India's 3% sub-target for women-owned MSEs in procurement provides an under-studied mechanism to crowd-in female entrepreneurs; however, vendor onboarding and compliance costs can be binding for micro units.

Digital rails & inclusion.

The literature links women's entrepreneurship with access to payments, ID, and bank accounts. Recent government factsheets note 55%+ of PMJDY accounts held by women, and policy briefs emphasize the role of JAM/DBT/UPI rails in easing cash-flow and record-building for formal credit.

Press Information Bureau

The emergent picture is: (i) rising female entry but smaller scales; (ii) high participation in microcredit but lower average ticket sizes and slower graduation; (iii) regulatory levers (Udyam/UAP, PMMY, Stand-Up, procurement targets) that can shift constraints, especially where onboarding is simplified and demand linkage is credible. These trends complement descriptive patterns from NSS 73rd.

OBJECTIVES OF THE STUDY

1. To study the women participation in micro small and medium enterprises in India.
2. To know the women empowerment through Micro Small and Medium Enterprises in India.
3. To know financial independents for women entrepreneurs by Micro Small and Medium Enterprises in India.

RESEARCH METHODOLOGY

This paper is basically descriptive and exploratory in nature. This paper analyses to the economic development of women in micro small and medium enterprises and empowerment of women in India. The data used in it is purely from secondary resources according to the need of this study.

THEORY AND CONCEPT

CONCEPT OF WOMEN EMPOWERMENT

According to United Nations Development program (1994) empowerment is a process which enables individuals or groups to change balances of power in social, economic and political relations in society. Therefore, women empowerment means giving the capacity and means to direct women's life towards desired goals. It is a process by which women gain greater control over resources (income, knowledge, information, technology, skill and training), decision making process, enhance the self-image of women, to become active participants in the process of change and to develop the skills to assert themselves.

The concept of "Women entrepreneurship" is becoming a global phenomenon and in India it became prominent. Now women's entrepreneurship has been recognized as an important untapped source of economic growth. Women are not participated as labour force but also owner in MSMEs.

EMERGENCE OF WOMEN AS ENTREPRENEURS

The more emphasis on developing women entrepreneurs by a country, the higher the status and position of women, that results in better living for families. The greater emphasis on the development and promotion of local entrepreneurs as well as the larger the spread of economic power among the people of a country. More employment opportunities in rural and urban areas, availability of products and services are the result of micro small and medium enterprises.

WOMEN ENTREPRENEURSHIP AND MSMEs IN INDIA

"Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The Government of India has defined women entrepreneurs as an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. In India it is estimated that women entrepreneurs presently comprise about 10% the participation of women in the unregistered MSME sector has been identified in three different roles. Some women were owners of the enterprise while others were managers and employees. With regard to ownership, in unregistered MSMEs managed by one or more women entrepreneurs in proprietary concern, or in which she/they individually or jointly have a share capital of not less than 51% as partners / shareholders / directors of private limited company/ members of co-operative society is called a women Enterprises.

STATUS OF WOMEN ENTREPRENEURSHIP IN INDIA

In India it is estimated that women entrepreneurs presently comprise about 10% the of the total number of entrepreneurs with the percentage growing every year. If the prevailing trends continue, it is likely that in another five years women will comprise 20 % of the entrepreneurial force. Even though women own around 10% of the total enterprises in the small sector, the gross output of these units is just 3.5% of the total output of the SSI sector. In contrast, in developed countries such as India women own nearly 91 lakh small businesses and the number of women-owned start-up is going at nearly twice the rate of their male counterparts. India has 397 million workers, 123.9 million are women, 106 million are in rural areas, 18 million are in urban areas, only 7% of India's labour force is in the organized sector; 93% is in unorganized sector. Women enterprises in registered sector 22.44% and unregistered sector 34.74%.The total number of female employees in the unregistered MSME

sector is estimated at 53.24 lakh. The proportion of female employees in the total employment in the total unregistered MSME sector is of the order of 13.02%. There is an increasing and healthy trend of female employment prevailing in the states and the differentials present a positive scenario of the female employment in the country.

GOVERNMENT OF INDIA DEFINE MSMES GIVEN BELOW

Table 1- Definition of Micro, Small and Medium Enterprises (ACT 2006).

Enterprises Type	Investment in Plant and Machinery (Manufacturing Sector)	Investment in Equipments (Service Sector)
Micro	Up to Rs. 25 Lakh	Up to Rs. 10 Lakh
Small	Up to 25 Lakh to Rs. 5 crore	Up to Rs. 10 lakh to 2 crore
Medium	Up to Rs. 5 crore to 10 crore	Up to Rs. 2 crore to Rs. 5 crore

Source- MSMEs Act 2006

Table 2 - Definition of Micro, Small and Medium Enterprises (Notification 1 June, 2020).

Enterprises Type	Investment in Plant And Machinery/Equipment's Manufacturing/Service Sector)	Turnover of Manufacturing/ Service Sector
Micro	Up to Rs. 1 crore	Up to Rs. 5 crore
Small	Up to Rs. 10 crore	Up to Rs. 50 crore
Medium	Up to Rs. 50 crore	Up to Rs. 250 crore

Source – New Notification of MSMEs 1 June 2020 by GOI.

Table 1 and Table 2 describing definitions of MSMEs with MSMEs Act by Government of India.

Table 3 – Third Census and Fourth Census MSME of Distribution of Enterprises.

S.N.	Characteristics	Numbers Third Census	Numbers Fourth Census	Percentage Third Census	Percentage Fourth Census
1	Size of the Sector(in Lakh)	91.46	198.74	100.00	100.00
2	Number of Rural Units(in Lakh)	51.99	119.68	56.84	60.22
3	Number of Urban Units(in Lakh)	39.47	79.05	43.16	39.78
4	Enterprises(in Lakh) Micro	-	198.39	-	99.83
5	Enterprises(in Lakh) Small	-	.35	-	.175
6	Number of Women Enterprises (in Lakh)	9.26	18.06	10.13	9.09
7	Nature of Activity (in Lakh) Manufacturing	33.03	104.50	36.12	52.58
8	Nature of Activity (in	16.93	12.31	18.51	6.19

	Lakh) Repair and Maintenance				
9	Nature of Activity (in Lakh) Services	41.50	81.93	45.38	41.22
10	Type of Organization (in Lakh) Proprietary	88.63	187.07	96.90	94.13
11	Type of Organization (in Lakh) Partnership	1.04	2.65	1.13	1.33
12	Type of Organization (in Lakh) Private Company	0.38	0.06	0.42	0.03
13	Type of Organization (in Lakh) Cooperatives	0.10	0.23	0.11	0.12
14	Type of Organization (in Lakh) Others	1.32	8.73	1.44	4.39
15	Number of Units Managed by Women	8.81	17.99	9.63	9.05

Table 3 shows the third and fourth census of MSMEs. This table clearly indicated to growth of MSMEs especially rural area, women enterprises and employment respectively.

The MSMEs in India are playing a crucial role by providing large employment opportunities at comparatively lower capital cost than large industries as well as through industrialization of rural & backward areas, inter alia, reducing regional imbalances, assuring more equitable distribution of national income and wealth. As per the National Sample Survey (NSS) 73rd round, conducted by National Sample Survey Office, Ministry of Statistics & Programme Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agricultural MSMEs in the country engaged in different economic activities (196.65 lakh in Manufacturing, 0.03 lakh in Non-captive Electricity Generation and Transmission, 230.35 lakh in Trade and 206.85 lakh in Other Services) excluding those MSMEs registered under (a) Sections 2m(i) and 2m(ii) of the Factories Act, 1948, (b) Companies Act, 1956 and (c) construction activities falling under Section F of National Industrial Classification (NIC) 2008. Table 4 shows the distribution of MSMEs activity wise.

Table 4 - Estimated Number of MSMEs (Activity Wise).

Serial Number	Activity Category	Number of Enterprises (in lakh) Rural	Number of Enterprises (in lakh) Urban	Number of Enterprises (in lakh) Total	Share (%)
1	Manufacturing	114.14	82.50	196.65	31
2	Trade	108.71	121.64	230.35	36
3	Other Services	102.00	104.85	206.85	33
4	Electricity*	0.03	0.01	0.04	-
5	All	324.83	309.00	633.88	100

***Non-captive electricity generation and transmission**

Micro sector with 630.52 lakh estimated enterprises accounts for more than 99% of total estimated number of MSMEs. Small sector with 3.31 lakh and Medium sector with 0.05 lakh

estimated MSMEs accounted for 0.52% and 0.01% of total estimated MSMEs, respectively. Out of 633.88 estimated number of MSMEs, 324.88 lakh MSMEs (51.25%) are in rural area and 309 lakh MSMEs (48.75%) are in the urban areas. Table 5 show the distribution of enterprises in rural and urban Areas.

Table 5 - Distribution of Enterprises Category Wise (Numbers in lakh)

Serial Number	Sector	Micro	Small	Medium	Total	Share (%)
1	Rural	324.09	0.78	0.01	324.88	51
2	Urban	306.43	2.53	0.04	309.00	49
3	All	630.52	3.31	0.05	633.88	100

Type of Ownership of Enterprises Male/ Female Ownership out of 633.88 MSMEs, there were 608.41 lakh (95.98%) MSMEs were proprietary concerns (Table 6 and Table 7). There was dominance of male in ownership of proprietary MSMEs. Thus, for proprietary MSMEs as a whole, male owned 79.63% of enterprises as compared to 20.37% owned by female. There was no significant deviation in this pattern in urban and rural areas, although the dominance of male owned enterprises was slightly more pronounced in urban areas compared to rural areas (81.58% as compared to 77.76%).

Table 6 - Percentage distribution of enterprises owned by Male/ Female entrepreneurs wise

Serial Number	Category	Male	Female	All
1	Micro	79.56	20.44	100
2	Small	94.74	5.26	100
3	Medium	97.33	2.67	100
4	All	79.63	20.37	100

Table 7 - Percentage Distribution of Enterprises in rural and urban areas ((Male/ Female ownership) category wise.

Serial Number	Sector	Male	Female	All
1	Rural	77.76	22.24	100
2	Urban	81.58	18.42	100
3	All	79.63	20.37	100

Table-8 out of 1109.89 lakh people employed in MSME sector, 844.68 (76%) are male employees and remaining 264.92 lakh (24%) are females.

Table 8 - Distribution of workers by gender in rural & urban areas (Numbers in lakh).

Serial Number	Sector	Male	Female	All	Share (%)
1	Rural	360.15	137.50	497.78	45
2	Urban	484.54	127.42	612.10	55
3	All	844.68	264.92	1109.89	100
4	Share (%)	76	24	100	100

Comparative distribution of MSME in the top ten states between NSS 73rd round and All India Census of MSME Sl. No. State/UT NSS 73rd round* Fourth All India Census of MSME**

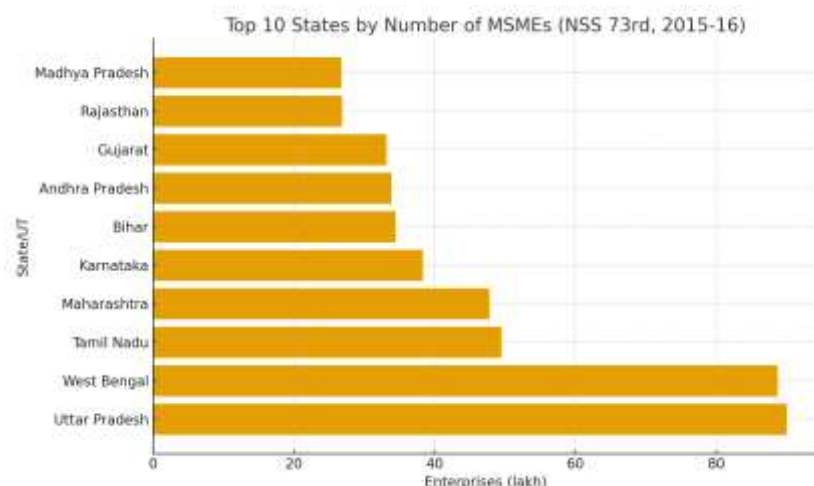
Table 9 - Comparative distribution of MSME in the top ten states between NSS 73rd round and All India Census of MSMEs.

Serial Number	State/UT	NSS 73rd round* Number (in lakh)	NSS 73rd round* Share (%)	Fourth All India Census of MSME** Number (in lakh)	Fourth All India Census of MSME** Share (%)
1	Uttar Pradesh	89.99	14	44.03	12
2	West Bengal	88.67	14	34.64	10
3	Tamil Nadu	49.48	8	33.13	9
4	Maharashtra	47.78	8	30.63	8
5	Karnataka	38.34	6	20.19	6
6	Bihar	34.46	5	16.64	5
7	Andhra Pradesh***	33.87	5	25.96	5
8	Gujarat	33.16	5	21.78	6
9	Rajasthan	26.87	4	16.64	5
10	Madhya Pradesh	26.74	4	19.33	5
11	Total of above ten States	469.4	74	261.04	72
12	Other State/UTs	164.5	26	100.72	28
13	All	633.9	100	361.76	100

*NSS 73rd Round, 2015-16, ** Fourth All India Census of MSME, 2006-07, ***Including Telangana in Fourth All India Census of MSME.

Table 9, Comparing NSS 73rd Round and Fourth All India Census of MSME shown that MSMEs of top ten States/ UT are increased with time and produced more employment.

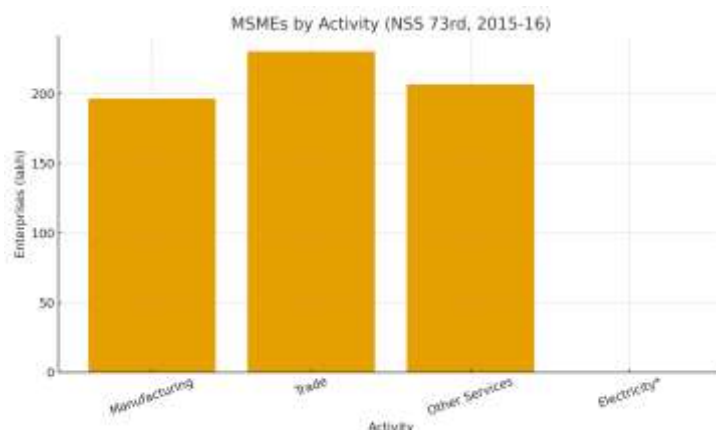
Analytical Approaches



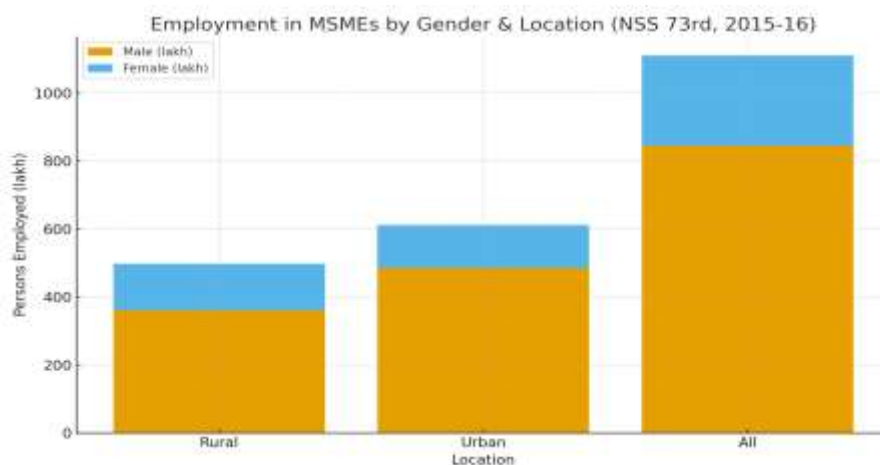
Geography—Top states.

Uttar Pradesh and West Bengal at the top (≈90 and 89 lakh enterprises, respectively), followed by Tamil Nadu and Maharashtra, illustrating both population scale and legacy industrial ecosystems (Figure “Top 10 States”). The activity-wise distribution of MSMEs as captured by the NSS 73rd Round (2015–16) highlights the predominance of trade and service

enterprises in the sector. Out of the total 633.9 lakh MSMEs, approximately 230.35 lakh are engaged in trade, 206.85 lakh in other services, and 196.65 lakh in manufacturing, while only a negligible number, around 0.04 lakh, operate in electricity and related activities. This indicates that the Indian MSME sector is primarily service-oriented with a significant portion in trade activities, while manufacturing, though large in absolute numbers, holds a comparatively smaller share. The data reveals a structural bias toward low-capital, quick-turnover activities that are more accessible to micro-enterprises. Such a pattern also suggests that policies aiming to strengthen the manufacturing base of MSMEs need further impetus, particularly in enhancing access to credit and technology upgradation support.



The ownership pattern of MSMEs clearly brings out the gender divide in entrepreneurial participation. Around 79.63 percent of proprietary MSMEs are owned by men, while women account for only 20.37 percent. This disparity reflects longstanding socio-economic barriers faced by women in terms of access to resources, inheritance of assets, and availability of collateral for credit. The lower participation of women in entrepreneurship highlights the need for interventions that specifically target women's entry into business, such as concessional credit schemes, capacity-building programs, and supportive infrastructure like childcare facilities. Recent surveys such as ASUSE 2022–23, which show an increase of women's ownership to around 26 percent, do indicate gradual progress, yet the gap remains wide and points toward structural limitations that still inhibit gender parity in enterprise ownership.



The employment profile of MSMEs provides another significant dimension of analysis. The sector employs approximately 1,110 lakh persons, of which 844.68 lakh are men and 264.92 lakh are women. This means that women constitute nearly one-fourth of the total workforce in MSMEs. The data also shows that rural enterprises employ about 137.50 lakh women compared to 127.42 lakh in urban areas, which suggests that rural MSMEs are relatively more women-intensive. This pattern reflects the influence of Self-Help Groups and home-based enterprises in rural India, which provide avenues for women's participation despite limited mobility and social restrictions. However, the overall share of women remains low, pointing to the continued gendered segmentation of labor where women are concentrated in informal, small-scale, and less remunerative activities within the MSME sector.

data show MSMEs are predominantly in Trade (230.35 lakh) and Other Services (206.85 lakh), with Manufacturing at 196.65 lakh and a negligible Electricity category. This confirms the services-leaning structure of Indian MSMEs (NSS 73rd, 2015–16). See Figure “MSMEs by Activity.”

Ownership by gender

Proprietary enterprises are ~80% male-owned and ~20% female-owned—a stark gap that aligns with the broader literature on collateral, network, and sectorial barriers (Figure “Ownership by Gender”). While newer surveys show an increase to ~26% women ownership (ASUSE 2022–23), the gap remains material and is wider in manufacturing than services.

Employment by gender & location.

Women constitute roughly 24% of employment (≈ 265 lakh women of 1,110 lakh total), with a slightly higher female share in rural than urban MSMEs, suggesting SHG-linked micro-enterprise and home-based operations play a non-trivial role (Figure “Employment by Gender & Location”).

Policy linkage.

These descriptive facts rationalize strong attention to credit deepening (PMMY, Stand-Up), procurement access (3% sub-target), and formalization (Udyam/UAP)—levers that directly act on the observed constraints.

6) What the new evidence implies

1. The constraint is not entry alone, but scale and graduation. PMMY data reveal women dominate by number of accounts but lag in sanctioned amounts, indicating smaller ticket sizes and slower movement to higher credit bands. Policy should prioritize repeat borrower graduation, not just first-time access.
2. Procurement targets can be catalytic if onboarding and invoice cycles are streamlined for micro-vendors (e.g., simplified GeM onboarding, TReDS links). The 3% women sub-target is meaningful only when ministries publish vendor-level performance and reduce compliance costs.
3. Formalization momentum is real (Udyam + UAP at 5.7 crore by Dec 2024), but women's effective formalization requires documentation, GST literacy, and e-invoicing assistance to translate registration into credit- and market-access.
4. Targeted industrial policy for women in light manufacturing (food processing, garments, repair/restoration) plus shared infrastructure (common facility centers, plug-and-play sheds, daycare) can reduce fixed-cost barriers and time constraints that are well-documented in the literature. (Analytical synthesis of sources above.)

CONCLUSION

MSMEs promote economic development and gender equality of the country. Economic development of the country is possible only when gender inequality is very low in that country and there is equality between men and women in work participation. Economic development and women empowerment are being promoted by MSMEs. MSMEs conduct concessional treatment for women to start and grow enterprises. Due to the participation of women in MSMEs increased. This is the proof of women empowerment. MSMEs create employment and thereby increase the efficiency and participation of women. The rise of women entrepreneurs in the country is the proof of women empowerment.

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