



Enhancing
Economic
Potential

Linking Indian MSMEs and Women-led Enterprises with Global Value Chains

SUPPORTED BY

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This report has been prepared as part of a study on Enhancing Women's Economic Potential, and focusses on Linking Indian MSMEs and women-led enterprises with Global Value Chains.

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Women-led development is a cornerstone of India's growth mantra.

Empowering women across all sectors is not just a goal but a driving force behind the nation's progress.

Prime Minister Narendra Modi
Independence Day Speech
August 15, 2024.

”

Section 1



Introduction – About the study

Micro, Small, and Medium Enterprises (MSMEs) form the backbone of India's economy, contributing significantly to GDP and employment. In 2021-22, a third of India's GDP was generated by MSMEs, and MSME contribution to exports stood at 46%. MSMEs are also amongst the largest employers in the country, particularly for women and other marginalised groups.

Women-owned enterprises constitute about a fifth of India's MSMEs, but are typically micro, informal, rural, and concentrated in sectors with low export potential.

Over the last decade, Government of India schemes such as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) which supports self-help groups; availability of collateral free MUDRA loans (nearly 70% of which went to women entrepreneurs); and strong digital public infrastructure (DPI), including the JAM trinity of Jan Dhan-Aadhar-Mobile linkages have helped women entrepreneurs in bridging gender gaps in access to finance. However, access to markets, gender-based skill gaps, and occupational segregation continue to remain challenges.

Indian MSMEs aspire to integrate into global value chains to enhance productivity, access global markets, and upscale operations.

Importantly, women owned MSMEs

also aspire to diversify operations into “non-traditional” sectors, as well as enter trade and global value chains (GVCs). Moving forward, aligning with the vision of women-led development articulated by the Prime Minister, integrating women-owned MSMEs into GVCs presents a promising avenue for economic empowerment and inclusive growth. To achieve this, it is essential to adopt a pragmatic approach that addresses structural barriers and leverages opportunities for scaling these enterprises.

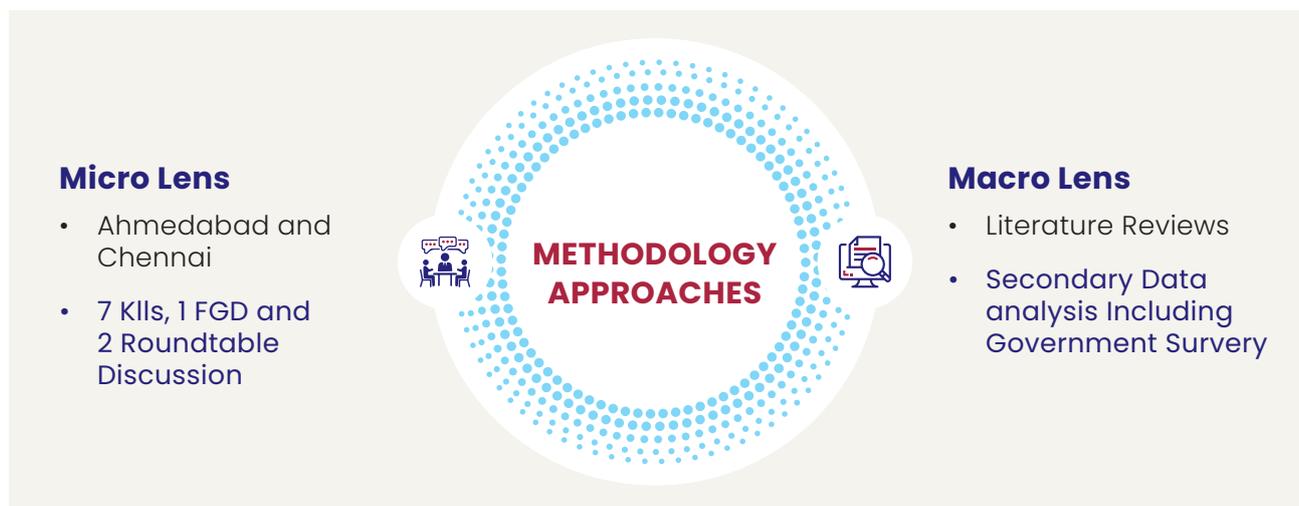
This study aims to offer policymakers a roadmap for increasing women-owned MSMEs' participation in GVCs, using government support and private investments as key tools to enhance their economic potential and competitiveness, fostering their transition from local markets to global platforms. Specifically, this study focuses on developing recommendations to alleviate gender-specific barriers that hinder women-led enterprises' trade potential, and growth – especially in fast growing sectors that may not have a high participation of women-owned MSMEs.

The study employs a robust mixed-methods approach. The study is undertaken at two levels – macro-level analysis of the national context that combines quantitative findings, including literature reviews, secondary data analysis,

sector-specific research, and qualitative inputs from consultations. In addition, the study also presents a micro level analysis of the operating and trading environment for women owned MSMEs through two case studies. The research team organized two focused group discussions with women entrepreneurs in Ahmedabad

and Chennai to develop case studies at a micro-level of these clusters, so as to understand their products and scalability potential for women’s exports and completed seven key informant interviews with industry experts and government officials to gain insights from both policy and market perspectives.

Figure 1: Research Methodology



Based on this analysis, the report presents a roadmap that not only identifies obstacles but charts concrete pathways for women-led MSMEs to successfully navigate global marketplaces. Specifically, the report provides a set of ecosystem level recommendations aimed at governments at the center and state levels, as well as at private sector players including skill training providers, industry associations and export-import firms. In addition, the study presents a framework which can help policymakers identify priority sectors at state / cluster level for meaningful participation of women owned MSMEs. For the two case studies in Ahmedabad and

Chennai, this framework is applied, and a sectoral roadmap is also provided. By providing actionable insights for policymakers, industry stakeholders, and MSMEs themselves, this study aims to catalyze sustainable, gender-inclusive economic growth, enhance India's competitive position in global markets, and create meaningful employment opportunities, particularly for women. The successful integration of MSMEs—especially those led by women—into global value chains promises to strengthen India's economic resilience and elevate its standing in the international economic landscape.

Section 2

Setting the Context



Integration of India Micro, Small and Medium Enterprises in Global Value Chains (GVCs)

India stands as one of the fastest growing economies in the world, charting an ambitious course with its vision to become a developed nation under the **Viksit Bharat initiative by 2047**. India's Gross Domestic Product (GDP) has doubled over the last decade, increasing from \$2.1 trillion in 2015 to a projected \$4.27 trillion by the end of 2025, reflecting a remarkable growth rate of approximately 105%. The current real GDP growth rate stands at 6.5%, indicating robust economic expansion, while inflation is expected to remain stable at 4.1%, within the Reserve Bank of India's target range. Additionally, India's GDP per capita has risen to about \$11,940, showcasing improvements in individual prosperity and living standards. This growth positions India as the fifth-largest economy globally and on track to surpass Japan by mid-2025, with expectations to become the third-largest economy by 2027 if current trends continue.

India's impressive growth trajectory has made it a standout performer in the global economic landscape.

India's export performance over the last decade has been remarkable, with the export-to-GDP ratio rising substantially from 5.8% in 1990-91 to 12.4% in 2023-24.¹ Overall, in the last decade, total exports (goods and

services) increased by 67%, from \$466 billion in 2013-14 to \$778 billion in 2023-24. Merchandise exports grew from \$314 billion to \$437 billion during this period, driven by a stronger manufacturing base and increased global demand, while services exports surged from \$152 billion to \$341 billion, fueled by IT, financial, and business services. Key export sectors included electronics, pharmaceuticals, engineering goods, textiles, and iron ore. Strategic policy measures, enhanced market access, and infrastructure development have strengthened India's export ecosystem, enabling resilience amid global trade fluctuations – demonstrating exceptional resilience in the post-pandemic global marketplace and reinforcing India's position as a global economic powerhouse.²

This acceleration reflects India's emerging competitive advantage and strategic positioning as an alternative global manufacturing hub. India has experienced significant growth in Foreign Direct Investment (FDI) and the establishment of new manufacturing facilities by foreign enterprises over the past decade. From 2014 to 2024, cumulative FDI inflows reached approximately \$667.4 billion, marking a 119% increase

¹ "India: World's Fastest-Growing Major Economy," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2094025>.

² "India's Exports Reach Historic Heights," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2098447>.

compared to the previous decade. In particular, FDI equity inflows into the manufacturing sector rose by 69%, totaling \$165.1 billion during this period. Key sectors attracting FDI include services, computer software and hardware, telecommunications, and automobiles. The government's "Make in India" initiative has played a crucial role in enhancing India's appeal as a manufacturing hub, leading to investments from multinational corporations such as Siemens, GE, and Foxconn. This initiative aims to bolster local manufacturing capabilities and reduce dependency on imports, contributing to India's emergence as a global manufacturing destination.³ The transformation has been enabled by a comprehensive policy framework over the last decade, notably the Production Linked Incentive (PLI) schemes, which have successfully attracted significant investments across key manufacturing sectors, fueling India's rapid economic expansion.⁴

In this fast-growing economic landscape, MSMEs constitute the backbone of India's economy, making substantial contributions to output and exports. In 2021-22, MSMEs generated approximately one-third of India's GDP and accounted for 46% of the country's exports, playing a crucial role in maintaining India's accelerated growth momentum.⁵ MSMEs frequently serve dual roles—acting as suppliers to larger exporting companies while also engaging in direct exports. Their increasing integration into global

value chains has created significant multiplier effects, stimulating employment opportunities, fostering innovation ecosystems, and driving balanced regional economic development that sustains India's position as one of the world's fastest growing economies.

Trade by Indian MSMEs remains concentrated in medium enterprises, in select states such as Gujarat, Maharashtra and Tamil Nadu, and in sectors such as engineering goods, gems and jewelry and textiles.

Analysis by the Directorate General of Commercial Intelligence and Statistics (DGCI&S) on India's MSME sector trade⁶ reveals that medium enterprises had an outsized share in both exports (40.28%) and imports (41%). Geographically, Gujarat and Maharashtra dominated MSME exports (accounting for over 40% combined), followed by Tamil Nadu as a distant third, with engineering goods (19.64%), gems and jewelry (12.30%), and textiles (8.52%) emerging as key export sectors. For imports, gold (13.94%) and precious stones (9.20%) topped the list, followed by machinery and electronics. The composition of MSME product exports of India in 2023-24 is highly skewed to the manufacturing sector accounting for 98.3% of total MSME product exports. This is nearly 67.4% of total manufacturing exports in the same year.⁷ The USA was the primary export destination for Indian MSMEs, while China was the largest import source, reflecting broader national trade patterns. Some of the key trends are discussed below.

³ "Foreign Direct Investment | FDI | Make in India," n.d., <https://www.makeinindia.com/policy/foreign-direct-investment>.

⁴ Ministry of Information and Broadcasting, "PLI Schemes: Shaping India's Industrial Growth," November 2024, <https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/nov/doc20241125451701.pdf>.

⁵ "The MSME Revolution," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2087361>.

⁶ Madhura Roy, Tamanna Sinha, and Directorate General of Commercial, "DGCI&S REPORT ON MSME," Merchandise EXIM Status Report of India's MSME Sector, 2023.

⁷ "Micro-level Export Management in Foreign Trade Policy," Economic and Political Weekly, December 18, 2024, <https://www.epw.in/journal/global-value-chains/micro-level-export-management-foreign-trade-policy.html>.

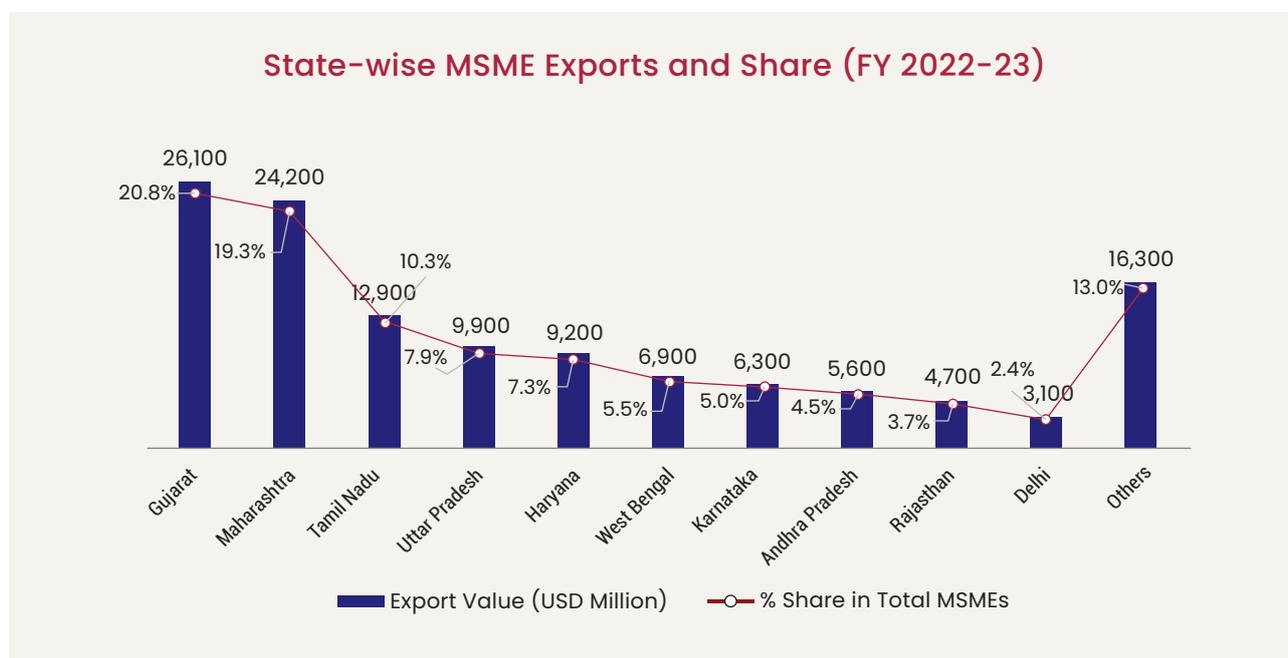
Size-wise MSME Trade Trends

Exports

The DGCI&S report reveals a clear hierarchy in export contribution among MSMEs based on their size. Medium enterprises emerged as the dominant exporters, accounting for 40.28% of total MSME exports with USD 50,562.10 million in 2022-23. Small enterprises followed closely, contributing 35.92% (USD 45,086.99

million), while micro enterprises represented 23.80% of the share (USD 29,876.65 million). The period from 2020-21 to 2022-23 saw substantial growth across all three categories, though the pace moderated between 2021-22 and 2022-23. Collectively, MSMEs have established themselves as significant players in India's export landscape, accounting for approximately 27.83% of the country's total exports in 2022-23.

Figure 2: State-wise MSME Exports and Share (FY 2022-23)



Imports

On the import front, medium enterprises maintained their leading position with 41% of total MSME imports (USD 44,069.19 million) in 2022-23, though small enterprises followed very closely with 40% (USD 42,964.59 million). Micro enterprises lagged significantly behind,

accounting for only 19% (USD 20,461.08 million) of MSME imports. While micro enterprises demonstrated remarkable growth in imports between 2020-21 and 2022-23, small enterprises experienced a decline from 2021-22 to 2022-23. Overall, MSMEs contributed approximately 15% to India's total imports in 2022-23, significantly less than their export contribution.

State-wise MSME Trade Trends

Exports

The report highlights significant geographic concentration in MSME exports, with Gujarat leading the country at USD 26,104.15 million (20.80% of total MSME exports). Maharashtra followed closely with USD 24,249.66 million (19.32%), while Tamil Nadu secured the third position with USD 12,928.84 million (10.30%). Other significant contributors

included Uttar Pradesh, Haryana, West Bengal, Karnataka, Andhra Pradesh, Rajasthan, and Delhi. The composition of exports varied by the state, most top states showed higher export shares in the medium and small MSMEs compared to micro enterprises. Interestingly, Tamil Nadu, Uttar Pradesh, Rajasthan, West Bengal, and Delhi demonstrated stronger performance from small MSMEs relative to medium enterprises, diverging from the national pattern.

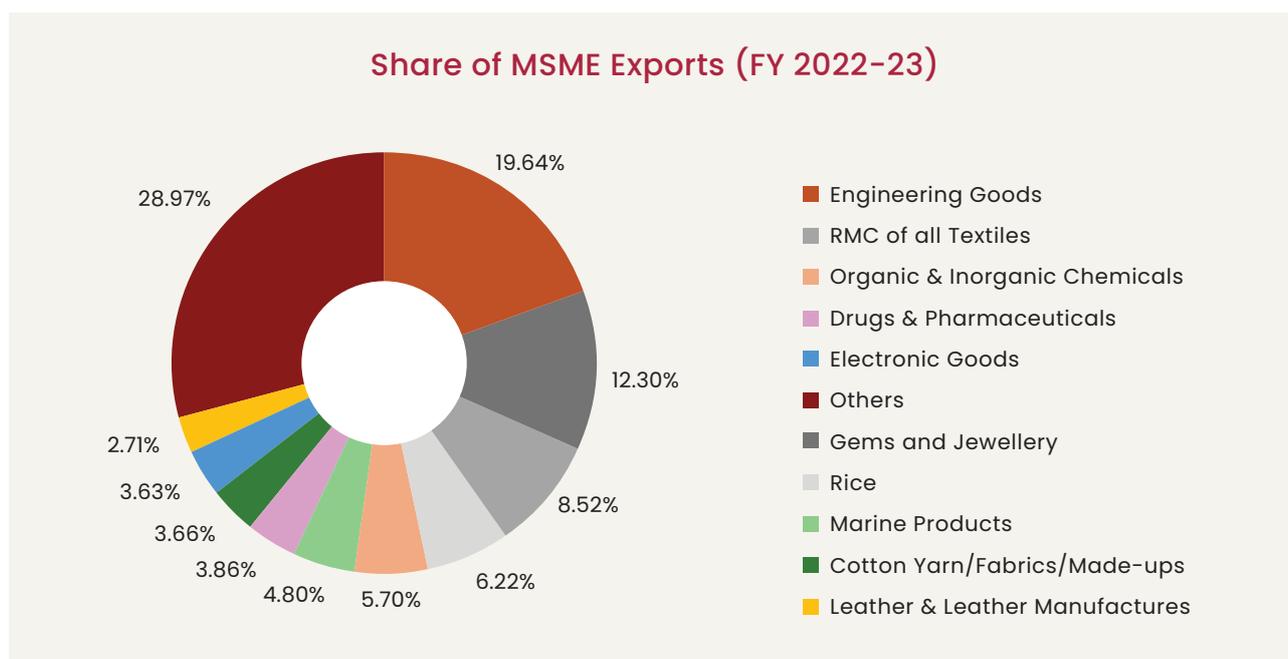
Sector-wise MSME Trade Trends

Exports

MSME exports displayed clear sectoral strengths, with engineering goods emerging as the standout performer at 19.64% of total MSME exports (USD 24,654.52 million). The gems and jewelry sector secured second place with 12.30% (USD 15,441.42 million),

while ready-made garments from the textile industry contributed 8.52% (USD 10,695.66 million). Other significant sectors included rice (6.22%), organic and inorganic chemicals (5.70%), marine products (4.80%), and pharmaceuticals (3.86%). This diverse range of export categories demonstrates the versatility and wide-ranging capabilities of India's MSME sector.

Figure 3: Sector-wise MSME Exports (FY 2022-23)

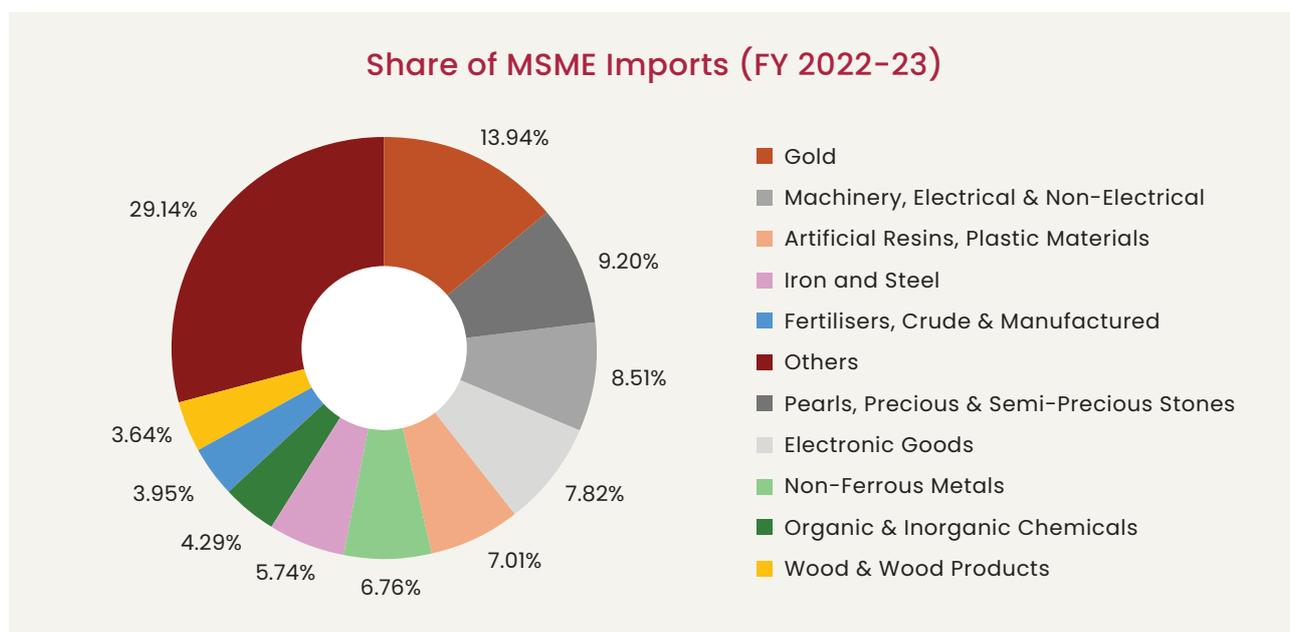


Imports

The import profile of MSMEs revealed different priorities, with gold dominating at 13.94% of total MSME imports (USD 14,984.69 million). Pearls, precious and semi-precious stones ranked second at 9.20% (USD 9,891.69 million), while machinery (electrical and non-electrical) claimed the third

position with 8.51% (USD 8,755.81 million). Electronic goods (7.82%) and artificial resins/plastic materials (7.01%) also represented substantial import categories. The prominence of precious metals and stones suggests that some MSME imports are focused on value-added re-export activities, particularly in the jewelry sector.

Figure 4: Sector-wise Share of MSME Imports (FY 2022-23)



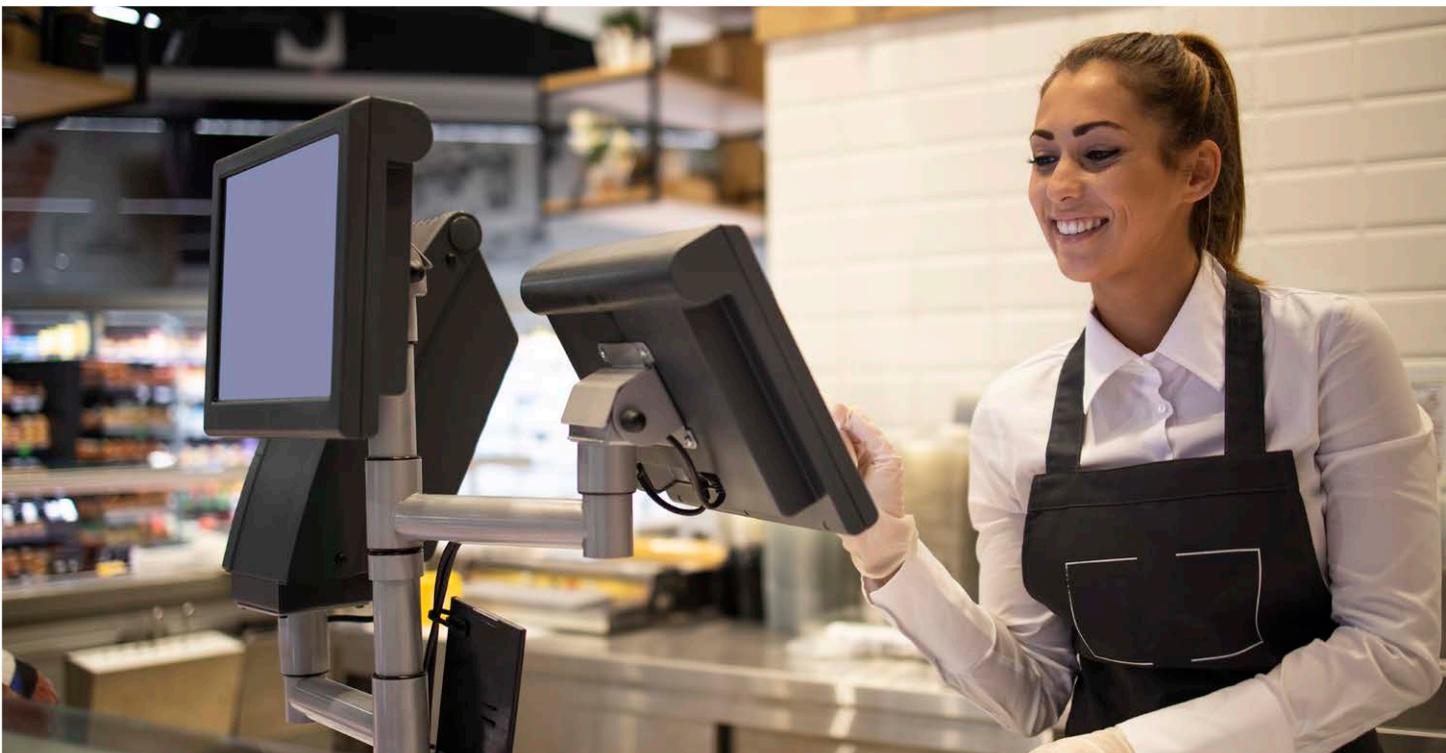
Despite strong support from central and state governments, MSMEs continue to face several key challenges when engaging in international markets. Recent analysis by the NITI Aayog on MSME exports shows that despite this impressive contribution, a few challenges continue to hinder broad based participation by MSMEs in global value chains (GVCs). First, their limited economies of scale hinder cost-effective production, logistics, and compliance due to their small size. The export process is fragmented, requiring navigation through multiple government portals and agencies such as the DGFT, Customs, GST, Banks, and RBI, leading to a cumbersome procedure with

duplicate documentation. MSMEs also struggle with limited market access, lacking exposure to global markets which restricts their awareness of international demand and standards. Additionally, financing remains a significant barrier, with only 16% of MSME credit demand met and a substantial USD 530 billion gap in financing, making export financing particularly difficult. Regulatory compliance adds another layer of complexity, as obtaining certifications, navigating export procedures, and understanding foreign technical regulations pose considerable hurdles. Information asymmetry further complicates the situation, as reliable information on export procedures,

market research, and government support is scattered across various sources. Finally, the payment reconciliation process for exports is manual, costly, and particularly challenging for exporters handling small shipments.⁸

Recognising these challenges, the Government of India is implementing a comprehensive policy framework to support MSME exports through four key areas – financial support mechanisms, formalisation and market access initiatives, capacity building, and investments in export infrastructure. Financial support mechanisms include the Credit Guarantee Scheme offering collateral-free loans up to Rs. 5 crores, alongside programs like PMEGP, PMMY, Stand-Up India, and PM Vishwakarma Scheme providing tailored financing options.

Formalization initiatives such as the Udyam Assist Platform and inclusion of retail and wholesale traders as MSMEs expand access to priority sector lending. Global market access is facilitated through the International Cooperation Scheme, which funds participation in international exhibitions and trade events, while the Capacity Building of First Time Exporters program reimburses certification, insurance, and quality testing costs. The export infrastructure ecosystem is strengthened through 60 Export Facilitation Centers nationwide and the District as Export Hub Initiative, which establishes local export promotion committees, develops district-specific export action plans, and conducts targeted outreach programs to address supply chain bottlenecks and build exporter capacity.⁹



⁸ NITI Aayog, “Boosting MSME Exports: A Roadmap for Policy Interventions,” NITI Aayog Report, 2023.

⁹ “MSMEs EXPORTERS,” n.d., <https://pib.gov.in/PressReleaseframePage.aspx?PRID=2040258>.

Government of India's MSME Export Support Initiatives

Financial Support Frameworks

- **Credit Guarantee Scheme¹⁰:** Launched in 2000 by the Ministry of Micro, Small and Medium Enterprises (MSME) and Small Industries Development Bank of India (SIDBI), it facilitates collateral-free and third-party guarantee-free credit up to Rs. 5 crore for Micro and Small Enterprises
- **PMEGP (Prime Minister Employment Generation Programme)¹¹:** Credit-linked subsidy program fostering self-employment for Micro Enterprises, launched in 2008 by Ministry of Micro, Small and Medium Enterprises (MSME)
- **Pradhan Mantri Mudra Yojana (PMMY)¹²:** Launched in 2015 under the Ministry of Finance to extend collateral-free credit up to Rs. 10 lakh
- **Stand-Up India Scheme¹³:** Launched in 2016 under the Ministry of Finance to facilitate loans between Rs. 10 lakh and Rs. 1 crore from Scheduled Commercial Banks for SC/ST and women entrepreneurs

- **PM Vishwakarma Scheme¹⁴:** Provides comprehensive support including credit to artisans and craftspeople across 18 traditional trades since its launch in 2023 by the Ministry of Micro, Small and Medium Enterprises (MSME)

Formalization and Inclusion Initiatives

- **Udyam Assist Platform:** Launched January 2023 by MSME to formalize Informal Micro Enterprises (IMEs)¹⁵
- **Sectoral Expansion:** Inclusion of Retail and Wholesale traders as MSMEs (from July 2021) for Priority Sector Lending benefits

Global Market Access Support

- **International Cooperation (IC) Scheme¹⁶:** Launched in 1996 by MSME to provide financial assistance for:
 - Participation in international exhibitions, fairs, and buyer-seller meets abroad
 - Organization of international conferences, seminars, and workshops in India
- **Capacity Building of First Time Exporters (CBFTE)¹⁷:** Launched June 2022 by MSME, providing reimbursements for:

¹⁰ "Credit Guarantee Scheme for Micro & Small Enterprises," dcmsme.gov.in, n.d., https://www.dcmsme.gov.in/CLCS_TUS_Scheme/Credit_Guarantee_Scheme/Scheme_Guidelines.aspx.

¹¹ Government of India, Ministry of Micro, Small and Medium Enterprises (MoMSME), and Khadi and Village Industries Commission (KVIC), "PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)," 2008, <https://msme.gov.in/sites/default/files/PMEGP%20guidelinesfinal.pdf>.

¹² "More Than 40.82 Crore Loans Amounting to ₹23.2 Lakh Crore Sanctioned Under Pradhan Mantri MUDRA Yojana (PMMY) Since Inception," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=1914739>.

¹³ "Stand-Up India Scheme Marks 7 Years of Empowering Marginalized Entrepreneurs, Sanctions Over Rs. 61,000 Crore in Loans," n.d., <https://ddnews.gov.in/en/stand-up-india-scheme-marks-7-years-of-empowering-marginalized-entrepreneurs-sanctions-over-rs-61000-crore-in-loans/>.

¹⁴ "PM VISHWAKARMA SCHEME," n.d., <https://pib.gov.in/PressReleaseframePage.aspx?PRID=2043187>.

¹⁵ Sandeep Soni, "Explained: How New Udyam Assist Platform for Micro Enterprise Registration Works? Check Details," Financial Express, January 12, 2023, <https://www.financialexpress.com/business/sme-msme-eodb-explained-how-new-udyam-assist-platform-for-micro-enterprise-registration-works-check-details-2946418/>.

¹⁶ "International Cooperation With MSMEs," n.d., <https://pib.gov.in/PressReleaseframePage.aspx?PRID=1809054>.

¹⁷ "MSMEs EXPORTERS."

- Registration-cum-Membership Certification costs
- Export Insurance Premium
- Testing & Quality certification for exports

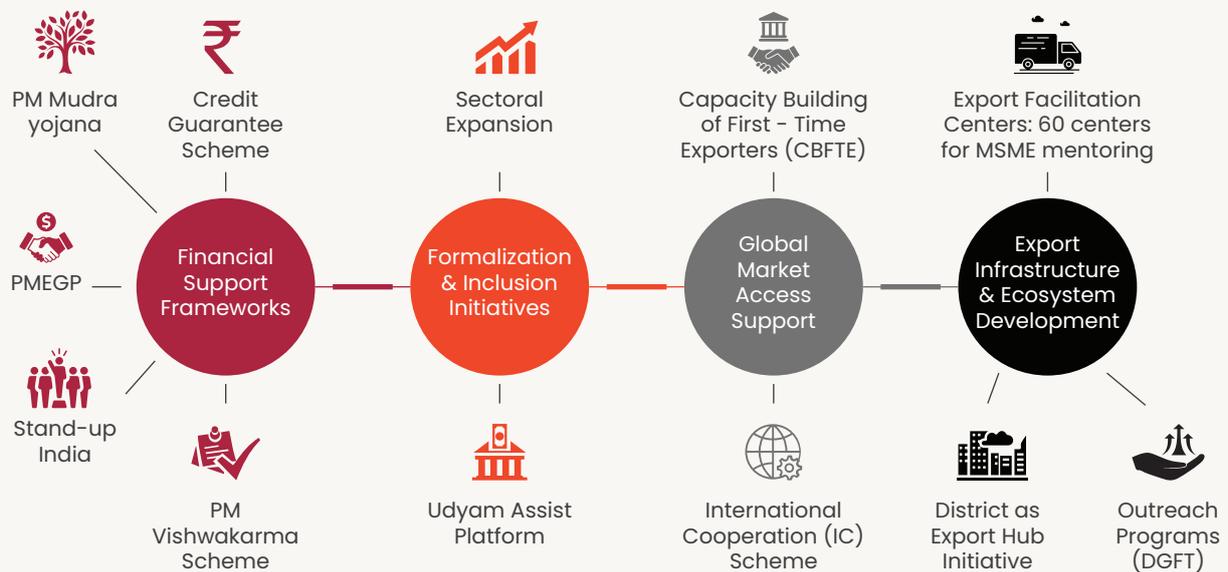
Export Infrastructure and Ecosystem Development

- **Export Facilitation Centers:** 60 EFCs established nationwide for mentoring and handholding MSEs
- **District as Export Hub Initiative:**
 - Identification of district-specific products/services with export potential

- Institutional framework through State Export Promotion Committees (SEPCs) and District Export Promotion Committees (DEPCs)
- District Export Action Plans addressing supply chain bottlenecks and intervention opportunities

- **Outreach Programs:** DGFT's Regional Authorities conducting export promotion events, including:
 - Handholding sessions with exporters
 - Export-related awareness programs

Figure 5: Government of India's MSME Export Support Initiative



2.2

Women-Led MSMEs: Current scenario of participation in EXIM trade



Despite forming a fifth of the overall number of MSMEs, women owned MSMEs' are primarily micro, thereby being least likely to participate in trade. While MSMEs are crucial to India's economic framework, women-led enterprises constitute only 20.5% of registered MSMEs on the Udyam Registration Portal. These women-owned MSMEs' contribution to the employment generated by the total Udyam registered units is 18.7%, involving 11.1% of the total investment. The contribution of the women-owned MSMEs to the total turnover of Udyam registered MSMEs is 10.2%, as of February 2024. Of the total nearly 4.6 million registered, formal sector women owned MSMEs,

nearly 4.5 million are micro enterprises, with another 70,000 being small and only 3,400 medium enterprises. Given that medium and small enterprises account for almost three-fourths of the MSMEs that participate in trade, the likelihood of women-led MSMEs being part of global value chains is reduced considerably.¹⁸

Women owned MSMEs have an outsized contribution in the informal economy, thereby limiting EXIM trade opportunities. As per the data on Udyam Assist Platform (UAP) which registers Informal Micro Enterprises (IMEs), the contribution of women-owned IMEs to the total

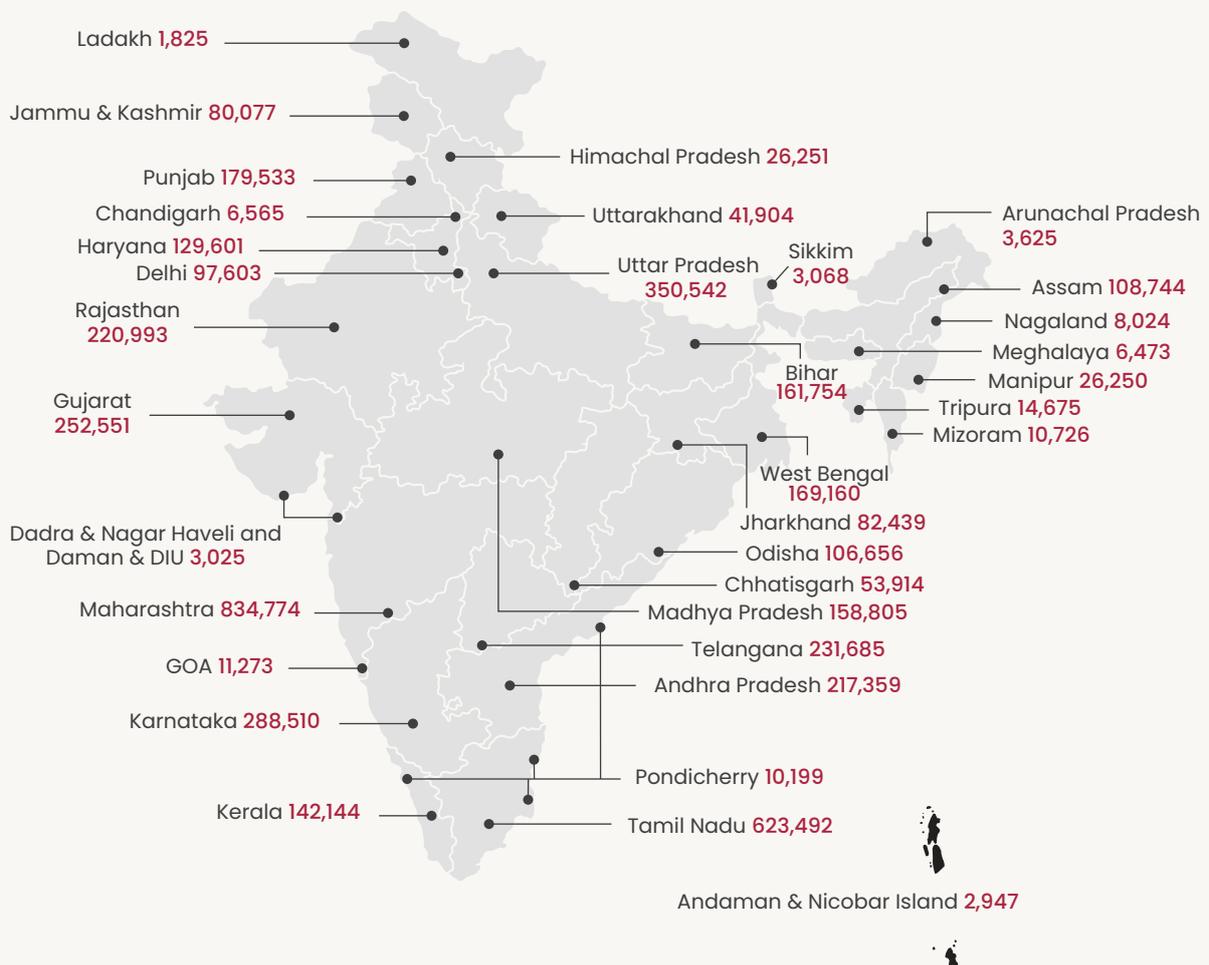
¹⁸ "Women Entrepreneurs in MSMEs," n.d., <https://pib.gov.in/PressReleaselFramePage.aspx?PRID=2002574>.

number IMEs (since inception of Udyam Assist portal on 11.01.2023) is 70.5%, and their contribution to employment is 70.8%. However, given that formal company registration is mandatory for participation in EXIM trade, these enterprises may only participate in global value chains as back-end suppliers to larger domestic enterprises.

Despite highly urbanized states like Maharashtra, Tamil Nadu, Gujarat leading in terms of number of women owned businesses, job creation and investment, women-owned MSMEs continue to be predominantly rural. As was noted in the section above, several states with higher export contribution of MSMEs have a higher presence of women

owned MSMEs. Despite this, the contribution of women owned MSMEs to exports remains low, owing to their smaller size as well as their disconnect from major markets and ports. As per the Government of India's 6th Economic Census (2013-14), 65% of women-owned MSMEs are in rural areas, while 35% are in urban areas. Even today, with most women owned MSMEs being based in rural areas, it becomes difficult for them to be suppliers for exporting MSMEs which are more likely to be in urbanized districts. Some key stylized facts about women owned MSMEs on the Udyam Registration Portal and Udyam Assist Portal (data from 2020 – 2025) are presented below.

Figure 6: Number of Women Owned MSMEs in India



Maharashtra has the highest number of formal women-owned MSMEs, hosting nearly one-fifth of all such enterprises nationwide. Tamil Nadu follows closely, accounting for over 13% of women-owned businesses. Together with Uttar Pradesh, Karnataka, Telangana, and Gujarat, these states have the majority of India's formal women entrepreneurship landscape, collectively representing over half of all women-owned MSMEs.

Employment generation follows similar patterns, with Tamil Nadu taking the lead by providing 15% of all jobs created by women entrepreneurs. Maharashtra, Karnataka, Telangana, Uttar Pradesh, and West Bengal also make significant contributions to employment, reflecting their robust entrepreneurial ecosystems that support women business owners.

Investment distribution largely mirrors this trend, with Maharashtra and Tamil Nadu attracting the highest proportions of capital deployed by women entrepreneurs, followed by Karnataka, Telangana, and Uttar Pradesh. This concentration of investment in a few states suggests varying levels of access to financial resources and support systems across different regions.

The informal sector presents a different picture, with West Bengal emerging as the centre of women's informal entrepreneurship, hosting nearly 20% of all women-owned Informal Micro Enterprises (IMEs). States like Uttar Pradesh, Bihar, and Madhya Pradesh also show strong representation in this category, indicating that women's

entrepreneurial activities in these regions may be taking place primarily through informal channels.

At a sectoral level, women MSMEs remain concentrated in low growth, low productivity sectors, creating further barriers for participating in EXIM trade. The sectoral distribution of women-owned MSMEs in India, drawing on latest available data from the National Sample Survey Organisation (2015-16) reveals that while women-owned MSMEs are present in both agricultural and non-agricultural activities, their contribution is still concentrated in traditional sectors. About 34.3% of women-owned MSMEs are engaged in agriculture, with the majority involved in livestock (92.2%), followed by forestry (4.5%), non-crop farming (1.9%), and fisheries (1.4%). Approximately 65.7% of women owned MSMEs operate in non-agricultural sectors, which include manufacturing in sectors like textiles, food processing, handloom, and handicrafts (45%), domestic trading (28.5%), and services like education and hospitality (17%). Notably, around 22% of enterprises in the handicraft and handloom sector are women-owned.¹⁹ Thus, the presence of women MSMEs is limited in the major export sectors, thereby reducing their likelihood of participating in GVCs.

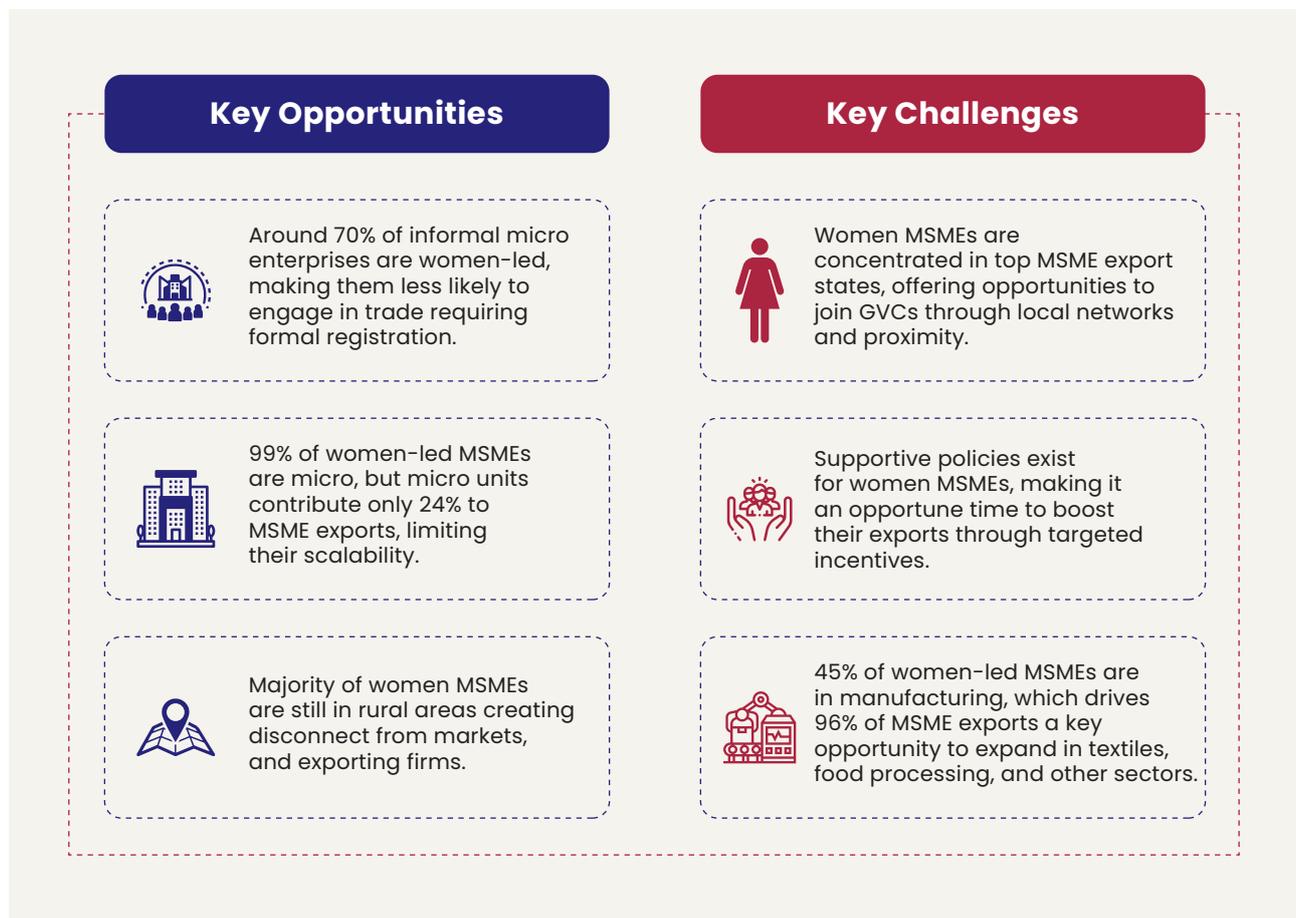
Through the Ministry of MSMEs, the Government of India supports women MSMEs' growth and productivity. The Ministry of MSME has introduced several initiatives to support women MSMEs and enhance their participation in entrepreneurship and exports. Special drives for

¹⁹ Sonal Jaitly, Lakshmi Sruthi Thangallapally, and MicroSave, "Decoding Government Support to Women Entrepreneurs in India," report, by NITI Aayog, [www.Microsave.Net](https://www.microsave.net), 2022, <https://www.niti.gov.in/sites/default/files/2023-03/Decoding-Government-Support-to-Women-Entrepreneurs-in-India.pdf>.

registration under the Udyam Registration Portal have been conducted to formalize women-led enterprises. The Public Procurement Policy was amended in 2018 to mandate that 3% of annual procurement by Central Ministries, Departments, and PSUs be reserved for women-owned MSMEs. Credit Guarantee Scheme provisions include a 10% concession in annual guaranteed fees and an additional 10% guarantee coverage for women entrepreneurs, raising the coverage to 85%. Skill development programs like Mahila Coir Yojana focus on training women artisans, while the Prime Minister's Employment Generation Program (PMEGP) offers higher subsidies for women entrepreneurs. The SAMARTH initiative

provides skill development and market assistance, reserving 20% of seats in training programs and delegations for women entrepreneurs. Women-owned MSMEs also receive a 100% subsidy on ZED Certification costs to enhance global competitiveness. Additionally, the MSME Innovative Scheme organized a special Idea Hackathon for women entrepreneurs, receiving over 18,000 ideas. These measures aim to empower women entrepreneurs through financial support, skill-building, and market access opportunities.²⁰ Yet, government support for enhancing export potential of women MSMEs remains limited, with no specific provisions for women MSMEs in any of the MSME focused export promotion schemes.

Figure 7: Key Challenges and Opportunities



²⁰ "Women Entrepreneurs in MSMEs," n.d., <https://pib.gov.in/PressReleaselframePage.aspx?PRID=2002574>.

Section 3



Barriers preventing women-owned MSMEs from participating in Global Value Chains (GVCs)

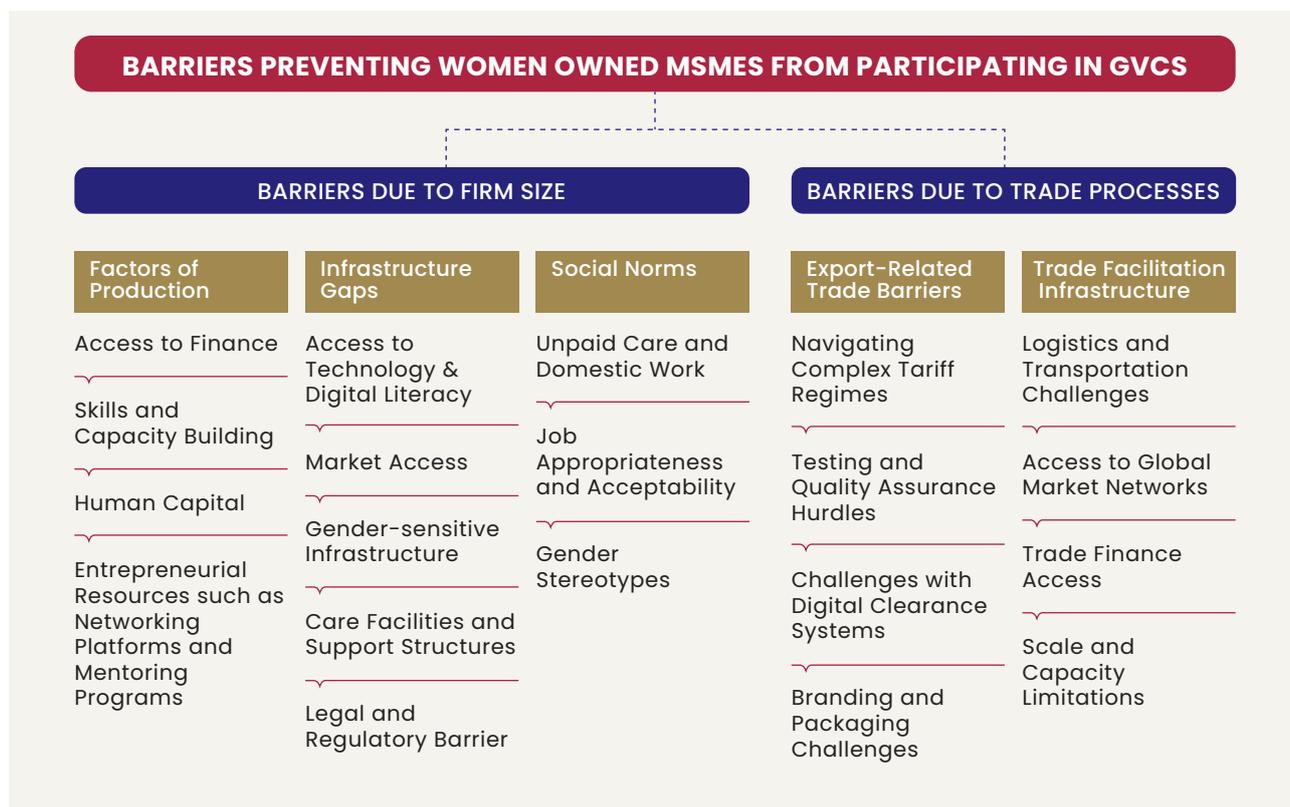
Women entrepreneurs face multifaceted challenges when attempting to establish, grow, and integrate their businesses into global value chains. These barriers can be organized into two overarching themes:

- **Barriers due to firm size** constrain women MSMEs' ability to establish and grow viable enterprises, including factors of production constraints, infrastructure gaps, and restrictive social norms.
- **Barriers due to trade processes** hinder women MSMEs from

accessing and succeeding in international markets, including gaps in trade facilitation infrastructure and processes.

While government initiatives have made progress in creating a more supportive environment for women entrepreneurs, these persistent challenges require targeted interventions and structural reforms to enable women entrepreneurs to fully participate in and benefit from GVCs. This analysis provides a detailed examination of these barriers, highlighting their interconnected nature and regional variations.

Figure 8: Types of Barriers



3.1

Barriers due to firm size



3.1.1. Factors of Production

Access to Finance

Women entrepreneurs face disproportionate difficulties in securing working capital, which is essential for day-to-day operations and business growth. Government schemes designed to improve financial access exist on paper, but bureaucratic inefficiencies, long processing times, and complex documentation requirements hinder the implementation. Moreover, the government often overlooks service-based industries and does not receive the funding or policy support needed to grow and become viable exporters.

The consultations revealed a significant trust deficit in the formal banking system among women entrepreneurs. Many reported experiences of bias and insensitivity from banking officials, who often require male family members as co-signatories or guarantors, irrespective of the woman entrepreneur's creditworthiness or business track record. This institutional bias reinforces dependence on male family members and restricts women's financial autonomy.

As a result, many women entrepreneurs resort to informal financing channels, primarily relying on family networks and personal savings. This trend is particularly pronounced in the trading sector, where women entrepreneurs typically depend on family financing rather than formal channels, especially for trade finance where risks are higher. The reliance on informal financing significantly restrains growth potential, as these sources are often limited and come with their own set of complications including loss of business control and decision-making authority.

Traditional collateral requirements pose additional hurdles, as women often lack property ownership or assets in their names that can be leveraged for securing loans. However, some positive developments were noted in specific states. In Tamil Nadu, women are not required to provide collateral to qualify for MSME loans, but they must not have any other outstanding debts.

Skills and Capacity Building

Field consultations revealed significant gaps in technical, digital, and business management skills among women entrepreneurs. These skill deficiencies severely limit their ability to scale operations, improve productivity, and compete effectively in domestic and international markets. The sessions further highlighted that there are insufficient skill development opportunities for nano-entrepreneurs, particularly those operating in the informal sector. Educational and training quality is inadequate, especially in emerging sectors like the care economy, which

has substantial growth potential but lacks structured skill development programs.

There is limited collaboration between government agencies, corporate entities, and non-governmental organizations to provide comprehensive skill development support for women entrepreneurs. This siloed approach results in fragmented initiatives that fail to address the complete spectrum of skills needed for successful entrepreneurship. The existing training programs often fail to address the specific needs of women entrepreneurs or accommodate their time constraints and mobility limitations.

Women entrepreneurs often lack exposure to effective branding strategies, digital marketing techniques, and financial management practices that are crucial for competing in global markets. Even when training programs are available, they often focus on traditional women-dominated sectors rather than emerging high-growth areas, thereby reinforcing occupational segregation and limiting economic opportunities.

Leadership and negotiation skills emerged as particularly important areas for development. The percentage of women in leadership positions, both as employees and entrepreneurs, remains strikingly low across sectors. This leadership gap has cascading effects on organizational culture, business networks, and market access opportunities for women-led enterprises.

Human Capital

Low female labor force participation severely constrains the potential talent pool available to women-led enterprises. This human capital challenge has multiple dimensions ranging from educational disparities to gender-based constraints on workforce participation.

Time poverty emerged as a universal constraint across regions, with women citing unpaid care work responsibilities as a significant factor limiting their economic participation. The disproportionate burden of domestic responsibilities forces many women entrepreneurs to operate their businesses as secondary activities, limiting the time and energy they can invest in business growth and development.

Educational content rarely aligns with market needs. Most institutions continue to steer women toward traditional fields rather than high-growth sectors like technology, finance, and manufacturing. This occupational segregation restricts the diversity of skills in women-led enterprises and limits their ability to compete in emerging high-value sectors critical to India's export-driven economic vision.

Consultations also revealed that traditional gender roles continue to influence educational and career choices, with women being channeled toward certain fields considered "appropriate" for them. This occupational segregation limits the diversity of human capital in women-led enterprises and constrains their ability to enter non-traditional, high-growth sectors.

Entrepreneurial Resources such as Networking Platforms and Mentoring Programs

Access to critical entrepreneurial resources beyond finance emerged as a significant challenge for women business owners. These include mentorship, networks, market information, and business development services essential for enterprise growth and competitiveness. Limited mentoring programs and networking opportunities prevent women entrepreneurs from accessing funding, markets, and business development resources.

Women-led MSMEs remain lacking in both awareness and resources when it comes to scaling their operations beyond the local level. Whether due to insufficient support from larger industry players and government, inexperience, or lack of motivation, women entrepreneurs rarely manage to grow their enterprises and integrate their products into India's export markets.

Consultations highlighted the need for creating stronger entrepreneurial ecosystems specifically designed for women. Existing business support services are often not tailored to the unique needs and constraints of women entrepreneurs. Even when women entrepreneurs access basic business development services, they frequently lack the specialized support needed for export readiness, technology adoption, and scaling up.

In particular, nano-entrepreneurs require extensive assistance with financial skills, business knowledge, market creation, customer outreach, and inventory management, alongside support from their families

and communities. As noted in previous sections, women-owned businesses in India are highly concentrated in this segment. Without holistic support systems providing comprehensive knowledge and assistance, these nano-entrepreneurs will struggle to sustain their businesses.

3.1.2. Infrastructure Gaps

Access to Technology & Digital Literacy

The digital divide emerged as a significant barrier for women entrepreneurs across both regions studied. Limited proficiency in digital skills and e-commerce penetration constrain women's ability to leverage technology for business growth, market access, and operational efficiency. In Gujarat, fear of English proficiency was specifically identified as a barrier to digital adoption, as most contemporary digital platforms, tools, and resources are predominantly available in English.

The digital divide was particularly pronounced for rural women entrepreneurs who have limited access to digital resources, reliable internet connectivity, and smart devices. This technological exclusion has become increasingly problematic as markets rapidly digitize, creating a growing gap between digitally-enabled businesses and those lacking technological resources and capabilities.

While the COVID-19 pandemic accelerated digital adoption across the economy, many women-led MSMEs struggled to pivot to online business models due to limited digital literacy, technological infrastructure, and support systems. Access to

affordable digital tools and platforms also emerged as a challenge. Those who were able to make this transition often did so at a basic level, using simple platforms like WhatsApp Business rather than more sophisticated e-commerce solutions or enterprise management systems.

Market Access

Women-led MSMEs face considerable challenges in accessing markets, particularly global markets that offer higher growth potential. The stakeholder consultations highlighted that women entrepreneurs tend to enter oversaturated markets like food and textiles instead of exploring logistics and manufacturing due to their lack of exposure and unwillingness to step outside their comfort zone.

Strict testing norms and regulations significantly increase costs for MSMEs, limiting their global competitiveness. The complex and often opaque certification requirements for export markets create additional barriers for women entrepreneurs, who typically have limited resources to navigate these regulatory frameworks. There is a need to simplify compliance processes by adopting global best practices and providing targeted support for export-oriented women entrepreneurs.

The consultations also revealed that women entrepreneurs face challenges in accessing both government and corporate procurement opportunities. Despite existing procurement policies that encourage sourcing from women-owned businesses, implementation remains weak, with limited awareness among women

entrepreneurs about these opportunities and complex registration and bidding processes that favor established, larger enterprises.

Gender-sensitive Infrastructure

The physical environment significantly impacts women's economic participation, with several critical barriers identified during stakeholder consultations. Transportation safety emerged as a major concern, as inadequate and unsafe options prevent women from engaging in economic activities, especially those requiring late hours or travel to industrial areas.

Women entrepreneurs face additional challenges due to the absence of gender-sensitive amenities in commercial and industrial spaces. Basic facilities such as clean toilets, proper lighting, secure rest areas, and childcare are often missing, creating unwelcoming environments that perpetuate gender-based exclusion.

Infrastructure development has traditionally followed gender-blind approaches that fail to address women's specific needs. This oversight has created systems that unintentionally discriminate against women business owners and workers. Even when women receive space allocations in industrial parks or markets, these are frequently in less desirable locations with poor connectivity and safety issues.

Mobility presents a particular challenge for women entrepreneurs in urban fringe and rural areas. Limited public transportation, safety concerns, and social mobility restrictions effectively reduce their operational reach, constraining

access to markets, suppliers, and business services.

The care infrastructure gap significantly limits women's economic engagement. Without affordable childcare at workplaces and commercial centers, women must restrict their business operations to manage caregiving responsibilities. While childcare has gained some policy attention, care for elderly, chronically ill, and disabled family members remains largely overlooked in infrastructure planning—an issue that will intensify as India's population ages.

Legal and Regulatory Barriers

Complex regulatory requirements and documentation processes emerged as significant barriers for women entrepreneurs in both regions studied. Business registration, licensing, tax compliance, and labor regulations create a complex web of requirements that many women entrepreneurs struggle to navigate without specialized knowledge or support. The stakeholder consultations revealed that these regulatory complexities disproportionately affect women entrepreneurs due to educational disparities, limited access to professional services, and time constraints arising from competing domestic responsibilities.

The implementation of regulations affecting women in the workforce was identified as a particular challenge. Despite the existence of progressive legislation in areas like maternity benefits, workplace safety, and non-discrimination, implementation remains weak, with limited awareness among both employers and women workers about their rights and responsibilities under these laws.

3.1.3. Social Norms

Unpaid Care and Domestic Work

The disproportionate burden of unpaid care work emerged as a universal constraint on women's entrepreneurship across regions. This double burden forces many women entrepreneurs to choose business models that accommodate these responsibilities—typically home-based, part-time, or flexible operations that allow them to balance work and family obligations. While these adaptations enable participation, they often constrain business growth, investment, and expansion potential.

The time poverty resulting from unpaid care responsibilities affects multiple dimensions of entrepreneurship. Women entrepreneurs have limited time for skill development, networking, market research, and other activities essential for business growth. This time constraint is particularly acute for women in rural areas, where basic amenities like water and fuel require significant time and effort to access.

The field visits revealed that care responsibilities particularly impact women's ability to travel for business purposes, participate in training programs, or work extended hours during peak business periods. These constraints significantly limit their business operations and growth potential, particularly in sectors requiring mobility or non-standard working hours.

Job Appropriateness and Acceptability

Persistent gender biases regarding appropriate occupations for women severely constrain their economic opportunities across sectors. Women face perceptions of unsuitability in many high-growth sectors like logistics, manufacturing, construction, and technology, which are traditionally male-dominated. Resistance faced at every step is a source of discouragement and can motivate women to drop out of the industry altogether. Stakeholders noted that even when women receive training in these non-traditional sectors, they face resistance from employers, clients, and sometimes their own families when attempting to pursue careers in these fields.

The consultations revealed that job appropriateness perceptions vary across regions, sectors, and income levels. In more traditional regions, women's economic activities are often restricted to home-based operations or sectors considered extensions of their domestic roles, such as food processing, textiles, or childcare. In more progressive regions, the range of acceptable sectors is broader but still constrained by persistent gender stereotypes.

These occupational segregation patterns have significant economic implications. The sectors considered appropriate for women are typically characterized by lower earnings, limited growth potential, and fewer opportunities for skill development and advancement. This segregation contributes to persistent gender gaps in entrepreneurial outcomes and economic empowerment.

3.2

Barriers due to trade processes



3.2.1. Export-Related Trade Barriers

Navigating Complex Tariff Regimes

Women exporters, particularly those running small enterprises or dealing with niche commodities, face significant challenges in navigating the complex and ever-changing global tariff regimes. The consultations revealed a critical information asymmetry where women entrepreneurs often lack access to up-to-date information on international trade regulations and tariff structures. This knowledge gap places them at a competitive disadvantage when pricing their products for export markets and calculating potential profit margins. With geopolitical tensions and

protectionist policies on the rise globally, tariff regimes are in flux, making it difficult even for experienced exporters to stay current.

Many women exporters reported learning about tariff requirements through costly trial and error rather than through systematic information channels. While government agencies and industry associations offer some information services on international trade regulations, these resources are often inaccessible to women entrepreneurs due to awareness gaps, digital divides, or complex presentation formats.

Technical language barriers compound these challenges. International trade documentation and regulations typically use specialized terminology that requires specific knowledge to interpret correctly.

Testing and Quality Assurance Hurdles

Compliance with international quality standards presents substantial challenges. Every export commodity must undergo rigorous testing to meet the compliance requirements of destination markets, and these procedures often involve complex processes, high costs, and substantial lead times that disproportionately burden smaller enterprises.

Stakeholders emphasized that strict testing norms raise operational costs for MSMEs, limiting their global competitiveness. Knowledge regarding testing norms and certifications, necessary especially for potential exporters, is inaccessible for most women-led MSMEs. High-quality packaging, competent pricing, trademarks and licenses – all these essential resources evade most women entrepreneurs. As a result, most women-led MSMEs are disqualified from exporting and trading at a global level, despite creating and trading in marketable products of high quality.

The geographical concentration of testing facilities adds another layer of difficulty. Most accredited testing laboratories are located in major urban centers, requiring women entrepreneurs from smaller cities or rural areas to travel long distances, incur additional expenses, and navigate unfamiliar environments to access these services. Given the

mobility constraints that many women entrepreneurs face due to safety concerns or family responsibilities, these geographical barriers can be particularly restrictive.

Challenges with Digital Clearance Systems

While digitalization of export processes was intended to streamline procedures, the lack of training and awareness about digital export-import (EDI) systems has created additional barriers for women entrepreneurs. The consultations revealed that digital systems were introduced without adequate capacity building for women exporters on how to navigate these platforms, creating a new layer of exclusion based on digital literacy.

Women entrepreneurs struggle with these systems because they often don't have IT support or technical knowledge. The systems require clean data and complex integration, forcing many women to do extra manual work when they're already short on time.

Setting up proper digital export systems is too expensive for most women-led small businesses. Many end up depending on middlemen or male family members to help them use these platforms, which reduces their control and increases costs. Language barriers compound the problem, as most export platforms operate primarily in English with technical terminology remaining untranslated even in regional language interfaces.

Branding and Packaging Challenges

International markets require high-quality packaging that fulfills both functional requirements

(durability, regulatory compliance) and visual appeal for global consumers, often varying substantially from domestic standards. Women entrepreneurs frequently face challenges in differentiating their products in international markets due to insufficient understanding of global consumer preferences and branding requirements. Our consultations highlighted that numerous women-led businesses produce exceptional products but struggle with packaging and presentation that would secure premium pricing in global markets. This significant branding disparity directly impacts profitability and competitive positioning.

The cost of developing export-quality packaging is prohibitive for many small-scale women entrepreneurs.

Professional packaging design, high-quality materials, and printing minimums all require investment capital that many women-led MSMEs struggle to access. This creates a chicken-and-egg problem: without proper packaging, they cannot access premium markets, but without premium market revenues, they cannot invest in improved packaging.

Technical knowledge regarding packaging regulations presents another challenge. Different export markets have specific requirements for material safety, labeling, product information, and environmental standards. Navigating these complex and often changing regulations requires specialized knowledge that many women entrepreneurs lack, leading to costly mistakes or market access barriers when packaging fails to meet destination requirements.

3.2.2. Trade Facilitation Infrastructure

Logistics and Transportation Challenges

Women exporters face significant logistics barriers that constrain their ability to move goods efficiently and cost-effectively to international markets. Chief among these challenges is access to container space and transportation services at prices that maintain competitive margins for smaller shipment volumes.

Stakeholders highlighted that small-scale women entrepreneurs often cannot afford to purchase entire containers for their export shipments, and freight forwarders and logistics service providers rarely offer flexible options for smaller consignments. This limitation forces many women entrepreneurs to rely on middlemen who aggregate shipments but capture a significant portion of the profit margin. The lack of direct access to logistics services reduces women exporters' control over timing, handling, and cost management, ultimately affecting their competitiveness and reliability as suppliers to international markets.

Transportation flexibility varies across modes but remains problematic for smaller exporters. Road transport offers some adaptability for smaller volumes, but rail cargo, which could be more cost-effective for longer distances to ports according to stakeholders. This rigidity in transportation infrastructure disproportionately impacts smaller exporters with irregular or low-volume shipments.

Access to Global Market Networks

Building international market networks poses a particular challenge for women entrepreneurs who typically have limited capital for international travel and business development activities. The consultations revealed that women exporters are often disconnected from foreign markets and lack the networks necessary to identify potential buyers and distributors. The high cost of participating in international trade fairs, exhibitions, and buyer-seller meets places these crucial networking opportunities beyond the reach of most women-led MSMEs. Registration fees, travel expenses, exhibition space rentals, and marketing materials all require substantial investments that many women entrepreneurs cannot afford without external support or subsidies.

Intermediary organizations like export promotion councils, chambers of commerce, and industry associations theoretically provide market linkage services. However, many women entrepreneurs find these institutions difficult to access or navigate. The formal procedures, membership requirements, and urban concentration of these organizations create barriers for smaller women-led enterprises, particularly those from rural or semi-urban areas.

Willingness of existing industries and councils to look beyond the established set of exporters is essential for women-led MSMEs to break into the exports market. Without the support of experienced exporters and regulatory bodies, new products and businesses cannot enter or survive in an already highly competitive market.

Trade Finance Access

Accessing trade finance remains virtually impossible for women exporters. Traditional financing channels are controlled by established networks that have historically excluded women entrepreneurs, creating significant barriers to obtaining crucial working capital. Unlike manufacturing businesses that can leverage physical assets as collateral, trading operations primarily require financing secured against future receivables. As one stakeholder explained: "If you're a manufacturer with land, you can get a bank loan. But exporters only have their export license; they need working capital to purchase goods, then repay after selling."

This financing largely operates outside India's formal banking system, flowing through informal networks based on family connections or community ties. The formal banking sector rarely provides trade finance loans to small exporters, especially women. This relationship-based system significantly disadvantages women entrepreneurs who typically have more limited business networks.

Women exporters also face heightened scrutiny and higher rejection rates due to perceived risks associated with their businesses. The timing mismatch in international trade—where buyers often operate on 60–90-day payment terms while suppliers require advance payment—creates additional pressure. Without affordable trade finance, women entrepreneurs must either restrict their export volumes or decline potentially profitable opportunities.

Scale and Capacity Limitations

Women-led MSMEs frequently struggle to achieve the scale necessary to fulfill large international orders. Research uncovered numerous instances where women entrepreneurs received interest from global buyers but lacked the production capacity to meet requirements. This challenge manifests in several interconnected ways:

1. Limited production infrastructure: Many women-led businesses operate with household labor or small workshops rather than factory-scale operations, restricting their ability to serve buyers seeking consistent volume over time.

2. Higher unit costs: Without economies of scale, women-led MSMEs operate with reduced profit margins in competitive international markets, often limiting them to niche segments with smaller volumes.

3. Quality consistency challenges: Global buyers expect uniform standards across large shipments—difficult to achieve when production is distributed across multiple small producers with varying equipment and processes.



Section 4



Case studies – Devising a framework to identify priority sectors

As discussed in the sections above, to unlock the potential of women-led MSMEs in international trade, a systematic approach is required for identifying and prioritizing sectors where targeted interventions can yield maximum impact in terms of enhancing women's meaningful participation in GVCs. This framework presents a four-step methodology for identifying priority sectors and designing appropriate support mechanisms to enhance the participation of women-led enterprises in GVCs at a micro, or cluster level.

STEP 1

Identify Key Export-Oriented Sectors at the Cluster Level

The first step involves a comprehensive analysis of export data to identify sectors demonstrating robust export performance within specific geographical clusters. This analysis serves as the foundation for identifying sectors with proven export potential.

METHODOLOGY

1. Define the Cluster Boundary: Establish clear geographical parameters for the cluster, which may be defined as a radius around a city center or encompass a set of adjacent districts with interconnected economic activities.
 2. Analyze Export Data: Collect and analyze data on export volumes, values, and growth rates across different sectors within the defined cluster. Sources for this data include:
 - Directorate General of Commercial Intelligence and Statistics (DGCI&S) export data
 - Export promotion councils' sector-specific statistics
 - District Industries Centers' records
 - Customs department data on export declarations
 3. Identify High-Performing Export Sectors: Based on the analysis, identify sectors that demonstrate either:
 - High absolute export values, indicating established export capacity
 - Strong export growth rates, suggesting emerging export potential
 - Consistent export performance over time, indicating resilience
 4. Map Value Chain Components: For identified sectors, map the complete value chain to understand various entry points for MSMEs, including direct exports, indirect exports through larger enterprises, and participation in specific segments of global production networks.
- This step yields a preliminary list of sectors with demonstrated export potential within the cluster, setting the stage for assessing women's current and potential participation in these sectors.

STEP 2

Assess Women's Participation in Identified Sectors

The second step involves evaluating the current level of women's engagement in the identified export-oriented sectors, both as entrepreneurs and workforce participants. This dual assessment provides insights into both immediate opportunities and future potential for women's leadership in these sectors.

METHODOLOGY

A. Measuring Women-Led MSME Participation: Analyze data from Udyam Registration Portal, Periodic Labour Force Participation Surveys, industry associations, and district industries centers to determine:

1. Number and percentage of women-owned/managed enterprises in each priority sector
2. Size distribution of women-led enterprises (micro, small, medium)
3. Export engagement of women-led enterprises (direct exporters vs. indirect suppliers)

B. Analyzing Women's Workforce Participation and Sectoral Employment Analysis: Utilize Periodic Labor Force Surveys, and industry-specific employment statistics to determine:

1. Percentage of women in the workforce across different segments of the value chain
2. Skill levels and positions occupied by women (entry-level, mid-level, managerial)
3. Wage gaps and advancement opportunities
4. Status of informality / formality of women MSMEs

STEP 3

Evaluate the Gender-Responsiveness of the Trade Ecosystem

The third step involves a thorough assessment of the trade ecosystem's capacity to support women-led MSMEs across multiple dimensions, identifying both enabling factors and barriers that influence women's participation in export activities.

METHODOLOGY

A. Gender-Responsive Infrastructure and Services:

1. **Physical Infrastructure Assessment:** Evaluate trade-related infrastructure from a gender perspective, including:
 - Distance of ports, industrial parks, and logistics facilities from women-dominated residential areas
 - Transportation connectivity and safety considerations affecting women's mobility
 - Presence of gender-responsive facilities at trade points (restrooms, help desks, safety measures)
 - Availability of women-only industrial parks or preferential land allocation for women entrepreneurs
2. **Digital Infrastructure Assessment:** Examine the accessibility and usability of digital trade platforms for women entrepreneurs, considering:
 - User interface design and accessibility features
 - Availability of training and support services for digital trade processes
 - Mobile connectivity and device ownership among women entrepreneurs

B. Social Norms and Gender Stereotypes:

1. Gender gaps in unpaid work: Understand the impact of unpaid care work responsibilities on women entrepreneurs' ability to engage in trade activities
2. Networking opportunities: Assess women's access to business networks, mentorship opportunities, and industry information channels
3. Gender stereotypes: Evaluate biases and stereotypes that may limit women's opportunities in male-dominated export sectors

C. Access to Factors of Production:

Evaluate women's access to trade finance, including:

- Availability of special financial products for women exporters
- Collateral requirements and alternative assessment mechanisms
- Awareness and Utilization rates of existing financial support schemes by national and state governments by women entrepreneurs

Skills Assessment: Identify gaps in technical, managerial, and trade-specific skills among women entrepreneurs and workers, examining:

- Availability of gender-responsive training programs
- Enrolment and completion rates in relevant skill development initiatives
- Skill mismatches between available training and market requirements

Digital Divide Analysis: Assess technology adoption rates, digital literacy levels, and access to digital tools among women entrepreneurs, and its implications on increasingly digitising trade facilitation processes

Policy and Regulatory Environment: Analyze existing trade policies, regulations, and support mechanisms to identify:

- Gender-blind provisions that may inadvertently disadvantage women
- Compliance costs and administrative burdens that disproportionately impact women-led MSMEs
- Quality certification and testing requirements and their accessibility to women entrepreneurs

Technological Landscape:

- Automation Impact Assessment: Analyze the extent and nature of automation in each sector and its differential impacts on women's employment and entrepreneurial opportunities
- Technology Adoption Analysis: Evaluate women entrepreneurs' access to and utilization of production technologies, market intelligence tools, and e-commerce platforms

Institutional Support Systems: Identify and assess the availability and effectiveness of export promotion agencies, MSME support institutions, and industry associations in:

- Providing tailored support to women exporters
- Facilitating market access and intelligence
- Offering mentorship and networking opportunities
- Advocating for gender-responsive trade policies

This comprehensive ecosystem assessment reveals systemic enablers and barriers that influence women's participation in export-oriented activities, providing a foundation for targeted interventions.

STEP 4

Prioritize Sectors and Design Targeted Interventions

The final step involves synthesizing insights from the previous steps to identify priority sectors for focused interventions and designing comprehensive support programs to enhance women's participation in global value chains.

METHODOLOGY

Sector Prioritization Matrix: Develop a matrix that weighs multiple factors to identify priority sectors for women exporters, including:

- Export potential (volume, growth, stability)
- Current and potential women's participation (as entrepreneurs and workers)
- Qualitative assessment of trade ecosystem

Devise Roadmap and Intervention Design for Export Promotion Programs: For prioritized sectors, develop comprehensive support programs led by industry associations in collaboration with MSME Development Institutes and state governments, focusing on:

- Long-term advisory services on market access, product adaptation, and compliance requirements
- Targeted skill development addressing identified technical and managerial gaps
- Technology integration pathways with specific support for bridging the gender digital divide

- Financial products and services tailored to women exporters' needs and constraints
- Mentorship and networking platforms connecting women entrepreneurs with established exporters and global buyers
- Regulatory reforms to reduce compliance burdens
- Gender-responsive trade facilitation measures
- Procurement policy adjustments to enhance market access
- Infrastructure development priorities to address gender-specific constraints

This four-step framework offers a systematic approach to identifying priority sectors and designing targeted interventions to enhance women-led MSMEs' participation in global value chains at a micro-level. By combining quantitative export analysis with nuanced assessment of gender dynamics and ecosystem barriers, the framework enables the development of evidence-based, sector-specific strategies that can meaningfully expand women's opportunities in international trade at a cluster level.

The successful implementation of this framework can contribute significantly to India's broader economic objectives while advancing gender equality in entrepreneurship and trade. By unlocking the export potential of women-led enterprises, India can diversify its export base, enhance competitiveness, and foster more inclusive economic growth. In the sections that follow, we apply this framework drawing on insights from consultations undertaken in two clusters as part of this study – Ahmedabad and Chennai.

Case study 1



Women-Led MSMEs in Gujarat's Export Economy

Step 1:

Key Export-Oriented Sectors at the Cluster Level

Gujarat has emerged as India's export powerhouse, contributing 25% to national goods exports while representing only 5% of the population.²¹ The state's exports grew impressively from US\$ 67.4 billion in FY19 to US\$ 149.4 billion in FY23 (29.2% AAGR), increasing its share of India's exports from 20.4% to 33.1%.²²

The state's export success is built on 106 specialized product clusters, including the ceramics cluster in Morbi, brass parts in Jamnagar, fish-processing in Veraval, and power-looms in Ahmedabad. DGCIS data shows Gujarat's export strengths in petroleum products, diamonds,

pharmaceuticals, silver jewelry, agricultural products, chemicals, and ceramics.²³

Analysis of export data from the Directorate General of Commercial Intelligence and Statistics (DGCIS) reveals that Gujarat's export basket is dominated by petroleum oils and products derived from bituminous minerals, underlining the state's strength in refinery and petrochemical sectors. Other leading export categories include diamonds, showcasing Gujarat's prominence in gems and jewelry processing; medicaments, highlighting its pharmaceutical manufacturing capabilities; silver jewelry; rice and agricultural products; herbicides and plant-growth regulators; ceramic products; and chemical products including benzene and xylene.

Table 1: Domestic Exports and Global Import Statistics - Gujarat

HS Code	Description	Exports from the State (US\$ Bn): 2022	Major Export Destinations for the State (Share in %): 2022	India's Exports (US\$ Bn): 2022	Global Imports (US\$ Bn): 2022	Top Global Importers (Share in %): 2022
271011	Medium oils and preparations	47.1	Netherlands (14), Israel (9), Togo (8)	65.3	650.8	USA (8), Singapore (6), Australia (5)
271012	Light oils and preparations	24.2	UAE (20), USA (19), Indonesia (15)	28.7	373.6	USA (9), Mexico (6), Singapore (6)

²¹ "Gujarat Economic Review, 2020-21," by Ministry of Textiles, Industrial Extension Bureau, Ministry of Textiles, Industrial Extension Bureau, 2020, https://www.ibef.org/download/1733127144_Gujarat_October_2024.pdf.

²² Export-Import Bank of India et al., "Evaluating India's Middle-Export Districts: Opportunities Under ODOP-DEH," Export-Import Bank of India Working Paper Series, 2023, <https://www.eximbankindia.in/Assets/pdf/research-on-states/EvaluatingIndiaMiddle-Export-Districts-OpportunitiesunderODOP-DEH.pdf>.

²³ "Gujarat Economic Review, 2020-21."

HS Code	Description	Exports from the State (US\$ Bn): 2022	Major Export Destinations for the State (Share in %): 2022	India's Exports (US\$ Bn): 2022	Global Imports (US\$ Bn): 2022	Top Global Importers (Share in %): 2022
710239	Diamonds, worked, but not mounted or set	9.1	USA (40), Hong Kong (22), Thailand (8)	23	77.7	USA (30), Hong Kong (19), China (10)
300490	Medicaments for therapeutic or prophylactic purposes	3.1	USA (47), Belgium (3), Canada (5)	14.9	386.3	USA (19), Germany (8), Switzerland (7)
711311	Articles of jewellery and parts thereof, of silver	2.5	Hong Kong (98), USA (2)	3.1	9.9	Hong Kong (32), USA (19), Germany (6)
100630	Semi or wholly milled rice	1.5	Iran (31), Somalia (8), Iraq (7)	9.4	17.4	China (8), USA (8), Philippines (7)
380893	Herbicides, anti-sprouting products and plant-growth regulators	1.5	USA (42), Brazil (13), Japan (9)	2.2	18.7	Brazil (18), Canada (6), Australia (6)
690721	Ceramic flags and paving, hearth or wall tiles, of a water absorption coefficient by weight \leq 0.5 %	1.39	USA (9), Saudi Arabia (6), UAE (5)	1.42	13.6	USA (13), France (7), Germany (6)
290220	Benzene	1.4	Saudi Arabia (59), Belgium (13), Kuwait (8)	1.6	9.3	China (37), USA (15), Belgium (11)
290243	p-Xylene	1.2	Malaysia (32), China (23), Indonesia (16)	1.2	16.9	China (68), Chinese Taipei (9), USA (6)

This export performance data points to several key sectors where Gujarat demonstrates significant competitive advantages: Petrochemical and Refinery Products, Gems and Jewelry, Pharmaceuticals, Agriculture, Chemicals, and Ceramic products. The geographic concentration of these industries in specific clusters creates natural focal points for examining value chain participation and identifying intervention opportunities.²⁴

Notably, Gujarat leads in MSME exports nationally, contributing 21% of India's total MSME export volume. This strong integration of smaller enterprises into export value chains provides an ideal foundation for examining women's participation in these successful export ecosystems.

The Ahmedabad-Gandhinagar cluster represents a cohesive economic zone due to geographical proximity (approximately 30 km apart), administrative connectivity (Gandhinagar as the state capital and Ahmedabad as the commercial center), shared export infrastructure (primarily utilizing Kandla Port), and complementary industrial profiles that create an integrated economic region.

Analysis of Gandhinagar's export data reveals a diverse and substantial export portfolio totaling \$1.04 billion. The district's exports are dominated by engineering and metal products, which collectively account for approximately 25% of total exports. Transmission towers represent 5.9% of district exports at \$61.5 million, while stainless steel tubes and pipes

contribute 5.3% at \$55.3 million. Stainless steel wire products in various thicknesses add another 6.8% at \$70.1 million combined. These products demonstrate Gandhinagar's significant strength in metal fabrication and engineering, with several categories representing over 20% of India's exports in their respective segments.

Plastics and chemicals form the second major export category from the cluster, accounting for approximately 8.7% of Gandhinagar's exports. This includes polypropylene articles at \$44.3 million (4.3%), anti-oxidizing preparations at \$24.7 million (2.4%), and plastic packaging materials at \$20.7 million (2.0%). The anti-oxidizing compounds are particularly notable, representing 30.5% of India's total exports in this category.

Food products emerge as another significant sector, with bakery products at \$22.9 million (2.2%) and sesame seeds at \$16.5 million (1.6%) contributing to the agricultural processing capabilities of the region. Bakery products from Gandhinagar account for nearly 30% of India's exports in this category, indicating specialized production capacity.

The pharmaceutical sector is also represented in Gandhinagar's export profile with medicaments for retail sale contributing \$20.8 million (2.0%). While this represents only 0.3% of India's pharmaceutical exports, it connects to Ahmedabad's broader pharmaceutical manufacturing ecosystem.

²⁴ Export-Import Bank of India, "Evaluating India's Middle-Export Districts: Opportunities Under ODOP-DEH," Export-Import Bank of India Working Paper Series, 2023, <https://www.eximbankindia.in/Assets/pdf/research-on-states/EvaluatingIndiaMiddle-Export-Districts-OpportunitiesunderODOP-DEH.pdf>.

Table 2: Export Statistics for Gandhinagar, Gujarat

HS 8 digit	Description	Exports (USD Mn)	India's Exports (USD Mn)	Item's Share in District's Total Exports	District's Share in India's Exports
73082011	Towers for transmission line whether or not assembled	61.5	483.5	5.9%	12.7%
73044100	Other tubes, pipes and hollow profiles, seamless, of circular cross-section, of stainless steel, cold-drawn or cold-rolled	55.3	252.6	5.3%	21.9%
72230091	Wire of stainless steel thicker than 1.5 mm	48.8	284.8	4.7%	17.1%
39269080	Polypropylene articles, n.e.s.	44.3	212.2	4.3%	20.9%
38123990	Other anti-oxidising preparations and other compound stabilisers for rubber or plastics	24.7	81.1	2.4%	30.5%
19059090	Other bread, pastries, cakes, biscuits and similar products	22.9	78.2	2.2%	29.2%
72230092	Wire of stainless steel of thickness 0.46 mm and above but not exceeding 1.5 mm	21.3	90.1	2.1%	23.7%
30049099	Other medicaments put up for retail sale n.e.s	20.8	7629.0	2.0%	0.3%
39232990	Sacks and bags, incl. cones, of other plastics n.e.s	20.7	411.1	2.0%	5.0%
12074090	Other sesamum seeds whether or not broken	16.5	421.7	1.6%	3.9%
Total		1037.4	-	100.0%	0.2%

Complementing this picture, export data from Kandla Port—the primary export gateway for the cluster—shows significant volumes across several categories. Salt is the dominant export commodity by volume (38% of total tonnage), followed by containerized cargo (25%), and various liquid bulk products including oils (7%).²⁵ Foodgrains comprise nearly 4% of the port's export volume, reinforcing the importance of agricultural processing in the regional export economy.²⁶

This analysis establishes the Ahmedabad-Gandhinagar cluster as a significant export hub with multiple sectors demonstrating export competitiveness. The cluster benefits from a diversified export base, value-added manufacturing capabilities, established export infrastructure, significant market share in several product categories, and substantial scale of operations. These factors create numerous potential entry points for enhancing women's participation in export-oriented activities, which will be assessed in subsequent steps of our methodology.

Step 2:

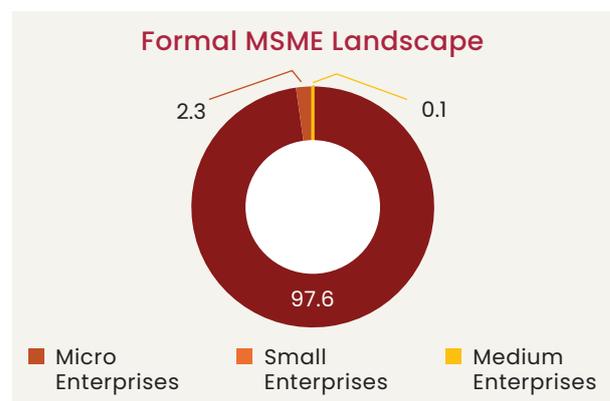
Assessing Women's Participation in Identified Sectors

The assessment of women's participation in Gujarat's export-oriented sectors reveals a complex picture of both substantial engagement and untapped potential. According to the Periodic Labour Force Survey (PLFS) 2023-24, Gujarat boasts a female labor force participation rate of 46%, significantly exceeding the national average. This indicates a relatively favorable environment for

women's economic engagement. More tellingly, 35.5% of female workers in Gujarat are classified as own-account self-employed workers, demonstrating a strong entrepreneurial tendency among women in the state.²⁷

When examining the formal MSME landscape through data from the Udyam Registration Portal, Gujarat hosts 252,551 registered women-owned MSMEs, representing approximately 5.4% of all women-owned MSMEs nationally.²⁸ These enterprises follow the typical pyramidal structure with micro-enterprises forming the overwhelming majority: 246,403 (97.6%) are micro-enterprises, 5,871 (2.3%) are small enterprises, and only 277 (0.1%) qualify as medium enterprises.

Figure 9: Formal MSME Landscape (%)



The economic contribution of these women-led businesses is substantial, generating employment for 1,217,957 individuals across the state. Women entrepreneurs in Gujarat's MSME sector have collectively invested ₹8,647.54 crore and generate an annual turnover of ₹137,919.81 crore, demonstrating significant economic impact.²⁹

²⁵Export-Import Bank of India, "Evaluating India's Middle-Export Districts: Opportunities Under ODOP-DEH."

²⁶ Deendayal Port Authority, "Administration Report 2023-24," 2024, <https://www.deendayalport.gov.in/wp-content/uploads/2025/01/Annual-Report-2023-24-Finalized-Print-1.pdf>.

²⁷ Government of India, Ministry of Statistics and Programme Implementation, and National Sample Survey Office, "Annual Report Periodic Labour Force Survey (PLFS) July 2023 - June 2024" (Ministry of Statistics and Programme Implementation, 2024), https://www.mospi.gov.in/sites/default/files/publication_reports/AnnualReport_PLFS2023-24L2.pdf.

²⁸ "Women Owned MSMEs," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2083806>.

²⁹"Women Owned MSMEs."

Step 3:

Assessing the Trade Ecosystem's Capacity to Support Women-Led MSMEs (Through primary consultations)

As a first step we conducted the study and did primary consultations in the Ahmedabad cluster where 2 roundtables were conducted and 5 KIIs were conducted. Ahmedabad's export volume is a significant contributor to Gujarat's overall trade performance. According to the Directorate General of Commercial Intelligence and Statistics (DGCI&S), Ahmedabad accounted for 5.86% of Gujarat's total exports in August 2023, amounting to approximately USD 0.81 billion. The section below provides insights into the landscape of the following parameters

A. Gender-Responsive Infrastructure and Services

The physical infrastructure supporting trade activities in Gujarat presents significant challenges for women entrepreneurs. As revealed in the Ahmedabad roundtables, industrial zones and manufacturing facilities are typically located in remote areas with limited transportation options, creating mobility barriers that disproportionately affect women.

“ We are working with 3 chemical companies, and chemical plants are usually in industrial areas or on the outskirts right, so accessibility becomes a challenge again, the commute becomes a challenge..

Women Entrepreneur from Ahmedabad

When women attempt to access critical export facilities like ports, they often face unwelcoming attitudes and environments not designed with their needs in mind. Basic amenities such as proper lighting, security measures, and women's restrooms are frequently absent, while restrictive working hour regulations further limit women's operational capabilities.

“ From the facility to the ports, it's a significant barrier for a woman to just go to the port itself... less than 10% of the women actually go to the ports themselves.

Women Entrepreneur
Ahmedabad

Digital infrastructure presents both opportunities and challenges. E-commerce platforms offer promising alternatives that allow women entrepreneurs to conduct business without physical travel, potentially circumventing traditional mobility constraints. However, these platforms often impose requirements that many women-led nano and micro-enterprises struggle to meet, creating new forms of exclusion. The growing digitization of trade processes, combined with emerging technologies like AI, threatens to widen the gender digital divide unless specific interventions address women entrepreneurs' digital literacy needs.

B. Social Norms and Gender Stereotypes

Pervasive social norms significantly constrain women entrepreneurs' trade participation. The disproportionate burden of household

responsibilities limits their ability to attend evening networking events—precisely when the most valuable business connections are formed. Beyond time constraints, women entrepreneurs contend with sectoral pigeonholing, predominantly channeled into creative manufacturing, handicrafts, textiles, and food processing. These sectors, while providing entry points into entrepreneurship, often offer limited growth and export potential compared to male-dominated fields like engineering and high-tech manufacturing.

The ecosystem assessment also revealed troubling instances where women serve as mere figureheads for businesses actually controlled by male family members, allowing these enterprises to improperly access gender-targeted support schemes. This misappropriation undermines the intent of gender-focused programs and diverts resources from genuinely women-led ventures.

Sometimes, it is the husband who's running this organization, but they are only using women, the name of the woman, as a front runner or a director just to probably leverage on certain initiatives and schemes and subsidies and so on.

Sushma Morthania
(India SME Forum)

The roundtable participants emphasized that meaningful change requires women's representation within industry bodies and trade associations, enabling them to influence policy from within the system.

C. Access to Factors of Production

Financial constraints represent a major barrier for women entrepreneurs seeking to engage in export activities. The roundtable discussions highlighted a paradoxical situation where women can access microloans but face significant obstacles when applying for larger business loans that would enable business expansion and export capacity. Financial institutions often rely on traditional collateral requirements that disadvantage women, who typically have less property ownership and credit history.

Almost 99% of microloans, unsecured microloans, are moved to women because they are the easiest to chase down, threaten and extract money from. It's not the money that the women are using. Why are the bigger loans not going

Women Entrepreneur from Ahmedabad

Beyond capital constraints, women entrepreneurs face significant knowledge and skill gaps that hinder export readiness. Many lack awareness of export processes, certification requirements, and foreign market standards. This information asymmetry is compounded by limited access to mentorship networks that could provide guidance on navigating complex trade regulations and connecting with international buyers. Without structured support systems that build export-specific capabilities, women entrepreneurs struggle to scale beyond local markets, regardless of product quality or potential.

D. Policy and Regulatory Environment

The policy landscape presents a complex maze for women entrepreneurs to navigate. Information about regulations, compliance requirements, and support schemes is fragmented across multiple government departments and websites with no centralized directory or guidance system. Women entrepreneurs report spending excessive time and resources attempting to identify the appropriate officials and procedures for compliance and registration, facing delays and additional scrutiny compared to their male counterparts.

Export quality standards and certification processes pose particular challenges. Testing facilities are often inaccessible or prohibitively expensive for smaller enterprises, while international certification requirements may demand resources beyond the reach of most women-led MSMEs. Without targeted support for quality upgrading and certification, women entrepreneurs remain effectively locked out of high-value export markets.

E. Institutional Support Systems

The institutional infrastructure for trade promotion demonstrates significant gaps in supporting women exporters. Export Promotion Councils primarily serve established exporters rather than cultivating new entrants, while District Industry

Centres—theoretically designed as one-stop shops for entrepreneurial information—are largely defunct. Service sectors where women entrepreneurs predominate receive less promotional support than traditional manufacturing. Sectoral biases also affect institutional support.

“If you are in the agri or healthcare sustainable products category, you would have so much access to these resources which would help you scale up sooner. If you are in education or the regular services category, then it's like you are at the back of the queue.”

Women Entrepreneur from Ahmedabad

The roundtable discussions underscored the critical need for structured mentorship programs that provide holistic support to women entrepreneurs, particularly at the nano and micro levels. Such programs must go beyond basic information provision to include step-by-step guidance on business formalization, product development, quality standards, and export processes. Without comprehensive hand-holding through these complex procedures, many women entrepreneurs remain trapped in informal, local-market operations despite producing export-worthy products.

Step 4:

Prioritize Sectors and Design Targeted Interventions

export sectors, women's participation, and the trade ecosystem assessment to identify priority sectors for focused interventions.

The following matrix synthesizes insights from our analysis of Gujarat's

Table 3: Sector Prioritization Matrix

Sector	Export Potential	Current Women's Participation (As per Qualitative findings)	Qualitative assessment of trade ecosystem
Textiles & Creative manufacturing	Established export markets Power-looms cluster in Ahmedabad	Traditionally women-dominated Strong existing skill sets	Ecosystem Readiness E-commerce platforms offering some access Limited scaling support Product diversification needed Intervention Potential Building on existing strengths E-commerce integration Product diversification
Food Processing	Fish-processing in Veraval Semi or wholly milled rice: \$1.5B export value, 16% of India's exports	Strong presence in food product manufacturing	Ecosystem Readiness Some ecosystem support but quality certification barriers Intervention Potential Export compliance knowledge gaps, certification costs
Gems & Jewelry	Diamonds: \$9.1B export value, 39.6% of India's exports; Silver jewelry: \$2.5B, 80.6% of India's exports	Present in silver jewelry but limited in diamond processing	Ecosystem Readiness Support varies across subsectors Intervention Potential Capital requirements, market access challenges

Sector	Export Potential	Current Women's Participation (As per Qualitative findings)	Qualitative assessment of trade ecosystem
Pharmaceuticals	Medicaments: \$3.1B export value, 20.8% of India's exports	Limited participation in technical aspects of production	Ecosystem Readiness Some support for healthcare products Intervention Potential Technical knowledge requirements, regulatory complexity
Ceramics	Ceramic tiles: \$1.39B export value, 97.9% of India's exports	Limited presence in manufacturing	Ecosystem Readiness Male-dominated industry networks Intervention Potential Technical knowledge, male-dominated industry culture
Chemicals & Plastics	Herbicides: \$1.5B export value, 68.2% of India's exports; Benzene: \$1.4B, 87.5% of India's exports; p-Xylene: \$1.2B, 100% of India's exports	Chemical plants noted as particularly inaccessible	Ecosystem Readiness Limited gender sensitive initiatives Intervention Potential Technical knowledge, male-dominated industry culture
Engineering & Metal Products	Dominant in Gandhinagar exports - transmission towers, steel products	Minimal presence in manufacturing	Ecosystem Readiness Few programs targeting women in engineering Intervention Potential Technical requirements, gender stereotypes, remote locations

Sector	Export Potential	Current Women's Participation (As per Qualitative findings)	Qualitative assessment of trade ecosystem
Petroleum Products	Medium oils: \$47.1B export value, 72.1% of India's exports; Light oils: \$24.2B, 84.3% of India's exports	Minimal participation in ownership or management	Ecosystem Readiness Limited gender-sensitive support Intervention Potential Capital intensity, technical requirements, location barriers

The analysis reveals a striking paradox in Gujarat's export economy: the sectors with highest export values (petroleum products at \$71.3B) have minimal women's participation, while sectors with strong women's presence (handicrafts, textiles) often have more modest export figures. This misalignment creates a significant barrier to women's meaningful participation in the state's export success. Our field consultations highlighted persistent structural issues preventing women from entering high-value export sectors, including gender-insensitive infrastructure at ports and industrial zones, restrictive working hour regulations, limited mobility, and social barriers to networking. Women entrepreneurs repeatedly emphasized knowledge gaps regarding export compliance and certification as critical barriers, while noting that existing support systems often favor established male-dominated export sectors.

The matrix identifies several promising sectors where women entrepreneurs could enhance their export engagement with targeted

support. Gems and jewelry emerges as a high-potential entry point, particularly in silver jewelry where women already have moderate participation and Gujarat holds 80.6% of India's exports. The pharmaceutical sector offers significant opportunities, especially in segments requiring less capital investment such as herbal products, nutraceuticals, and quality control services. In sectors like ceramics, where Gujarat dominates with 97.9% of India's exports, opportunities exist for women to enter design, marketing, and e-commerce functions rather than manufacturing. Food processing, particularly value-added and organic products, offers strong potential due to lower entry barriers and women's existing participation.

The analysis suggests that direct entry into highly capital-intensive sectors like petroleum and chemicals is less viable in the short term, indicating that strategic interventions should focus on sectors with demonstrated export success and manageable barriers to women's participation.

Case study 2



Tamil Nadu

Step 1:

Identify Key Export-Oriented Sectors at the Cluster Level

Clusters are defined as geographically concentrated areas with interconnected industries that foster specialization and economic synergy. In Tamil Nadu, the Chennai-Coimbatore cluster emerges as the primary economic zone with substantial export contributions. Chennai, the commercial capital, contributes 16% of Tamil Nadu's exports, while Coimbatore, the industrial hub, accounts for 8%. Together, these districts form a core export corridor supported by ancillary districts like Kanchipuram (34%), Tiruppur (11%), and Thiruvallur (7%). Collectively, these five districts contribute 76% of Tamil Nadu's total exports in FY23, demonstrating significant geographical concentration of export activities.³⁰

The Chennai-Coimbatore cluster demonstrates complementary industrial specializations. Chennai focuses on automotive, electronics, and machinery, while Coimbatore specializes in precision engineering, textiles, and agricultural processing. This geographical alignment creates an integrated economic ecosystem that supports knowledge transfer, supply chain integration, and export infrastructure development across the region.

The cluster benefits significantly from the Chennai Port infrastructure, which handled 46.76 million tonnes of cargo in 2022-23, with exports accounting for 16.32 million tonnes. The port's specialized facilities, including two container terminals handling 1.47 million TEUs annually, dedicated automobile export arrangements with Hyundai and Kia Motors, and connectivity to 32 Container Freight Stations and 2 Inland Container Depots, create substantial export advantages for the cluster's industries. This integrated transport infrastructure enhances the international competitiveness of the Chennai-Coimbatore export corridor by reducing logistics costs and streamlining export procedures.³¹

A detailed examination of export data reveals Tamil Nadu's impressive growth trajectory in exports. Between FY19 and FY23, the state's exports grew from US\$ 30.5 billion to US\$ 40.7 billion, achieving an Annual Average Growth Rate (AAGR) of 8.9%. Tamil Nadu's share in India's total exports has remained stable at around 9%, underscoring its consistent contribution to the national economy.

Global demand for Tamil Nadu's top exports remains strong, with substantial international markets for products such as motor vehicles with engine capacity of 1000-1500cc (global import market of US\$ 103

³⁰ Export-Import Bank of India et al., "Evaluating India's Middle-Export Districts: Opportunities Under ODOP-DEH," Export-Import Bank of India Working Paper Series, 2023, <https://www.eximbankindia.in/Assets/pdf/research-on-states/EvaluatingIndiaMiddle-Export-Districts-OpportunitiesunderODOP-DEH.pdf>.

³¹ "Administration Report 2022-23" (Chennai Port Authority, n.d.), <https://www.shipmin.gov.in/sites/default/files/ar23chennai.pdf>.

billion, led by USA, France, and Germany), T-shirts and cotton apparel (US\$ 35.4 billion global market, with USA, Germany, and France as top importers), and automotive parts and accessories (US\$ 92 billion global market, dominated by USA, Spain, and France). This alignment between Tamil Nadu's export strengths and global demand centers provides significant opportunities for continued export growth.³²

Focusing on the Chennai-Coimbatore cluster, Coimbatore specializes in machinery and mechanical appliances, contributing US\$ 3.2 billion to exports in FY23. The district shows particular strength in gears and gearing for machinery (7.2% of district exports, 26.9% of India's exports), industrial valves (5.9% of district exports, 23.1% of India's exports), and test benches (1.5% of district exports, 78.7% of India's exports). While specific export destinations for these products are not detailed in the provided data, global import demand for machinery products remains robust, with the USA, Germany, and China typically leading imports for industrial machinery components.

Beyond engineering products, Coimbatore also demonstrates diversification into agricultural processing, with coir pith exports representing 48.1% of India's total. The district's comprehensive engineering ecosystem encompasses foundries producing machinery components alongside precision engineering innovations catering to global markets. Chennai has established

itself as an automotive manufacturing hub with significant export capacities in vehicles and components. The district also contributes substantially to electronics, machinery, and pharmaceutical exports, leveraging its port infrastructure and manufacturing zones.

Supporting the primary Chennai-Coimbatore cluster, other important districts include Tiruppur, which is a global leader in knitted apparel exports, contributing US\$ 4.5 billion in FY23. Known as the "knitwear capital of India," the district shows exceptional specialization in knitted apparel manufacturing, with all of its top ten export items at HS 8-digit level belonging to this category. T-shirts and cotton garments lead exports, accounting for 23.1% of the district's total exports, followed by babies' garments of cotton (10.4%). These products are primarily exported to the USA (26%), Germany (10%), and UAE (8%).

Thiruvallur focuses on automotive and heavy equipment manufacturing, exporting approximately US\$ 2.9 billion in FY23. The district demonstrates remarkable specialization in off-highway dumpers (21.7% of district exports, 79.3% of India's exports) and vehicle chassis (3.6% of district exports, 77.4% of India's exports). Off-highway dumpers from Tamil Nadu are primarily exported to Indonesia (38%), South Africa (14%), and Belgium (7%), targeting a global import market of US\$ 10.1 billion.

³² Export-Import Bank of India, "Evaluating India's Middle-Export Districts: Opportunities Under ODOP-DEH."

Krishnagiri complements the regional automotive focus with specialization in two-wheelers and three-wheelers, exporting nearly US\$ 2.5 billion in FY23, while Vellore specializes in leather footwear and accessories, contributing US\$ 1.2 billion to exports in FY23.

The identified export sectors in the Chennai-Coimbatore cluster present diverse value chains with multiple entry points for MSME participation, particularly for women-led enterprises:

Coimbatore's engineering value chain encompasses foundries producing machinery components like gears and valves alongside precision engineering innovations catering to global markets. The comprehensive ecosystem supports specialization and innovation across multiple product categories addressing industrial demand in markets like the USA and Germany.

Women-led MSMEs can find opportunities in precision component manufacturing for smaller mechanical and electronic parts, quality control services for testing and certification, technical documentation for export markets, and specialized coir-based products leveraging the district's established

export channels in agricultural processing. These segments require moderate capital investment while offering integration into established export supply chains.

Chennai's automotive and electronics value chains offer complementary opportunities for women-led MSMEs, particularly in component manufacturing, assembly operations, and specialized services supporting larger export-oriented enterprises. The presence of multinational corporations and established export infrastructure creates pathways for smaller enterprises to participate in global value chains through subcontracting and specialized service provision.

Together, the Chennai-Coimbatore cluster provides a comprehensive ecosystem for export-oriented economic activity, with specialized manufacturing capabilities, established export infrastructure, and diverse value chain entry points for MSMEs, including women-led enterprises. The districts of Tiruppur, Thiruvallur, Krishnagiri, and Vellore further enhance the state's export portfolio with specialized capabilities in textiles, heavy equipment, two-wheelers, and leather products, respectively.

Table 4: Domestic Exports Statistics – Tamil Nadu

District	Key Export Sectors	Top Exported Products	District's Share in India's Exports	Major Export Destinations	MSME Entry Points for Women
Coimbatore	Engineering, Textiles	Gears for machinery (7.9%), Industrial valves (5.9%), Coir pith (3.0%)	26.9% in gears, 32.1% in valves, 78.7% in test benches	Data not available	Precision component manufacturing, quality control services, technical documentation, coir-based products
Chennai	Automotive, Electronics, Machinery	Motor vehicles, Parts and accessories, Electric equipment	Data not detailed in source	Saudi Arabia, Mexico, South Africa for motor vehicles	Electronic component assembly, automotive interior parts, testing services, industrial design
Tiruppur	Textile & Apparel	T-shirts of cotton (23.1%), Babies' garments of cotton (10.4%)	58.9% - 90.7% across top products	USA (26%), Germany (20%), UAE (8%)	Embroidery services, accessory manufacturing, niche product development, stitching services
Tiruvallur	Automotive, Heavy Equipment	Off-highway dumpers (41.7%), Vehicle chassis (3.6%)	79.3% in dumpers, 77.4% in vehicle chassis	Indonesia (30%), South Africa (14.9%), Belgium (7%)	Interior component manufacturing, electrical systems assembly, specialized finishing services
Krishnagiri	Automotive, Food Processing	Motorcycles (14.4%), Three-wheeled vehicles (8.6%)	18.0% in motorcycles, 43.7% in three-wheelers	South Africa (49%), Nigeria (13.4%), UAE (6%) for small vehicles	Motorcycle accessories, electronic components, food processing, cut flower production

Step 2:

Assess Women's Participation in Identified Sectors

The assessment of women's participation in Tamil Nadu's export-oriented sectors reveals both significant contributions and considerable untapped potential. According to the Periodic Labour Force Survey (PLFS) 2023-24, Tamil Nadu has a female labor force participation rate of 47.0%, substantially higher than the national average, reflecting the state's relatively progressive stance on women's economic engagement. This provides a strong foundation for women's entrepreneurship in export sectors.

Tamil Nadu hosts 623,492 women-owned MSMEs registered on the Udyam Portal, making it one of the leading states for women entrepreneurship in India. Of these, 615,385 (98.7%) are micro enterprises, 7,705 (1.2%) are small enterprises, and only 402 (0.06%) are medium enterprises. Additionally, there are 514,273 women-owned Informal Micro Enterprises (IMEs) in the state, which collectively employ 720,833 people.³³

Women-led MSMEs in the state operate across diverse sectors, with particularly strong representation in textiles and apparel, food processing, and leather goods. In the textile and apparel sector, women entrepreneurs have established a significant presence, particularly in garment manufacturing and design services. The Tiruppur cluster, which accounts for 58.9%–90.7% of India's exports in key cotton products, demonstrates substantial women's participation, though precise ownership

percentages are not specified in the available data.

The engineering and automotive components sector, centered in Coimbatore and Chennai, shows lower women's ownership rates, with female entrepreneurs primarily involved in component manufacturing, quality control services, and accessory production rather than core manufacturing operations. In the food processing sector, particularly strong in Krishnagiri (known for mango pulp production) and in coir-based products in Coimbatore, women entrepreneurs have established a notable presence. The leather sector in Vellore features significant women's participation in manufacturing leather footwear and accessories, with the district contributing over 40% of India's exports in specific leather categories. However, women's representation tends to be higher in smaller manufacturing units and accessory production than in larger tanneries.

The size distribution of women-led MSMEs in Tamil Nadu shows a clear concentration at the micro-enterprise level. This skewed distribution highlights the challenges women entrepreneurs face in scaling their businesses. The concentration in micro-enterprises is particularly pronounced in traditional sectors like textiles and food processing, where capital requirements for micro-enterprises are relatively lower. In the engineering and automotive sectors, women's ownership is even more heavily skewed toward micro-enterprises, with minimal representation at the medium enterprise level.

³³ "Women Entrepreneurs in MSMEs," n.d., <https://pib.gov.in/PressReleaselframePage.aspx?PRID=2002574>.

This concentration in micro-enterprises is reflected in women entrepreneurs' financing patterns, with many seeking smaller loans that are less attractive to traditional lenders. As noted in discussions with Chennai-Coimbatore based women entrepreneurs:

“ For 25,000 loan, he has to do the same paperwork as for a 25 lakh loan. So, the guy is more interested in giving that 25 lakh loan than he is interested in giving that 25,000 loan... most women loans are at the bottom of the pyramid

Women Entrepreneur from Chennai

Women-led MSMEs in Tamil Nadu demonstrate varying levels of engagement with export markets, with most participating indirectly in global value chains rather than as direct exporters. The data indicates that women entrepreneurs face particular challenges in establishing direct export operations, with many instead functioning as suppliers to larger export-oriented companies. In the textile sector, particularly in Tiruppur, women-led businesses are more likely to engage as indirect suppliers through specialized services such as embroidery, accessory manufacturing, and design rather than managing the entire export process. As one entrepreneur noted, these specialized components allow for "smaller-scale operations while serving export-oriented manufacturers."

Similarly, in the engineering and automotive components clusters of Coimbatore and Chennai, women-led MSMEs primarily serve as tier-2 or tier-3 suppliers providing specific components or specialized services rather than finished products for export. The requirement for substantial capital investment, specialized export knowledge, and international certifications creates significant barriers to direct export engagement. A critical barrier to direct export participation is the cost of meeting international standards and certification requirements. As highlighted in the discussions, "the problem is with the packaging for the export markets, they have to spend a lot and then of course all the processing," and "you have strict testing norms... I need to spend 80 lakhs on a rat... Most foreign countries do not accept Indian testing standards."

Women's representation varies significantly across different segments of export-oriented value chains in Tamil Nadu. The textile and apparel sector demonstrates the highest female workforce participation, with women concentrated in production and assembly operations. In Tiruppur's garment manufacturing, women constitute a substantial portion of the workforce, particularly in sewing, finishing, and quality control roles. In contrast, the engineering and automotive sectors show more pronounced gender segregation across the value chain. Women are relatively well-represented in electronics assembly, quality control, and component manufacturing, but severely underrepresented in heavy manufacturing, machinery operation,

and logistics. As observed by a Logistics Skill Council representative, "logistics is a perception issue. Logistics is men. If you have to drive a forklift, you think that only men can drive it."

Across Tamil Nadu's export-oriented sectors, women's representation demonstrates a clear hierarchical pattern, with strong presence at entry-level positions but progressively decreasing representation at higher skill and management levels. In most sectors, women are concentrated in labor-intensive production roles rather than technical or managerial positions. This pattern reflects both skill gaps and structural barriers to advancement. As indicated in the discussions with women entrepreneurs, many women lack access to technical training opportunities, particularly in non-traditional sectors. Additionally, rigid work structures and mobility constraints limit women's ability to pursue skill development and career advancement opportunities.

Women-led MSMEs in Tamil Nadu demonstrate varying levels of formality, with a substantial portion operating in the informal or semi-formal sector. This is evidenced by the 514,273 women-owned Informal Micro Enterprises (IMEs) in the state, which employ 720,833

people. When compared with the 623,492 formally registered women-owned MSMEs on the Udyam Portal, it becomes clear that informality remains a significant feature of women's entrepreneurship in the state.³⁴

The textile and food processing sectors show particularly high levels of informality among women-led businesses, with many operating without complete registration or formal business structures. This informality creates additional barriers to accessing finance, government support schemes, and export opportunities. The discussions with women entrepreneurs highlighted how lack of awareness regarding government support programs contributes to continued informality:

“ Unless the women are aware of what has been available by the government, as you're talking about the schemes, unless they are not aware of it, it won't reach them. ”

This knowledge gap prevents many women entrepreneurs from completing the formalization process necessary to access export markets.

³⁴ "Women Entrepreneurs in MSMEs," n.d.

Step 3:

Evaluate the Gender-Responsiveness of the Trade Ecosystem

The assessment of Tamil Nadu's trade ecosystem reveals significant structural and systemic barriers that hinder women entrepreneurs' full participation in export activities. Despite the state's relatively progressive stance on women's economic engagement, the trade infrastructure and support systems remain largely gender-blind, creating disproportionate challenges for women-led MSMEs seeking to access international markets.

A. Gender-Responsive Infrastructure and Services

Physical Infrastructure Assessment

Industrial clusters in Tamil Nadu are typically situated outside city limits, creating accessibility challenges that disproportionately affect women entrepreneurs. The lack of safe, reliable transportation between residential areas and industrial zones creates a substantial barrier for women who face mobility restrictions due to safety concerns and who often lack personal transportation options.

“ Industries and MSMEs tend to be clustered in certain industrial establishments which are outside of the city limits... this whole thing about last mile connectivity, the transportation to these places, if those are improved, a lot more women would feel safer about working there and spending more time in this and expanding their businesses

Women Entrepreneur from Chennai

Stakeholders emphasized that transportation should be a fundamental consideration in industrial development, not an afterthought. The current infrastructure planning process appears largely gender-blind, with limited consideration for women's specific needs and safety concerns.

“ If the government is setting up an industrial cluster, the first thing to do is ensure transportation to that cluster.

Women Entrepreneur from Chennai

The time restrictions that women face due to safety concerns further limit their ability to fully engage in industrial activities, especially during non-standard business hours. This creates competitive disadvantages compared to male counterparts who can more freely navigate industrial areas at various times.

“ You can't tell the women to come late at night. Singapore, it happens. It doesn't happen in India.

Women Entrepreneur from Chennai

Digital Infrastructure Assessment

The entrepreneurs expressed concerns about technological capabilities, particularly in relation to scaling their businesses. The growing requirement for technology adoption creates additional accessibility challenges for women entrepreneurs who may lack digital literacy or resources to implement technology-enabled business models.

“ There are just 3 criteria... which comes under the start-up category which is there must be an element of innovation, there must be scalability and since scalability is involved most of the times to make it scalable... tech involvement becomes a mandate because practically... scalability is possible when tech is there.

Kadambari Umaphathy
(WEDO)

This technological requirement creates yet another barrier for women entrepreneurs, particularly those from traditional sectors or with limited technology exposure, preventing them from effectively utilizing digital platforms for export facilitation.

B. Social Norms and Gender Stereotypes

Gender Gaps in Unpaid Work

The burden of unpaid care work emerged as a significant constraint for women entrepreneurs across Tamil Nadu. Women face a "triple burden" of responsibilities that severely limits their time and energy available for business development and export activities. This unequal distribution of domestic responsibilities creates a structural disadvantage for women entrepreneurs seeking to grow their businesses.

“ The major thing that is making a woman... be back at home is... three responsibilities. One is household activities, another one is taking care of the child, the third one is taking care of the parents.

Dr. Angayar Pavanasam
(Project Manager, TN WESafe)

The lack of adequate support systems to address these care responsibilities means that women entrepreneurs must constantly balance competing demands, often at the expense of business growth opportunities. Without family support or institutional care services, many women entrepreneurs find it difficult to dedicate the necessary time to export-related activities.

Networking Opportunities

Women entrepreneurs in Tamil Nadu face limited access to business networks, mentorship opportunities, and industry information channels that are critical for export success. Exclusion from traditional business networks, particularly in male-dominated export sectors, restricts women's access to market intelligence, potential business partnerships, and export opportunities.

The interconnected nature of business support was emphasized in discussions, highlighting how entrepreneurship for women requires broader family and social endorsement that men do not typically need to secure.

“
When it comes to women entrepreneurship, it's not a woman's affair, it's a family affair

Women Entrepreneur from Chennai

This dependency on family approval creates additional barriers for women seeking to build business networks and pursue export opportunities, particularly in contexts where families may be hesitant to support women's entrepreneurial ambitions.

“
If you're going to get married, the boy will not agree if you're going to do all these things.

Women Entrepreneur from Chennai

Gender Stereotypes in Export Sectors

Deeply entrenched gender stereotypes confine women entrepreneurs to specific sectors considered "appropriate" for women. These stereotypes not only influence women's own perceptions of suitable business opportunities but also shape how they are perceived by potential business partners, suppliers, and customers.

“
Women are generally risk averse. And so, prefer to go into spaces which they feel are their traditional skills. That's how food and textiles possibly come first to the mind. Or while they might be engineers, they still... won't be a first time entrepreneur. They'd say, why don't you do some baking and, you know, those kind of things.

Women Entrepreneur from Chennai

This concentration in traditional sectors creates significant barriers to diversification and entry into higher-value export markets. Even when procurement opportunities exist, gender stereotypes limit the types of products and services that women entrepreneurs are expected to provide.

“
Madam, you make a screw and give it to me. I will take from a woman entrepreneur. But you don't make screws. You come to me with only food.

Women Entrepreneur from Chennai

The logistics sector provides a clear example of how gender stereotypes exclude women from high-value export-related activities, with pervasive assumptions about women's physical capabilities limiting their participation.

“
Logistics is a perception issue. Logistics is men. If you have to drive a forklift, you think that only men can drive it. If you want to operate a gantry crane, you think only men can operate it.”

Ravikanth Yamarthy
(Logistics Skill Council)

“
For 25,000 loan, he has to do the same paperwork as for a 25 lakh loan. So, the guy is more interested in giving that 25 lakh loan than he is interested in giving that 25,000 loan... most women loans are at the bottom of the pyramid.”

Women Entrepreneur from Chennai

These stereotypes create significant barriers to women's participation in diverse export sectors and confine them to lower-value segments of global value chains, limiting their economic potential and export opportunities.

C. Access to Factors of Production

Access to Trade Finance

Women entrepreneurs in Tamil Nadu face substantial barriers in accessing appropriate financial products and services to support export activities. Financial institutions demonstrate limited gender-responsiveness in their lending practices, with loan sizes, collateral requirements, and approval processes that disadvantage women-led MSMEs.

A key challenge is the mismatch between the loan sizes that women entrepreneurs typically need and what financial institutions prefer to provide. Administrative costs for processing small loans create disincentives for lenders to serve women entrepreneurs effectively.

Service-based businesses led by women face particular challenges in securing financing due to their lack of tangible assets that could serve as collateral, reflecting the gender-blind nature of existing financial products.

“
For the service industry, especially since we don't have any tangible product, the MUDRA loads and all, they don't, they hesitate when it comes to that.”

Binni Hari
(Pravegram Shipping Pvt. Ltd
FFFAI Chennai Wing)

Restrictive collateral requirements create additional barriers, often requiring women entrepreneurs to secure personal guarantees for even small loan amounts due to their limited asset ownership.

“
3 of them, 25,000 they needed, I signed as a security for them and I had to get it.”

Women Entrepreneur from Chennai

These financial barriers significantly constrain women entrepreneurs' ability to invest in production capacity, quality improvements, and export compliance—all critical for entering global value chains and expanding export operations.

Skills Assessment

The consultations identified significant skills gaps that limit women entrepreneurs' export capabilities. Women-led MSMEs often lack specialized knowledge regarding international standards, certification requirements, and export procedures that are essential for successful market entry. This knowledge gap creates substantial barriers to export engagement.

The education system contributes to these skills gaps by primarily orienting students toward employment rather than entrepreneurship, limiting the pipeline of women prepared to establish and grow export-oriented businesses.

“More than 98% of persons, whoever is studying in the school, are motivated to get into a job after completion of that. No one is trained or even made to think about getting into a business.”

Women Entrepreneur from Chennai

Women entrepreneurs face particular challenges in navigating international standards and certification requirements, which are essential for export success but often require specialized knowledge and substantial financial resources.

“You have strict testing norms... Most foreign countries do not accept Indian testing standards.”

Women Entrepreneur from Chennai

Stakeholders emphasized that skills development programs need to be practical and targeted, focusing on specific competencies needed for particular business operations rather than requiring comprehensive technical education.

“I don't have to be necessarily an engineering graduate to understand and handle some job order. Maybe a part of the section. You can customize and say that this is the one thing that I need. You give the necessary training only for that.”

Women Entrepreneur from Chennai

Digital Divide Analysis

Women entrepreneurs in Tamil Nadu face significant challenges in technology adoption and digital literacy that limit their ability to engage in increasingly digitized export processes. These technology gaps create substantial barriers to scaling businesses and accessing export markets.

“To make it scalable... tech involvement becomes a mandate because practically... scalability is possible when tech is there...”

Kadambari Umapathy (WEDO)

This digital divide is particularly pronounced for women entrepreneurs from traditional sectors or with limited educational backgrounds, creating additional barriers to export market participation as trade processes become increasingly digitized.

D. Policy and Regulatory Environment

Gender-Blind Provisions

The current policy environment contains provisions that, while not explicitly discriminatory, create disproportionate barriers for women entrepreneurs. Regulatory compliance requirements are often designed without consideration for the unique constraints that women entrepreneurs face, particularly regarding time limitations and family responsibilities.

“ There has to be flexibility when it comes to women, probably at least to a certain amount of time, say one year or two years or up to a certain turnover...”

Women Entrepreneur from Chennai

Even when gender-responsive policies exist, implementation gaps limit their effectiveness. Government procurement policies designed to support women entrepreneurs are undermined by poor enforcement and fraudulent practices.

“ Government has a scheme in which 3% of its procurement has to be from women entrepreneurs... we had done a study and at that point 0.89% was being procured from women entrepreneurs. We dug a little deeper and... about 60% of that were men in their wives' name...”

Women Entrepreneur from Chennai

This implementation gap highlights how gender-responsive policies on paper can fail to create meaningful opportunities for women entrepreneurs in practice, limiting their access to government procurement as a pathway to business growth and export readiness.

Compliance Costs and Administrative Burdens

Export compliance costs and administrative requirements create disproportionate barriers for women-led MSMEs. Packaging and processing requirements for export markets impose significant financial burdens that are particularly challenging for smaller businesses with limited capital resources.

“ The problem is with the packaging for the export markets, they have to spend a lot and then of course all the processing.”

Women Entrepreneur from Chennai

Testing and certification costs for international markets can be prohibitively expensive, creating substantial barriers to export market entry, particularly in regulated sectors like pharmaceuticals.

“ You have strict testing norms. So, for example, one of my entrepreneurs recently came to me and said... I need to spend 80 lakhs on a rat. She is a pharma entrepreneur. She has got to do some testing and send it to Korea. For that product, she has to go to toxicology testing.

Women Entrepreneur from Chennai

These high compliance costs are particularly burdensome for women-led MSMEs, which tend to be smaller and have more limited financial resources, creating significant barriers to export market participation.

Certification Requirements

The lack of mutual recognition arrangements for testing and certification creates additional costs and complexities for women entrepreneurs seeking to enter export markets. Indian testing standards are often not accepted internationally, requiring duplicative testing and certification that imposes significant financial burdens.

“ Most foreign countries do not accept Indian testing standards.

Women Entrepreneur from Chennai

This lack of harmonization in certification requirements creates particularly severe barriers for women-led MSMEs, which typically have more limited financial resources to invest in multiple certification processes.

E. Technological Landscape

Technology Adoption Analysis

Women entrepreneurs face significant challenges in adopting technologies that are increasingly essential for export success. Limited digital literacy, resource constraints, and lack of exposure to advanced production and management technologies restrict women-led MSMEs' ability to scale their operations and engage effectively in export markets.

“ Tech involvement becomes a mandate because practically... scalability is possible when tech is there...

Kadambari Umapathy (WEDO)

This technology adoption gap limits women entrepreneurs' ability to leverage e-commerce platforms, digital marketing tools, and export management systems that could facilitate their entry into international markets.

F. Institutional Support Systems

Export Promotion Agencies

Despite the existence of numerous government schemes and support programs for MSMEs and exporters, awareness gaps limit women entrepreneurs' ability to access these

resources. Information about available support services often fails to reach women entrepreneurs effectively, limiting the impact of these programs.

“ Unless the women are aware of what has been available by the government, as you're talking about the schemes, unless they are not aware of it, it won't reach them.

Dr. Praisya Pamela
(All Business Women's Association)

This awareness gap suggests that export promotion agencies and MSME support institutions are not effectively tailoring their outreach strategies to reach women entrepreneurs, limiting the gender-responsiveness of these support systems.

Incubation Programs and Mentorship

Women entrepreneurs expressed a strong need for guidance and mentorship to navigate the complexities of export processes, highlighting the importance of accessible incubation programs and advisory services.

“ But then, if we are having a team, and when we discuss these problems, especially the statutory part of it, we need some kind of guidance on that.

Binni Hari (Pravegram Shipping Pvt. Ltd.
FFFAI Chennai Wing)

The discussions recognized successful models like the Biotech Park for women entrepreneurs in Chennai, but

noted that such resources remain scarce and inaccessible to many women entrepreneurs across the state. Expanding such models could significantly enhance women's export capabilities.

“ There is an urgent need to create and support incubation programs such as the Biotech Park for women entrepreneurs in Chennai and leverage them appropriately so that women-led MSMEs are aware and able to access incubator programs across the country.

Statutory Guidance

The complexity of export regulations and the lack of clear guidance emerged as significant barriers for women entrepreneurs seeking to engage in international trade. Even qualified business owners with appropriate licenses struggle to navigate the complex regulatory environment.

“ Though I am qualified, I have got the license, everything, but then when it comes to the statutory requirement, it's so complex... the statutory part is not completely available...

Binni Hari (Pravegram Shipping Pvt. Ltd.
FFFAI Chennai Wing)

This lack of accessible guidance creates substantial barriers for women entrepreneurs, particularly first-time exporters who lack established networks or prior experience with international trade procedures.

Step 4:

Prioritize Sectors and Design Targeted Interventions

The following matrix synthesizes insights from our analysis of Tamil

Nadu's export sectors, women's participation, and the trade ecosystem assessment to identify priority sectors for focused interventions.

Table 5: Sector Prioritization Matrix

Sector	Export Potential	Current Women's Participation	Qualitative Assessment of Trade Ecosystem
Textile & Apparel	<ul style="list-style-type: none"> - T-shirts and cotton garments: \$1.26B export value - Tiruppur contributes 58.9%-90.7% across top products - Strong global demand (\$35.4B market) - Major markets: USA (26%), Germany (10%), UAE (8%) 	<ul style="list-style-type: none"> - Substantial presence in garment manufacturing and design - High female workforce participation in production and assembly - Strong representation at micro-enterprise level 	<p>Ecosystem Readiness:</p> <ul style="list-style-type: none"> - Well-established export infrastructure - Strong cluster development in Tiruppur - Some e-commerce integration <p>Intervention Potential:</p> <ul style="list-style-type: none"> - Scaling support for micro-enterprises - Technology integration - Direct market access opportunities
Engineering & Automotive Components	<ul style="list-style-type: none"> - Gears for machinery: 26.9% of India's exports - Industrial valves: 23.1% - Off-highway dumpers: 79.3% - Vehicle chassis: 77.4% 	<ul style="list-style-type: none"> - Lower representation in ownership - Present in component manufacturing, quality control - Limited in technical and heavy manufacturing roles 	<p>Ecosystem Readiness:</p> <ul style="list-style-type: none"> - Male-dominated industry networks - Limited gender-sensitive initiatives - Restricted working hour arrangements <p>Intervention Potential:</p> <ul style="list-style-type: none"> - Technical knowledge gaps - Capital requirements - Gender stereotypes in sector
Food Processing	<ul style="list-style-type: none"> - Coir pith exports: 4.1% - Mango processing in Krishnagiri - Growing global demand for processed foods 	<ul style="list-style-type: none"> - Notable presence in micro-enterprises - Strong representation in traditional food processing - Active in value-added segments 	<p>Ecosystem Readiness:</p> <ul style="list-style-type: none"> - Some ecosystem support - Certification and quality barriers <p>Intervention Potential:</p> <ul style="list-style-type: none"> - Export compliance knowledge gaps - Certification costs - Packaging requirements

Sector	Export Potential	Current Women's Participation	Qualitative Assessment of Trade Ecosystem
Leather & Footwear	<ul style="list-style-type: none"> - Vellore specializes in leather footwear 	<ul style="list-style-type: none"> - Limited in tanneries 	<p>Intervention Potential:</p> <ul style="list-style-type: none"> - Environmental compliance costs - Technical knowledge requirements - Access to finance
Electronics	<ul style="list-style-type: none"> - Electronic components in Chennai - Growing global demand for components 	<ul style="list-style-type: none"> - Moderate representation in assembly operations - Limited in technical design and development roles 	<p>Ecosystem Readiness:</p> <ul style="list-style-type: none"> - Developing support infrastructure - Limited gender-sensitive initiatives <p>Intervention Potential:</p> <ul style="list-style-type: none"> - Technical skill requirements - Capital intensity - Technology adoption barriers

The analysis reveals a significant misalignment in Tamil Nadu's export economy: sectors with substantial women's participation (textiles, food processing) have strong export potential but limited direct engagement by women-led enterprises, while high-value export sectors (engineering, automotive) show minimal women's ownership. This pattern creates structural barriers to women's meaningful participation in the state's export success.

The matrix identifies several promising sectors where women entrepreneurs could enhance their export engagement with targeted support. Textile and apparel emerge as a high-potential entry point, particularly in Tiruppur where women already have substantial presence

and Tamil Nadu holds 58.9%–90.7% of India's exports in key product categories. The food processing sector offers significant opportunities, especially in Krishnagiri (mango processing) and Coimbatore (coir-based products), with Tamil Nadu contributing 48.1% of India's coir pith exports.

In the engineering sector, opportunities exist for women to enter precision component manufacturing, quality control services, and technical documentation rather than heavy manufacturing. The Chennai-Coimbatore cluster offers diverse value chain entry points for women-led MSMEs, particularly in component manufacturing, assembly operations, and specialized services supporting larger export-oriented enterprises.

Section 5



Way Forward – Creating a supportive ecosystem for women traders

As has been observed based on the primary and secondary research in the sections above, women-owned MSMEs face disproportionate gendered barriers to participating in GVCs. These challenges fall into two main categories: barriers related to firm size and those related to trade processes.

Regarding firm size barriers, women entrepreneurs struggle with limited access to finance, facing inconsistent lending guidelines and bias from banking officials who often require male co-signatories regardless of creditworthiness. Significant gender gaps exist in technical, digital, and business management skills, with insufficient development opportunities particularly for informal women entrepreneurs. The disproportionate burden of unpaid care work creates time poverty, forcing many women to choose home-based, part-time operations that accommodate family responsibilities but constrain growth potential.

Infrastructure gaps further complicate women's participation in GVCs. The digital divide limits women's ability to leverage technology, while inadequate gender-sensitive infrastructure (like

safe transportation and sanitation facilities at ports and industrial areas) restricts mobility and operations. Persistent gender stereotypes regarding appropriate occupations channel women into lower-earning sectors with limited growth potential.

Trade-specific barriers include challenges navigating complex tariff regimes, with many women lacking access to up-to-date information on international regulations. Compliance with quality standards involves prohibitive costs and travel to distant testing facilities. Digital export systems create additional hurdles due to limited technical knowledge and support. Women exporters struggle to access trade finance, which primarily flows through informal networks based on established relationships. Many women-led MSMEs also lack the scale necessary to fulfil large international orders.

To address these multifaceted challenges, a comprehensive ecosystem approach is needed that tackles both structural barriers and specific trade facilitation gaps. The recommendations for enhancing women-owned MSMEs' participation in global value chains are organized around four strategic pillars:

Pillar 1

Creating gender-responsive trade infrastructure and services focuses on improving the physical environment for women traders through safety audits of trade facilities, establishing dedicated help desks for women at ports and logistics centers, developing women-focused industrial parks, and ensuring appropriate security measures. This pillar recognizes that the physical infrastructure environment significantly impacts women's ability to engage in trade activities.

Pillar 2

Promoting access to markets, networks and trade facilitation aims to connect women entrepreneurs with domestic and global opportunities through programs like a flagship "Women in Trade" initiative, ensuring gender targets in bilateral trade missions, creating digital platforms for selling goods in foreign markets, and facilitating networking events between large exporters and women-owned businesses. These interventions address the critical market access and business network gaps that currently limit women's trade participation.

Pillar 3

Skill training, capacity building and exposure visits address knowledge and capability gaps through targeted training programs, including country-specific export compliance modules, certification courses on trade regulations and quality assurance, and organized visits to key foreign markets. This pillar recognizes that a technical knowledge of international trade requirements is essential for successful export operations.

Pillar 4

Facilitating access to trade finance tackles one of the most significant barriers through establishing dedicated trade finance funds for women MSMEs, creating group insurance schemes for women exporters, and building trust between women entrepreneurs and financial institutions through awareness sessions and direct engagement with banks to improve access to working capital.

Together, these recommendations provide a comprehensive ecosystem approach to address both structural barriers and specific trade facilitation gaps that currently prevent women-owned businesses from fully participating in global value chains. The table below provides a summary of recommendations, and each pillar is discussed in detail in the sub-sections that follow

Table 6: 4 Pillar Recommendation Framework

Pillars / Key stakeholders	Creating gender responsive trade infrastructure and services to enhance women’s safety	Promoting access to markets, networks and trade facilitation	Skill training, capacity building and exposure visits	Facilitating access to trade finance
<p>Central Government Agencies</p>	<ul style="list-style-type: none"> • Create guidelines for an annual gender and safety audit across public and private trade related infrastructure facilities including land ports, sea ports, logistics facilities, etc. • Invest in setting up gender sensitive infrastructure at trade facilities (e.g. land ports, sea ports, logistics facilities, etc.) • Create guidelines to have dedicated help desks for women MSMEs at ports and logistics facilities. • Enhance investment in gender responsive public transport infrastructure to improve connectivity and mobility services between key trade facilities and city centres • Hold gender sensitisation trainings for officials from port authorities and logistics authorities 	<ul style="list-style-type: none"> • Create a flagship “Women in Trade program” to select cohorts of women across sectors and clusters for exposure visits, trainings, and financing in partnership with select foreign governments • Ensure that Government of India’s bilateral export and investment promotion missions include gender targets for inclusion of women MSMEs as suppliers • Support in establishing special purpose vehicle on PPP basis with digital platform for selling goods from women traders in foreign markets • Expand services at SANKALP Hubs for Women to include trade facilitation desks • Introduce policy incentives for global MNCs to provide trainings for women MSMEs so they can become suppliers in their value chain 	<ul style="list-style-type: none"> • Organise exposure visits to key foreign markets for women MSME traders for priority sectors / clusters • Create an exporter certification program, to be delivered in partnership with industry associations, exclusively for women MSMEs 	<ul style="list-style-type: none"> • Establish trade finance fund for women MSMEs with provision for working capital loans, to be delivered in partnership with public sector banks • Set up Group insurance scheme for women MSMEs and SHGs to undertake trade

Pillars / Key stakeholders	Creating gender responsive trade infrastructure and services to enhance women's safety	Promoting access to markets, networks and trade facilitation	Skill training, capacity building and exposure visits	Facilitating access to trade finance
State Governments	<ul style="list-style-type: none"> • Create a policy to have dedicated industrial parks, or concessional units within industrial parks for women-owned manufacturing firms, and women-owned MSMEs – with additional concessions for women exporters • Ensure presence of women police personnel in the vicinity of ports and logistics facilities 	<ul style="list-style-type: none"> • Special cell at state governments for trade facilitation and promoting market access for women MSMEs 	<ul style="list-style-type: none"> • Organise exposure visits to key foreign markets for women MSME traders for priority clusters 	
Industry Associations	<ul style="list-style-type: none"> • Create a voluntary monitoring mechanism within industry groups to ensure members undertaken safety audits, and ensure availability of gender responsive infrastructure at their port terminals, warehouses, and logistics facilities 	<ul style="list-style-type: none"> • Hold sector-specific and cluster-specific networking events between large exporting firms (foreign/ domestic), global multinational corporations and women MSMEs to identify market opportunities and opportunities to integrate women MSMEs in supply chains 	<ul style="list-style-type: none"> • Introduce country-specific, sector-specific certification courses for women MSMEs on trade regulations, digital trade processes, testing and quality assurance • Organise camps for women MSMEs to understand trade related and customs compliances, as well as new digital interfaces for trade facilitation (in partnership with key government stakeholders) 	<ul style="list-style-type: none"> • Hold awareness and trust building sessions involving women MSMEs in trade and local private and public sector banks to enable access to trade finance and working capital loans

5.1

Pillar 1: Creating gender-responsive trade infrastructure and services



Trade infrastructure and services have historically been designed without considering women's unique needs and challenges, creating invisible barriers that limit their full participation in international trade. Pillar 1 recognizes that physical infrastructure, safety concerns, and access to facilities are fundamental prerequisites for women's economic empowerment in the trade ecosystem. By establishing gender-responsive guidelines for ports, logistics facilities, and transport networks, this pillar aims to address the inequalities in built infrastructure that women MSMEs traders face daily. Creating dedicated help desks for women-owned businesses will

provide the specialized support necessary to navigate complex trade processes. Meanwhile, comprehensive safety audits and the presence of women police personnel will help tackle security concerns that often restrict women's mobility and access to trade facilities. This pillar's interventions represent a crucial shift from gender-neutral to gender-responsive approaches in trade infrastructure planning, acknowledging that when women have equal access to safe, supportive facilities and services, they can more effectively participate in and benefit from international trade opportunities, ultimately contributing to more inclusive economic growth.

5.1.1. Create guidelines for an annual gender and safety audit across public and private trade related infrastructure facilities including land ports, sea ports, logistics facilities, etc

To establish a robust framework for annual gender and safety audits across India's trade infrastructure, the Government of India must adopt a harmonized approach grounded in institutional coordination and standardized methodologies. A gender and safety audit is a systematic evaluation of infrastructure and operational processes to assess their inclusivity, physical security, and responsiveness to the needs of women and marginalized groups. Core elements include physical infrastructure (lighting, surveillance, restrooms, accessibility, digital connectivity), social safety (harassment prevention mechanisms, staff sensitization), institutional protocols (grievance redressal systems, gender-disaggregated data collection), and stakeholder engagement (consultations with women users and workers).

The Central Board of Indirect Taxes and Customs (CBIC) has already laid foundational groundwork by directing customs field formations to conduct safety audits through two government orders issued on March 8, 2024.³⁵ These directives emphasize infrastructural upgrades, enhanced surveillance, and gender-sensitive training for staff at border checkpoints to enhance women's

safety. Complementing this, the Land Ports Authority of India (LPAI) has integrated safety audits into its gender mainstreaming strategy, as outlined in its *Compendium on Gender-Responsive Land Ports*³⁶, which prioritizes safe mobility, dedicated waiting areas, and community-led safety committees at border crossings.

Building on these efforts, the government can institutionalize safety audits across all trade-related infrastructure. Relevant ministries—including the Ministry of Ports, Shipping and Waterways, Ministry of Finance, Ministry of Home Affairs, and the Logistics Division under DPIIT—can prepare sub-sector specific guidelines applicable to both public and private facilities. These guidelines can mandate the frequency of safety audits (e.g. annual audits), prescribe minimum safety standards (e.g., lighting, emergency response systems), provide frameworks and toolkits for the approach and methodology; and require facilities to make audit findings public for transparency. Private logistics operators and port authorities could be incentivized to ensure they implement these audits through compliance-linked certifications or even awards and recognition.

To ensure accountability, and to be more participatory, audit processes may involve third-party evaluators, civil society organizations, and grassroots women's groups to capture on-ground realities.

³⁵ Government of India et al., "Circular No. 03/2024-Customs," March 8, 2024, <https://taxinformation.cbic.gov.in/view-pdf/1003194/ENG/Circulars>; Government of India et al., "Circular No.2/2024-Customs," March 8, 2024, <https://taxinformation.cbic.gov.in/view-pdf/1003193/ENG/Circulars>.

³⁶ "Gender Mainstreaming at India's Land Ports," Lpai.Gov.In (Land Ports Authority of India, n.d.), <https://lpai.gov.in/sites/default/files/2024-10/Compendium.pdf>.

By embedding these audits into regulatory frameworks, India can systematically address systemic barriers to women's safety, fostering inclusive trade ecosystems that empower women as equal participants in cross-border commerce.

5.1.2. Invest in setting up gender sensitive infrastructure at trade facilities (e.g. land ports, sea ports, logistics facilities, etc.)

To establish gender-sensitive infrastructure across India's trade facilities, the Government of India can adopt a structured, equity-driven approach that integrates global best practices with localized solutions. A comprehensive checklist can be developed at the national level to establish minimum standards for gender sensitive infrastructure requirements – which explicitly cover facilities not only for women working at the ports, but also visitors like women traders, and women logistics service providers.

Based on the best international and national practices, it is recommended that this checklist can address six core categories:

- basic sanitation facilities (gender-segregated restrooms, menstrual hygiene facilities, etc.)
- care infrastructure (lactation rooms, baby and childcare rooms, creches, etc.)
- safety infrastructure (one stop grievance redressal desk, CCTV surveillance, well-lit pathways, emergency helplines, etc.)

- digital infrastructure (ensuring there are no blind spots in digital connectivity, digital portals for trade procedures, etc.)
- information accessibility (multilingual signage, helpdesk for women traders and logistics service providers, etc.)
- gender sensitive built infrastructure (e.g. high visibility waiting areas; placement of women's washrooms closer to busy areas; ensuring lighting and cameras in areas with fewer workers; minimize dark spots and deserted areas even in cargo handling, etc.)

Relevant central government ministries – Ministry of Ports, Shipping and Waterways, Ministry of Commerce and Logistics Division (DPIIT), Ministry of Finance, Ministry of Civil Aviation, Ministry of Home Affairs, and even State governments, – can issue guidelines mandating these standards for public and private facilities. The guidelines can align with existing frameworks like the CBIC's March 2023 directives for gender-friendly customs infrastructure and the LPAI's safety audit protocols.

Importantly, infrastructure maintenance should be institutionalized on priority. Authorities should incentivize regular gender and safety audits (as mentioned above) to assess functionality – e.g., ensuring CCTV cameras are operational, restrooms hygienic, and grievance redressal mechanisms responsive. Private operators could be incentivized through awards, or certification programs

(e.g., “Gender-Responsive Trade Facility” badges) to ensure institutionalization, while public facilities could be required to submit regular gender and safety audit reports. By embedding these

measures into policy, India can transform trade nodes into inclusive ecosystems, aligning with the Sustainable Development Goals and the National Trade Facilitation Action Plan’s gender inclusivity targets³⁷.

Best Practice: Action Plan for Gender mainstreaming by the Land Ports Authority of India

The Land Ports Authority of India (LPAI) has developed a Model Review Checklist to systematically assess and improve gender-responsive infrastructure at land ports, marking a pioneering effort to address systemic barriers faced by women in cross-border trade. The checklist evaluates 57 infrastructure elements across six categories: information accessibility, basic utilities, public facilities, safety set-up, cargo handling, and digitization.

Application at Select Land Ports

The checklist was piloted at three key ICPs—Agartala (India-Bangladesh border), Petrapole (India-Bangladesh border), and Raxual (India-Nepal border)—through field audits and stakeholder consultations. At ICP Agartala, the audit revealed compliance with minimum gender-responsive standards. The port excelled in accessibility with features like ramps, tactile pathways, and priority lanes for women. However, client servicing lagged lacking dedicated help desks or lactation rooms. Post-audit, Agartala introduced breastfeeding stations and improved multilingual signage, directly addressing gaps identified through the checklist.

ICP Petrapole, demonstrated moderate progress. While its safety infrastructure, CCTVs, well-lit parking scored well, institutional mechanisms for grievance redressal and staff diversity were weak.

Post-assessment, the port enhanced restroom maintenance and deployed gender-sensitization training for customs officials. Conversely, ICP Raxual had inadequate facilities like poorly maintained washrooms and no childcare spaces, underscoring the need for targeted investments.

Methodology and Stakeholder Engagement

Audits combined quantitative scoring with qualitative insights from 150+ stakeholders, including women traders, logistics operators, and port staff. For instance, female customs agents at Petrapole highlighted unsafe transit between port facilities and nearby towns due to inadequate transportation—a constraint quantified under the checklist’s “access to port” category. Similarly, the absence of childcare facilities at Raxual, flagged during consultations, was mapped to the “public facilities” criteria. The audits also evaluated workforce diversity, revealing that women constituted less than 10% of port staff, primarily in low-skilled roles like cleaning.

³⁷ Nikita Singla, “Women in Trade: Celebrating the Wins and Closing the Gaps,” Financial Express, April 7, 2023, <https://www.financialexpress.com/business/sme-msme-exim-women-in-trade-celebrating-the-wins-and-closing-the-gaps-3037571/>.

Impact and Scaling

The checklist's structured approach enabled LPAI to draft an Action Plan for Gender Mainstreaming, focusing on seven areas: digitization, staffing diversity, infrastructure upgrades, outreach, capacity-building, and policy integration. For example, Agartala's post-audit improvements aligned with the plan's emphasis on "client-centric infrastructure," while Petrapole's CCTV expansion addressed "safety-first" objectives. The toolkit's success has spurred LPAI to mandate annual audits across all

12 operational ICPs, with results published transparently to foster accountability.

The LPAI's Action Plan for Gender Mainstreaming, which emphasizes digitization, staffing diversity, and outreach, provides a roadmap for scaling such initiatives nationally. Investing in gender-sensitive infrastructure is not merely a compliance exercise but a strategic lever to unlock women's economic participation, reduce trade inequities, and foster safer, more efficient cross-border commerce.

5.1.3. Create guidelines to have dedicated help desks for women MSMEs at ports and logistics facilities

To establish dedicated help desks for women MSMEs at ports and logistics facilities across India, Government agencies can develop comprehensive guidelines that address the unique challenges faced by women entrepreneurs in trade.

The guidelines could mandate the creation of Women's Trade Facilitation Cells at all major ports, customs checkpoints, and logistics hubs. These help desks would serve as one-stop service centers providing gender-responsive assistance with documentation, regulatory compliance, and trade procedures. Staffing should prioritize women officers trained in gender-sensitive approaches to create comfortable environments for women entrepreneurs seeking assistance.

The help desks could offer specialized services including simplified explanations of trade procedures in multiple languages, assistance with digital trade platforms, and

connections to financial services tailored for women-owned MSMEs. This aligns with India's National Trade Facilitation Action Plan, which aims to promote gender inclusiveness in trade through capacity building and connectivity programs. Digital kiosks with user-friendly interfaces could complement in-person assistance, allowing women entrepreneurs to access information independently.

The Ministry of Commerce, Ministry of Finance, and Ministry of Ports, Shipping and Waterways could jointly issue these guidelines, making them applicable to both public and private operators. Implementation could be incentivized through certification programs or awards recognizing gender-responsive trade facilities, as discussed above.

Regular feedback mechanisms could be established, including feedback collection from women entrepreneurs, traders and logistics service providers using the services. The guidelines could also mandate data collection on usage patterns and challenges faced by women traders to inform continuous improvements.

5.1.4. Enhance investment in gender responsive public transport infrastructure to improve connectivity and mobility services between key trade facilities and city centers

India stands at a crucial juncture where strategic investments in its transportation infrastructure can significantly boost economic growth while promoting gender equality. In this regard, there is a need to prioritize developing gender-responsive public transport systems that specifically improve connectivity between major ports and urban centers.

By establishing dedicated transit corridors linking key ports with their respective city centers, the government can facilitate smoother trade operations while ensuring women's safety and participation in the maritime economy. These corridors should incorporate essential gender-responsive features such as proper lighting, reserved seating, and emergency communication systems.

Public-private partnership models offer an effective mechanism to accelerate infrastructure development. The government can incentivize private investments in port-city connectivity projects by incorporating gender inclusivity requirements within model concession agreements. This approach would tap into private sector efficiency while maintaining focus on gender equity.

A multi-modal approach that seamlessly integrates ferry services, rail freight corridors, and bus transit

systems would enhance the efficiency of goods movement between ports and urban industrial zones. Gender and safety audits during the planning phase would ensure these systems meet women's specific mobility needs.

To finance these initiatives, the government could consider establishing a dedicated Port Connectivity Enhancement Fund with specific allocations for gender-responsive features. Implementing gender-responsive budgeting within port authorities and transport ministries would further institutionalize this approach.

5.1.5. Hold gender sensitization training for officials from port authorities and logistics authorities

The Government of India can facilitate gender sensitization training for officials from sea ports, land ports, airports, and logistics authorities by adopting a structured, multi-pronged approach that integrates global best practices with localized needs. Specifically, central government agencies can directly support training for public sector officials from port trusts and land ports, while issuing an advisory to private sector organizations to also undertake sensitization training.

Institutions like the Lal Bahadur Shastri National Academy of Administration (LBSNAA)'s National Gender and Child Centre can help design comprehensive training programs thanks to its experience in delivering gender-focused workshops for government officials, emphasizing conceptual understanding and

actionable strategies for equity in policy implementation. Moreover, during these training programs, LBSNAA can also develop publicly available training modules on gender sensitization in the trade sector, particularly e-learning modules that can be accessed by private sector logistics and trade companies in the MSME sector.

Training programs could focus on raising awareness about gender biases, with specific emphasis on challenges faced by women MSME traders and logistics service providers, understanding gendered barriers in port and logistics operations, and fostering inclusive workplace environments. These modules can include key gender

concepts and unconscious bias training, case studies of women's challenges in ports and logistics and practical tools for implementing gender-sensitive policies, such as sex-disaggregated data collection and analysis.

Programs like UNCTAD's TrainForTrade initiative³⁸ and the International Maritime Organisation's Women in Maritime program³⁹ provide valuable frameworks, training modules, and toolboxes for promoting gender equality in port operations training programs. Port and logistics authorities can adapt these frameworks to local contexts, as well as enter formal partnerships with these agencies as training and knowledge partners.



³⁸ "UNCTAD TRAINFORTRADE Toolbox," TrainforTrade, n.d., <https://tft.unctad.org/about-us/unctad-trainfortrade-toolbox/>.

³⁹ "Women strengthen skills in port management," imo.org, June 24, 2024, <https://www.imo.org/en/MediaCentre/Pages/WhatsNew-2091.aspx>.

5.1.6. Create a policy to have dedicated industrial parks, or concessional units within industrial parks for women-owned manufacturing firms, and women-owned MSMEs – with additional concessions for women exporters

State governments can bring policies to establish dedicated plus and play industrial parks or concessional units for women-owned manufacturing firms and women-owned MSMEs by implementing a comprehensive policy framework that includes land allocation, financial incentives, and supportive infrastructure. These policies should aim to foster women's entrepreneurship, reduce gender disparities in industrial participation, and encourage women exporters.

State governments can allocate exclusive zones within industrial parks or establish standalone women-only industrial parks. These parks can feature subsidized land or lease rates for women entrepreneurs, making it easier for them to set up manufacturing units. Alternatively, states may consider allocating a percentage of plots in existing industrial parks for women-owned businesses, with concessional pricing to enhance accessibility.

Financial incentives are crucial to reducing barriers for women entrepreneurs. Governments can provide tax exemptions, utility subsidies, and access to low-interest loans specifically tailored for women-led enterprises, especially women-owned MSMEs. Exporters could receive additional benefits such as export duty rebates or higher

subsidies on technology upgrades to improve global competitiveness.

Infrastructure within these industrial parks should cater to the specific needs of women entrepreneurs. Facilities like childcare centers, safe transportation options, and training hubs can create a supportive ecosystem. Skill development programs exclusively for women focused on business management and export readiness can further empower women entrepreneurs.

To encourage formalization and growth, governments can simplify regulatory processes by offering single-window clearances and reduced compliance burdens for women-owned MSMEs. Partnerships with private entities through public-private partnership (PPP) models can also help develop these parks while leveraging private investment.

Finally, targeted policies should promote market access for women exporters by connecting them with international trade platforms and providing mentorship programs. States like Tamil Nadu and Telangana already have operational women-only industrial parks, while Odisha announced a policy for a women-only industrial park during a roundtable with women entrepreneurs led by CII during Utkarsh Odisha in February 2025. By integrating these measures into policy frameworks, state governments can create an inclusive industrial environment that supports the growth of women-owned businesses and contributes to broader economic development.

Best Practice: Tamil Nadu's Women-only Industrial Parks

Tamil Nadu has emerged as a pioneer in promoting women-led industrialization through dedicated women-only industrial parks, combining financial support, regulatory easing, and skill development. The state's SIDCO Women Industrial Parks in Thirumudivakkam and Karuppur exemplify this approach, offering tailored infrastructure and incentives to address systemic barriers faced by women entrepreneurs.

Financial Incentives:

Women-owned MSMEs benefit from a 25% capital subsidy on plant and machinery (up to ₹150 lakh), with an additional 5% subsidy for SC/ST women entrepreneurs^[1].

Export-oriented units receive enhanced subsidies for technology upgrades and access to central schemes like the Market Access Initiative. Affordable land leases and utility tariff concessions further reduce operational costs^{[2][3]}.

Regulatory Simplification:

A single-window clearance system streamlines approvals for licenses, permits, and environmental compliance, reducing setup timelines^{[2][4]}. The Tamil Nadu Industrial Policy 2021 digitizes processes through a faceless, paperless portal, simplifying interactions for businesses^[4].

Export Support:

Women exporters gain from 10–15% additional subsidies on export-related infrastructure and

priority access to international trade fairs. Linkages with the First-Time Exporter Scheme and export credit guarantees enhance global market entry^{[2][5]}.

Skilling Programs:

Exclusive skill development initiatives include women-only Industrial Training Institutes (ITIs) offering courses in textiles, electronics, and food processing^{[6][7]}. The Naan Mudhalvan scheme provides STEM training and internships, while the ₹1,185 crore Women Employment and Safety Programme integrates psychometric assessments and entrepreneurship education in schools^{[8][5]}.

Gender-Sensitive Infrastructure:

Parks feature childcare centers, safe transportation, and dedicated business support cells to address work-life balance challenges^{[2][3]}. Sustainable practices like solar power adoption and rainwater harvesting are incentivized^{[2][3]}.

Outcomes:

These interventions have spurred the growth of 7,556 women-led startups and supported 2,419 women in food processing under the PMFME scheme^[5]. The parks in Thirumudivakkam and Karuppur alone host hundreds of MSMEs, generating employment while fostering sectors like textiles and handicrafts^{[2][3]}. By aligning industrial policy with gender equity, Tamil Nadu demonstrates how targeted interventions can transform women's participation in manufacturing and exports.

5.1.7. Ensure presence of women police personnel in the vicinity of ports and logistics facilities

State governments can ensure the presence of women police personnel in the vicinity of ports and logistics facilities in India through a combination of institutional reforms, targeted recruitment strategies, and infrastructure development. These measures aim to address safety concerns, promote gender-sensitive policing, and encourage women's participation in the logistics sector.

Institutional Reforms

Governments can mandate **33% reservation for women in police forces**, as recommended by the Ministry of Home Affairs. This reservation should specifically focus on deploying women officers to sensitive areas like ports and logistics hubs. Specialized **Investigative Units for Crimes Against Women (IUCAW)** can be established at police stations near ports, ensuring dedicated personnel are available to address gender-specific security issues. These units should include at least five women officers trained to handle crimes against women effectively.

Targeted Recruitment and Training

Recruitment drives should prioritize hiring women police personnel for port-adjacent areas, coupled with incentives such as housing allowances or transportation subsidies to attract candidates. Training programs focused on gender-sensitive policing and maritime logistics security can prepare women officers for the unique challenges posed by these environments. Additionally, establishing **women's help desks** at police stations near ports can improve responsiveness to gender-based security concerns.

Infrastructure Development

Creating safe working environments is essential. Ports and logistics facilities should include well-lit areas, monitored parking lots, and secure transportation routes. Collaborations between port authorities and law enforcement can ensure visible police presence, enhancing safety perceptions among women workers and visitors.

[1] Niir Team, "What Is the Industrial Subsidy in Tamil Nadu?," niir.org, January 11, 2025, <https://www.niir.org/blog/what-is-the-industrial-subsidy-in-tamil-nadu/>.

[2] "SIDCO Women Industrial Park, Thirumudivakkam, Kancheepuram District, Tamil Nadu | HelloLandMark," n.d., <https://hellolandmark.com/sidco-women-industrial-park-thirumudivakkam-kancheepuram-district-tamil-nadu/>.

[3] "SIDCO Women Industrial Park, Thirumudivakkam, Kancheepuram District, Tamil Nadu | HelloLandMark."

[4] GOVERNMENT OF TAMIL NADU, "TAMIL NADU INDUSTRIAL POLICY 2021," 2021, https://www.indembassybern.gov.in/docs/1617966871Tamil_Nadu_Industrial_Policy_2021.pdf.

[5] Nandini Sen Gupta, "TN Looks to Women to Boost Growth," The Times of India, August 5, 2024, <https://timesofindia.indiatimes.com/business/india-business/tn-looks-to-women-to-boost-growth/articleshow/112269173.cms>.

[6] "Tamil Nadu: A National Model for Skill Development and Workforce Empowerment," Lifology Magazine, August 13, 2024, <https://magazine.lifology.com/state-focus/tamil-nadu-a-national-model-for-skill-development-and-workforce-empowerment/>.

[7] "Women Industrial Training Institute," skilltraining.tn.gov.in, n.d., https://skilltraining.tn.gov.in/womens_iti.html.

[8] Julie Mariappan, "TN Govt Rolls Out Rs 1,185crore Women Employment and Safety Programme," The Times of India, June 27, 2024, <https://timesofindia.indiatimes.com/city/chennai/tn-govt-rolls-out-rs-1185crore-women-employment-and-safety-programme/articleshow/111318153.cms>.

Community Engagement

State governments can implement community policing initiatives to build trust between women workers and law enforcement. Regular workshops on safety awareness and zero tolerance for harassment can foster a supportive environment.

By integrating these measures into policy frameworks, state governments can ensure that women police personnel play a critical role in safeguarding ports and logistics facilities while promoting gender equity in law enforcement.

5.1.8. Create a voluntary monitoring mechanism within industry groups to ensure members undertake safety audits, and ensure availability of gender responsive infrastructure at their port terminals, warehouses, and logistics facilities

Industry associations can establish effective voluntary monitoring mechanisms for gender-responsive infrastructure at port facilities through a multi-layered approach, as discussed below.

Implement a peer assessment system where member companies conduct reciprocal safety audits quarterly, evaluating women's safety and accessibility across port terminals, warehouses, and logistics facilities. These assessments should follow standardized frameworks measuring adequacy of lighting, sanitation facilities, rest areas, and harassment prevention systems.

Maintain a centralized digital dashboard tracking compliance metrics across all member facilities,

creating transparent accountability and healthy competition for improvement. This visibility encourages proactive infrastructure upgrades among members.

Establish a recognition program with tiered certifications for compliant facilities, providing market differentiation and incentives for participation. Top-performing facilities can be highlighted in industry publications and events.

Form specialized committees within the association including women port workers and logistics personnel to conduct spot checks and provide authentic feedback on infrastructure adequacy. These committees can report directly to association leadership.

Facilitate knowledge-sharing workshops where companies that excel in gender-responsive infrastructure share practical solutions with those seeking improvement, creating a collaborative improvement ecosystem.

Institute annual public reporting on collective industry progress, maintaining transparency while protecting individual company data. This accountability mechanism reinforces the industry's commitment to gender-responsive infrastructure improvements.

This approach succeeds by fostering industry ownership of gender inclusion at ports while creating visibility mechanisms that encourage continuous enhancement of women's safety and access throughout port operations.

5.2

Pillar 2: Promoting access to markets, networks and trade facilitation



5.2.1. Create a national flagship “Women in Trade program” to select cohorts of women across sectors and clusters for exposure visits, trainings, and financing in partnership with select foreign governments

A. Program Concept: End-to-End Support for Women Entrepreneurs in International Trade

The Government of India can launch a multi-sector, national flagship “Women in Trade Program” to provide comprehensive, sustained support to cohorts of women entrepreneurs seeking to enter global markets and supply chains. This program can provide end to end support for

women MSMEs seeking to enter international trade, addressing every stage of the export journey—from production capacity building to market access facilitation.

At its core, the program can be designed to tackle the unique challenges faced by women MSMEs in accessing international markets, including limited access to networks, information asymmetries, and structural barriers. The program's design counters these challenges through a highly focused cohort-based approach, working with groups of women MSMEs from specific sectors and geographic clusters.

The cohort structure enables detailed, targeted interventions addressing sector-specific and location-specific challenges. Each quarter, a new cohort of 20–25 women MSMEs from a single sector and a single cluster (defined as multiple districts within one state) can be selected through a rigorous multi-stage process. This micro-level focus allows for customized problem-solving that addresses the specific production, quality, and market access challenges within particular value chains and geographic contexts.

Selection criteria will prioritize businesses demonstrating export readiness or clear export potential, with additional consideration given to entrepreneurs from traditionally underrepresented regions, scheduled castes and tribes, and women operating in male-dominated sectors. The program could support 10–15 cohorts annually, ensuring broad sectoral and geographical diversity while maintaining the micro approach that enables effective intervention.

The program could operate through a hub-and-spoke model, with a centralized program management unit overseeing strategy and coordination, while implementation partners with sector expertise provide customized support to each cohort. These implementation partners—selected from industry associations, export promotion councils, and specialized business development service providers—could work intensively with cohorts through the entire program journey.

For each cohort, the support could begin with production capability enhancement—technical assistance to upgrade manufacturing processes,

product design, packaging, and quality management systems to meet international standards. Dedicated quality compliance experts could guide cohort members in implementing required certifications and testing protocols relevant to their target export markets.

This production-focused support may be complemented by comprehensive export readiness training covering documentation, logistics, trade finance, digital marketing, market research, and pricing strategies. The training could combine classroom sessions, e-learning modules, and hands-on mentoring from successful exporters, creating a blended learning journey tailored to the needs of each sector and market. The program's true innovation would be in building international market connections through exposure visits, buyer-seller meetings, and long-term relationship facilitation with international partners.

B. Key Program Components

I. International Exposure Visits

The program's international exposure could be developed based on the specific sector focus and target market potential. These visits could include multiple components designed to build both capability and connections:

Market Immersion Experience:

Each cohort could spend a few days in a strategically selected market with high potential for their sector undertaking guided retail tours, wholesale market visits, and competitive product analysis to develop deep understanding of market preferences, pricing structures, and competitive positioning.

Learning from Women Export Champions:

The program could arrange meetings with women-led businesses in the target market who have successfully built export operations. These peer-to-peer exchanges could focus on practical lessons, common challenges, and strategies for market entry and growth. These connections can evolve into ongoing mentorship relationships.

Trade Infrastructure Familiarization:

Cohort members could visit key trade infrastructure including ports, logistics facilities, testing labs, and regulatory bodies. This hands-on exposure demystifies export processes and builds practical understanding of the physical movement of goods across borders.

Buyer-Seller Matchmaking:

Each international visit could culminate in structured buyer-seller meetings, arranged through partnerships with local business associations, chambers of commerce, and retail/wholesale buying groups. Unlike traditional buyer-seller meets, these could be preceded by product adaptation workshops where feedback from initial buyer screenings is incorporated into product refinements.

Technology and Innovation Exposure:

Visits to technology centers, design studios, and innovation hubs will expose cohort members to emerging trends, production technologies, and sustainability practices relevant to their sector, inspiring product and process innovation.

Each international visit will be preceded by intensive preparation, including market briefings, cultural orientation, negotiation training, and product positioning workshops. Following the visits, structured follow-up support will help participants maintain and develop the connections established, with regular virtual buyer-seller follow-ups facilitated by the program team.

2. Specialized Training Modules

The program's training component could focus on covering training in export processes with sector-specific requirements.

Core Export Curriculum:

A modular curriculum covering essential knowledge and skills could be delivered through a blend of in-person workshops, peer learning sessions, and e-learning components. Core modules could include:

- Export documentation and compliance
- International standards and certification
- Digital marketing for international buyers
- Export logistics and supply chain management
- International trade finance and risk management
- Intellectual property protection in global markets
- Contract negotiation and international commercial terms
- Pricing strategies for international markets

Sector-Specific Technical Training:

Beyond the core curriculum, specialized technical training could address sector-specific requirements. For example, a textile cohort might receive training on global sustainable textile standards, while an agro-processing cohort would focus on international food safety systems.

Cross-Cultural Business Communication and Soft Skills:

Recognizing that successful international trade requires cultural intelligence, the program could provide training in cross-cultural negotiation, communication styles, business protocol, and building trust across cultural contexts.

Digital Trade and Marketing Tools:

Hands-on training in digital platforms for international trade, including e-commerce marketplaces, virtual trade shows, digital payments, and supply chain visibility tools as well as social media and tools for selling on digital marketplaces.

3. Tiered Financing Solutions

The program could also include financial instruments to address the critical financing gap that often prevents women entrepreneurs from pursuing export opportunities through a multi-layered approach:

Export Development Grant:

Non-repayable grants to finance specific export market development activities, including product certification, packaging redesign, international trade fair participation, and sample development.

Credit Guarantee Scheme for Women Exporters:

A dedicated credit guarantee fund could be established to provide guarantees covering up to 80% of export working capital loans for program participants. This guarantee mechanism will enable commercial banks to extend pre-shipment and post-shipment credit at reduced risk, addressing the collateral constraints many women entrepreneurs face.

Preferential Export Finance:

Partnership with EXIM Bank, state owned banks and even commercial banks to establish a special lending window for program participants, offering export finance at interest rates below commercial rates, extended repayment periods, and simplified documentation requirements.

Export Factoring Facility:

To address cash flow challenges, the program could partner with factoring companies to provide immediate liquidity against export receivables, with the program subsidizing factoring fees to reduce costs.

Export Insurance Support:

Collaboration with ECGC (Export Credit Guarantee Corporation) to provide subsidized export credit insurance, protecting participants against non-payment risks and enabling them to offer competitive payment terms to international buyers.

Technology Upgrade Fund:

Access to subsidized capital for acquiring production technology, testing equipment, and digital systems required to meet international quality standards and buyer specifications.

Investment Readiness Program:

For cohort members seeking equity investment to scale their export operations, the program could provide investment readiness preparation and connections to gender-lens investors and export-focused venture funds.

The financing component could be complemented by financial management training to ensure entrepreneurs can effectively manage export finances, understand international payment mechanisms, and navigate currency risks.

C. International Partnerships

The program should forge strategic international partnerships across multiple dimensions to create sustainable pathways for women entrepreneurs:

1. Bilateral Partnerships for Market Access

Government-to-Government Protocols:

Formal agreements with trade ministries in target markets to provide preferential facilitation for program participants, including expedited regulatory approvals, recognition of conformity assessments, and dedicated support channels.

Trade Promotion Organization Alliances: Partnerships with counterpart organizations could be undertaken such as JETRO (Japan), Germany Trade & Invest, and Enterprise Singapore to establish dedicated programs supporting Indian women exporters, including shared exhibition spaces, buyer introduction services, and market intelligence.

Retail Chain Partnerships:

Strategic alliances with international retail chains committed to supplier diversity, creating direct sourcing channels for program participants. These partnerships could include supplier development programs addressing specific purchasing requirements.

Diaspora Network Activation:

Engagement with Indian diaspora business networks in target markets to create mentorship, distribution, and market representation opportunities for women entrepreneurs.

2. Joint Training for Standards and Compliance

Technical Collaboration with International Standards Bodies:

Partnerships with organizations like the International Organization for Standardization (ISO), British Standards Institution (BSI), and ASTM International to provide specialized training on product standards and certification pathways.

Testing Infrastructure Access:

Agreements with international testing laboratories to provide subsidized testing services and guidance on compliance requirements for specific product categories and markets.

Digital Trade Skills Partnerships:

Collaboration with global e-commerce platforms, digital payment providers, and logistics technology companies to build digital capabilities among program participants.

Sustainable Trade Certification:

Partnerships with sustainability certification bodies to support participants in achieving recognized certifications like Fair Trade, Organic, and BSCI (Business Social Compliance Initiative) that enhance market access and price premiums.

3. Industry Association Partnerships

Sector-Specific Buyer Networks

Formal relationships with international industry associations in target sectors to facilitate connections with potential buyers, distributors, and sourcing agents.

Joint Trade Events

Co-created trade promotion events featuring program participants, including virtual showcases, buying missions, and sector-specific exhibitions.

Standards Harmonization Initiatives

Collaboration on reducing technical barriers to trade through mutual recognition of standards and simplified compliance procedures for women-owned businesses.

Knowledge Exchange Programs

Ongoing exchange between Indian industry associations and international counterparts to share market intelligence, trend forecasting, and adaptation strategies for specific sectors.

D. Digital Platform for Matchmaking and Knowledge Sharing

The program could be anchored by a comprehensive digital platform serving multiple functions:

Buyer-Seller Matchmaking System

A sophisticated database of verified international buyers with detailed sourcing requirements, allowing for algorithmic matching with women entrepreneurs based on product capabilities, capacity, and market focus. The platform will facilitate initial introductions, virtual meetings, sample management, and relationship tracking.

E-Learning Management System

A repository of structured learning modules covering export procedures, market requirements, and sector-specific knowledge. The system will support both self-paced learning and virtual classroom sessions, with progress tracking and competency assessment.

Compliance Knowledge Base

Comprehensive, regularly updated information on regulatory requirements, testing protocols, and certification processes for major export markets, organized by product category and country. This will include step-by-step compliance guides, document templates, and connections to approved testing facilities.

Virtual Trade Showcase

Digital product catalogues and virtual showrooms for program participants, enabling year-round product discovery by international buyers beyond physical trade events. The showcase will include detailed product specifications, customization options, minimum order quantities, and sustainability credentials.

Export Workflow Management

Tools to manage the export process from inquiry to delivery, including quote generation, order management, document preparation, logistics tracking, and payment reconciliation.

Community of Practice

A secure networking space for cohort members, mentors, and program alumni to share experiences, solve common challenges, and collaborate on market opportunities.

Market Intelligence Dashboard

Data visualizations of trade flows, tariff information, pricing trends, and competitive analysis for key markets and product categories, helping participants identify opportunities and optimize strategies.

Impact Measurement System

Tools to track business growth metrics, export performance, job creation, and other key indicators,

providing real-time visibility into program outcomes and enabling continuous improvement.

The digital platform should be developed with accessibility in mind, featuring multilingual interfaces, mobile optimization, and offline functionality for entrepreneurs in areas with limited connectivity. Integration with existing platforms like the Government e-Marketplace (GeM) and international e-commerce marketplaces will create additional visibility channels for program participants.

Through this comprehensive approach combining intensive cohort support, international exposure, targeted financing, strategic partnerships, and digital enablement, the Women in Trade Program has the potential to transform India's export landscape by empowering women entrepreneurs to become successful global business leaders.

Best Practice: ITC SheTrades Initiative - Connecting Women Entrepreneurs to Global Markets

The International Trade Centre's SheTrades Initiative, launched in 2015, represents a comprehensive approach to increasing women's participation in international trade. This case study examines its structure, impact, and key success factors.

Origins and Mission

SheTrades emerged as a flagship program of the International Trade Centre (ITC), the joint agency of the

United Nations and World Trade Organization. The initiative was created with an ambitious goal: to connect 3 million women entrepreneurs to international markets by 2021. Its mission extends beyond improving product quality to fundamentally transforming the ecosystem for women in trade through seven global action areas, including data collection, trade policy implementation, and financial inclusion.

Program Structure and Components

SheTrades operates through multiple interconnected components:

- 1. Digital Platform:** SheTrades.com serves as a free-to-use web and mobile application connecting over 20,000 women entrepreneurs with trade partners across 134 countries.
- 2. SheTrades Hubs:** These local chapters, embedded in host institutions, function as resource centers for women entrepreneurs. Currently, 21 hubs operate globally, with active centers in regions like Kenya, Nigeria, and Trinidad and Tobago.
- 3. Capacity Building:** The initiative provides tailored training through the SheTrades Academy, offering specialized courses in multiple languages including Bangla, Vietnamese, and Russian.
- 4. SheTrades Invest:** This matching scheme connects women entrepreneurs with impact investors, having engaged 31 investors and over 2,300 SMEs.
- 5. Global Events:** SheTrades Global trade fairs connect export-ready women entrepreneurs with buyers, investors, and partners.

Impact and Results

By 2023, SheTrades had achieved significant results:

- Generated over \$250 million in trade and investment leads
- Supported women entrepreneurs in 30 countries
- Built a network of over 1.5 million women entrepreneurs
- Established partnerships with more than 250 institutions globally
- Created a pipeline of over 30 impact investors committing over \$75 million to gender-lens investment

Source: "ITC SheTrades Initiative," n.d., <https://www.shetrades.com/>.

Success Stories

The program's impact is evident in individual success stories. For example, Ericka Evangelista, a Filipino fashion entrepreneur, credits the SheTrades-Visa project with transforming her business. After attending the SheTrades Summit in Abu Dhabi in 2024, she gained crucial knowledge about business management, branding, and export processes that helped her refine her business model and expand globally.

In Guinea, Aissatou Diallo founded ASTOUB, a natural cosmetics brand, and through the SheTrades West Africa project has trained over 950 women in shea production, transforming it from a side activity into a thriving business that supports children's education and increases community income.

Key Success Factors

Several factors contribute to SheTrades' effectiveness:

- 1. Multi-stakeholder Approach:** Engaging governments, private sector, and civil society creates a holistic support system.
- 2. Strong Brand Identity:** The initiative has successfully established itself as a recognized brand in the women and trade space.
- 3. Technology Integration:** Leveraging digital platforms to connect entrepreneurs with markets addresses a critical barrier for women.
- 4. Strategic Partnerships:** Collaborations with over 200 partners, including private sector companies like Visa, extend the program's reach and resources.

Best Practice: Turkey's Garanti Bank's Women's Entrepreneur Support Package

Garanti BBVA's Women's Entrepreneur Support Package, launched in 2006, has become a benchmark for empowering women-led businesses in Türkiye. The program combines financial support, skill development, and market access to address systemic barriers faced by women entrepreneurs.

Key Components of the Support Package

1. Financial Solutions

- Tailored credit products, including collateral-free loans, overdrafts, and foreign trade financing, with preferential pricing for women entrepreneurs^{[1][2]}.
- Subsidized loans totaling TRY 10 billion (approx. \$330 million) over 15 years, enabling business expansion and innovation^[3].

2. Capacity Building

- Mini-MBA Program: Partnered with Boğaziçi University to deliver executive training in finance, digital tools, and supply chain management. Over 3,000 women entrepreneurs across 27 cities completed the program^{[3][2]}.
- Türkiye Women Entrepreneurs Academy: Provided entrepreneurship training to 4,500 women, focusing on compliance, market strategies, and digital trade^[4].

3. Market Access and Recognition

- Türkiye Women Entrepreneur Competition: An annual event (18th edition in 2025) awarding grants up to TL 250,000 (\$8,200) across categories like sustainability and technology. Over 45,000 applications have been received since inception, with 70+ winners gaining visibility and mentorship^{[5][6]}.
- Women in Trade Platform: Facilitated partnerships with international buyers and cooperatives, expanding export opportunities^[4].

4. Networking and Advocacy

- Hosted 150+ "Women Entrepreneur Gatherings" to foster peer learning and collaboration^[1].
- Collaborated with the Women Entrepreneurs Association of Türkiye (KAGİDER) to advocate for policy changes and gender-inclusive economic growth^{[5][3]}.

Impact and Outcomes

- Increased Participation: Türkiye's women entrepreneurs rose from 4% to 13% of all entrepreneurs between 2006–2025, attributed partly to Garanti BBVA's initiatives^[3].
- Economic Contribution: Award-winning businesses reported average revenue growth of 35% post-participation, with many expanding into EU and MENA markets^{[5][1]}.

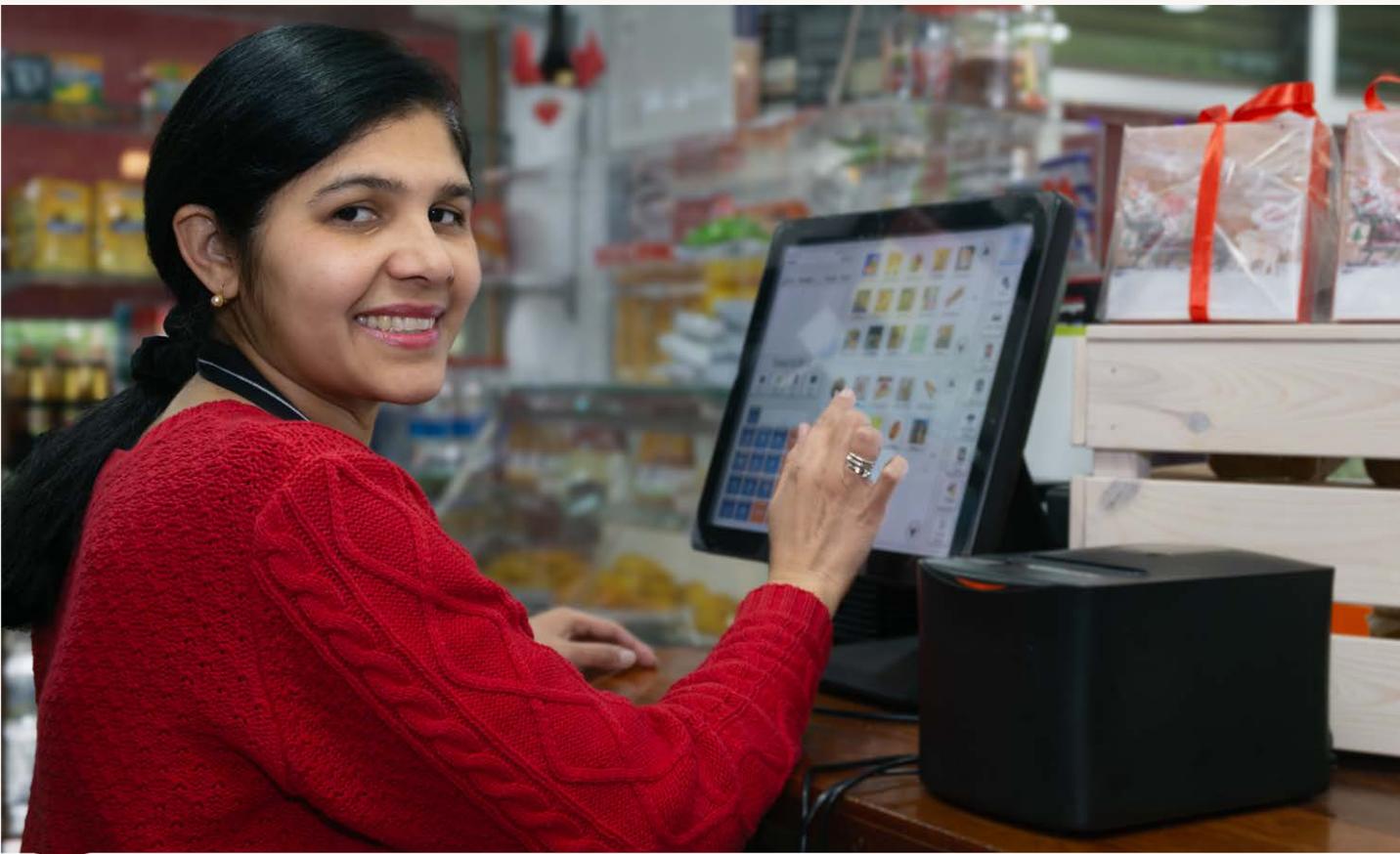
- Digital Adoption: 68% of trained entrepreneurs integrated e-commerce tools, enhancing their competitiveness^[2].

- The bank introduced a tiered loan structure to cater to micro-enterprises and high-growth firms, improving accessibility^[1].

Challenges and Adaptations

- Early struggles in scaling training programs due to low participation were addressed through partnerships with local chambers of commerce and hybrid learning models^[1].

Garanti BBVA's holistic approach demonstrates how financial institutions can drive gender equality while fostering economic growth. The program's longevity and evolving strategies—such as prioritizing digital trade and sustainability—highlight its adaptability to global market trends.



[1] International Finance Corporation, "LEARNING STUDY ON IMPACT OF BANKING ON WOMEN PROGRAMS IN EUROPE, CENTRAL ASIA, MIDDLE EAST AND NORTH AFRICA," report, 2016, <https://documents1.worldbank.org/curated/en/861611597299888427/pdf/Garanti-Bank-Turkey-Combining-SME-Banking-Excellence-with-a-Proposition-for-Women-Entrepreneurs-in-Turkey.pdf>.

[2] "Support Program for Women Entrepreneurs | Garanti BBVA," n.d., <https://www.garantibbva.com.tr/en/corporate/sme-specific/support-program-for-women-entrepreneurs>.

[3] "Garanti BBVA, 15 Years of Support for Female Entrepreneurs," NEWS BBVA, October 11, 2021, <https://www.bbva.com/en/tr/sustainability/garanti-bbva-15-years-of-support-for-female-entrepreneurs/>.

[4] "Supporting Women Entrepreneurs," Garanti BBVA IR, n.d., <https://www.garantibbvainvestorrelations.com/en/sustainability/detail/Supporting-Women-entrepreneurs/2209/9622/0>.

[5] "Garanti BBVA to Host the 18th Türkiye Women Entrepreneur Competition," NEWS BBVA, August 9, 2024, <https://www.bbva.com/en/tr/innovation/garanti-bbva-to-host-the-18th-turkiye-women-entrepreneur-competition/>.

[6] "Project Partners," [garantibbvakadingirisimci.com](https://www.garantibbvakadingirisimci.com), n.d., <https://www.garantibbvakadingirisimci.com/en/project-partners>.

5.2.2. Ensure that Government of India's bilateral export and investment promotion missions include gender targets for inclusion of women MSMEs as suppliers

The Government of India could establish gender inclusion targets for all bilateral export and investment promotion missions to systematically integrate women-owned MSMEs into global value chains. These missions represent critical market access opportunities that have historically underrepresented women entrepreneurs.

Implementation would require each bilateral trade mission to reserve supplier slots specifically for women-owned MSMEs, with graduated targets across sectors based on women's participation rates. Priority sectors like textiles, handicrafts, food processing, and services should have higher initial requirements.

The Ministry of Commerce and Industry, and Ministry of External Affairs, in collaboration with the Ministry of Women and Child Development, could ensure pre-mission preparation includes concrete research on inclusion of women MSMEs in trade opportunities as well as consultations with women traders.

Women MSMEs can also be included in these missions. To ensure qualified candidates for these missions, a national database of export-ready women-owned businesses could be maintained, with regular capability-building programs feeding into this pipeline. Trade mission organizers could be required to consult this database when selecting participants.

5.2.3. Support in establishing special purpose vehicle on PPP basis with digital platform for selling goods from women traders in foreign markets

Women-owned MSMEs in India face significant challenges in accessing international markets, with fragmentation and scale limitations being primary barriers, as noted in the sections above. Individual women entrepreneurs often struggle to meet minimum order quantities, navigate complex export documentation, and establish credible market presence in foreign countries. This fragmentation limits their ability to compete effectively despite producing high-quality goods. Additionally, women entrepreneurs frequently lack the international networks and market intelligence needed to identify appropriate buyers and adapt products to overseas preferences.

The Government of India could establish a Special Purpose Vehicle (SPV) as a public-private partnership between the Ministry of MSMEs and private sector entities with established export capabilities. This SPV would serve as a consolidator and market access facilitator specifically focused on women-owned businesses.

The government's contribution would include initial capital, regulatory facilitation, and connections to international trade missions, while the private partner would bring market expertise, existing buyer relationships, and operational capabilities. The SPV would have a clear mandate to aggregate products from women entrepreneurs across India, perform quality assurance, manage export logistics, and generate sales in targeted international markets.

Key operational components could include:

- Regional collection centers in major production clusters
- Centralized warehousing and fulfillment capabilities
- In-market representatives in priority export destinations
- Product development and adaptation services
- Shared certification and compliance support

The SPV could also establish a comprehensive digital platform serving multiple functions:

1. E-Marketplace Interface

A user-friendly portal where international buyers can discover, evaluate, and purchase products from Indian women entrepreneurs, with mechanisms for product customization, order management, and secure payment processing.

2. Seller Dashboard

A dedicated interface for women entrepreneurs to list products, manage inventory, track orders, and access sales analytics. The dashboard would provide real-time visibility into market performance and buyer feedback.

3. E-Learning Center

Interactive training modules covering export readiness, product standards, pricing strategies, and market trends. These modules would enable continuous capability building and help entrepreneurs adapt to evolving market requirements.

4. Supply Chain Visibility

Tools for tracking product movement from sourcing to final delivery, ensuring quality control and timely fulfilment of international orders.

This integrated approach has the potential to transform market access challenges into opportunities by leveraging collective scale while maintaining individual entrepreneurial identities and fostering direct feedback loops between producers and international markets.

1. Expand services at SANKALP Hubs for Women to include trade facilitation desks

The Ministry of Women and Child Development can expand SANKALP: Hub for Empowerment of Women (HEW) services to include trade facilitation desks by building on its existing infrastructure across 742 districts in 35 States/UTs⁴⁰.

These trade facilitation desks could be integrated into the SANKALP framework to specifically address market access challenges faced by women entrepreneurs. The desks would serve as specialized units within existing hubs to provide:

1. Export Documentation Assistance

Help women traders navigate complex export requirements, similar to the Trade Information Desks that assist traders with documentation and compliance for clearance.

2. Market Intelligence Services

Provide information on international market trends, consumer preferences, and export opportunities tailored to women-owned businesses.

⁴⁰ "SANKALP: HEW: Public Insights," missionshakti.wcd.gov.in, n.d., <https://missionshakti.wcd.gov.in/statisticsHub>.

3. Digital Platform Access

Facilitate access to e-commerce platforms and digital marketplaces, building on the digital empowerment initiatives already underway.

4. Trade Regulation Guidance

Offer simplified explanations of trade regulations and customs procedures, addressing a key barrier for women entrepreneurs.

5. Networking Opportunities

Connect women traders with international buyers through virtual and physical networking events.

Implementation could follow a phased approach, starting with pilot desks in districts with high concentrations of women entrepreneurs. The Ministry could partner with customs agencies and export promotion councils to train SANKALP hub staff on trade facilitation matters.

This initiative would align with the Ministry's ongoing 100-days awareness campaign on women empowerment and complement existing services that have already assisted over 26 lakh beneficiaries, creating a comprehensive ecosystem for women entrepreneurs seeking to access international markets.

5.2.4. Introduce policy incentives for global MNCs to provide trainings for women MSMEs so they can become suppliers in their value chain

The Government of India could implement a multi-faceted approach to incentivize multinational corporations (MNCs) to develop women-owned MSMEs as suppliers through targeted training programs:

Tax-Based Incentives. Establish a tax deduction scheme allowing MNCs to claim expenses incurred on training and capacity building programs specifically designed for women-owned MSMEs (upto a limit). This could include costs related to technical training, quality certification, production upgrades, and management capability development.

Diverse Procurement. Create a rating system for MNCs based on their supplier diversity initiatives, with those actively training and sourcing from women-owned MSMEs receiving preferential treatment in government procurement contracts and licensing processes.

Matching Grant Programs. Implement a matching grant fund where the government contributes ₹1-2 for every rupee invested by MNCs in developing women suppliers. These grants could specifically support technology transfer, quality management systems implementation, and market readiness programs.

Trade Facilitation Benefits. Offer expedited customs clearance, reduced documentation requirements, and dedicated relationship managers at regulatory agencies for MNCs that meet established targets for inclusion of trained women entrepreneurs in their supply chains.

Recognition and Certification. Develop an official "Gender-Inclusive Supply Chain" certification for MNCs that meet specific criteria for training and sourcing from women MSMEs, providing marketing advantages and enhanced corporate reputation.

By combining financial incentives with process advantages and reputational benefits, these policy measures would create compelling business cases for MNCs to invest in developing women-owned MSMEs as valuable supply chain partners.

Special cell at state governments for trade facilitation and promoting market access for women MSMEs

State governments across India can establish specialized 'Women in trade' or 'Women MSME' facilitation cells dedicated to promote regulatory clearances for women-led MSMEs wishing to undertake international trade. These cells could also function as centralized hubs within state government commerce or MSME departments, and include sector specific experts in international trade, digital marketing, and gender-responsive business development.

The primary function for these cells would be to support women MSME traders on the regulatory front. These cells, being housed within state governments, could establish linkages with key central government trade agencies, export promotion agencies, as well as with logistics service providers, port trusts and land port authorities, as well as with industry associations to ensure a thriving network of partners is created to prioritize women MSMEs entry into global value chains. Drawing on the collective knowledge in this network, these cells could provide simplified guidance on export procedures, establish single-window clearance systems for women entrepreneurs, and offer subsidized testing and certification services for their products. They would also coordinate

with central government agencies like the Director General for Foreign Trade and the Central Board of Indirect Taxes and Customs to streamline export processes for women-led businesses.

Over and above this, the cells could also support capacity building and forging market linkages. For capacity building, they could conduct targeted training programs on export documentation, quality standards, and digital marketing specifically designed for women entrepreneurs' needs. These programs would be delivered in local languages and scheduled to accommodate women's domestic responsibilities.

For market linkages, the cells could develop state-specific export promotion strategies highlighting unique products from women entrepreneurs in that region. They could organize women-only trade delegations to international exhibitions and create digital showcases of women-made products for international buyers. The cells could also facilitate partnerships with e-commerce platforms to create dedicated sections for women-made products from their states, linking with the work already being done by the National and State Rural Livelihood missions.

Funding for these cells could come from state budgets supplemented by central schemes like the MSME Champions Scheme. By establishing these specialized cells, state governments can address the specific challenges women entrepreneurs face in accessing international markets while leveraging the unique products and skills available in their regions.

Hold sector-specific and cluster-specific networking events for women MSME traders with representatives of large, exports to deepen linkages and create market opportunities

Industry associations can create powerful business connections between women-owned MSMEs and global multinational corporations through strategically designed networking events, as well as sector-specific and cluster-specific matching events between large exporting firms (foreign/ domestic) and women MSMEs to identify market opportunities and opportunities to integrate women MSMEs in supply chains.

Sector-Focused Match Events.

Industry associations could organize highly targeted networking sessions focused on specific sectors where women entrepreneurs have significant presence, such as textiles, handicrafts, food processing, and electronics components. Each event would exclusively feature pre-qualified women MSME traders and carefully selected procurement representatives from relevant MNCs. These sector-specific gatherings would feature structured product showcases, one-on-one meeting slots, and facilitated roundtable discussions addressing sector-specific supply chain challenges. The focused nature ensures conversations centre on concrete sourcing opportunities rather than general networking.

Cluster-Based Sourcing Missions. For geographically concentrated production clusters like Tirupur (textiles), Moradabad (brassware), or Surat (diamonds), industry

associations could organize immersive sourcing missions bringing MNC representatives directly to women entrepreneurs' facilities. These missions could combine site visits to women-owned production units, collective product displays, and community engagement sessions. This approach allows MNC buyers to assess production capabilities firsthand while understanding the community impact of potential partnerships.

Preparation and Follow-Up Support.

Critical to these events' success would be the pre-event preparation of women entrepreneurs. Industry associations could provide training on pitch development, product presentation, and negotiation skills specifically tailored to MNC requirements. Post-event support mechanisms could include tracking development of business opportunities, technical assistance addressing gaps identified during interactions, and formalized feedback channels ensuring continuous improvement.

Technology Enablement. Industry associations could develop digital platforms extending these in-person connections, featuring verified business profiles, catalogue management tools, and secure communication channels. These platforms could sustain relationships between physical events and provide visibility metrics tracking business development progress.

Through these structured, targeted approaches, industry associations can transform traditional networking events into powerful business development engines connecting women entrepreneurs directly with global market opportunities.

5.3

Pillar 3: Skill training, capacity building and exposure visits



5.3.1. Organise exposure visits to key foreign markets for women MSME traders for priority sectors and clusters

The Government of India can organize effective exposure visits to key foreign markets for women MSME traders by

leveraging existing schemes and implementing targeted approaches for priority sectors and clusters. Exposure visits can also be organized by State governments, for promising sectors and clusters in partnership with Government of India agencies.

Leveraging Existing Schemes

The government can utilize the International Cooperation Scheme (ICS) under the Ministry of MSMEs, which already provides financial assistance for international exposure. Under this scheme's Market Development Assistance (MDA) component, the government can specifically allocate resources for women-led MSME delegations to participate in international exhibitions, trade fairs, and buyer-seller meets in foreign countries^{[1][2]}. Additionally, the Procurement and Marketing Support (PMS) Scheme can be leveraged to support exposure visits as it already covers activities like buyer-seller meetings and exposure trips with financial support of up to INR 25 lakhs^[3].

Sector and cluster-specific approach

For 2025, the government could focus on priority sectors where women entrepreneurs have shown exceptional resilience and growth potential, such as

1. Handicrafts and textiles, where Indian artisans are already in demand globally for their unique designs and traditional craftsmanship^{[4][5]}.
2. Organic food and sustainable products, which align with growing global consumer preferences for green and sustainable goods^[4].

3. IT services and digital solutions, where Indian tech MSMEs are becoming valuable players in global markets^[4].

Implementation Strategy

The government can implement these exposure visits through:

1. Targeted Delegations:

Organize women-only trade delegations to international exhibitions in markets with high demand for Indian products, similar to the approach used in the MSME Pavilion at the International Trade Fair where 74% of participants were women entrepreneurs^[6].

2. Market-Specific Programs:

Design exposure visits based on comprehensive market intelligence for specific regions, focusing on countries with favorable trade agreements like the India-ASEAN Free Trade Agreement^[7].

3. Comprehensive Support Package:

Provide end-to-end support including:

- Pre-visit training on export procedures and market-specific requirements
- Financial assistance for airfare, accommodation, and exhibition space
- Translation and cultural orientation services
- Facilitated meetings with potential buyers and distributors
- Post-visit follow-up support for converting leads into actual business

4. Digital Preparation

Before physical visits, organize virtual meetings and digital showcases to establish initial connections and understand market preferences, utilizing both physical and virtual components of the International Cooperation Scheme^[2].

By implementing these measures, the Government of India can effectively support women MSME traders in accessing international markets, helping them overcome barriers and capitalize on global opportunities in priority sectors.

5. Reserved Participation

Ensure that at least 20% of all international exposure visits are exclusively for women entrepreneurs, similar to the approach used in other government training programs^[8].

[1] "International Cooperation Scheme- Market Development Assistance," myScheme - One-stop Search and Discovery Platform of the Government Schemes, n.d., <https://www.myscheme.gov.in/schemes/ics-mds>.

[2] "Marketing Promotion Schemes | Ministry of Micro, Small & Medium Enterprises," n.d., <https://msme.gov.in/1-marketing-promotion-schemes>.

[3] "Government Schemes for MSME Growth," Kinara Capital (blog), December 27, 2024, <https://kinaracapital.com/government-schemes-for-msmes/>.

[4] "Opportunity for MSMEs in International Market," IIFL Finance, n.d., <https://www.iifl.com/knowledge-center/msme/opportunity-for-msmes-in-international-market>.

[5] "Opportunity for MSMEs in International Market," IIFL Finance, n.d., <https://www.iifl.com/knowledge-center/msme/opportunity-for-msmes-in-international-market>.

[6] Nikita Singla, "Women in Trade: Celebrating the Wins and Closing the Gaps," Financial Express, April 7, 2023, <https://www.financialexpress.com/business/sme-msme-exim-women-in-trade-celebrating-the-wins-and-closing-the-gaps-3037571/>.

[7] Aditya Singh, "How Indian MSMEs Can Go Global in 2025: Government Schemes and Strategic Execution | GST Refund Services | MYGSTRefund," mygstrefund.com, February 18, 2025, <https://www.mygstrefund.com/indian-msmes-global-2025-strategy-schemes>.

[8] "Schemes for the development and promotion of women entrepreneurs," Dcmsme.Gov.In, n.d., https://www.dcmsme.gov.in/publications/women_schemes.pdf.

5.3.2. Create an exporter certification program, to be delivered in partnership with industry associations, exclusively for women MSMEs

The Government of India can create an exporter certification program exclusively for women MSMEs by designing a structured initiative that combines practical training, mentorship, and formal recognition. This program would aim to equip women entrepreneurs with the essential skills and knowledge required to succeed in international trade while addressing their unique challenges.

Program Design and Delivery. The certification program can be delivered through a blended learning model that includes both online and offline components. It would consist of modules covering key aspects of exporting, such as:

- **Export Documentation and Compliance:** Training on preparing export documentation, understanding regulatory requirements, and navigating customs procedures.
- **Market Entry Strategies:** Guidance on identifying international markets, evaluating buyer preferences, and tailoring products to meet global standards.
- **Pricing and Financial Management:** Insights into competitive pricing strategies, payment terms, and managing financial risks in export transactions.
- **Logistics and Supply Chain Management:** Practical knowledge about shipping methods, Incoterms, and optimizing supply chain operations.

- **Digital Marketing for Exports:** Training on leveraging digital platforms to connect with international buyers and promote products globally.

The program could include interactive workshops, case studies, and real-world simulations to enhance learning outcomes. Participants would also receive mentorship from experienced exporters to address specific challenges faced by women-led MSMEs.

Partnership with Industry Associations. The government can collaborate with industry associations to design the curriculum, provide expert trainers, and ensure alignment with global trade standards. These associations can also facilitate networking opportunities for participants with international buyers and trade professionals.

Certification and Benefits. Upon successful completion of the program, participants could receive a government-recognized certification that enhances their credibility in international markets. Certified exporters could benefit from priority access to export promotion schemes, financial incentives, and dedicated trade facilitation desks. Certified women exporters could receive:

1. Priority processing for export documentation
2. Special pavilions at international trade shows
3. Dedicated export facilitation desks at MSME-DIs
4. Preferential rates for export credit
5. Recognition through national awards for women exporters

This certification program would align with India's focus on enhancing ease of doing business while specifically addressing the unique challenges faced by women entrepreneurs in accessing international markets.

5.3.3. Introduce country-specific, sector-specific certification courses for women MSMEs on trade regulations, digital trade processes, testing and quality assurance

Industry associations in India can introduce country-specific and sector-specific certification courses for women MSMEs on trade regulations, digital trade processes, testing, and quality assurance by adopting a structured and inclusive approach. These courses would aim to empower women entrepreneurs with the skills and knowledge necessary to navigate international markets effectively.

Program Design

1. Country-Specific Modules:

The courses should include detailed insights into trade regulations, customs procedures, and market entry requirements for specific countries. For example, modules could cover compliance with EU standards, US FDA regulations, or ASEAN trade agreements, and applicable sector-specific as well as country-specific tariff rates.

2. Sector-Specific Focus:

Tailored content should address the unique needs of priority sectors such as textiles, handicrafts, food processing, and IT services. This could also include sector-specific quality standards, certifications (e.g., ISO, HACCP), and testing protocols.

3. Digital Trade Processes:

The curriculum should emphasize digital tools for global trade, including e-commerce platforms, digital marketing strategies, and the use of digital trade facilitation portals.

4. Testing and Quality Assurance:

Practical training on product testing, certification procedures, and quality management systems would enable women entrepreneurs to meet international buyer expectations.

Delivery Mechanism

1. Blended Learning:

Courses can be offered through a mix of online modules and in-person workshops at regional hubs to ensure accessibility for women entrepreneurs across urban and rural areas.

2. Expert Trainers:

Industry associations can engage trade experts, quality assurance professionals, and successful exporters to deliver the training.

3. Certification:

Participants could receive a recognized certification upon completion, enhancing their credibility with international buyers.

Supportive Ecosystem

1. Subsidized Fees:

Financial support from government schemes like the MSME Sustainable (ZED) Certification Scheme can make these courses affordable for women entrepreneurs.

2. Networking Opportunities:

The program could include networking events with potential buyers and export promotion councils (as mentioned in pillar 2 above) to help participants establish market linkages.

3. Follow-Up Support:

Post-certification handholding services such as consultancy on export strategies or assistance in obtaining product certifications could be provided.

By introducing such targeted certification programs, industry associations can address the specific challenges faced by women MSMEs in accessing global markets while fostering their growth in priority sectors.

5.3.4. Organise camps for women MSMEs to understand trade related and customs compliances, as well as new digital interfaces for trade facilitation (in partnership with key government stakeholders)

Industry associations can organize camps for women MSMEs to enhance their understanding of trade-related and customs compliances, as well as new digital interfaces for trade facilitation, by collaborating with key government stakeholders and adopting a structured approach.

Objectives of the Camps. The primary goal of these camps would be to empower women entrepreneurs with the knowledge and skills necessary to navigate international trade regulations and processes effectively. The camps could focus on:

- **Trade Regulations:** Simplifying customs procedures, documentation requirements, and compliance with foreign trade policies.
- **Digital Trade Interfaces:** Introducing tools such as the Indian Customs Compliance Information Portal (CIP) and platforms like DGFT's online systems for export-import management.
- **Quality Assurance:** Educating participants on product testing, certifications, and meeting international standards.

Structure and Delivery

1. Workshops and Interactive Sessions:

Camps can include hands-on workshops led by experts from customs authorities, trade facilitation agencies, and industry professionals. Topics would cover step-by-step export procedures, tariff classifications, and regulatory requirements.

2. Demonstrations of Digital Tools:

Participants would receive training on using digital platforms like CIP for accessing real-time information on customs procedures and DGFT's electronic filing systems.

3. Sector-Specific Guidance:

Camps can provide tailored advice for priority sectors such as textiles, handicrafts, food processing, and IT services.

4. Networking Opportunities:

Facilitated interactions with government officials, trade experts, and potential buyers to foster market linkages.

Collaboration with Government Stakeholders. Industry associations can partner with entities like the Directorate General of Foreign Trade (DGFT) and the Central Board of Indirect Taxes and Customs (CBIC) to

ensure accurate dissemination of regulatory information. Government support could include funding assistance under schemes like the International Cooperation Scheme or MSME Champions Scheme.

Best Practice: Banco Nacional de Costa Rica's BN Mujer Program for Women MSMEs

Banco Nacional de Costa Rica (BNCR) launched the BN Mujer program in 2010 to empower women entrepreneurs and promote gender-inclusive economic development. The program combines financial and non-financial services tailored to the needs of women-led MSMEs, helping them overcome barriers in accessing finance, business education, and market opportunities.

Financial Products

1. Financial Products:

- Customized credit solutions such as working capital loans, term loans, and overdraft facilities.
- Preferential interest rates for women-led businesses to encourage investment in growth.
- Bundled financial products like savings accounts, insurance policies, and pension plans tailored to women's needs.

2. Non-Financial Services:

- Training Programs: The program offers tiered training modules based on business maturity:
 - Basic Management Training for nascent entrepreneurs.

- Maintain and Grow programs for established businesses focusing on scaling operations.
- Accelerate programs for high-potential businesses with export ambitions.
- Workshops on trade regulations, digital trade processes, and quality assurance to prepare women entrepreneurs for international markets.

3. Follow-Up Support:

- Post-training follow-ups ensure participants apply lessons learned effectively in their businesses.
- Sales targets are linked to training outcomes, driving measurable impact on business performance.

Impact

- Over 4,000 women entrepreneurs have been trained since the program's inception^{[1][2]}.
- Participants report improved financial management skills and greater confidence in navigating trade regulations.
- The initiative has fostered strong cross-selling opportunities, with women entrepreneurs increasingly adopting bundled financial products offered by BNCR^[2].

Best Practices

- **Gender-Disaggregated Data:** BNCR uses activity-based costing to understand the specific needs of women entrepreneurs and design targeted interventions^[2].
- **Integrated Approach:** By combining financial support with education and follow-up services, the program ensures holistic capacity building for women MSMEs^[3].

Conclusion

The BN Mujer program exemplifies how financial institutions can drive gender-inclusive economic growth through targeted support for women-led MSMEs. Its focus on both financial literacy and trade readiness positions participants as key contributors to Costa Rica's economy while empowering them to access global markets effectively.



[1] "Report: Growing as Equals - Banking on Women, a Business Opportunity," IDB Invest, October 1, 2018, <https://www.idbinvest.org/en/publications/report-growing-equals-banking-women-business-opportunity>.

[2] Women's World Banking and European Bank for Reconstruction and Development, "Global Best Practices in Banking Women-Led SMEs," EBRD, 2014, <http://www.womensworldbanking.org/wp-content/uploads/2014/11/Global-Best-Practices-Banking-Women-Led-SMEs-WomensWorldBanking.pdf>.

[3] Financial Alliance for Women, "Banco Nacional | Financial Alliance for Women," June 25, 2024, <https://financialallianceforwomen.org/members/banco-nacional-de-costa-rica/>.

5.4

Pillar 4: Facilitating access to trade finance



5.4.1. Establish trade finance fund for women MSMEs with provision for working capital loans, to be delivered in partnership with public sector banks

The Need for Ring-Fenced Trade Finance. Women-owned MSMEs faced a staggering INR 1.37 lakh crores (\$20.5 billion) financing gap due to collateral requirements, informal operations, and gender biases in lending, as of 2019, per analysis from the International Finance Corporation.⁴¹ Despite having higher repayment rates (96% for SHG-linked loans), women entrepreneurs receive

only 14% of MSME loans. A dedicated trade finance fund would ensure resources aren't diverted to male-dominated sectors, directly addressing working capital gaps and export readiness for women-led firms.

Leveraging the Fund of Funds Framework. The Government of India can establish a dedicated 'Women in Trade Finance Fund' specifically for women's trade finance by allocating a fixed proportion of the ₹50,000 crore Fund of Funds (FoF) announced in Budget 2021-22, and the new Fund of Funds with ₹10,000 crore established to expand support for startups

⁴¹ Athena Infonomics India Pvt. Ltd., "Financial Inclusion for Woman-Owned Micro, Small & Medium Enterprises (MSMEs) in India," report, Ifc.Org (International Finance Corporation, n.d.), <https://www.ifc.org/content/dam/ifc/doc/mgrt/financial-inclusion-for-women-owned-msmesjuly-31.pdf>.

announced in Budget 2025–26.⁴² This sub-fund would operate through a "Mother Fund–Daughter Fund" structure, partnering with public sector banks and NBFCs to blend FoF equity with concessional debt from multilateral institutions. For example, if a ₹1,000 crore allocation from the Government of India to such a fund could leverage 4–5x debt, it can mobilize ₹4,000–5,000 crore for working capital loans. This structure allows risk-sharing with public sector banks (PSBs) while maintaining fiscal discipline and linking eligibility to the Udyam Registration Portal for proper targeting.

Financial Instruments and Mechanisms. As per recent announcements in Budget 2025–26, the credit guarantee cover for SMEs has been increased from ₹5 crore to ₹10 crore under the Credit Guarantee Trust Fund for small and micro enterprises; startups will see their guarantee cover double from ₹10 crore to ₹20 crore, with a reduced fee of 1% for loans in 27 priority sectors and exporter MSMEs will benefit from term loans up to ₹20 crore with enhanced guarantee cover.⁴³ In addition, the extent of guarantee coverage for credit facilities under the CGTMSE scheme was increased to 90% for Women Entrepreneurs in December 2024.⁴⁴

Building on these precedents, the 'Women in trade finance fund' could deploy three key instruments to address specific challenges faced by women entrepreneurs trying to

access working capital in trade. First, credit guarantees covering a fixed percentage of defaults for PSBs issuing working capital loans up to a ceiling amount could reduce risk aversion. Second, concessional loans at below market rates with longer moratoriums than market products could support export-oriented women MSMEs during critical growth phases. Third, digital grants could facilitate adoption of e-commerce platforms or other digital operations systems, conditional on Udyam registration to encourage formalization. These instruments could be tailored further for priority sectors.

The Role of Public Sector Banks. Public sector banks could serve as anchor institutions by utilizing their extensive branch network of 80,000+ locations to simplify applications and accept alternative collateral like GST invoices and purchase orders. They could implement gender-responsive monitoring by tracking sex-disaggregated data on loan utilization, export growth, and employment through a centralized dashboard integrated with the PSB Loans in 59 Minutes portal. Additionally, PSBs could deploy 5,000+ specialized relationship managers trained to address gender-specific challenges, with support from banking correspondents and community based organizations. These banks would also partner with national and international expert agencies for technical assistance, ensuring compliance with global trade standards.

⁴² "Budget 2025–26: Fuelling MSME Expansion," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2099687>.

⁴³ "Budget 2025–26: Fuelling MSME Expansion," n.d., <https://pib.gov.in/PressReleasePage.aspx?PRID=2099687>.

⁴⁴ "Enhancement in extent of guarantee coverage in respect of Women-led Enterprises from 85% to 90%," CgTMSE.In (Credit Guarantee Fund Trust for Micro and Small Enterprises, December 10, 2024), https://www.cgtmse.in/Default/ViewFile/?id=1734171815262_Circular%20241-%20enhancement%20in%20extent%20of%20coverage%20for%20women%20entrepreneurs%5B90%5D.pdf&path=Circular#:-:text=In%20view%20of%20the%20active,to%20Women%20Entrepreneurs%20o%2090%25.

5.4.2. Hold awareness and trust building sessions involving women MSMEs in trade and local private and public sector banks to enable access to trade finance and working capital loans

Industry associations can play a pivotal role in fostering connections between women-owned MSMEs and financial institutions through strategically designed awareness and trust-building sessions. Here's how these associations could implement effective initiatives:

Regional Finance Dialogues. Industry associations could organize quarterly regional dialogues bringing together women MSME owners and banking representatives in trade-intensive clusters. These sessions would feature panel discussions with successful women exporters sharing their financing journeys, followed by representatives from public and private sector banks explaining their specific trade finance products. The intimate setting would allow for candid discussions about pain points and misconceptions, with facilitators ensuring practical solutions emerge.

Product Simplification Workshops. Associations could host hands-on workshops where banking officials guide women entrepreneurs through actual trade finance application processes, demystifying documentation requirements and compliance procedures. These practical sessions would include live

demonstrations of digital application portals and assistance in preparing sample applications, significantly reducing the intimidation factor of formal financing.

Credit Readiness Programs. Implementing phased credit readiness programs would help women entrepreneurs understand how lenders evaluate their businesses. These programs would include preliminary credit assessments, guidance on strengthening financial documentation, and developing bankable export business plans. By preparing women-owned MSMEs before formal bank engagement, approval rates could substantially improve.

Financial Matchmaking Events. Structured matchmaking events could pair pre-screened women entrepreneurs with appropriate financial institutions based on their specific trade finance needs. These curated connections would move beyond traditional networking to facilitate immediate application processes with relationship managers assigned to each entrepreneur.

By implementing these targeted initiatives, industry associations can transform the financing landscape for women in trade, converting information barriers and mistrust into productive banking relationships that drive business growth and export success.

Best Practice: Banking on Women Global Trade Finance Program (BOW-GTFP)

Overview

Launched in 2019 by the International Finance Corporation (IFC) and Goldman Sachs 10,000 Women, the BOW-GTFP addresses the \$1.7 trillion global trade finance gap faced by women-owned SMEs (WSMEs). The program incentivizes banks in IFC's Global Trade Finance Program (GTFP) network to increase trade financing for women importers/exporters while generating data to improve financial inclusion policies^{[1][2]}.

Objectives

- **Increase access:**
Boost trade finance for WSMEs in emerging markets, where only 20% of exporting firms are women-owned^[1].
- **Data generation:**
Establish baseline metrics on gender-disaggregated trade finance flows to inform policy^[2].
- **Risk mitigation:**
Use IFC guarantees to reduce banks' exposure when lending to WSMEs^[1].

Program Structure

- **Incentivized lending:**
Banks receive cash payments from the Women Entrepreneurs Opportunity Facility (WEOF) for each eligible transaction with WSMEs, encouraging them to build tracking systems for women clients^[2].

- **Blended finance:**
Combines IFC's guarantees (covering up to 100% of trade risks) with WEOF grants for technical assistance^{[1][3]}.
- **Advisory support:**
Partners like Ghazanfar Bank (Afghanistan) and Stanbic Bank (Kenya) receive training to design gender-inclusive products^[4].

Impact (2019–2025)

- **Financial inclusion:**
Supported 233 women entrepreneurs across 76 countries with over \$260 million in trade finance^{[5][3]}.
- **Scale:**
Mobilized \$4.29 billion through 251 projects, with 38% targeting low-income and conflict-affected regions^[4].
- **Job creation:**
Enabled beneficiaries like Lan Nguyen Thi (Vietnam) to expand export manufacturing businesses, employing hundreds of women^[3].

Challenges Addressed

- **Informality:**
70% of WSMEs lack formal registration, limiting access to traditional collateral. BOW-GTFP accepts alternative collateral (e.g., purchase orders) and links financing to formalization^[5].
- **Data gaps:**
Prior to 2019, only 5% of banks tracked gender-disaggregated trade data. The program now mandates reporting, revealing WSMEs' 96% repayment rates^{[1][6]}.

Key Takeaways

1. **Blended finance works:** Every \$1 in WEOF grants leveraged \$12 in private capital for WSMEs^[4].
2. **Partnerships matter:** Collaboration with banks, NGOs (e.g., SEWA), and governments ensures localized solutions^[3].
3. **Data drives policy:** Findings from BOW-GTFP informed WTO's 2024 gender-responsive trade guidelines^[6].

The BOW-GTFP demonstrates how targeted incentives, risk-sharing, and data-centric approaches can unlock trade opportunities for women entrepreneurs, contributing to a 15% increase in women-led exports in participant countries since 2020^{[5][2]}.

[1] International Finance Corporation (IFC), "BANKING ON WOMEN GLOBAL TRADE FINANCE PROGRAM," June 2020, <https://www.ifc.org/content/dam/ifc/doclink/2020/banking-on-women-global-trade-finance-program.pdf>.

[2] Eleanor Wragg, "IFC Bets on Women for Its Latest Trade Finance Programme," Global Trade Review (GTR), July 10, 2019, <https://www.gtreview.com/news/global/ifc-bets-on-women-for-its-latest-trade-finance-programme/>.

[3] "Shelling Out Success," n.d., <https://ifc.shorthandstories.com/multi-issue-magazine/profiles/ianss-story/index.html>.

[4] International Finance Corporation (IFC), "BANKING ON WOMEN GLOBAL TRADE FINANCE PROGRAM."

[5] Banking on Women Who Trade Across Borders, Washington, DC: World Bank eBooks, 2024, <https://doi.org/10.1596/41757>.

[6] International Finance Corporation, "IFC Report Highlights Gender Gap in Trade Finance and Identifies Potential Solutions," DevelopmentAid, May 7, 2024, <https://www.developmentaid.org/news-stream/post/178943/gender-gap-in-trade-finance>.

Best Practice: Women Exporters in the Digital Economy (WEIDE) Fund

Background and Launch

The Women Exporters in the Digital Economy (WEIDE) Fund was jointly launched by the World Trade Organization (WTO) and the International Trade Centre (ITC) in February 2024^{[1][2]}. This pioneering initiative aims to empower women entrepreneurs by helping them grow their businesses through international trade and digitalization^{[1][2]}.

Objectives and Scope

The WEIDE Fund has set an ambitious target of raising US\$ 50 million, with an initial goal of US\$ 25 million^{[1][3]}. Its primary objectives include:

1. Improving business operations and competitiveness
2. Facilitating effective international trade transactions
3. Expanding online sales channels
4. Creating and upgrading employment opportunities
5. Leveraging corporate partnerships for additional assistance^{[1][3]}

Key Components

The fund focuses on four critical areas to unlock opportunities for women entrepreneurs:

1. **Financial Support:**
Providing grants and collaborating with financial institutions to bridge the finance gap^{[1][2]}.

2. Skill Development:

Offering technical assistance and training in digital skills and export competitiveness^{[1][2]}.

3. Market Access:

Connecting women to digital market platforms to expand their reach^{[1][2]}.

4. Networking:

Creating inclusive business ecosystems through partnerships with private and public sector actors^{[1][2]}.

Implementation Strategy

The WEIDE Fund employs a two-track system tailored to meet the needs of targeted MSMEs:

1. Track One:

Focuses on women-led micro and small businesses, offering:

- Discovery Grants of US\$ 2,000 to US\$ 5,000
- Technical assistance including business coaching and skills training
- Program duration of 9–12 months^[3]

2. Track Two:

Targets exporting/export-ready women-led small and medium-sized businesses, providing:

- Booster Grants of up to US\$ 30,000
- Bespoke coaching for business acceleration
- Program duration of approximately 18 months^[3]

Partnerships and Funding

The fund actively seeks partnerships with governments, international organizations, development banks, philanthropic foundations, and the private sector^{[1][3]}. The United Arab Emirates (UAE) has already allocated US\$ 5 million as the first donor to the fund^{[4][5]}.

Implementation Timeline

- **February 2024:**
Fund launched^[1]
- **September 11, 2024:**
Call for proposals from Business Support Organizations (BSOs)^[1]
- **November 1, 2024:**
Selection of BSOs^[1]
- **December 12, 2024:**
Call for BSO proposals for funding^[1]
- **February/March 2025:**
Selection of winners^[1]

Expected Impact

The WEIDE Fund aims to address barriers faced by women entrepreneurs and promote inclusivity, diversity, and economic empowerment through digital trade^[2]. Studies have shown that women-led exporting companies earn 2.8 times more than other women-led companies, and women who trade digitally can earn up to three times more than those trading in domestic markets^[2].

Conclusion

The WEIDE Fund represents a significant step towards gender equality in trade and economic opportunities. By providing targeted support to women entrepreneurs,

particularly in developing and least-developed countries, the WEIDE Fund has the potential to transform the landscape of international trade and contribute to more inclusive economic growth.



[1] "WEIDE," n.d., https://www.wto.org/english/tratop_e/womenandtrade_e/weide_e.htm.

[2] World Trade Organization (WTO) and International Trade Centre (ITC), "WOMEN EXPORTERS IN THE DIGITAL ECONOMY FUND," 2024, https://www.wto.org/english/tratop_e/womenandtrade_e/weideitc_wto_weide_fund_a4_fact_sheet.pdf.

[3] "CFAs: Women Exporters in the Digital Economy Fund - Funds for Companies," Funds for Companies - Grants and Resources for Sustainability (blog), October 10, 2024, <https://fundsforcompanies.fundsforngos.org/grant/cfas-women-exporters-in-the-digital-economy-fund/>.

[4] "Women Exporters in the Digital Economy (WEIDE) Fund," Drishti IAS, n.d., <https://www.drishtias.com/daily-updates/daily-news-analysis/women-exporters-in-the-digital-economy-weide-fund>.

[5] Kumari Sonali, "Women Exporters in the Digital Economy (WEIDE) Fund - CrackitToday Affairs," CrackitToday Affairs -, March 1, 2024, <https://crackittoday.com/current-affairs/women-exporters-in-the-digital-economy-weide-fund/>.

[6] Laurel Delaney, "WEIDE: Women Exporters in the Digital Economy - Women Entrepreneurs Grow Global," Women Entrepreneurs Grow Global, September 23, 2024, <https://womenentrepreneursgrowglobal.org/2024/09/23/weide-women-exporters-in-the-digital-economy/>.

5.4.3. Set up Group insurance scheme for women MSMEs and SHGs involved in trade activities

Private sector insurance companies could establish a comprehensive group insurance scheme specifically tailored for groups of women-owned MSMEs and Self-Help Groups engaged in trade activities through the following approach:

Structure and Implementation.

Companies could develop a tiered insurance scheme with coverage aligned to business scale and trade volume. Governments, donor agencies, private foundations, could also support insurance providers, with first loss guarantees, or establishing revolving funds to ensure premiums remain affordable even in cases of high risk assessments.

The scheme should encompass multiple risk categories including trade credit insurance protecting against buyer non-payment, business interruption coverage for supply chain disruptions, and personal accident/health coverage for women entrepreneurs and their workers. For SHGs specifically, the scheme could include group life and disability coverage with lower premium thresholds.

Delivery Mechanism. Implementation could leverage the existing PM Jeevan Jyoti Bima Yojana (PMJJBY) and PM Suraksha Bima Yojana (PMSBY) frameworks but with specialized

trade-oriented enhancements. Premiums could be partially subsidized for women MSMEs with annual turnover below a certain threshold and fully or highly subsidized for SHGs engaged in export activities.

The actual delivery could operate through a digital platform integrated with the Udyam registration portal, allowing seamless verification of women-owned status and SHG credentials. Claims processing could be streamlined through a dedicated cell within the insurance administration department, with district-level facilitation centers offering support for documentation and submission.

Financing and Sustainability. The scheme could be initially funded through a corpus could be established with contributions from beneficiary premiums, government subsidies, and CSR funds from large corporations engaged in foreign trade.

By offering this comprehensive risk protection, the government would significantly reduce the vulnerability of women entrepreneurs in trade, encouraging greater participation in export markets while ensuring business sustainability through inevitable trade cycle fluctuations.



The CII Centre for Women Leadership aims at co-creating ecosystems to enable women to achieve their full economic potential. Through this center, CII aims at to address the barriers to the entry, retention, and growth of women as leaders in the economy, both within the formal and informal sector. This will be achieved through catalysing innovative ideas and solutions amongst all stakeholders, in India, and globally, to enable women to participate, grow, and lead within the Economy.

CII has been focussed on Women Empowerment since early 2000s. In 2013, with the formation of the CII Indian Women Network, these efforts have taken the form of advocacy, capacity building and ground interventions with Industry and Women

CII Centre for Women Leadership

Plot No 249 - F, Phase IV,
Udyog Vihar Sector 18, Gurugram, Haryana 122015
T: 0124 40140760
E: centreforwomenleadership@cii.in

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Confederation of Indian Industry

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the development of India, partnering Industry, Government and civil society through advisory and consultative processes.

For 130 years, CII has been engaged in shaping India's development journey and works proactively on transforming Indian Industry's engagement in national development. With its extensive network across the country and the world, CII serves as a reference point for Indian industry and the international business community.

In the journey of India's economic resurgence, CII facilitates the multifaceted contributions of the Indian Industry, charting a path towards a prosperous and sustainable future. With this backdrop, CII has identified "Accelerating Competitiveness: Globalisation, Inclusivity, Sustainability, Trust" as its theme for 2025-26, prioritising five key pillars. During the year, CII will align its initiatives to drive strategic action aimed at enhancing India's competitiveness by promoting global engagement, inclusive growth, sustainable practices, and a foundation of trust.

Confederation of Indian Industry

The Mantosh Sondhi Centre
23, Institutional Area, Lodi Road, New Delhi – 110 003 (India)
T: 91 11 45771000
E: info@cii.in • W: www.cii.in

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