

# Women Entrepreneurship Development: Institutions and their Role

ISED Discussion Paper

by  
ISED Small Enterprise Observatory  
*jointly with*  
ISED Centre for Social Development



Institute of Small Enterprises and Development



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## PREFACE

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The degree to which institutional finance become useful to entrepreneurs belonging to particular social categories is, undoubtedly, a major area of policy concern. However, the flow of institutional finance is not simply a mechanical process. It depends on the structure, dynamism and orientation of institutions as well. Therefore, a discussion on the working of financial institutions in India, and their perceptions and sensitivity to gender financing, is crucial.

Following the early initiatives by the government of India for targeting credit to vulnerable sections of society including women, there has been several institutional attempts to ensure credit delivery among women. Though the multiplicity of institutions and their schemes have contributed to broad basing of finance, their impact on the women community, in terms of quality, remains an area of critical gap. This study by the ISED Centre for Social Development examines these critical gaps, and offers some suggestions for policy.

I am thankful to the research team of the Centre and of the ISED, for making this project a productive exercise.

Kochi  
March 05, 2016

P.M.Mathew  
Project Director

