

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
RAJYA SABHA
UNSTARRED QUESTION NO. 918
TO BE ANSWERED ON 14.12.2022

WOMEN-LED BUSINESS

918 SHRI K.R. SURESH REDDY:

Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) Whether Government has taken note of the fact that women-led businesses are often highly successful and can lead to an absolute jump in economic output by addressing critical constraints and beliefs about women in business; and
- (b) If so, the details of the steps taken/proposed to be taken by Government to bolster the women entrepreneurial ecosystem through capacity building, incubation and mentorship support to aspiring and established women entrepreneurs?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF SKILL DEVELOPMENT
AND ENTREPRENEURSHIP

(SHRI RAJEEV CHANDRASEKHAR)

(a) & (b) Yes Sir, Government has taken note of the fact that women-led businesses are often highly successful and can lead to an absolute jump in economic output. Ministry of Skill Development and Entrepreneurship (MSDE) through National Institute for Entrepreneurship and Small Business Development (NIESBUD) has been working for the empowerment, upliftment and development of women entrepreneurs across the country. MSDE has taken various initiatives towards promotion of women entrepreneurship across the Country. The details of the various initiatives taken by MSDE are as under:

(i) **‘Economic Empowerment of Women Entrepreneurs and Start-ups by Women’ (WEE)** project is being supported by ‘Deutsche Gesellschaft für Internationale Zusammenarbeit’ (GIZ) on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) in partnership with the MSDE to improve the framework conditions for women-led enterprises in India. The project aims to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in the States of Maharashtra, Rajasthan, Telangana, Uttar Pradesh, and Eight North Eastern States of the Country. Under the title of ‘Her&Now’, the WEE project has also been running a film and media campaign to share the stories of successful Women Entrepreneurs and to foster a positive mindset change on gender roles and norms in the society. Till now, over 900 Women Entrepreneurs have been supported under the project under both incubation and acceleration support programmes.

(ii) **PM YUVA Pilot Project:** MSDE implemented PM-YUVA Pilot Project (from November 2019 to March 2022) towards creating an enabling ecosystem through entrepreneurship education, training, advocacy and easy access to entrepreneurship network. The scheme focuses on students/trainees and alumni coming out from skilling ecosystem {i.e. Industrial Training Institutes (ITIs), Polytechnics, Pradhan Mantri Kaushal Kendras (PMKKs) and Jan Shikshan Sansthan (JSSs)}. The project was implemented through organizations having experience in entrepreneurship development, entrepreneurship training as well as mentoring and handholding in Ten States and Two Union Territories (viz. Assam, Bihar, Kerala, Maharashtra, Meghalaya, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Delhi and Puducherry). Although this programme did not specifically focus on women but conscious efforts were made to ensure substantial participation of women in the programme. The activity wise participation of Women under the PM-YUVA Project is as under:

S No.	Activity	Total No. of Participants	No. of Women Participants	% of Women Participation
1	Training of Trainers (Faculty Facilitator Training)	443	106	23.92 %
2	Entrepreneurship Awareness Program (Students Orientation)	34760	10932	31.45 %
3	Entrepreneurship Development Program	17797	5805	32.61 %
4	Community Awareness Camps	5003	4150	82.95 %
5	Faculty Mentor Training	227	41	18.06 %
6	Mentoring Camp	3951	2730	69.09 %
	Grand Total	62181	23764	38.22%

(iii) **Entrepreneurship Development in Six Holy Cities** is a project of the MSDE, aims to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, unemployed youth, college dropouts, youth from backward community etc. The project is being implemented in Bodh Gaya, Kollur, Haridwar, Puri, Pandharpur and Varanasi. The total number of beneficiaries trained under the project is 7,185 out of which 4,535 were women.

Further, the details of the various initiatives taken by other Ministries/Departments to encourage women entrepreneurship in the country are as under:

(i) **Startup Village Entrepreneurship Programme (SVEP):** Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) implemented by Ministry of Rural Development, has the objective of supporting Self Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. SVEP projects are implemented in blocks and the project durations are of four years. SVEP develops an ecosystem for enterprise development in rural areas, with SHG households, which includes Community Enterprise Fund (CEF) (a dedicated fund for providing loans to entrepreneurs) and Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) (for providing Business Support Services). Under SVEP, the project cost for one block is Rs 6.50 Crore (inclusive of Govt. of India and State Share) out of which Govt. of India (GoI) share is 90% for North Eastern Region (NER) and Hilly states while it is 60% for the remaining States.

(ii) **Stand-up India Scheme (SUPI)** of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 05th April, 2016 and has been extended upto the year 2025. The objective of the Stand-Up India Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 Crore to atleast one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-woman borrower per bank branch for setting up a greenfield enterprise in manufacturing, services or trading sector and also for the activities allied to agriculture. Pursuant to the announcement made by the Union Finance Minister in the Budget Speech for FY 2021-22 as(a) the extent of margin money to be brought by the borrower is reduced from 'upto 25% to upto 15%' of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution. (b) Loans for enterprises in 'Activities allied to Agriculture' excluding few and services supporting these, are eligible for coverage under the Scheme.

(iii) **Pradhan Mantri MUDRA Yojana (PMMY)** of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 08.04.2015 to extend collateral free loans upto Rs. 10 lakh to individuals to enable them to set up or expand their business activities. The Scheme facilitates loans in three categories namely Shishu (up to Rs. 50,000), Kishore (Rs. 50,000 to Rs. 5 lakh) and Tarun (Rs. 5 lakh to Rs. 10 lakh) for income generating activities in Manufacturing, Trading, Services sector and also for the activities allied to agriculture.

(iv) **Prime Minister Employment Generation Programme (PMEGP)** is a Scheme of Ministry of Micro, Small and Medium Enterprises (MSME), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of new microenterprises in the non-farm sector by helping traditional artisans and unemployed youth. The Scheme was launched during 2008-09. Under PMEGP general category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as Scheduled Caste/ Scheduled Tribe/OBC/ Minorities/ Women, Transgender, Ex-Serviceman, Physically Handicapped, North Eastern Region (NER), Aspirational Districts, Hilly and Border areas etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Women are covered as special category under PMEGP and are entitled to higher rate of subsidy and lower personal contribution. Under PMEGP, 35% to 40% of the total margin money subsidy is disbursed to women.
