

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

RAJYA SABHA
STARRED QUESTION NO. 224
ANSWERED ON 09.08.2023

STEPS TO PROMOTE WOMEN ENTREPRENEURS

***224 DR. LAXMIKANT BAJPAYEE:**

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

- (a) whether Government has taken any step to promote businesses led by women; and
- (b) if so, the details of the schemes and initiatives launched in this regard?

ANSWER

MINISTER OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
(SHRI DHARMENDRA PRADHAN)

- (a) to (b) A Statement is laid on the table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (b) OF RAJYA SABHA
STARRED QUESTION NO. *224 TO BE ANSWERED ON 09.08.2023 ASKED BY DR.
LAXMIKANT BAJPAYEE REGARDING STEPS TO PROMOTE WOMEN ENTREPRENEURS**

(a) & (b) The Government has taken various steps to promote businesses led by women. Some of the Schemes and initiatives taken by the Government are as under:

(i) Pradhan Mantri Mudra Yojana (PMMY) of Department of Financial Services, Ministry of Finance, was launched on 08.04.2015 to extend collateral free loans up to 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 (above Rs. 50,000/- and up to Rs. 5 lakh), and Tarun (above Rs. 5 lakh and up to Rs. 10 lakh) for income generating activities in manufacturing, trading, service sectors and also for the activities allied to agriculture. The loans under PMMY are provided by Member Lending Institutions (MLIs), i.e. Banks, Non-Banking Financial Companies (NBFCs), Micro Finance Institutions (MFIs) and other financial intermediaries.

To extend collateral free coverage, a Credit Guarantee Fund for Micro Units (CGFMU) from National Credit Guarantee Trustee Company Ltd. (NCGTC), a wholly owned company of Govt. of India has been set up. A total number of 60.78 lakh loans extended to Women entrepreneurs have been guaranteed under the Scheme.

As on 30.06.2023, a total of 42.20 crore loans have been extended under PMMY, since inception of the Scheme. Out of total, over 29.00 crore loans (69%) have been extended to Women Entrepreneurs.

(ii) Stand-Up India Scheme of Department of Financial Services, Ministry of Finance, was launched on 05.04.2016 and has been extended up to the year 2025. The objective of the Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs. 1 crore to at least one Scheduled Caste (SC), or Scheduled Tribe (ST) borrower and one-women borrower per bank branch for setting up greenfield enterprise in manufacturing, services or trading sector, and also for the activities allied to agriculture.

Stand-Up India Scheme also provides financial assistance in absence of any collateral security by way of Credit Guarantee Fund Scheme for Stand-Up India (CGFSI) from National Credit Guarantee Trustee Company Ltd. (NCGTC), a wholly owned company of Govt. of India. A total number of 41,882 loans extended to Women entrepreneurs have been guaranteed under the Scheme.

Further, Stand-Up India scheme has facilitated setting up over 1.90 lakh greenfield micro and small enterprises to SC/ST and Women entrepreneurs across the country. Out of this more than 1.60 lakh loans (84%) have been sanctioned to Women entrepreneurs as on 30.06.2023 since inception of the Scheme.

(iii) Start-up Village Entrepreneurship Programme (SVEP) of Ministry of Rural Development (MoRD), is a sub-scheme under Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). The scheme was approved on 6th May, 2015. The objective of the scheme is to help the rural poor from women Self Help Groups (SHGs) households to set-up enterprises at the village level in non-agricultural sectors. Besides providing start-up capital, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises. The overall objective of SVEP is to implement the Government's efforts to stimulate economic growth and reduce poverty and unemployment in the villages by helping start and support rural enterprises.

MoRD has issued detailed guidelines for implementing the programme. Accordingly, States have to submit supplementary Annual Action Plans (AAPs) for identified blocks. Once approved, a Detailed Project Report (DPR) is prepared for the block which provides, among other things, the details regarding the potential number of enterprises to be formed over the 4-year project period.

As on 30th June 2023, AAPs have been approved for 325 blocks across 29 States/UTs. DPRs have been approved in 221 blocks in 29 States. As per the approved DPRs, 3.79 lakh enterprises are targeted for formation over a 4-year project period. As on 30th June, 2023, a total of 2.41 lakh enterprises have been supported.

(iv) Ministry of Micro, Small and Medium Enterprises (MSME) implements Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. For women entrepreneurs, higher subsidy is given. Under the Mahila Coir Yojana, the Ministry provides stipendiary training for women artisans in the coir industry and encourage them to set up their own micro enterprises by availing the benefits of PMEGP. The Credit Guarantee Fund Trust for Micro, and Small Enterprises (CGTMSE) provides guarantee cover to collateral and/or third party guarantee free credit facilities extended by eligible Member Lending Institutions to Micro and Small Enterprises. CGTMSE has increased the extent of guarantee coverage of credit to 85% for women entrepreneurs. As an additional concession to Women Entrepreneurs, CGTMSE has reduced the Annual Guarantee Fee by 10%. Through an amendment to the Public Procurement Policy, the Government has mandated that all Central Ministries/ Departments and Central Public Sector Undertakings should procure at least 3% of their annual procurement from women owned micro and small enterprises. MSME also implements several other schemes for promotion and development of MSMEs, including women owned MSMEs, namely, Micro and Small Enterprises Cluster Development Programme (MSE-CDP), Tool Rooms & Technology Centres, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Procurement and Marketing Support (PMS) Scheme, Entrepreneurship and Skill Development Programme (ESDP).

The percentage of women-owned Micro, Small and Medium Enterprises registered on Udyam Registration portal (UDYAM) from 01.07.2020 till 27.07.2023 and UdyamAdhaar (UAM) portal from 18.09.2015 to 30.06.2020 is as under:

	Percentage of MSMEs owned by women
Udyam portal (01.07.2020 to 27.07.2023)	19.43
UdyamAdhaar (UAM) portal (18.09.2015 to 30.06.2020)	15.67

(v) The Government launched Startup India initiative with an aim to build a stronger and inclusive ecosystem for nurturing India's startup culture that would further drive our economic growth, support entrepreneurship, and enable large-scale employment opportunities. It, inter alia, assists in strengthening women entrepreneurship, through policies and initiatives, and creation of enabling networks. As on 30th April 2023, out of the 98,119 total recognised startups under Department for Promotion of Industry and Internal Trade (DPIIT), 46,028, i.e., approximately 47% of the total recognised startups have at least one-woman director. The following specific measures have been taken by the Government to promote women entrepreneurship across the country:

- To promote flow of both equity and debt to women led startups, 10% of the fund (Rs. 1000 crore) in the Fund of Funds for Startups Scheme operated by SIDBI is reserved for women led startups.
- Women Capacity Development Programme (WING) is a unique Capacity Development Program for women-led startups, to identify and support both aspiring and established women entrepreneurs in their startup journeys. The workshops are open to variety of business sectors including Tech, Construction, Product, Machine, Food, Agriculture, Education, etc. The workshops served as a platform for emerging women entrepreneurs and other stakeholders to discuss the key challenges facing women entrepreneurs. WING workshops have created a conducive environment to share best practices and experiences in overcoming challenges and to gain insights learned from the business models adopted in the Indian context. A total of 24 workshops were conducted across 9 States, benefiting more than 1,300 women entrepreneurs.
- Virtual Incubation Program for Women Entrepreneurs were conducted in collaboration with Zone Startups to support 20 women-led tech startups with pro-bono acceleration support for 3 months.
- A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page includes various policy measures for women entrepreneurs by both Central and State Governments.
- Through its various awareness programmes and capacity building programmes organized by the Government, and through print media and social media platforms, the Government also creates awareness about the existing schemes which support micro, small and medium entrepreneurs, including women entrepreneurs.
- Furthermore, assisted by the States' Startup Rankings on Support to Startup Ecosystems, which is primarily an exercise to identify good practices including support to women entrepreneurs, learning from each other and helping each other in formulating and implementing policies in true spirit of cooperative federalism, 31 States and UTs have notified policies to support startups.
- To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in country, the Government instituted the National Startup Awards (NSA). The winners of NSA have emerged from Bengaluru, Delhi, Hyderabad, Chennai, Mumbai Mysuru, Bhopal, Ernakulam, Gurugram, Kochi, Lucknow, Margao, Sonipat, Thiruvananthapuram etc. All three editions (2020, 2021 and 2022) of NSA had a special award category for Women-led Startups.
- The Government has also launched the Women Entrepreneurship Platform (WEP) in 2018 as an aggregator platform with the aim to overcome information asymmetry in the women entrepreneurial ecosystem. By showcasing all existing initiatives and providing domain knowledge it works towards empowering both prospective and present women entrepreneurs.

(vi) NMDFC Schemes - National Minorities Development & Finance Corporation (NMDFC) is a Government Company under section 8 of Companies Act 2013, under the administrative control of Ministry of Minority Affairs, Government of India. NMDFC schemes are being implemented for the socio-economic development of the 'backward sections' amongst the notified minorities through the State Channelising Agencies (SCAs) nominated by the respective State Governments/UT Administration. The annual family income eligibility criterion under Credit Line-1 is Rs.98,000 for rural areas & Rs.1.20 lakh for urban areas. Higher annual family income eligibility criterion of upto Rs.8.00 lakh has also been introduced as Credit Line-2, for increasing coverage of beneficiaries under NMDFC schemes. The preference is given to women beneficiaries under financing schemes of NMDFC. Moreover, micro finance scheme of NMDFC is primarily aimed for extending concessional credit to women beneficiaries for income generation activities. Under the Micro Finance Scheme, maximum loan upto Rs.1.00 lakh per SHG member is available under Credit Line -1 at an interest rate of 7% p.a. Higher loan of maximum upto Rs.1.50 lakh per SHG member is available under Credit Line-2 at an interest rate of 10% p.a. for male beneficiaries & 8% p.a for female beneficiaries.

Since launching of Micro-finance scheme in F.Y 1998-99, NMDFC has disbursed an amount of Rs. 3306.77 crore to over 16.21 lakh beneficiaries and nearly 99% of loan has been disbursed to women beneficiaries.

(vii) National Scheduled Tribes Finance and Development Corporation (NSTFDC), under the Ministry of Tribal Affairs, is an apex organisation setup exclusively for economic development of Scheduled Tribes. The Corporation implements various schemes for tribals including women for undertaking any income generation activity. The Corporation has an exclusive scheme titled 'Adivasi Mahila Sashaktikaran Yojana (AMSY)' for women. Under this scheme, NSTFDC provides loan upto 90% for projects costing upto Rs. 2 lakh. The financial assistance under the scheme is extended at highly concessional rate of interest of 4% per annum. The women beneficiaries are also assisted under other schemes of NSTFDC i.e. Term Loan Scheme, Micro Credit Scheme for Self Help Groups (MCF) and Adivasi Shiksha Rinn Yojana (ASRY).

(viii) The Government of India has launched 'Mission Shakti' – an integrated women empowerment programme as umbrella scheme for the safety, security and empowerment of women for implementation during the 15th Finance Commission period across the country. 'Mission Shakti' comprises of two sub-schemes 'Sambal' and 'Samarthya' for safety and security of women and empowerment of women respectively. A new component of Hub for Empowerment of Women has been included in 'Samarthya' sub-scheme, under which the Central Government provides financial assistance to States/ UTs for setting up of Hub at State and District levels.

Hub for Empowerment of Women aims to facilitate inter-sectoral convergence of schemes and programs meant for women both at the central (NHEW), State/ UT level (SHEW) and district level (DHEW) with the mandate to create an environment in which women realize their full potential. The support under the HEW would be for guiding, linking and handholding women to various institutional and schematic set ups for their empowerment and development including equal access to healthcare, quality education, career and vocational counseling/training, financial inclusion, entrepreneurship, backward and forward linkages, health and safety for workers, social security and digital literacy at districts/ Blocks/ Gram Panchayats level across the country. The State/UT-wise details of funds allocated/released for establishment of HEW is as under:

S No.	States/UTs	Amount Released (In Rupees)
1.	Andaman and Nicobar Islands	58,60,000
2.	Andhra Pradesh	2,12,49,000
3.	Arunachal Pradesh	3,07,17,000
4.	Assam	4,22,82,000
5.	Bihar	3,05,01,000
6.	Chandigarh	32,90,000
7.	Chhattisgarh	2,66,46,000
8.	Dadra and Nagar Haveli and Daman and Diu	58,60,000
9.	Delhi	96,84,000
10.	Gujarat	2,66,46,000
11.	Haryana	1,81,65,000
12.	Himachal Pradesh	1,56,82,500
13.	Jammu & Kashmir	2,49,34,500

14.	Jharkhand	12,03,000
15.	Karnataka	2,51,04,000
16.	Kerala	1,19,97,000
17.	Ladakh	45,75,000
18.	Lakshadweep	32,90,000
19.	Manipur	2,03,08,500
20.	Meghalaya	1,56,82,500
21.	Mizoram	1,45,26,000
22.	Nagaland	2,03,08,500
23.	Puduchery	12,03,000
24.	Punjab	1,89,36,000
25.	Rajasthan	2,66,46,000
26.	Tamil Nadu	3,05,01,000
27.	Telangana	2,66,46,000
28.	Tripura	1,10,56,500
29.	Uttar Pradesh	5,90,28,000
30.	Uttarakhand	1,68,39,000

(ix) Ministry of Skill Development and Entrepreneurship (MSDE) is implementing various schemes/programmes through its autonomous Institutes National Institute of Entrepreneurship and Small Business Development (NIESBUD), Noida and Indian Institute of Entrepreneurship (IIE), Guwahati to promote entrepreneurship, across the country. The details of the various initiatives taken by the MSDE are as under:

- (a) Strengthening the Entrepreneurial Climate through Capacity Building, Incubation Support, Mentoring, and Handholding: NIESBUD, with the support of the Skill Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Programme of the MSDE, is undertaking a project to strengthen the entrepreneurship ecosystem for various marginalized sections of society. The project aims to create, foster, and promote the spirit of entrepreneurship among different target groups through Capacity Building, Incubation Support, Mentoring, and Handholding. Till date, 20,915 beneficiaries have received training under the programme. Out of the total beneficiaries trained, 11897 are women.
- (b) Creating Entrepreneurial Climate through Training of Trainers and Entrepreneurship Development Programme in Jan Shikshan Sansthan (JSS): NIESBUD is implementing a project for Creating Entrepreneurial Climate through Training of Trainers (ToT) and Entrepreneurship Development Programme (EDP) for the trainees of Jan Shikshan Sansthan (JSS). The project has two components (i) Trainers Training Programme for 2,000 trainers of JSS; and (ii) EDP to impart training among 4,000 JSS Trainees. The project aims creating, fostering and promoting the spirit of entrepreneurship among the various target groups through Capacity Building, Incubation Support, Mentoring and Handholding. Till date, 4973 beneficiaries have benefited from the Training of Trainers (TOT) program and Entrepreneurship Development Programme (EDP). Out of the total beneficiaries, 3883 are women.
- (c) Pilot Project for Entrepreneurship Development Program: NIESBUD is implementing a Pilot Project for Entrepreneurship Development Program in 10 States, which aims to create, foster and promote the spirit of entrepreneurship among the target groups through Entrepreneurship Development Programme, Mentoring and Handholding support. So far, 4,743 beneficiaries have benefited from the project. Out of the total beneficiaries, 3003 are women.

- (d) Entrepreneurship Development in Six Holy Cities: The project aimed to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, unemployed youth, college dropouts, youth from backward community etc. The project was implemented through National Institute of Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE), autonomous institutes under the MSDE. The total number of women participants trained under the project is 7,881. The details of number of women participants trained under the project is as under:

S No.	District and State	Number of women Participants Trained
1.	Bodh Gaya, Bihar	603
2.	Kollur, Karnataka	271
3.	Pandharpur, Maharashtra	3,606
4.	Puri, Odisha	1,288
5.	Haridwar, Uttarakhand	1,333
6.	Varanasi, Uttar Pradesh	780
	Total	7,881

- (e) Entrepreneurship Development among Jail Inmates: MSDE through NIESBUD is implementing a project titled "Promoting Entrepreneurship Development among Jail Inmates: Value-added skill up gradation, product innovation & development; and Strengthening of Livelihood Business Incubation Centre at Jails in Uttar Pradesh." This project receives support from the Ministry of Skill Development and Entrepreneurship and aims to create, foster, and promote the spirit of entrepreneurship among the Jail Inmates through Capacity Building, Mentoring, Handholding, and Incubation Support. The project has been successfully implemented at Nari Bandi Niketan, Lucknow, Model Jail, Lucknow, and Central Jail, Varanasi. Till date, 460 beneficiaries have been trained under the programme. Out of the total beneficiaries trained, 140 are women.
