

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 914**  
**TO BE ANSWERED ON 11.12.2023**

**MEASURES TO INCULCATE WOMEN ENTREPRENEURIAL CULTURE**

914. SMT. JEBI MATHER HISHAM:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether the country has graduated from microcredit to micro-enterprise in terms of inculcating women's entrepreneurial culture, while the microcredit industry is massive, totaling more than USD 20 billion, if so, the details over the last five years, State-wise;
- (b) whether Government has ensured that the financial sector/bankers have innovated enough when it comes to individual loans for women to start or scale their enterprises, if so, the details thereof; and
- (c) the measures that have been taken to ensure that women-run enterprises use state-of-the-art machinery instead of second-hand machinery and the details thereof?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI BHANU PRATAP SINGH VERMA)

- (a) & (b): The Government has taken a number of steps to inculcate entrepreneurial culture in the country including women owned enterprises. Some of the measures are as follows:
- i. Launch of Udyam Assist Platform on 11.01.2023 to bring Informal Micro Enterprises (IMEs), under the formal ambit for availing the benefits under Priority Sector Lending. Since the launch, till 06.12.2023, 1.04 crore IMEs have registered including 0.74 crore IMEs owned by women. The State-wise details of women owned enterprises are attached at Annexure I.
  - ii. Launch of Udyam Portal on 01.07.2020 to facilitate ease of registration for MSME. Since then, till 06.12.2023, 2.13 crore MSMEs have registered on Udyam Portal out of which 0.43 crore MSMEs are owned by women. The State-wise details of women owned micro enterprises registered on Udyam Portal are attached at Annexure II.
  - iii. The Ministry is implementing 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. Women are provided higher rate of subsidy (35%) vis-a vis non special category (upto 25%). Also, own contribution of beneficiaries under Special Category including women is 05% in comparison to 10% for General Category beneficiaries. The State-wise details of women owned enterprises under PMEGP are attached at Annexure III.

: 2 :

iv. To Support Women Entrepreneurs under Credit Guarantee Scheme for Micro & Small Enterprises, two provisions have been introduced for women entrepreneurs' w.e.f. 01.12.2022.

- (i) 10% concession in annual Guarantee fees; and
- (ii) 10% additional Guarantee coverage of up to 85%, as against the 75% for other entrepreneurs.

The State/UT-wise details of women owned enterprises under CGTMSE are attached at Annexure IV.

(c): Under Special Credit Linked Capital Subsidy Scheme (SCLCSS) component of National SC-ST Hub there is a provision for 25% capital subsidy to the SC-ST owned MSEs, including SC/ST women owned MSEs, for procurement of Plant & Machinery / Equipment through institutional finance without any sector specific restrictions (with a subsidy cap of Rs. 25 lakh). Till 31.10.2023, SCLCSS subsidy amounting to Rs. 54.89 crore has been released against 442 applications of SC-ST women owned Micro / Small Enterprises.

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Annexure referred to part (a)&(b) of the Rajya Sabha Unstarred Question No. 914 for answer on 11.12.2023.

<b>State-wise, year-wise data for Women category registered on Udyam Assist Platform.</b>			
<b>S. No.</b>	<b>State</b>	<b>2022-23 (11.01.2023 - 31.03.2023)</b>	<b>2023-24 (Till 06.12.2023)</b>
1	Andaman and Nicobar Islands	0	404
2	Andhra Pradesh	0	3,57,000
3	Arunachal Pradesh	2,141	1,387
4	Assam	0	40,325
5	Bihar	0	7,33,783
6	Chandigarh	0	1,409
7	Chhattisgarh	0	1,57,089
8	The Dadra & Nagar Haveli and Daman & Diu	0	1,381
9	Delhi	0	48,604
10	Goa	0	3,654
11	Gujarat	7,101	2,34,572
12	Haryana	0	83,145
13	Himachal Pradesh	0	2,661
14	Jammu and Kashmir	0	1,608
15	Jharkhand	0	2,15,777
16	Karnataka	0	2,57,972
17	Kerala	0	2,03,372
18	Ladakh	0	224
19	Lakshadweep	0	0
20	Madhya Pradesh	1,55,096	5,38,707
21	Maharashtra	10,818	5,51,239
22	Manipur	0	17,792
23	Meghalaya	0	2,064
24	Mizoram	0	5,888
25	Nagaland	0	10,283
26	Odisha	0	2,32,903
27	Puducherry	0	11,187
28	Punjab	0	71,402
29	Rajasthan	1,399	1,92,954
30	Sikkim	0	821
31	Tamil Nadu	0	4,16,653
32	Telangana	0	2,98,039
33	Tripura	0	1,11,059
34	Uttarakhand	0	36,708
35	Uttar Pradesh	2,66,192	5,16,078
36	West Bengal	0	16,59,802
<b>TOTAL</b>		<b>4,42,747</b>	<b>70,17,946</b>

Source: NIC/Small Industries Development Bank of India (SIDBI)

Annexure referred to part (a)&(b) of the Rajya Sabha Unstarred Question No. 914 for answer on 11.12.2023.

State-wise number of women owned Micro Enterprises on Udyam Portal from 01/07/2020 to 06/12/2023					
Sl. No.	State /UTs	01/07/2020 to 31/03/2021	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2023 to 06/12/2023
		Micro Enterprises	Micro Enterprises	Micro Enterprises	Micro Enterprises
1	Andaman and Nicobar	455	719	981	599
2	Andhra Pradesh	11,931	33,400	70,053	77,886
3	Arunachal Pradesh	150	676	1,441	968
4	Assam	2,788	20,080	37,290	35,308
5	Bihar	14,327	37,769	52,828	42,159
6	Chandigarh	767	1,470	1,907	1,824
7	Chhattisgarh	3,968	9,222	17,848	16,515
8	Delhi	12,356	20,705	30,996	23,800
9	Goa	1,083	1,814	3,719	3,588
10	Gujarat	35,121	52,620	77,565	64,058
11	Haryana	11,510	23,420	41,339	40,546
12	Himachal Pradesh	1,784	4,445	8,707	7,333
13	Jammu And Kashmir	2,896	13,212	24,272	33,079
14	Jharkhand	5,673	13,820	33,632	21,026
15	Karnataka	28,463	55,644	95,071	76,778
16	Kerala	14,232	24,476	49,817	38,847
17	Ladakh	79	351	510	729
18	Lakshadweep	5	20	58	24
19	Madhya Pradesh	13,532	29,309	52,363	45,890
20	Maharashtra	1,19,803	1,88,043	2,63,149	1,98,705
21	Manipur	4,018	5,152	9,860	5,191
22	Meghalaya	185	617	2,283	2,776
23	Mizoram	417	1,499	4,155	4,010
24	Nagaland	192	1,098	3,035	3,139
25	Odisha	7,495	20,145	37,807	30,827
26	Puducherry	993	2,219	3,421	2,739
27	Punjab	12,925	27,827	57,592	64,145
28	Rajasthan	27,691	44,573	68,336	58,960
29	Sikkim	82	589	1,026	1,079
30	Tamil Nadu	67,612	1,24,141	2,00,227	1,75,203
31	Telangana	22,194	34,344	55,419	93,975
32	The Dadra and Nagar	411	656	901	756
33	Tripura	218	754	4,040	8,100
34	Uttar Pradesh	29,285	56,268	99,095	133,155
35	Uttarakhand	3,978	8,239	13,928	11,488
36	West Bengal	8,680	24,428	46,427	71,606
	<b>Total</b>	<b>4,67,299</b>	<b>8,83,764</b>	<b>14,71,098</b>	<b>13,96,811</b>

## Annexure referred to part (a)&amp;(b) of the Rajya Sabha Unstarred Question No. 914 for answer on 11.12.2023.

State/UT wise details of women owned enterprises assisted under PMEGP during last 5 years and current year

S. No.	State/UTs	Amt. (₹ lakh)											
		FY 2018-19		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY 2023-24 (upto 01.12.2023)	
		No. of projects Setup	MM Subsidy utilised	No. of projects Setup	MM Subsidy utilised	No. of projects setup	MM Subsidy utilised	No. of projects setup	MM Subsidy utilised	No. of projects setup	MM Subsidy utilised	No. of projects setup	MM Subsidy utilised
1	Andaman Nicobar	51	54.91	17	21.17	42	48.88	43	67.91	24	47.80	7	14.25
2	Andhra Pradesh	1,101	4,702.47	1,113	5,046.78	856	3,762.62	1,320	5,657.28	1,716	7,746.20	1,496	6,937.60
3	Arunachal	99	151.01	77	121.59	38	94.25	84	343.52	70	301.36	55	598.71
4	Assam	999	1,001.07	798	978.89	951	1,437.80	1,272	2,076.20	907	1,951.30	410	1,101.40
5	Bihar	861	2,744.14	582	2,115.62	665	2,442.20	838	3,101.30	1,335	4,036.20	1,115	4,352.50
6	Chandigarh-UT	13	29.54	8	19.93	6	9.08	11	33.23	10	33.81	6	15.13
7	Chhattisgarh	726	2,004.92	670	1,683.91	753	2,007.40	848	2,303.30	703	2,503.00	261	1,060.90
8	Delhi	54	60.80	41	58.36	33	64.59	45	154.91	30	200.22	21	145.30
9	Goa	30	80.66	36	112.75	18	53.92	43	145.32	36	148.33	24	103.39
10	Gujarat*	2,382	18,913.38	2,719	21,377.29	1,841	14,738.00	2,630	20,475.93	1,821	16,107.57	1,446	17,505.88
11	Haryana	547	1,249.01	592	1,450.60	622	2,220.90	692	2,833.50	626	3,214.80	374	2,595.90
12	Himachal	528	1,680.08	447	1,326.97	431	1,324.90	472	1,410.80	352	1,309.90	171	733.28
13	Jammu & Kashmir	2,449	4,124.97	1,861	3,297.33	3,235	5,930.50	8,520	16,227.00	5,035	9,049.90	3,901	7,442.50
14	Jharkhand	428	1,112.71	451	1,141.51	444	1,289.30	502	1,454.38	613	1,768.30	276	798.68
15	Karnataka	1,086	3,192.71	1,167	3,428.02	1,492	3,932.10	1,940	5,131.03	1,888	5,458.90	899	3,348.00
16	Kerala	1,052	1,857.00	1,003	1,905.45	953	1,844.40	1,092	2,494.50	1,257	2,804.90	626	1,534.40
17	Ladakh	-	-	-	-	85	334.51	82	281.56	28	101.98	24	109.63
18	Lakshadweep	-	-	-	-	2	9.58	1	0.60	1	0.70	-	-
19	Madhya Pradesh	738	3,542.58	627	2,758.76	1,435	4,700.20	2,385	7,165.20	1,813	6,654.30	704	3,276.80
20	Maharashtra**	1,965	5,928.70	1,636	4,608.14	1,179	3,648.39	1,712	6,463.71	1,523	6,679.34	589	3,827.60
21	Manipur	533	802.67	518	865.65	725	2,745.20	552	1,734.90	244	699.07	104	211.28
22	Meghalaya	126	165.74	117	163.78	140	226.85	283	374.49	121	267.51	52	129.64
23	Mizoram	542	655.62	389	506.40	417	673.95	333	736.76	195	633.11	156	668.57
24	Nagaland	535	947.74	481	1,187.05	310	826.36	535	1,100.30	196	682.84	88	297.98
25	Odisha	1,185	3,354.56	1,160	3,589.62	1,319	4,120.70	1,874	5,460.60	1,757	5,421.90	567	2,150.30
26	Puducherry	29	57.97	21	50.80	13	28.06	24	39.75	13	38.49	7	23.28
27	Punjab	703	2,207.53	681	1,776.02	737	2,750.40	818	3,342.60	759	4,301.70	564	5,146.80
28	Rajasthan	524	2,041.44	732	2,441.81	663	2,565.19	670	2,666.90	596	4,218.10	372	3,722.70
29	Sikkim	27	48.58	29	65.54	24	67.24	33	76.45	22	41.46	35	109.16
30	Tamil Nadu	2,463	4,910.36	2,841	5,094.27	2,663	5,776.75	2,857	6,619.65	2,856	7,549.32	1,453	4,811.83
31	Telangana	668	2,666.15	735	2,782.79	734	2,411.10	1,111	3,852.80	953	3,977.50	621	3,272.00
32	Tripura	248	470.05	219	404.18	224	449.73	260	544.93	165	373.10	80	175.01
33	Uttar Pradesh	1,433	6,593.84	1,574	7,113.28	2,777	11,200.40	3,712	14,372.47	3,549	14,209.52	2,350	11,688.00
34	Uttarakhand	499	985.03	467	872.08	551	1,285.90	489	1,184.00	484	1,448.00	267	1,140.70
35	West Bengal	810	2,941.86	911	3,903.58	907	3,650.90	1,073	4,521.50	928	3,589.90	449	1,854.60
<b>Total</b>		<b>25,434</b>	<b>81,279.80</b>	<b>24,720</b>	<b>82,269.92</b>	<b>27,285</b>	<b>88,672.25</b>	<b>39,156</b>	<b>1,24,449.30</b>	<b>32,626</b>	<b>1,17,570.33</b>	<b>19,570</b>	<b>90,903.70</b>

\* Including Daman and Diu \*\* Including Dadra Nagar and Haveli

## Annexure referred to part (a)&amp;(b) of the Rajya Sabha Unstarred Question No. 914 for answer on 11.12.2023.

## State/UT wise details of Guarantee approved (women) under CGTMSE during last 5 years and current year

Sr. No.	States / UTs	Amt. (₹ Crore)											
		FY 2018-19		FY 2019-20		FY 2020-21		FY 2021-22		FY 2022-23		FY-2023-24 (As on 31.10.2023)	
		No. of Guarantees	Amount	No. of Guarantees	Amount	No. of Guarantees	Amount	No. of Guarantees	Amount	No. of Guarantees	Amount	No. of Guarantees	Amount
1	Andaman & Nicobar	43	2.64	45	3.74	78	3.89	66	6.94	74	7.66	56	7.46
2	Andhra Pradesh	7,221	218.83	11,259	301.67	74,339	274.95	22,641	344.04	173,840	1,058.49	16,419	662.88
3	Arunachal Pradesh	107	5.53	118	14.54	122	12.75	151	18.51	287	46.60	137	30.48
4	Assam	2,468	98.91	2,385	89.17	1,853	90.12	2,323	157.16	3,936	314.62	3,496	253.92
5	Bihar	1,883	122.65	2,896	136.03	2,442	142.15	3,029	241.84	7,153	531.59	6,194	513.45
6	Chandigarh	789	19.28	227	11.27	160	9.22	229	15.44	324	37.49	274	44.63
7	Chhattisgarh	776	65.21	1,976	89.67	1,705	78.69	1,521	106.23	3,454	240.33	1,843	218.26
8	Dadra & Nagar Haveli and Daman & Diu	32	8.94	48	6.93	117	4.79	51	8.85	84	17.21	87	22.07
9	Delhi	1,109	107.17	2,160	167.20	1,317	120.99	1,915	226.48	2,708	496.28	2,584	459.97
10	Goa	257	22.70	501	24.90	460	20.88	477	31.56	572	61.61	465	55.43
11	Gujarat	3,461	284.20	5,653	400.31	4,058	341.06	3,977	530.58	6,636	1,041.82	6,340	1,127.20
12	Haryana	774	82.78	3,336	133.53	2,544	143.62	3,168	244.60	5,506	572.12	4,239	590.60
13	Himachal Pradesh	565	33.62	1,390	62.40	1,741	94.85	2,290	163.16	3,210	259.82	2,046	186.35
14	Jammu & Kashmir	4,150	78.27	3,282	78.51	6,576	160.46	13,494	349.03	19,843	534.59	11,592	344.83
15	Jharkhand	1,335	125.82	2,039	119.99	1,857	107.05	1,875	145.33	3,466	279.82	2,417	272.72
16	Karnataka	3,866	310.67	9,311	459.00	6,518	433.18	6,219	602.91	10,689	1,195.87	7,626	946.41
17	Kerala	3,694	112.64	7,996	203.37	5,631	153.11	4,005	165.18	7,386	348.09	4,767	356.67
18	Ladakh	-	-	6	0.20	24	1.22	68	5.73	87	5.14	78	7.19
19	Lakshadweep	4	0.07	11	0.11	16	0.50	3	1.23	-	-	-	-
20	Madhya Pradesh	4,476	242.96	5,877	316.59	11,809	446.97	17,229	649.30	10,930	1,272.26	6,115	784.56
21	Maharashtra	3,800	420.17	8,024	541.04	6,064	518.52	5,989	902.23	10,713	1,751.96	9,932	1,593.19
22	Manipur	613	13.72	323	8.03	310	11.21	380	18.39	739	36.50	230	13.49
23	Meghalaya	157	8.62	370	13.74	351	13.09	281	18.59	498	44.45	378	34.98
24	Mizoram	98	6.72	200	9.67	209	14.06	337	20.28	462	29.00	513	14.46
25	Nagaland	403	13.18	299	13.17	420	18.09	542	31.91	646	44.25	251	22.57
26	Odisha	3,169	174.11	4,214	195.71	4,317	192.88	5,032	308.13	7,692	541.66	5,546	485.25
27	Puducherry	143	14.41	308	16.24	303	14.53	283	22.72	411	35.98	459	22.03
28	Punjab	1,295	77.90	4,236	124.80	3,297	135.43	3,945	215.32	13,136	648.45	9,593	690.35
29	Rajasthan	2,256	105.11	3,266	154.25	2,529	160.27	5,084	286.11	15,297	619.55	9,936	640.75
30	Sikkim	58	4.03	122	6.17	87	3.62	165	13.43	270	17.08	218	11.68
31	Tamil Nadu	9,663	438.79	21,159	632.37	11,705	558.82	10,205	708.67	16,571	1,222.35	11,986	1,184.89
32	Telangana	2,820	149.61	5,585	293.69	3,718	231.79	4,500	287.72	7,760	656.55	4,733	532.12
33	Tripura	68	2.84	246	7.04	172	7.72	246	15.33	728	30.66	648	28.97
34	Uttar Pradesh	4,862	298.31	9,541	426.30	9,643	494.79	10,678	691.74	18,598	1,414.68	13,823	1,396.40
35	Uttarakhand	577	40.36	1,759	56.08	1,458	70.08	1,539	96.32	3,042	192.57	2,785	188.13
36	West Bengal	2,746	172.19	4,816	249.96	3,358	208.65	5,307	370.28	8,834	765.97	7,711	798.66
<b>TOTAL</b>		<b>69,738</b>	<b>3,882.98</b>	<b>1,24,984</b>	<b>5,367.38</b>	<b>1,71,308</b>	<b>5,294.01</b>	<b>1,39,244</b>	<b>8,021.26</b>	<b>3,65,582</b>	<b>16,373.06</b>	<b>1,55,517</b>	<b>14,542.98</b>

Source: Credit Guarantee Fund Trust for Micro and Small Enterprise (CGTMSE)