

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 107
TO BE ANSWERED ON 22.07.2024

WOMEN-LED MSMEs

107. DR. KANIMOZHI NVN SOMU:
SHRI M. MOHAMED ABDULLA:

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

- (a) the number of women-led MSMEs registered under Udyam in the last three years, State-wise;
- (b) whether it is a fact that only 7 per cent of the total outstanding loans to MSMEs were given to women-led businesses, if so, the steps Government has taken to increase the participation of women in MSMEs in the last three years;
- (c) whether Government is going to implement any new gender-responsive policies that provide women entrepreneurs easier access to financial resources and if so, the details thereof; and
- (d) if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

(a): The State-wise details of women-led MSMEs registered on Udyam Registration Portal in the last three years are given in Annexure A.

(b) to (d): According to the information provided by Reserve Bank of India (Financial Inclusion & Development Department, Central Office), as per the findings of the study conducted by the Financial Inclusion and Development Department, Central Office, Reserve Bank of India, the share of the women owned MSMEs in outstanding MSME credit of Scheduled Commercial Banks stood at 7.09% as on March 31, 2023.

To increase participation of women, the Government has taken a number of steps. For easier access to financial resources, Credit Guarantee Scheme for Micro & Small Enterprises extends the following additional benefits are being provided to women entrepreneurs.

- i. General guarantee cover is 75%, whereas coverage for women has been increased to 85%.
- ii. Women entrepreneurs are offered 10% concession in annual guarantee fees.

The details of Guarantees approved for women entrepreneurs under Credit Guarantee Scheme for Micro & Small Enterprises are given below:

CGTMSE – Women Entrepreneurs Guarantee Approved				
Duration	No.	Amt. ₹ Crore	No%	Amt.%
FY2021-22	1,39,244	8,021	19%	14%
FY2022-23	3,65,582	16,373	31%	16%
FY2023-24	4,25,865	32,223	25%	16%
Cumulative as on 31/03/2024	19,30,188	94,296	22%	15%

Further under Prime Minister's Employment Generation Programme (PMEGP), Credit linked subsidy for setting up new micro-enterprise in non-farm sector is provided. Margin Money subsidy ranging from 15% to 35% of project cost, for projects up to Rs. 50 Lakh in Manufacturing sector and Rs. 20 Lakh in the Service sector, is provided. For beneficiaries belonging to Special categories, which includes women, the margin money subsidy is 35% in rural areas and 25% in urban areas.

The recent initiatives for promotion of MSMEs (including women-led MSMEs) are given below:

- i. New revised criteria for classification of MSMEs, based on Investment and Turnover, to widen the ambit of the MSME sector.
- ii. No global tenders for procurement up to Rs. 200 crores.
- iii. "Udyam Registration" for MSMEs, for Ease of Doing Business.
- iv. Ministry of MSME has launched a portal, Udyam Assist Platform, for bringing Informal Micro Enterprises in the formal ambit which helped the registered IMEs to avail the benefits of Priority Sector Lending.
- v. Inclusion of Retail and Wholesale traders as MSMEs w.e.f. 02.07.2021.
- vi. Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- vii. PM Vishwakarma Scheme: Financial assistance with outlay Rs. 13,000 crore for traditional artisans and craftspeople to improve the quality, scale and reach of their products, integrating them with the MSME value chain, access to advanced skill training, brand promotion and linkage with local and global markets (enrolment of women 75.43 %)
- viii. Ministry of MSME has launched Samadhaan Portal for filing of grievances and monitoring of outstanding dues to the MSEs from the buyers of goods and services.
- ix. Launching of an online Portal "Champions" in June, 2020 to cover many aspects of e-governance including redressing grievances and handholding of MSMEs.

Annexure A

<i>State-wise details of women-led MSMEs registered on Udyam Registration Portal in the last three years.</i>					
Sl. No.	State Name	2021-22	2022-23	2023-24	Total
1	ANDAMAN AND NICOBAR ISLANDS	733	984	936	2,653
2	ANDHRA PRADESH	34,625	70,811	1,22,863	2,28,299
3	ARUNACHAL PRADESH	692	1,457	1,687	3,836
4	ASSAM	20,452	37,560	62,386	1,20,398
5	BIHAR	38,440	53,357	69,031	1,60,828
6	CHANDIGARH	1,525	1,927	2,880	6,332
7	CHHATTISGARH	9,627	18,120	28,507	56,254
8	DELHI	21,888	31,646	38,787	92,321
9	GOA	1,868	3,748	5,538	11,154
10	GUJARAT	54,381	78,250	1,04,050	2,36,681
11	HARYANA	24,575	41,925	61,745	1,28,245
12	HIMACHAL PRADESH	4,584	8,767	13,619	26,970
13	JAMMU AND KASHMIR	13,352	24,374	44,708	82,434
14	JHARKHAND	14,076	33,825	39,492	87,393
15	KARNATAKA	57,471	96,100	1,34,394	2,87,965
16	KERALA	25,182	50,144	66,256	1,41,582
17	LADAKH	354	511	970	1,835
18	LAKSHADWEEP	20	58	36	114
19	MADHYA PRADESH	30,240	53,002	79,072	1,62,314
20	MAHARASHTRA	1,90,937	2,64,401	3,20,718	7,76,056
21	MANIPUR	5,173	9,864	9,266	24,303
22	MEGHALAYA	643	2,305	3,943	6,891
23	MIZORAM	1,511	4,173	5,323	11,007
24	NAGALAND	1,109	3,041	4,253	8,403
25	ODISHA	20,726	38,202	1,14,903	1,73,831
26	PUDUCHERRY	2,285	3,452	4,176	9,913
27	PUNJAB	28,678	58,074	97,560	1,84,312
28	RAJASTHAN	46,129	69,027	96,914	2,12,070
29	SIKKIM	600	1,033	1,641	3,274
30	TAMIL NADU	1,27,149	2,01,358	2,92,769	6,21,276
31	TELANGANA	35,337	55,820	1,41,463	2,32,620
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	691	926	1,212	2,829
33	TRIPURA	799	4,073	11,005	15,877
34	UTTAR PRADESH	58,555	1,00,918	1,90,571	3,50,044
35	UTTARAKHAND	8,528	14,065	20,170	42,763
36	WEST BENGAL	25,553	47,214	1,05,733	1,78,500
Total:-		9,08,488	14,84,512	22,98,577	46,91,577