

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UN STARRED QUESTION NO. 2330**  
**TO BE ANSWERED ON 16.12.2024**

**PROMOTION OF MSMEs BY GOVERNMENT**

2330. SHRI SANJAY SETH:

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

- (a) the details of schemes, initiatives and programmes undertaken by Government to promote entrepreneurship among the citizens during the last three years;
- (b) the details of schemes, initiatives and programmes undertaken specifically for women entrepreneurs;
- (c) the details of the collateral-free loan scheme Credit Guarantee Fund Trust for Micro and Small Enterprises being carried by Government, the benefit it has caused to the stakeholder; and
- (d) the plan of action of Government to further strengthen the entrepreneurial sector by introducing similar schemes for strengthening the country's development?

**ANSWER**

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

- (a): The Ministry of Micro, Small and Medium Enterprises (MSME) implements various schemes to promote entrepreneurship among the citizens which includes A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE), Prime Minister's Employment Generation Programme (PMEGP), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), Scheme of Fund for Regeneration of Traditional Industries (SFURTI), The Procurement and Marketing Support (PMS), Public Procurement Policy (PPP) and Entrepreneurship Skill Development Programme (ESDP).
- (b): The Ministry of MSME has taken a number of initiatives to support women entrepreneurship;
  - i) Special drives for registration of women owned MSMEs under Udyam Registration Portal.
  - ii) To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018 mandating Central Ministries/Departments/ Undertakings to procure at least 3% of their annual procurement from women-owned micro and small enterprises.
  - iii) 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. These are: a) 10% concession in annual Guarantee fees; and b) 10 % additional Guarantee coverage of up to 85%, as against the 75% for other entrepreneurs.
  - iv) To encourage entrepreneurship among women, Ministry of MSME implements 'Skill Upgradation & Mahila Coir Yojana' under Coir Vikas Yojana, which is an exclusive training program aimed at skill development of women artisans engaged in the Coir sector.

- v) The Ministry also 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. For beneficiaries belonging to special categories such as Scheduled Caste/Scheduled Tribe/OBC /minorities/women/ ex-serviceman/ physically handicapped/ NER/ Hill and Border areas, etc., higher subsidy is given.
  - vi) To encourage participation of women entrepreneurs in trade fairs under Procurement & Marketing Support Scheme, higher subsidy is provided for women owned MSMEs.
  - vii) "SAMARTH" initiative was launched to support women-owned MSMEs with the objective of providing Skill Development and Market Development Assistance to women and to train more than 7,500 women candidates from rural and sub-urban areas. Aspiring and existing women entrepreneurs have been provisioned with 20% Seats in free Skill Development Programs organized under Skill Development Schemes of the Ministry; 20% of MSME Business Delegations for domestic & international exhibitions under the schemes for Marketing Assistance implemented by Ministry; and 20% discount on annual processing fee on National Small Industries Corporation's Scheme.
  - viii) MSME Sustainable Zero Defect Zero Effect (ZED) Certification Scheme is an initiative to provide a roadmap to global competitiveness for Indian MSMEs having economic and social impacts in terms of capacity building of MSMEs. The aim of the scheme is that the goods being manufactured by the MSME sector have zero recall from market at the same time has zero effect on environment. Under this scheme to support and empower women entrepreneurs, there is a provision of 100% subsidy on cost of ZED Certification for Women owned MSMEs.
  - ix) Under incubation component of MSME Innovative Scheme, a special MSME Idea Hackathon 3.0 was organised for Women entrepreneurs wherein 18,888 ideas have been received.
  - x) To promote women entrepreneurship, more than 4 lakh women got benefited from the ESDP Scheme from the financial year 2022-2023 to till date.
- (c): Credit Guarantee Scheme (CGS) to strengthen credit delivery system and to facilitate the flow of credit to the Micro and Small Enterprise sector without the hassles of collateral and third party guarantee up to a maximum of Rs. 500 lakh. As announced in Budget 2023-24, Rs. 9,000 crore has been infused in the corpus of CGTMSE to enable additional credit of Rs. 2 lakh crore with a reduced cost of credit as inform by CGTMSE, since inception, as on 30.11.2024, 99.25 lakh guarantees were approved involving an amount Rs. 7.79 lakh crore.
- (d): The Ministry of MSME has introduced PM Vishwakarma scheme on 17-09-2024 which is designed to provide holistic and end-to-end support to artisans and craftspeople engaged in 18 different trades.

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