

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 745
TO BE ANSWERED ON 10.02.2025

WOMEN LED MSMEs

745. SHRI M. MOHAMED ABDULLA:

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

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

ANSWER

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

(a): As per Udyam Registration portal, the details of State-wise total number of registered women-led Micro Small and Medium Enterprises (MSMEs) from 01.07.2020, i.e. since the launch of the Portal, to 31.01.2025 are at Annexure.

(b) to (c): As per a study conducted by the Financial Inclusion & Development Department, Central Office, Reserve Bank of India, the share of the women-owned MSMEs in outstanding MSME credit of Scheduled Commercial Banks (excluding foreign banks and Regional Rural Banks) stood at 7.09% as on March 31, 2023. As informed by RBI, the Government of India had drawn up a 14- point action plan (now 13-point action plan) in the year 2000 for implementation by Public Sector Banks (PSBs). The PSBs were advised to earmark 5 per cent of their Net Bank Credit (NBC) for lending to women.

For easier access to financial resources, Credit Guarantee Scheme for Micro & Small Enterprises extends the following additional benefits to women entrepreneurs:

- (i) General guarantee cover is 75% whereas coverage for women has been increased to 90%.
- (ii) Women entrepreneurs are offered 10% concession in annual guarantee fees.

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.

: 2 :

Stand-Up India Scheme launched on April 05, 2016 has been extended up to the year 2025. The objectives 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 Woman borrower per bank branch for setting up green field enterprise in manufacturing, services or trading sector including activities allied to agriculture.

The Yashasvini campaign launched by the Ministry of MSME on June 27, 2024 with an aim of mass awareness campaigns for formalizing women owned informal micro enterprises and providing capacity building, training, handholding and mentorship to the women owned enterprises. It is organized by the Ministry of MSME in collaboration with other Central Ministries/Departments/State Government and Women Industry Association in various parts, focusing Tier 2 and 3 cities in the country

Annexure-I referred to in reply to part (a) of Rajay Sabha Unstarred Question No. 745 for answer on 10.02.2025.

State Wise Total Women Owned MSMEs Registered Under Udyam Registration portal and Udyam Assist Platform during the FY 2021-22 to 2023-24				
Sl. No.	State	2021-22	2022-23	2023-24
1	Andaman and Nicobar Islands	730	979	1,564
2	Andhra Pradesh	34,433	70,524	8,12,211
3	Arunachal Pradesh	692	3,598	4,657
4	Assam	20,462	37,561	1,33,329
5	Bihar	38,359	53,275	10,35,750
6	Chandigarh	1,524	1,928	5,840
7	Chhattisgarh	9,610	18,093	2,66,532
8	Delhi	21,906	31,662	135,769
9	Goa	1,866	3,735	22,015
10	Gujarat	54,251	85,164	5,21,703
11	Haryana	24,601	41,935	1,85,384
12	Himachal Pradesh	4,575	8,756	21,308
13	Jammu and Kashmir	13,332	24,327	77,795
14	Jharkhand	14,034	33,743	3,76,080
15	Karnataka	57,335	95,849	8,53,204
16	Kerala	25,097	50,016	3,85,175
17	Ladakh	353	510	2,668
18	Lakshadweep	20	58	60
19	Madhya Pradesh	30,165	2,07,987	7,44,991
20	Maharashtra	1,90,378	2,74,541	12,39,505
21	Manipur	5,161	9,838	30,010
22	Meghalaya	643	2,301	7,476
23	Mizoram	1,509	4,173	11,659
24	Nagaland	1,108	3,041	15,750
25	Odisha	20,699	38,110	5,63,341
26	Puducherry	2,277	3,443	20,309
27	Punjab	28,705	58,090	212,621
28	Rajasthan	46,045	70,272	3,99,786
29	Sikkim	602	1,033	3,191
30	Tamil Nadu	1,26,883	2,00,968	9,17,275
31	Telangana	35,220	55,664	5,48,156
32	Dadra and Nagar Haveli & Daman and Diu	695	920	3,047
33	Tripura	798	4,074	1,30,538
34	Uttar Pradesh	58,541	3,67,065	9,94,358
35	Uttarakhand	8,509	14,030	78,453
36	West Bengal	25,505	47,135	20,40,355
	total:-	9,06,623	19,24,398	1,28,01,865
Report Dated:- 06/02/2025 04:50 PM				