

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

RAJYA SABHA
UNSTARRED QUESTION No. 1035
ANSWERED ON TUESDAY 9th DECEMBER, 2025/ 18 AGRAHAYANA, 1947(SAKA)

FINANCIAL SUPPORT TO YOUNG AND WOMEN ENTREPRENEURS

1035. SHRI SATNAM SINGH SANDHU:

Will the Minister of FINANCE be pleased to state:-

- (a) whether Government has introduced any financial support schemes specifically targeted at young and women entrepreneurs in the country, if so, the details thereof, along with beneficiaries;
- (b) the details of initiatives in place to help the youth of Punjab access financial literacy programs and entre-preneurial training;
- (c) the details of steps taken by Government in providing loans or subsidies to young Startup founders in the State of Punjab; and
- (d) whether Government plans to create a more favourable investment climate for youthdriven enterprises in the State of Punjab, if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI PANKAJ CHAUDHARY)

(a): Government of India has implemented several schemes across the country to promote entrepreneurship among the youth and women. The details are at Annexure. The key programmes being:

1. The Stand-up India Scheme (SUPI)
2. Swavalambini
3. Mera Yuva Bharat (MY Bharat)
4. Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM)

(b): Financial Literacy training to youth is being given by 18 Rural Self Employment Training Institutes (RSETIs) working in Punjab.

Presently, 41 Financial Literacy camps are also being organised in Punjab by the FLCs (Financial Literacy Counsellors). Ministry of Skill Development and Entrepreneurship (MoSDE) through its autonomous organizations, namely National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE) has taken various initiatives to promote entrepreneurship development amongst all sections of the society.

(c): As informed by the Department for Promotion of Industry and Internal Trade, the Government of India is implementing several flagship schemes, such as Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS), and Credit Guarantee Scheme for Startups (CGSS) etc. under the start up initiative to provide funding opportunities and support startups at various stages of their business cycle.

FFS has been established to catalyze venture capital investments and is operationalized by Small Industries Development Bank of India (SIDBI), which provides capital to Securities and Exchange Board of India (SEBI)-registered Alternative Investment Funds (AIFs) which in turn invest in startups.

SISFS provides financial assistance to seed stage startups through incubators.

CGSS is implemented for enabling collateral free loans to startups through eligible financial institutions. CGSS is operationalized by the National Credit Guarantee Trustee Company (NCGTC) Limited and has been operationalized from 1st April 2023.

(d): The Government is undertaking various measures for simplifying and streamlining business regulations and fostering ease of doing business across the country through initiatives such as Business Reform Action Plan, Jan Vishwas and Reducing Compliance Burden on Businesses and Citizens.

These measures include simplification of procedures related to applications, renewals, inspections, filing records, etc.; rationalization by repealing, amending or subsuming redundant laws, digitization by creating online interfaces eliminating manual forms and records, and decriminalization of minor technical or procedural defaults.

The Government has taken several measures to enhance ease of doing business, raising capital and reducing compliance burden specifically for the startup ecosystem. These measures include profit linked deductions under Section 80-IAC of the Income Tax Act 1961, relaxation in compliances, carry forward of losses, fast-track approval process for in-bound mergers, faster-exit provisions, relaxation in public procurement, etc.

1. The Stand-up India Scheme (SUPI): was launched with an objective to provide 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 a greenfield enterprise in the manufacturing, services or trading sector and also for activities allied to agriculture. Scheme was operational till march 2025, SUPI 2.0 is under process.

A total number of 2.75 lakh loans including a 2.27 lakh (82%) loans to Women entrepreneurs have been sanctioned as on March 2025.

2. Swavalambini – Ministry of Skill Development and Entrepreneurship (MoSDE), launched Swavalambini, a Women Entrepreneurship Programme in February 2025 in Uttar Pradesh, Telangana and the North-Eastern States of Assam, Meghalaya and Mizoram. The programme aims to cultivate an entrepreneurial mindset among female students through Entrepreneurship Awareness Training (EAP). As on 15.11.2025, 302 candidates have been trained through Entrepreneurship Development Programme (EDP) and 82 participants have been trained under Faculty Development Programme (FDP).

3. Youth-centric initiatives have been introduced by the Ministry of Youth Affairs and Sports such as Mera Yuva Bharat (MY Bharat) whose purpose is to provide an over-arching institutional mechanism powered by technology for youth development and youth-led development through Experiential Learning Programs (ELPs), volunteering opportunities, mentorship programme, etc.

4. The Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM), under the Ministry of Rural Development (MoRD), supports Self-Help Groups (SHGs) and their family members to set-up small enterprises in the non-farm livelihoods sector through Start-up Village Entrepreneurship Programme (SVEP).

5. The Ministry of Education's Innovation Cell (MIC) and All India Council for Technical Education (AICTE) promotes innovation and entrepreneurship across educational institutions.

Apart from the above mentioned measures, others Ministries and Departments have also implemented programmes and initiatives to support entrepreneurship such as Digital marketing and Entrepreneurship Development for Women self-help Groups (WSHGs), Adivasi Mahila Sashaktikaran Yojana (AMSY), Women Entrepreneurship Development programme (WEDP), Science and Technology for Women (STW) programme, Swavalambini – Women Entrepreneurship Platform (WEP), Skill Upgradation and Mahila Coir Yojana, Fund of Funds for Startups (FFS), Startup India Seed Fund Scheme (SISFS), and Credit Guarantee Scheme for Startups (CGSS) under the start up initiative etc.
