

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1707**  
**TO BE ANSWERED ON: 15.12.2025**

**STATUS ON ECLGS**

1707.           SHRI SANJAY SETH:

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

- (a) the total amount disbursed under the Emergency Credit Line Guarantee Scheme and Credit Guarantee Fund for MSMEs since 2020;
- (b) the progress achieved in upgrading common facility centres under the Cluster Development Programme;
- (c) the initiatives taken to promote women and SC/ST entrepreneurs through the Udyam Sakhi and ASPIRE schemes; and
- (d) the impact of these measures on Increasing MSME exports, formalisation and job creation across manufacturing and service sectors?

**ANSWER**

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

(a): Emergency Credit Line Guarantee Scheme launched for businesses, including MSMEs with a provision to provide a cover for Credit Guarantee to the tune of Rs 5 lakh crore. The scheme was operational till 31.03.2023. As per a research report dated 23.01.2023 of the State Bank of India on Emergency Credit Line Guarantee Scheme, a total of 1.13 crore guarantees covering a value of Rs.2.43 lakh crore have been extended to MSMEs.

Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans upto Rs. 10 crore extended by Member Lending Institutions to MSEs. The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) has approved credit guarantees worth Rs. 10.02 lakh Crore for Micro and Small Enterprises (MSEs) since financial year 2020 till 30.11.2025.

(b): Micro and Small Enterprises Cluster Development Programme (MSE-CDP) is aimed at enhancing the productivity and competitiveness of MSEs for their holistic development by adopting cluster approach. The Government provides financial assistance to establish Common Facility Centres (CFCs) in existing clusters and for setting up new / up-gradation of existing Industrial Areas / Estates / Flatted Factory Complex. During the last five years, i.e. 2020-21 to 2024-25, 190 projects have been approved including 82 Common Facility Centres (CFCs) and 108 Infrastructure Development (ID) Projects under Cluster Development initiatives.

(c) & (d): Udyam Sakhi portal was launched in 2018 to provide information regarding financial schemes, policies and programmes of Ministry of Micro, Small and Medium Enterprises (MSMEs) to existing and prospective women entrepreneurs in the MSME sector. Since the inception of the portal, 4,580 women entrepreneurs have registered and benefited in the country

Ministry of MSME has made sustained efforts towards inclusiveness and for promoting digital registration of women entrepreneurs, through its field offices and in coordination with State Governments and MSME associations. As a result of these efforts, enterprises owned by women and SC-ST entrepreneurs constitute about 39% and 14% of the enterprises, respectively registered on Udyam/Udyam Assist portals.

‘A Scheme for Promotion of Innovation, Rural Industry, and Entrepreneurship (ASPIRE)’ implemented by Ministry of MSME is aimed at promoting entrepreneurship and livelihood opportunities in rural areas. Its core objective is to create an enabling ecosystem for job creation through skill development, incubation, and support to micro-enterprises. As on date, 109 LBIs have been approved across the country. Under the Scheme, a total of 1,16,726 beneficiaries have been trained, out of which 18,444 have become self-employed, 13,824 have secured wage employment, and 1,141 micro-enterprises have been established. The ministry started collecting category (SC/ST/OBC/General) wise data & Gender wise data from 2022 onwards. Since 2022, out of the total 56,721 beneficiaries trained, 27,970 are women, 8,365 belong to the SC category, and 9,311 to the ST category.

The Government, inter-alia, has taken the following initiatives to promote women and SC-ST entrepreneurs:

- i. To improve outreach among Entrepreneurs in the country including SC/ST and women, programmes are conducted by the field offices of Ministry of MSME, in coordination with MSME/ Industry Departments of States/UTs concerned and other stakeholders like CGTMSE, SIDBI, Banks, MSME Associations, etc.
- ii. Ministry of MSME implements National Schedule Caste and Schedule Tribe Hub Scheme aiming at capacity enhancement of SC/ST entrepreneurs. Further, Vendor Development Programmes (VDPs) for SC/ST and Women are organised under PMSS. Central Public Sector Undertakings also organise such VDPs.
- iii. Ministry of MSME launched the ‘Yashasvini Campaign’ on 27.06.2024 to empower women entrepreneurs across India through various schemes on formalization, access to credit, capacity building and mentorship through awareness generation about these schemes.
- iv. A new scheme to provide term loans up to Rs.2 crore to Women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs has been announced in the Union Budget 2025 for promotion and development of MSMEs.
- v. Ministry of MSME implements Prime Minister’s Employment Generation Programme (PMEGP) which is a 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. Out of the total PMEGP beneficiaries, 39% are women and they are provided higher subsidy (35%) vis-a-vis general category of micro enterprises (upto 25%).
- vi. Ministry of MSME implements MSME Champions scheme with a holistic approach to unify, synergize, and converge various schemes with common purpose. The end objective is to pick up enterprises and modernize their processes, reduce wastages, sharpen business competitiveness, and facilitate their national and global reach and excellence. The scheme has three components which include MSME-Sustainable (ZED) Certification Scheme, MSME-Competitive (Lean) Scheme and MSME-Innovative (Incubation, Design & IPR) Scheme.
- vii. Ministry of Micro, Small and Medium Enterprises has established 65 Export Facilitation Centers (EFCs) across the country with the aim of providing requisite mentoring and handholding support to MSMEs in exporting their products and services. Export Facilitation Centres (EFCs) provide support to MSME exporters through comprehensive assistance across key areas. These include dissemination of information on export related schemes and benefits, training and workshops on export compliance, handholding in export documentation and procedures, engagement with industry associations, State Governments, and DGFT to facilitate MSMEs.