

GOVERNMENT OF INDIA  
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 829**  
TO BE ANSWERED ON 12.12.2022

**SCHEMES FOR EMPOWERING WOMEN**

†829. SHRI RAJESH VERMA:

SHRI NARANBHAI KACHHADIYA:

SHRI PARBATBHAI SAVABHAI PATEL:

Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) whether the Government proposes to introduce the new entrepreneur enterprising scheme/programmes for empowering women in the country, State-wise;
- (b) the details of the schemes being run by the Government to promote women entrepreneurs in Uttar Pradesh including Sitapur district of Uttar Pradesh;
- (c) whether any motivating initiatives has been taken to encourage self employment opportunities by reducing certain barriers and hurdles in obtaining financial assistance with encouraging subsidies; and
- (d) if so, the details thereof along with the statistical information regarding beneficiaries in Gujarat since 2020?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

(SHRI RAJEEV CHANDRASEKHAR)

(a) & (b) Ministry of Skill Development and Entrepreneurship (MSDE) is implementing various schemes/programmes to encourage Women Entrepreneurship in the country including the State of Uttar Pradesh. The details of the various initiatives taken by MSDE are as under:

(i) **‘Economic Empowerment of Women Entrepreneurs and Start-ups by Women’ (WEE)** project is being supported by ‘Deutsche Gesellschaft fur Internationale Zusammenarbeit’ (GIZ) on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) in partnership with the MSDE to improve the framework conditions for women-led enterprises in India. The project aims to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in the States of Maharashtra, Rajasthan, Telangana, Uttar Pradesh, and Eight North Eastern States of the Country. Under the title of ‘Her&Now’, the WEE project has also been running a film and media campaign to share the stories of successful Women

Entrepreneurs and to foster a positive mindset change on gender roles and norms in the society. Till now, over 900 Women Entrepreneurs have been supported under the project under both incubation and acceleration support programmes. Out of the total 908 women entrepreneurs, 341 are from the State of Uttar Pradesh.

(ii) **PM YUVA Pilot Project:** MSDE implemented PM-YUVA Pilot Project (from November 2019 to March 2022) towards creating an enabling ecosystem through entrepreneurship education, training, advocacy and easy access to entrepreneurship network. The scheme focuses on students/trainees and alumni coming out from skilling ecosystem {i.e. Industrial Training Institutes (ITIs), Polytechnics, Pradhan Mantri Kaushal Kendras (PMKKs) and Jan Shikshan Sansthan (JSSs)}. The project was implemented through organizations having experience in entrepreneurship development, entrepreneurship training as well as mentoring and handholding in Ten States and Two Union Territories (viz. Assam, Bihar, Kerala, Maharashtra, Meghalaya, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand, West Bengal, Delhi and Puducherry). Although this programme did not specifically focus on women but conscious efforts were made to ensure substantial participation of women in the programme. The total number of beneficiaries covered under the project are 63,255, out of which 24,398 were women. In the State of Uttar Pradesh, the total number of beneficiaries covered under the project were 8104, out of which 2105 were women.

(iii) **Entrepreneurship Development in Six Holy Cities,** a project of the MSDE, aims to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, unemployed youth, college dropouts, youth from backward community etc. The project is being implemented in Bodh Gaya, Kollur, Haridwar, Puri, Pandharpur, and Varanasi. The total number of beneficiaries trained under the project is 7,185 out of which 4,535 were women. In the State of Uttar Pradesh (Varanasi), number of beneficiaries trained under the project are 1,798 out of which 536 are women.

Further, the details of the various initiatives taken by other Ministries/Departments to encourage women entrepreneurship in the country including the State of Uttar Pradesh are as under:

(i) **Startup Village Entrepreneurship Programme (SVEP):** Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) implemented by Ministry of Rural Development, has the objective of supporting Self Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. SVEP projects are implemented in blocks and the project durations are of four years. SVEP develops an ecosystem for enterprise development in rural areas, with SHG households, which includes Community Enterprise Fund (CEF) (a dedicated fund for providing loans to entrepreneurs) and Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) (for providing Business Support Services). Under SVEP, the project cost for one block is Rs 6.50 Crore (inclusive of Govt. of India and State Share) out of which Govt. of India (GoI) share is 90% for North Eastern Region (NER)

and Hilly states while it is 60% for the remaining States. Till now, under SVEP, 16,915 no. of enterprises have been supported in the State of Uttar Pradesh.

(ii) **Stand-up India Scheme (SUPI)** of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 05<sup>th</sup> April, 2016 and has been extended upto the year 2025. The objective of the Stand-Up India 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 a greenfield enterprise in manufacturing, services or trading sector and also for the activities allied to agriculture. Pursuant to the announcement made by the Union Finance Minister in the Budget Speech for FY 2021-22 as (a) the extent of margin money to be brought by the borrower is reduced from 'upto 25% to upto 15%' of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution. (b) Loans for enterprises in 'Activities allied to Agriculture' excluding few and services supporting these, are eligible for coverage under the Scheme. Under Stand-up India Scheme, as on 30.11.2022, the details of the number of loans sanctioned in the State of Uttar Pradesh including Sitapur district of Uttar Pradesh is as under:

State/District	Cumulative number of loans Sanctioned	Out of Total, number of loans Sanctioned to Women
Sitapur District of Uttar Pradesh	83	74
Uttar Pradesh	17,813	15,204

(iii) **Pradhan Mantri MUDRA Yojana (PMMY)** of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 08.04.2015 to extend collateral free loans upto Rs. 10 lakh to individuals to enable them to set up or expand their business activities. The Scheme facilitates loans in three categories namely Shishu (up to Rs. 50,000), Kishore (Rs. 50,000 to Rs. 5 lakh) and Tarun (Rs. 5 lakh to Rs. 10 lakh) for income generating activities in Manufacturing, Trading, Services sector and also for the activities allied to agriculture. Under PMMY, as on 25.11.2022, the details of the no. of loans sanctioned in the State of Uttar Pradesh including Sitapur district of Uttar Pradesh is as under:

State/District	Cumulative number of loans Sanctioned	Out of Total, number of loans Sanctioned to Women
Sitapur District* of Uttar Pradesh	2,16,881	1,49,484
Uttar Pradesh	3,58,31,810	2,16,34,095

\*District Wise Data is available Since 01.04.2016

(iv) **Prime Minister Employment Generation Programme (PMEGP)** is a Scheme of Ministry of Micro, Small and Medium Enterprises (MSME), which is a major credit-linked

subsidy programme aimed at generating self-employment opportunities through establishment of new microenterprises in the non-farm sector by helping traditional artisans and unemployed youth. The Scheme was launched during 2008-09. Under PMEGP general category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as Scheduled Caste/Scheduled Tribe/OBC/Minorities/Women, Transgender, Ex-Serviceman, Physically Handicapped, North Eastern Region (NER), Aspirational Districts, Hilly and Border areas etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Women are covered as special category under PMEGP and are entitled to higher rate of subsidy and lower personal contribution. Under PMEGP, 35% to 40% of the total margin money subsidy is disbursed to women.

(c) Refer (a) & (b) above.

(d) The details of the beneficiaries covered under various Schemes/Programmes implemented by various Ministries to encourage women entrepreneurship in the State of Gujarat is as under:

(i) **Startup Village Entrepreneurship Programme (SVEP)** – Till October 2022, the total number of enterprises formed in the State of Gujarat are 5,918.

(ii) **Stand-up India Scheme (SUPI)** - Under SUPI Scheme, as on 02.12.2022, the details of the no. of loans sanctioned in the State of Gujarat is as under:

State	Cumulative number of loans Sanctioned	Out of Total, number of loans Sanctioned to Women
Gujarat	3,278	2,757

(iii) **Pradhan Mantri MUDRA Yojana (PMMY)** - Under PMMY, as on 25.11.2022, the details of the no. of loans sanctioned in the State of Gujarat is as under:

State	Cumulative number of loans Sanctioned	Out of Total, number of loans Sanctioned to Women
Gujarat	38,28,784	24,40,176

(iv) **Prime Minister Employment Generation Programme (PMEGP)** - The details of subsidy disbursed to women and number of units setup by women under PMEGP Scheme during the last three years and current year in the State of Gujarat is as under:

Year	Margin Money subsidy disbursed (Rs. In lakh)	No. of micro-enterprises setup	Estimated employment generated
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2019-20	21377.29	2719	21752
2020-21	14738.00	1841	14728
2021-22	20475.93	2630	21040
2022-23* (*Upto 01.12.2022)	8818.60	1117	8936

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