

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2747
TO BE ANSWERED ON 16.03.2023

MSME SECTOR IN LADAKH

2747. SHRI JAMYANG TSERING NAMGYAL:

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

- (a) the details of the ongoing schemes, programmes and new proposals under the MSME sector in Union Territory (UT) of Ladakh;
- (b) whether the Government provides opportunities to grow economically in organised and unorganised sectors as per regional and village level-wise potentials and skills in Ladakh;
- (c) if so, the details thereof and if not, the reasons therefor; and
- (d) the steps taken to foster women entrepreneurs in UT of Ladakh?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

(a) to (c): Ministry of MSME through its field offices network, implements various schemes/programmes for the promotion and development of Micro, Small and Medium Enterprises (MSMEs) sector across the country including the Union Territory (UT) of Ladakh which inter alia include Prime Minister's Employment Generation Programme (PMEGP), Micro and Small Enterprises-Cluster Development Programme (MSE-CDP), Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Credit Guarantee Scheme for Micro and Small Enterprises (CGTMSE), A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE), Entrepreneurship and Skill Development Programme (ESDP), National Schedule Caste and Schedule Tribe Hub (NSSH). These schemes provide opportunities to grow economically as per regional and village level potentials and skills in the country including in Ladakh, by inter alia facilitating easy credit access, market access, technological support to MSMEs and developing entrepreneurship attitude/skill among the youth towards generating self-employment opportunities.

The Government has taken a number of initiatives to support MSMEs including women owned enterprises in the country including the UT of Ladakh. Some of these include:

- (i) Rs. 5 lakh crore Emergency Credit Line Guarantee Scheme (ECLGS) for businesses, including MSMEs;
- (ii) Rs. 50,000 crore equity infusion through MSME Self-Reliant India Fund.
- (iii) New revised criteria for classification of MSMEs.
- (iv) No global tenders for procurement up to Rs. 200 crores.
- (v) "Udyam Registration" for MSMEs, for Ease of Doing Business.
- (vi) Launching of an online Portal "Champions" in June, 2020 to cover many aspects of e-governance including grievance redress and handholding of MSMEs.
- (vii) Inclusion of Retail and Wholesale trades as MSMEs w.e.f. 02nd July, 2021.
- (viii) Non-tax benefits extended for 3 years in case of an upward change in status of MSMEs.
- (ix) Roll out of Raising and Accelerating MSME Performance (RAMP) programme with an outlay of Rs. 6,000 crore over 5 years.
- (x) Launch of 'Udyam Assist Platform' on 11.01.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefit under Priority Sector Lending.

(d): Government has taken a number of steps to foster women entrepreneurs across the country including the UT of Ladakh. Some of these include:

- (i) PMEGP is a major credit-linked subsidy program 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. Under the Scheme, women are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%)
- (ii) 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. They are:
 - i. 10% concession in annual Guarantee fees; and
 - ii. 10 % additional Guarantee coverage of up to 85%, as against the 75% for other entrepreneurs.
- (iii) To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018 mandating Central Ministries/Departments/ CPSUs to procure at least 3% of their annual procurement from women entrepreneurs.
- (iv) Participation of women entrepreneurs in trade fairs under Procurement & Marketing Support Scheme is subsidized 100% vis-a-vis 80% for other entrepreneurs.
- (v) Launch of “SAMARTH” 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 in the FY 2022-23. Under SAMARTH, 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 NSIC’s Commercial Schemes.

Details of women beneficiaries in the UT of Ladakh under major schemes of the Ministry such as PMEGP, CGTMSE and the number of women-owned MSMEs registered on the ‘Udyam Registration’ portal in the UT of Ladakh are given at Annexure-I.

Annexure-I

Annexure-I referred to in reply to part (d) of the Lok Sabha Unstarred Question No. 2747 for answer on 16.03.2023.

- (i) Details of women entrepreneurs benefitted in the UT of Ladakh under PMEGP are given below.

Financial Year	No. of women entrepreneurs benefitted	
	No. of projects	Margin money (Rs. in lakh)
FY 2020-21	85	334.51
FY 2021-22	82	281.56
FY 2022-23 (as on 10.03.2023)	27	93.23

- (ii) Number of guarantees approved for women under 'Credit Guarantee Scheme for Micro and Small Enterprises' (CGTMSE) in the UT of Ladakh are given below.

Financial Year	Number of guarantees approved for women	Amount (Rs. in crore)
FY 2019-20	6	0.2
FY 2020-21	24	1.22
FY 2021-22	68	5.73
FY 2022-23 (upto 28.02.2023)	77	4.33

- (iii) Number of women-owned MSMEs registered in the UT of Ladakh on the Udyam Registration portal, since inception on 01.07.2020 to 10.03.2023 are given below.

S. No.	District	Number of Women-owned MSMEs registered
1.	LEH LADAKH	638
2.	KARGIL	248
TOTAL (as on 10.03.2023)		886