

**GOVERNMENT OF INDIA  
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

**LOK SABHA**

**UNSTARRED QUESTION NO.1377  
TO BE ANSWERED ON 19.09.2020**

**ENTREPRENEURSHIP AMONG WOMEN**

**1377. SHRI JAYANT SINHA:**

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

- (a) the details of programmes introduced by the Government to encourage entrepreneurship among women;
- (b) the total number of female entrepreneurs who have set up small or micro enterprises on completion of skill development courses, over the last five years, district-wise in Jharkhand; and
- (c) whether the Government is planning to introduce special incubation hubs for enterprises started by women, and if so, the details thereof?

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF  
SKILL DEVELOPMENT AND ENTREPRENEURSHIP  
(SHRI R. K. SINGH)**

(a) To encourage women entrepreneurship, Ministry of Skill Development and Entrepreneurship (MSDE) is implementing a pilot project named 'Economic Empowerment of Women Entrepreneurs and Startups by Women' in collaboration with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) Germany. The project pilots incubation and acceleration programmes for women micro entrepreneurs to start new businesses and scale up existing enterprises in Assam, Rajasthan and Telangana. The project has the target to pilot the incubation programme with 250 women and the acceleration programme with 100 women. The first cohort of the support programme ended in April-May, 2020 and the second cohort has commenced in July, 2020.

Further, Govt. of India through Ministry of Micro, Small and Medium Enterprises (MSME) is implementing the Prime Minister's Employment Generation Programme (PMEGP), which has the target to generate self-employment opportunities through establishment of micro enterprises for non-farm sector. The maximum cost of projects is Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. Benefit can be availed under PMEGP for setting up of new units only. Women are covered as special category under PMEGP and are entitled to higher rate of subsidy.

Under the programme, 35 to 40% of the total margin money subsidy is disbursed to women.

Furthermore, Government of India through Department of Financial Services has launched the Stand-up India Scheme to facilitate Bank loans from Scheduled Commercial Banks between Rs. 10 lakh and Rs. 1 crore to at least 1 Scheduled Caste or Scheduled Tribe borrower and at least 1 women borrower per bank branch for setting up a Greenfield enterprise in trading services or manufacturing sector.

(b) Under the flagship scheme of MSDE, Pradhan Mantri Kaushal Vikas Yojana (PMKVY) (2016-20), of the 35 lakh women who have been skilled, 1,73,343 have been reported as self-employed. Of these, 2,355 women are from the state of Jharkhand. The district-wise break-up of these 2,355 women is available at Annexure-I. Besides, under the Stand-up India Scheme, out of a total of 95,765 loan accounts upto 14<sup>th</sup> September, 2020, 77,638 loan accounts (81.07%) have been extended to women entrepreneurs across the country. In the state of Jharkhand, out of 1,874 loan accounts, 1557 loans (83.08%) have been extended to women category entrepreneurs under the scheme.

Further, Govt. of India through Ministry of Rural Development is implementing Skill development Training programmes through Rural Self Employment and Training Institutes (RSETIs) which has the provision of Bank Credit facility for setting-up micro enterprises by the skill trainees. RSETI program is currently being implemented through 585 RSETIs by 23 Leading Banks (both Public Sector and Private Sector as well as few Gramin Banks) in 33 States/UTs covering 566 Districts in the Country including 25 districts of Jharkhand. The district wise details of micro enterprises established by women participants in the state of Jharkhand during the last five years (2015-16 to 2019-20) under this programme are available at Annexure-II.

(c) In order to promote entrepreneurship, following five livelihood business incubations have been set-up by NIESBUD in its Noida campus to provide training, consultancy, hand-holding and mentoring support to the aspiring entrepreneurs:

- i. Fashion Designing
- ii. Beauty and Wellness
- iii. Food Processing
- iv. Mobile Repairing
- v. Electrical & Home Appliances

At the above-mentioned Incubation centres, following programmes are being conducted for underprivileged women candidates to promote self-employment and entrepreneurship:

Self Employed Tailor	190	candidates
Hand Embroidery	30	candidates
Assistant Beauty Therapist	50	candidates
Pickle Making	30	candidates

Annexure-I referred in reply to Lok Sabha Unstarred Question No. 1377 to be answered on 19.09.2020

The district-wise break-up of women participants of PMKVY (2016-20) reported as self-employed in the state of Jharkhand

<b>District</b>	<b>FY-17-18</b>	<b>FY-18-19</b>	<b>FY-19-20</b>
Bokaro	0	0	74
Chatra	0	0	0
Deoghar	48	85	0
Dhanbad	3	100	8
Dumka	0	0	1
East Singhbhum	0	0	0
Garhwa	123	192	30
Giridih	0	25	0
Godda	0	0	0
Gumla	0	0	0
Hazaribagh	0	199	145
Jamtara	0	4	0
Khunti	0	29	0
Kodarma	0	11	33
Latehar	0	0	0
Lohardaga	154	9	0
Pakur	0	2	0
Palamu	36	7	12
Ramgarh	361	0	0
Ranchi	132	255	227
Sahibganj	0	0	0
Seraikela Kharsawan	0	50	0
Simdega	0	0	0
West Singhbhum	0	0	0
<b>Total</b>	<b>857</b>	<b>968</b>	<b>530</b>

\* The data for the year 2016-17 is NIL.

Annexure-II referred in reply to Lok Sabha Unstarred Question No. 1377 to be answered on 19.09.2020

The district-wise details of Micro Entrepreneurs established by Women Candidates in Jharkhand State during the last 5 years (from FY 2015-16 to 2019-20) is given below:-

<b>Sl. No.</b>	<b>Name of the RSETI</b>	<b>No. of Candidates established their own Micro Enterprises</b>
1	RUDSETI Ranchi	1612
2	BOI Bokaro	2465
3	BOI Chatra	1549
4	SBI RSETI Deoghar	2525
5	BOI Dhanbad	2426
6	ALHB Dumka	2363
7	BOI East Singhbhum (Jamshedpur)	1350
8	SBI - Rseti, Garhwa	2651
9	BOI Giridih	2006
10	ALHB Godda	2422
11	BOI Gumla	1263
12	ALHB Hazaribagh	1959
13	SBI Jamtara	1656
14	BOI Khunti	1032
15	BOI Koderma	1646
16	SBI Latehar	2723
17	BOI Lohardaga	1432
18	SBI Pakur	2260
19	SBI Palamau(Daltonganj)	2301
20	PNB Ramgarh	2139
21	SBI Ranchi	2244
22	SBI Sahibganj	1714
23	PNB Seraikela-Kharsawan	2031
24	BOI Simdega	1269
25	BOI West Singhbhum	1064
	<b>Total</b>	<b>48102</b>

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