

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

LOK SABHA

**STARRED QUESTION NO. *313
TO BE ANSWERED ON 20.12.2021**

WOMEN ENTREPRENEURSHIP

†* 313. SHRIMATI BHAVANA PUNDALIKRAO GAWALI:

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

- (a) the details of the programmes launched by the Government to promote women entrepreneurship in Maharashtra;
- (b) the details of the schemes/programmes implemented in Yavatmal-Washim and Osmanabad Parliamentary Constituencies;
- (c) the details of the capacity building programmes started by various Self Help Groups in Yavatmal, Washim and Osmanabad districts; and
- (d) the details of the assistance provided to the Startups founded by women in Yavatmal-Washim and Osmanabad?

ANSWER

**MINISTER OF
SKILL DEVELOPMENT AND ENTREPRENEURSHIP
(SHRI DHARMENDRA PRADHAN)**

(a) to (d) A Statement is laid on the Table of the House.

Statement referred to in reply to Parts (a) to (d) of Lok Sabha Starred Question No. *313 to be answered on 20.12.2021 asked by Shrimati Bhavana Pundalikrao Gawali regarding 'Women Entrepreneurship'

(a) Ministry of Skill Development and Entrepreneurship (MSDE) is implementing various programmes to encourage women entrepreneurship in the country including the State of Maharashtra as mentioned below:-

(i) Pilot project, 'Economic Empowerment of Women Entrepreneurs and Startups by Women (WEE)' is being implemented in collaboration with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) Germany to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in Maharashtra and other States, viz. Rajasthan, Telangana, Uttar Pradesh and North Eastern region of the country. Number of women entrepreneurs as part of the incubation and acceleration support programmes in (cohort 1) in Maharashtra is 120, in the districts of Pune, Chiplun and Satara.

(ii) Pilot Project on Entrepreneurship Development (PM YUVA) has been launched in November, 2019 for creating an enabling ecosystem through entrepreneurship education, training, advocacy and easy access to entrepreneurship network, for students and alumni of skill training institutes viz. Industrial Training Institutes (ITIs), Polytechnics, Pradhan Mantri Kaushal Kendra (PMKK) and Jan Shikshan Sansthan (JSS). The scheme covers 10 States including Maharashtra and 2 Union Territories. In Maharashtra, the project is being implemented in Nagpur, Pune, Mumbai City (Dharavi), Thane (Bhiwandi), Gondia and Bhandara districts. A total of 135 new enterprises have been started by women and 59 enterprises have been scaled up under the project, in Maharashtra.

(iii) Entrepreneurship Promotion and Mentoring of Micro and Small Businesses in Six Holy Cities: The project seeks to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, through entrepreneurship awareness, education and mentoring in Pandharpur, Puri, Varanasi, Haridwar, Kollur and Bodh Gaya. As on date, the number of beneficiaries reached through the pilot project in Pandharpur is 1,270 out of which 850 are women.

(iv) Apart from above, in order to enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training Institutes, National Skill Training Institutes, PMKVY Centers and Pradhan Mantri Kaushal Kendras.

The details of major programmes/schemes of other Ministries of Central Government for development of entrepreneurship among women are at **Annexure-I**.

(b) The Schemes/programmes mentioned in part(a) except the pilot projects are being implemented across the country including the Parliamentary constituencies of Yavatmal, Washim and Osmanabad.

(c) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is being implemented since 2011 in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs), and continuously nurturing and

supporting them to take economic activities till they attain appreciable increase in income over a period of time to improve their quality of life and come out of abject poverty. The programme aims to ensure that at least one woman member from each rural poor household (about 9 crore) is brought into women SHGs and their federations within a definite time frame. Since 2013-14 women SHGs have cumulatively leveraged a credit of Rs.3.56 Lakh Crores from Banks to take up income generating activities. The details of progress under NRLM in the three districts of Yavatmal, Washim and Osmanabad are at **Annexure-II**.

(d) The number of Startups recognized by Ministry of Commerce and Industry, Department for Promotion of industry and Internal Trade (DPIIT) from the districts of Yavatmal, Washim and Osmanabad are listed below:

District	Number of Startups
Yavatmal	17
Washim	5
Osmanabad	10

These startups are eligible to apply for programs and benefits under Startup India Initiative.

Annexure-I referred in reply to Lok Sabha Starred Question No. *313 to be answered on 20.12.2021 regarding 'Women Entrepreneurship'

The details of major programmes/schemes of other Ministries for development of entrepreneurship among women

1. 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 helping Self Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. SVEP projects are implemented in a block and are of four-year duration. The objective of SVEP is to help the rural poor come out of poverty by helping them set up enterprises and provide support till the enterprises stabilize.

2. Startup India Initiative:- The following steps have been taken under Startup India Initiative of Ministry of Commerce and Industry, Department for Promotion of Industry and Internal Trade (DPIIT) to promote women entrepreneurship all over India which are also available for the women entrepreneurs in the State of Maharashtra:-

- i. 10% of the fund (Rs 1000 crore) in the Fund of Funds operated by Small Industries Development Bank of India (SIDBI) has been reserved for women led startups, which will have a multiplier effect as Rs. 1000 crore would mean overall corpus of Rs. 7000 crore. All the Alternative Investment Funds (AIFs) where SIDBI takes equity have been mandated to contribute 20% in businesses which are women led, women influenced and women employment or women consumption centric.
- ii. Women Capacity Development Programme (WING) is a unique Capacity Development Program for women-led startups, to identify and support both aspiring and established women entrepreneurs in their startup journeys. The workshops are open to variety of business sectors including Tech, Construction, Product, Machine, Food, Agriculture, Education, etc. The workshops served as a platform for emerging women entrepreneurs and other stakeholders to discuss the key challenges facing women entrepreneurs. WING workshops have created a conducive environment to share best practices and experiences in overcoming challenges and to gain insights learned from the business models adopted in the Indian context. A total of 24 workshops were conducted across 9 States, benefitting more than 1,300 women entrepreneurs.
- iii. Virtual Incubation Program for Women Entrepreneurs were conducted in collaboration with Zone Startups to support 20 women-led tech startups with pro-bono acceleration support for 3 months.
- iv. A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page mentions in a collated format all the incentives for women entrepreneurs as per the State Startup Policies and has new blogs.

As on 8th December 2021, 46% of the total 60,011 DPIIT recognised startups i.e. 27,655 startups in India have atleast 1 woman appointed as a director of the entity. Maharashtra has a total of 5,387 such startups with women directors, making it the state with the highest number of startups with women directors.

3. Stand-up India Scheme of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 5th April, 2016 and has been extended up to 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, service or trading sector. Pursuant to the announcement made by the Finance Minister in her Budget Speech for FY 2021-22, the margin money requirement for loans under the scheme has been reduced from 'upto 25%' to 'upto 15%' and activities allied to agriculture have also been included in the Scheme.

4. Pradhan Mantri MUDRA Yojana (PMY) 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 below Rs. 10 Lakh in the non-agricultural sector and for activities allied to agriculture to individuals to enable them to set up or expand their business activities. It is divided into 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).

5. Prime Minister Employment Generation Programme (PMEGP) is a major scheme of Ministry of Micro, Small and Medium Enterprises (MSME), being implemented in the urban and rural areas across the country through the Khadi & Village Industry Commission (KVIC), Khadi & Village Industry Boards (KVIB) and District Industries Centers (DICs) offices. PMEGP scheme facilitates generation of self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth. 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 ST/SC/OBC/women/Minorities etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Beneficiary contribution is 10% (General Category) and 5% (Special Category). Women are thus, covered as special category under PMEGP and are entitled to higher rate of subsidy and lower personal contribution. As per the budgetary guidelines, Ministry is required to spend atleast 30% of its Schemes budget on women. Under PMEGP, 35 to 40% of the total margin money subsidy is disbursed to women. Since inception (i.e. 2008-09 to 01.12.2021), a total of about 2,18,623 women entrepreneurs have been assisted to under PMEGP.

The number of micro-enterprises setup by women and margin money subsidy disbursed to women under PMEGP Scheme during the last three years and current year in the State of Maharashtra

Year	Budget Allocation for Margin Money	Margin Money disbursed Rs. In lakh	No. of micro-enterprises setup	Margin Money disbursed for women Rs. In lakh.	No of micro enterprises setup by women
2018-19	11365.52	15272.02	5642	5928.7	1965
2019-20	11909.55	11215.23	4404	4608.14	1636
2020-21	12176.81	8844.29	3104	3648.39	1179
2021-22	13893.49	6016.09	1667	3142.82	715

Under the Prime Minister Employment Generation Programme (PMEGP) scheme of Ministry of Micro, Small and Medium Enterprises, number of micro-enterprises setup and Margin Money subsidy disbursed in the districts of Yavatmal, Washim and Osmanabad is as under:-

	2018-19		2019-20		2020-21		2021-22*	
Name of District	No. of units set up	MM disbursed Rs.In lakh	No. of units set up	MM disbursed Rs.In lakh	No. of units set up	MM disbursed Rs.In lakh	No. of units set up	MM disbursed Rs.In lakh
Yavatmal	122	229.54	116	201.45	53	107.88	29	50.56
Washim	132	266.92	81	125.66	47	79.72	21	72.85
Osmanabad	115	382.56	115	276.76	64	153.3	27	54.6

6. The Government also implements several other schemes for promotion and development of MSMEs, including women owned MSMEs, namely, Micro and Small Enterprises Cluster Development Programme (MSE-CDP), Tool Rooms & Technology Centres, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE), Procurement and marketing Support Scheme, Entrepreneurship and Skill Development Programme (ESDP), Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS- TUS) etc.

7. PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme: Ministry of Food Processing Industries (MoFPI) is implementing a centrally sponsored "PM Formalisation of Micro food processing Enterprises (PMFME) Scheme" for providing financial, technical and business support for upgradation of micro food processing enterprises in the country. The scheme is operational for a period of five years from 2020-21 to 2024-25 with an outlay of Rs 10,000 Crore. Support to upgrade existing units or setting up of new micro units for individuals is provided through a credit linked grant at 35% with maximum grant of Rs.10 lakh. The Scheme also provides support to food processing units of SHGs/ FPOs/ Cooperatives for credit linked subsidy at 35%, Seed Capital to SHGs, Incubation Centre, Common Infrastructure, Marketing & Branding and Capacity Building.

8. Adivasi Mahila Sashaktikaran Yojana (AMSY): National Scheduled Tribes Finance and Development Corporation (NSTFDC), under the Ministry of Tribal Affairs is an apex organization set up exclusively for economic development of Scheduled Tribes. NSTFDC extends concessional loans to the eligible Scheduled Tribe persons for undertaking any income generation activities/self-employment through its implementing agencies. There is an exclusive scheme titled "Adivasi Mahila Sashaktikaran Yojana (AMSY)" for economic development of Scheduled Tribes Women. Under the scheme, NSTFDC provides loan upto 90% for projects costing upto Rs. 2.00 Lakh. Financial assistance under the scheme is extended at highly concessional rate of interest of 4% per annum.

9. NITI Aayog's initiative:

The Women Entrepreneurship Platform (WEP) was launched on 8 March, 2018 on the occasion of the International Women's Day as NITI Aayog's flagship initiative. WEP has pan India coverage and does not have state specific programme/s. Registration on the portal and all subsequent services are provided free of cost for WEP users. WEP caters to both aspiring and well established women in the space of entrepreneurship.

10. Under the Public Procurement Policy, all Central Ministries/ Departments/ Public Sector Undertakings are mandated to procure at least 3% of their annual procurement from women owned micro & small enterprises.

11. **Rural Self Employment Training Institutes (RSETIs)** are a Bank lead-Ministry of Rural Development funded training institutions established by the Sponsor Banks in their Lead Districts, to provide training for Skill and Entrepreneurship Development. MoRD extends financial support for the constructions of the RSETI building and also bears the cost of training the Rural Poor candidates. Handholding of the trained candidates is provided for a period of one year in order to help them get settled. RSETIs also facilitate credit linkage of the trained candidates by closely coordinating with the concerned Bank branches. Any unemployed youth in the age group of 18-45 years, irrespective of caste, religion, having an aptitude to take up self-employment or wage employment and having some basic knowledge in the related field can undergo training at RSETI. Some of the trained candidates may also seek regular salaried jobs / wage employment. RSETIs undertake different types of training programmes which include General EDP, Process EDP, Product EDP and Agriculture EDP. Total Women candidates trained and settled in the State of Maharashtra under RSETIs during last 3 years and current year as on 30.11.2021 is given as under:

2018-19		2019-20		2020-21		2021-22	
Trained	Settled	Trained	Settled	Trained	Settled	Trained	Settled
16386	12543	17601	14249	13998	10295	6682	3821

The details of the women candidates trained and settled under RSETIs and the details of the assistance (credit linkage) provided to women beneficiaries in Osmanabad, Washim and Yavatmal districts of Maharashtra during last 3 and current year as on 30.11.2021 is given as under:

Financial Year	Districts of Maharashtra	Women candidates Trained	No. of Women - Candidates Settled	Women - Self Employment	Women - Wage Employment	Women - With Bank Finance	Women - With Self Finance
2018-19	Osmanabad	496	408	408	0	208	200
	Washim	464	338	200	138	123	77
	Yavatmal	345	281	128	153	50	78
	Total	1305	1027	736	291	381	355

Financial Year	Districts of Maharashtra	Women candidates Trained	No. of Women - Candidates Settled	Women - Self Employment	Women - Wage Employment	Women - With Bank Finance	Women - With Self Finance
2019-20	Osmanabad	573	409	365	44	157	208
	Washim	533	346	343	3	183	160
	Yavatmal	301	320	319	1	94	225
	Total	1407	1075	1027	48	434	593

Financial Year	Districts of Maharashtra	Women candidates Trained	No. of Women - Candidates Settled	Women - Self Employment	Women - Wage Employment	Women - With Bank Finance	Women - With Self Finance
2020-21	Osmanabad	438	369	369	0	226	143
	Washim	477	453	453	0	269	184
	Yavatmal	123	88	77	11	45	32
	Total	1038	910	899	11	540	359

Financial Year	Districts of Maharashtra	Women candidates Trained	No. of Women - Candidates Settled	Women - Self Employment	Women - Wage Employment	Women - With Bank Finance	Women - With Self Finance
2021-22	Osmanabad	287	101	101	0	20	81
	Washim	314	276	276	0	28	248
	Yavatmal	82	32	32	0	6	26
	Total	683	409	409	0	54	355

Annexure-II**Annexure-II referred in reply to Lok Sabha Starred Question No. *313 to be answered on 20.12.2021 regarding 'Women Entrepreneurship'**

The details of progress under NRLM in the three districts of Yavatmal, Washim and Osmanabad

Report of NRLM as on November, 2021				
		YAVATMAL	WASHIM	OSMANABAD
S No	Indicators	Cummulative Progress	Cummulative Progress	Cummulative Progress
1	SHG Promotion			
1.1	Number of SHGs provided training on basic modules	35060	9592	14841
1.2	Total Amount of Saving Mobilized in all SHGs (in Lakhs)	5502.85	2150.06	7604.06
2	Promotion and functioning of Primary Level Federations			
2.1	Number of VOs provided training on basic VO management	1867	476	720
2.2	Number of VOs conducted Annual GB meetings	2574	0	948
3	Promotion and functioning of Secondary Level Federations			
3.1	No. of CLFs provided basic training on CLF Management	81	12	54
3.2	No. of CLFs completed Annual General Body meeting	167	0	51
4	Financial Inclusion			
4.1	No. of Bank branches involved in financing of SHGs	1380	80	509
4.2	No. of SHG members trained under FL intervention	125215	18327	30035
4.3	No. of BC Sakhi certified	697	0	20
4.4	No. of SHG members trained as BC Sakhi	4286	0	0
5	Farm Livelihoods			
5.1	No. of villages covered under Farm Livelihoods interventions	12830	374	956
5.2	No. of Households covered under Farm Livelihoods interventions	135268	26170	103068
5.3	No. of Producer's Groups promoted	2188	115	259
5.4	No. of households having kitchen gardens	36938	4264	17932
5.5	No. of Mahila Kisan/ Organic farmers mobilized into LG	9479	0	654
6	SVEP - Startup Village Entrepreneurship Programme			
6.1	No. of new enterprises supported	454	0	69
6.2	No. of existing enterprises strengthened	1600	0	0
7	Non-SVEP Blocks			
7.1	No. of enterprises promoted under non-farm livelihoods interventions	3523	1298	14662
7.2	Total number of SHGs under NRLM fold	18938	3049	8723
