

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No. 1886**  
**TO BE ANSWERED ON 09.12.2021**

**WOMEN ENTREPRENEURS IN MSME**

1886. SHRI RAJA AMARESHWARA NAIK:  
SHRI VINOD KUMAR SONKAR:  
SHRIMATI SANGEETA KUMARI SINGH DEO:  
DR. JAYANTA KUMAR ROY:  
SHRI BHOLA SINGH:  
DR. SUKANTA MAJUMDAR

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

- (a) whether the Government has taken any initiative to foster entrepreneurship among women in the MSME sector;
- (b) if so, the details thereof and the details of women entrepreneurs during the last three years, State-wise;
- (c) whether Government is aware of number of women entrepreneurs whose enterprises had to face permanent closure due to the COVID-19 pandemic;
- (d) if so, the details thereof, State-wise;
- (e) whether Government proposes to extend financial assistance to women entrepreneurs running MSMEs who had to face permanent closure due to the COVID-19 pandemic;
- (f) if so, the details thereof; and
- (g) other steps being taken by the Government for development of entrepreneurship among women in MSME sector?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI NARAYAN RANE)

(a): To encourage entrepreneurship among women, the Ministry of Micro, Small and Medium Enterprises (MSME) implements 'Skill Upgradation & Mahila Coir Yojana' under Coir Vikas Yojana, which is as an exclusive training programme aimed at skill development of women artisans engaged in the Coir industry. Two months training in coir spinning is imparted through this programme. All the candidates undergoing the training are given a stipend of Rs. 3000/- per month.

The Ministry also implements Prime Minister's Employment Generation Programme (PMEGP), which is a major 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. For beneficiaries belonging to special categories such as Scheduled Caste/Scheduled Tribe/OBC /minorities/women, ex-serviceman, physically handicapped, NER, Hill and Border areas, etc., higher subsidy is given. The trained artisans under "Skill Upgradation & Mahila Coir Yojana" are encouraged to avail assistance through PMEGP scheme to set up coir units.

(b): The total number of women entrepreneurs registered under the Udyam portal and the Udyog Adhar Memorandum (UAM) portal during the last three years is given in Annexure I. The number of women assisted under the Mahila Coir Yojana and PMEGP State-wise, is provided in Annexure II.

(c) & (d): COVID-19 epidemic temporarily affected various sectors including Micro, Small and Medium Enterprises in the country. Economic activity contracted during the lockdown period. This contraction has also had impact on the MSME sector. A study has been conducted by Khadi and Village Industries Commission (KVIC) to assess the impact of COVID-19 Pandemic on MSMEs including units set up under Prime Minister's Employment Generation Programme (PMEGP). The findings of the study conducted by KVIC are as under:

- i. 88% of the beneficiaries of PMEGP scheme reported that they were negatively affected due to Covid-19 while the remaining 12% stated that they were benefitted during Covid-19 Pandemic.
- ii. Among the 88% who were affected, 57% stated that their units were shut down for some time during this period, while 30% reported drop in production and revenue.

(e) & (f): To mitigate the effect of COVID on MSMEs, Government has taken a number of initiatives under Aatma Nirbhar Bharat Abhiyan. Some of them are:

- i) Rs 20,000 crore Subordinate Debt for MSMEs.
- ii) Rs. 3 lakh crores Collateral free Automatic Loans for business, including MSMEs.
- iii) Rs. 50,000 crore equity infusion through MSME Fund of Funds.
- iv) New revised criteria for classification of MSMEs.
- v) New Registration of MSMEs through 'Udyam Registration' for Ease of Doing Business.
- vi) No global tenders for procurement up to Rs. 200 crores, this will help MSME.
- (vii) An online Portal "Champions" was launched to cover many aspects of e-governance, including grievance redressal and handholding of MSMEs.
- (viii). The validity of Udyog Aadhar Memorandum (UAM) has been extended up to 31.12.2021 vide notification no. S.O. 2347(E) dated 16.06.2021.
- (ix). The Government has included retail and whole sale trades as MSMEs and they are allowed to be registered on Udyam Registration Portal. However, the benefits to Retail and Wholesale trade MSMEs are to be restricted to Priority Sector Lending only.
- (x) Now, street Vendors can also register as retail traders on Udyam Registration (UR) portal and avail the benefit of Priority Sector Lending.

(g): Through an amendment to the Public Procurement Policy, the Government has mandated that all Central Ministries/ Departments and Public Sector Undertakings should procure at least 3% of their annual procurement from women owned micro and small enterprises. The Ministry 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), Procurement and marketing Support Scheme, Entrepreneurship and Skill Development Programme (ESDP), Credit Linked Capital Subsidy and Technology Upgradation Scheme (CLCS-TUS) etc.

# Annexure I

Total No. of Women MSME Registered Under UAM & Udyam				
UDYAM*				
FY	Micro	Small	Medium	Total
2020-21 (Since Inception)	473170	16660	1074	490904
2021-22 (Till 30/11/2021)	500777	12363	519	513659
<b>Total:-</b>	<b>973947</b>	<b>29023</b>	<b>1593</b>	<b>1004563</b>
UAM				
FY	Micro	Small	Medium	Total
2020-21 (Till 30/06/2020)	152513	28237	1073	181823
2019-20	498638	50738	1366	550742
2018-19	402270	42786	967	446023
<b>Total:-</b>	<b>1053421</b>	<b>121761</b>	<b>3406</b>	<b>1178588</b>

\* Registration on Udyam portal started from 01.07.2020. Till then, MSMEs were to register themselves on UAM portal

**Annexure II**

Details attached as Annexure-I, indicating state-wise details of women trainees under Skill Upgradation & Mahila Coir Yojana under the umbrella scheme Coir Vikas Yojana for the last 4 years and Annexure-2 indicating state-wise details of women beneficiaries under PMEGP for the last 3 years.

**State wise details of Women Trainees under Skill Upgradation & Mahila Coir Yojana (Phy in Nos.)**

	<b>2018-19</b>		<b>2019-20</b>		<b>2020-21</b>	
<b>STATE</b>	<b>Training on Manufacturing Value added Product (VAP)</b>	<b>Training under Mahila Coir Yojana (MCY)</b>	<b>Training on Manufacturing Value added Product (VAP)</b>	<b>Training under Mahila Coir Yojana (MCY)</b>	<b>Training on Manufacturing Value added Product (VAP)</b>	<b>Training under Mahila Coir Yojana (MCY)</b>
<b>Tamil Nadu</b>	234	287	221	190	412	520
<b>Pondicherry</b>	0	0	0	0	0	0
<b>A&amp;N Island</b>	64	76	79	98	128	160
<b>Karnataka</b>	80	120	80	140	160	200
<b>Gujarat</b>	64	80	64	40	128	160
<b>Maharashtra</b>	126	140	96	180	240	300
<b>Goa</b>	48	60	16	0	0	0
<b>Andhra Pradesh</b>	80	100	144	200	192	240
<b>Telangana</b>	48	20	80	100	96	120
<b>Odisha</b>	95	113	112	138	160	200
<b>Kerala</b>	196	465	285	373	692	895
<b>Lakshadweep</b>	64	60	62	100	112	60
<b>West Bengal</b>	46	236	93	116	114	156
<b>NER</b>	350	438	319	400	381	580
<b>Total</b>	1495	2195	1651	2075	2815	3591

**State-wise Women Enterprises set up under PMEGP, Margin Money Disbursed and  
Employment generated during last three years  
(Project and Employment in numbers and MM in Rs. in lakh)**

Sr. No.	Name of State/UT	2018-19			2019-20			2020-21		
		Project	Margin Money	Employ ment	Project	Margin Money	Employ ment	Project	Margin Money	Employ ment
I. NORTH ZONE										
1	Jammu & Kashmir	2449	4124.97	19592	1861	3297.33	14888	3235	5930.5	25880
2	Ladakh	0	0	0	0	0	0	85	334.51	680
3	Himachal Pradesh	528	1680.08	4224	447	1326.97	3576	431	1324.97	3448
4	Punjab	703	2207.53	5624	681	1776.02	5448	737	2750.41	5896
5	U.T. Chandigarh	13	29.54	104	8	19.93	64	6	9.08	48
6	Haryana	547	1249.01	4376	592	1450.6	4736	622	2220.96	4976
7	Delhi	54	60.8	432	41	58.36	328	33	64.59	264
8	Rajasthan	524	2041.44	4192	732	2441.81	5856	663	2565.23	5304
	Total -I	4818	11393.37	38544	4362	10371.02	34896	5812	15200.25	46496
II.CENTRAL ZONE										
9	Uttarakhand	499	985.03	3992	467	872.08	3736	551	1285.98	4408
10	Uttar Pradesh	1433	6593.84	11464	1574	7113.28	12592	2777	11200.43	22216
11	Chhattisgarh	726	2004.92	5808	670	1683.91	5360	753	2007.49	6024
12	Madhya Pradesh	738	3542.58	5904	627	2758.76	5016	1435	4700.21	11480
	Total -II	3396	13126.37	27168	3338	12428.03	26704	5516	19194.11	44128
III. N.E.ZONE										
13	Sikkim	27	48.58	216	29	65.54	232	24	67.24	192
14	Arunachal Pradesh	99	151.01	792	77	121.59	616	38	94.25	304
15	Nagaland	535	947.74	4280	481	1187.05	3848	310	826.36	2480
16	Manipur	533	802.67	4264	518	865.65	4144	725	2745.27	5800
17	Mizoram	542	655.62	4336	389	506.4	3112	417	673.95	3336
18	Tripura	248	470.05	1984	219	404.18	1752	224	449.73	1792
19	Meghalaya	126	165.74	1008	117	163.78	936	140	226.85	1120
20	Assam	999	1001.07	7992	798	978.89	6384	951	1437.82	7608
	Total -III	3109	4242.48	24872	2628	4293.08	21024	2829	6521.47	22632
IV. EAST ZONE										
21	Bihar	861	2744.14	6888	582	2115.62	4656	665	2442.25	5320
22	West Bengal	810	2941.86	6480	911	3903.58	7288	907	3650.98	7256
23	Jharkhand	428	1112.71	3424	451	1141.51	3608	444	1289.31	3552
24	Odisha	1185	3354.56	9480	1160	3589.62	9280	1319	4120.79	10552
25	A & N Islands	51	54.91	408	17	21.17	136	42	48.88	336
	Total -IV	3335	10208.18	26680	3121	10771.5	24968	3377	11552.21	27016
V. WEST ZONE										
26	Gujarat*	2382	18913.38	19056	2719	21377.29	21752	1841	14738.92	14728
27	Maharashtra**	1965	5928.7	15720	1636	4608.14	13088	1179	3648.43	9432
28	Goa	30	80.66	240	36	112.75	288	18	53.92	144
	TOTAL - V	4377	24922.74	35016	4391	26098.18	35128	3038	18441.27	24304

<b>VI. SOUTH ZONE</b>										
29	Andhra Pradesh	1101	4702.47	8808	1113	5046.78	8904	856	3762.67	6848
30	Telangana	668	2666.15	5344	735	2782.79	5880	734	2411.18	5872
31	Karnataka	1086	3192.71	8688	1167	3428.02	9336	1492	3932.2	11936
35	Lakshadweep	0	0	0	0	0	0	2	9.58	16
33	Kerala	1052	1857	8416	1003	1905.45	8024	953	1844.42	7624
34	Tamilnadu	2463	4910.36	19704	2841	5094.27	22728	2663	5776.79	21304
35	Puducherry	29	57.97	232	21	50.8	168	13	28.06	104
<b>TOTAL -VI</b>		<b>6399</b>	17386.66	51192	<b>6880</b>	<b>18308.11</b>	<b>55040</b>	<b>6713</b>	<b>17764.9</b>	<b>53704</b>
<b>GRAND TOTAL</b>		<b>25434</b>	<b>81279.8</b>	<b>203472</b>	<b>24720</b>	<b>82269.92</b>	<b>197760</b>	<b>27285</b>	<b>88674.21</b>	<b>218280</b>