

GOVERNMENT OF INDIA  
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP  
**LOK SABHA**  
**STARRED QUESTION NO. 194**  
ANSWERED ON 09/12/2024

**CHALLENGES FACED BY WOMEN IN ENTREPRENEURSHIP**

\*194. SHRI DINESHBHAI MAKWANA:

SMT. BIJULI KALITA MEDHI:

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

- (a) whether the Government has taken note of the importance of offering crucial skills, knowledge and networking opportunities in addressing the challenges faced by women in entrepreneurship;
- (b) if so, the details thereof;
- (c) the details of the schemes launched by the Government for the empowerment of women entrepreneurs along with the total number of women targetted to be empowered under the scheme in the country including Jharkhand State; and
- (d) the efforts taken by the Government to collaborate with Private and Public Sector to empower women entrepreneurs?

**ANSWER**

THE MINISTER OF STATE (INDEPENDENT CHARGE) IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP

(SHRI JAYANT CHAUDHARY)

(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. \*194 ANSWERED ON 09.12.2024 REGARDING “CHALLENGES FACED BY WOMEN IN ENTREPRENEURSHIP”**

(a) & (b) The Government of India recognizes the importance of offering crucial skills, knowledge and networking opportunities to women entrepreneurs to address the challenges faced by them in overcoming societal, economic and structural barriers, lack of access to business opportunities and training. The Government has taken up various initiatives to address the challenges faced by women in entrepreneurship through training, advocacy and easy access to entrepreneurship network. These initiatives include interventions to build entrepreneurial mindsets and capabilities among women, support the growth of women-led enterprises, and provide mentoring and handholding support for women entrepreneurship development.

The Ministry of Skill Development and Entrepreneurship (MSDE) has taken various initiatives to promote entrepreneurship development amongst women, through its autonomous organizations, namely, National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE).

(c) The details of the major initiatives undertaken by this Ministry for the promotion of entrepreneurship among women across the country including the State of Jharkhand is placed at **Annexure-I**. In addition to these, various Ministries/ Departments of Government of India have also taken several initiatives to promote women entrepreneurship in the country including the State of Jharkhand. The details of some of the key initiatives are placed at **Annexure-II**.

(d) MSDE has collaborated with private and public sector to empower women entrepreneurship through incubation support, network of mentors, industry connect, credit and market linkages. NIESBUD has signed a Memorandum of Understanding (MoU) with Meta to support the Indian entrepreneurial ecosystem. The aim of the MoU is to provide aspiring and current small business owners, including women with the necessary tools, knowledge, and resources to thrive in today's dynamic market environment. The partnership will help in training budding and existing entrepreneurs in digital marketing skills by Meta platforms like Facebook, WhatsApp and Instagram in seven regional languages.

NIESBUD, in collaboration with Hindustan Unilever Limited, is organizing Entrepreneurship Awareness Programmes (EAPs) with the goal of promoting entrepreneurship as a viable livelihood option among unemployed youths, school dropouts, and students, including women. The project is sponsored by Hindustan Unilever Limited under its Corporate Social Responsibility (CSR) initiative. The project aims to encourage self-employment and foster entrepreneurship across India.

IIE has signed a Memorandum of Understanding (MoU) with Indian Institute of Technology, Jodhpur and Gauhati University for establishment of Livelihood Business Incubation Centers under the 'A Scheme for Promotion of Innovation, Rural Industry & Entrepreneurship (ASPIRE)' scheme sponsored by Ministry of MSME. Further, IIE has also signed an MoU with Indian Institute of Technology, Guwahati to strengthen the skilling ecosystem and entrepreneurship development, including women entrepreneurship in the North East Region.

**ANNEXURES REFERRED TO LOK SABHA STARRED QUESTION NO. 194 REGARDING “CHALLENGES FACED BY WOMEN IN ENTREPRENEURSHIP” TO BE ANSWERED ON 09.12.2024**

- 1. Strengthening Entrepreneurial Climate through Capacity Building, Incubation Support, Mentoring, and Handholding under SANKALP Scheme–** MSDE through NIESBUD and IIE is implementing a project for strengthening the entrepreneurship ecosystem of different marginalized sections of the society and women with the support of the Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Programme of MSDE. The project aims at creating, fostering and promoting the spirit of entrepreneurship among the various target groups through Capacity Building, Incubation Support, Mentoring and Handholding. The Institutes have imparted training to 62101 individuals under the project from FY 2022-23 to FY 2024-25, including 45262 women. In the state of Jharkhand, 4,617 individuals have been trained, of which 3,349 are women.
- 2. Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PMJANMAN) Project -** MSDE through its autonomous institute - NIESBUD and IIE is implementing the skilling and entrepreneurship component of Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyaan (PM-JANMAN) – a scheme of Ministry of Tribal Affairs for upliftment of Particularly Vulnerable Tribal Groups (PVTGs). The project is being implemented with support of Tribal Cooperative Marketing Development Federation of India (TRIFED) in 18 States across the country under which a total of 500 VDVKs are to be set up. Training has been imparted to a total of 38396 trainees under the project since its inception in November 2023, of which 32591 are women. In the state of Jharkhand, 2,671 trainees have been trained under the project, of which 2,474 are women.
- 3. Skill Strengthening for Industrial Value Enhancement (STRIVE) Project** Under the Skill Strengthening for Industrial Value Enhancement (STRIVE) project of MSDE, NIESBUD and IIE have conducted awareness and sensitization programmes at National Skill Training Institutes (NSTIs) and Industrial Training Institutes (ITIs). These activities were followed by the selection of prospective entrepreneurs to undergo the Entrepreneurship Development Programme (EDP). The Institutes have successfully conducted EDP training for the target groups and is providing mentoring and handholding support to help trainees establish their enterprises. The Institute has imparted training to a total of 101934 trainees under the project in the FY 2023-24 to FY 2024-25, of which 29343 are women. In the state of Jharkhand, 4,623 trainees have been trained under the project, of which 512 are women.
- 4. Rashtriya Udyamita Vikas Pariyojana on Pilot Basis for PM Svanidhi Beneficiaries -** NIESBUD and IIE have implemented Rashtriya Udyamita VikasPariyojana on Pilot Basis for PM Svanidhi Beneficiaries with support of MSDE. The project includes one week of classroom program and 21 weeks of mentoring and hand-holding support. The Institutes have provided training to a total of 1744 trainees under the project in FY 2023 - 24, including 1205 women.
- 5. Establish, Develop and Manage EDC and Incubation Centers (IC) in North East Region’s Educational Institutions -** Under this Project, IIE is establishing, developing and managing Entrepreneurship Development Centres (EDCs) and Incubation Centers (ICs) in North East Region’s Educational Institutions. The key features of the Project include establishing, developing and managing 30 EDCs and four ICs in eight states of NER, identifying and training 600 mentors from 30 target districts, identifying and training 3600 youth from 30 target districts, incubating 100 business ideas in four ICs, supporting 900 business ideas in 30 EDCs through convergence and Seed fund for top 50 incubates in four ICs. IIE has imparted training to a total of 1909 trainees under the project since F.Y. 2023-24, out of which 1889 are women.

1. **Department for Promotion of Industry and Internal Trade (DPIIT) under Ministry of Commerce and Industry** - The Government with intent to build a strong ecosystem for nurturing innovation and encouraging investments launched the Startup India initiative on 16th January 2016. As on 31st October 2024, a total of 1,52,139 entities have been recognised as startups, of which, 73,151 startups have at least one-woman director. In the State of Jharkhand, during 2019-2023, 490 entities have been recognised as startups having at least one-woman director.

The details of some other programs undertaken by the Government to promote women entrepreneurship are as under:

- i. To promote flow of both equity and debt to women led startups, 10% of the fund in the Fund of Funds for Startups Scheme operated by Small Industries Development Bank of India (SIDBI) is reserved for women-led startups.
- 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 serve as a platform for emerging women entrepreneurs and other stakeholders to discuss the key challenges facing women entrepreneurs.
- iii. A Virtual Incubation Program for Women Entrepreneurs was conducted in collaboration with Zone Startups to support women-led tech startups with pro-bono acceleration support.
- iv. Startup India Hub: A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page includes various policy measures for women entrepreneurs by both Central and State Governments.
- v. ASCEND Startup Workshop Series and Women for Startups Workshops: The Government organized a series of startup workshops - ASCEND (Accelerating Startup Calibre and Entrepreneurial Drive), for the entrepreneurs, aspiring entrepreneurs, and students from North-Eastern Region. In addition, the workshops are conducted with a specific focus on women entrepreneurs across the North-Eastern states.
- vi. Women Entrepreneurship Platform (WEP): The Government launched WEP in 2018 as an aggregator platform with the aim to overcome information asymmetry in the women entrepreneurial ecosystem. By showcasing all existing initiatives and providing domain knowledge it works towards empowering both prospective and present women entrepreneurs.
- vii. SuperStree Podcast: With a vision to inspire a greater number of women across all regions in India to become entrepreneurs, the SuperStree video podcast series has been launched on women in the Indian Startup Ecosystem. The podcast spreads awareness related to innovations from women and to further strengthen women entrepreneurship in the country.
- viii. The States' Startup Ranking on support to startup ecosystems is primarily an exercise to identify good practices across all the Indian states. The evaluation includes a specific provision to gauge the formulation and implementation of policies and special incentives to promote women-led startups in each state.
- ix. To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in the country, the Government instituted the National Startup Awards (NSA). NSA recognizes and promotes startups across 20 sectors and special categories. All four editions of the NSA (2020, 2021, 2022 and 2023) have featured a special category and award for women-led startups.

2. **Ministry of Micro, Small & Medium Enterprises (MSME)** – Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs in setting up of new enterprises in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep.

PMEGP being a Central Sector Scheme assists General Category beneficiaries with Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector.

Also, own contribution of beneficiaries under Special Category including women is 5% and 10% for General Category beneficiaries. Since 2018-19, existing PMEGP /MUDRA enterprises are also supported based on past good performances with second loan for upgradation and expansion. Under second Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER & Hill States).

Under PMEGP, there is no specific target set for women entrepreneurs. However, women are considered under special categories under the scheme and are eligible for higher Margin Money subsidy and lower personal contribution.

3. **Ministry of Rural Development (MoRD)** - MoRD is implementing two welfare schemes in the field of skill development for rural poor youth for their gainful employment with a view to eradicate poverty in the country under the umbrella scheme of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). A brief on the Scheme is as under:

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): DDU-GKY is a placement linked skill development program for rural poor youth in the age group of 15-35 years, thus providing them wage employment. DDU-GKY guidelines provide for earmarking 50% of the funds for SCs and STs and 15% for minorities. Further, one third beneficiaries of the respective categories including general category covered under the scheme should be women.

Rural Self Employment Training Institutes (RSETIs): RSETI is a Bank lead- MoRD funded training institution established by the Sponsor Banks in their Districts, to provide training for Skill and Entrepreneurship. MoRD extends financial support for the construction of RSETI building and also bears the cost of training the rural poor candidates. Any unemployed youth in the age group of 18-45 years can undergo training at RSETI. Some of the trained candidates may also seek regular salaried jobs/ wage employment. Under RSETI scheme, women entrepreneurs are being taught various entrepreneurial skills for setting up their ventures/ activities which will make them confident to start the venture. They can select the activity of their choice and undergo training and attain skill in that field and start the venture. The women get hand holding support for two years and are also provided assistance in settlement and getting credit facilities from the banks. Under RSETI from 2014-15 to 2024-25 (till 31.10.2024), 29,98,889 number of women candidates have been trained out of which 1,43,308 are in the State of Jharkhand.

4. **Department of Financial Service (DFS)** - Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free credit up to Rs 20 lakh by Member Lending Institutions (MLIs), i.e., Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme for income generating activities in the manufacturing, trading, service sectors including activities allied to agriculture across four loan categories, viz. Shishu (loans upto Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category w.e.f. 24.10.2024). As on 01.11.2024, a total of 50.31 crore loans amounting to Rs.31.28 lakh crore has been extended under PMMY, since inception of the Scheme out of which a total of 34.01 crore (68%) loans have been sanctioned to Women Entrepreneurs.

**Stand-Up India (SUI) Scheme** launched on 05.04.2016 has been extended upto the year 2025. The objective of the 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 Women borrower per bank branch for setting up greenfield enterprise in manufacturing, services or trading sector including activities allied to agriculture. The Stand Up India scheme has facilitated over 2.51 lakh loans to SC/ST and Women entrepreneurs across the country and a total of 2.10 lakh (84%) loans have been sanctioned to Women Entrepreneurs since inception of the Scheme as on 31.10.2024.

5. **Ministry of Housing and Urban Affairs (MoHUA)** - The Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) has the objective of reducing poverty and vulnerability of urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, in order to improve their livelihoods on a sustainable basis, through building strong grassroots level institutions of the urban poor including women.

Employment through Skills Training and Placement (EST&P): This component intends to provide training to the urban poor as per the skill demand from the market, so that they can set up self-employment ventures or secure salaried employment. Skill training will be linked to accreditation and certification and preferably be undertaken on a Public-Private-Partnership (PPP) mode.

Self-Employment Programme (SEP): This component will focus on financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/micro-enterprises, suited to their skills, training, aptitude and local conditions.

The percentage of women beneficiaries under EST&P and SEP shall not be less than 30 percent. Interest Subsidy over and above 7 percent rate of Private interest will be applicable to all SHGs accessing bank loan. An additional 3 percent interest subvention will be provided to all women SHGs who repay their loan in time in all the cities.

Under Day-NULM (since inception till 20.11.2024), 8,93,773 number of Self Help Groups (SHGs) women members were disbursed loans under the bank linked programme across the Country out of which 17,549 are in State of Jharkhand.

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