

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4519**  
**TO BE ANSWERED ON 27.03.2025**

**WOMEN OWNED MSMEs**

4519.       ADV PRIYA SAROJ:

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

- (a) the number of women-owned MSMEs operating in Uttar Pradesh and particularly in the Machhlishahr Lok Sabha Constituency;
- (b) whether specific initiatives have been implemented to promote and support women entrepreneurship in the MSME Sector in Uttar Pradesh and the manner in which these initiatives align with State-level programmes;
- (c) whether measures are being taken to enhance access to finance for women entrepreneurs in Uttar Pradesh considering that studies indicate a significant percentage of women-owned MSMEs in the country have not availed formal institutional financing;
- (d) the extent to which the Government schemes have been effective in promoting women-led MSMEs in Uttar Pradesh and the metrics used to evaluate their success in comparison to other States' performance; and
- (e) the challenges unique to Uttar Pradesh identified, that hinder the growth of women-owned MSMEs?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a): The number of women-owned Micro, Small and Medium Enterprises (MSMEs) who have registered on Udyam Registration Portal, including Informal Micro Enterprises registered on Udyam Assist Platform in the State of Uttar Pradesh are 21,32,684, including Machhlishahr Lok Sabha Constituency.

(b) to (e): The Central Government supplements the efforts of the State/UT Government in the country, including the state of Uttar Pradesh, to promote and support women entrepreneurship in MSMEs through its various schemes, programmes and policy initiatives. Under many of the Schemes, there are provisions for special incentives to ensure inclusiveness for women. The details of initiatives for MSMEs in the country, including in the State of Uttar Pradesh, are such as:

- i. Special drives for registration of women-owned MSMEs.
- ii. To benefit women entrepreneurs, the Public Procurement Policy for Micro and Small Enterprises, Order 2012, as amended in 2018, mandates Central Ministries /Departments /Undertaking to procure at least 3% of their annual procurement from women-owned Micro and Small Enterprises.
- iii. To support women entrepreneurs under Credit Guarantee Scheme for Micro and Small Enterprises, 10% concession is given in annual guarantee fees; and guarantee coverage of 90% is given.

<b>Credit Guarantee Scheme for Micro and Small Enterprises – Number of Guarantees Approved for women-owned MSMEs in Uttar Pradesh</b>		
<b>Financial Year</b>	<b>Number of Guarantees Approved</b>	<b>Guarantees Approved (Amount in Rs. Crore)</b>
2021-22	10,678	692
2022-23	18,598	1,415
2023-24	69,691	3,286
2024-25 (till 28.02.2025)	66,129	4,164

- iv. The Ministry of MSME implements Prime Minister Employment Generation Programme, 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. Under the programme, the subsidy rate for general category beneficiaries is 15% in urban areas and 25% in rural areas. For special category beneficiaries, including SC/ST/OBC/Minorities, Women, Ex-servicemen, Physically Handicapped, and those in NER, Hill, and Border areas, the subsidy is 25% in urban areas and 35% in rural areas.

<b>Prime Minister Employment Generation Programme – Number of women-owned MSMEs Assisted and Margin Money disbursed in Uttar Pradesh</b>		
<b>Financial Year</b>	<b>No. of Units Assisted</b>	<b>Margin Money Subsidy (in Rs. Cr)</b>
2021-22	3,712	143.72
2022-23	3,549	142.09
2023-24	3,733	173.53
2024-25 (till 24.03.2025)	1,670	73.74

- v. To encourage entrepreneurship among women, Ministry of MSME implements ‘Skill Upgradation and Mahila Coir Yojana’ under Coir Vikas Yojana, which is an exclusive training programme aimed at skill development of women artisans engaged in the Coir sector.
- vi. Participation of women entrepreneurs in trade fairs under Procurement and Marketing Support Scheme is subsidized 100% vis-a-vis 80% for other entrepreneurs.
- vii. The Ministry of MSME launched the ‘Yashasvini Campaign’ on 27.06.2024. The objective of the Campaign is to empower women entrepreneurs across India through various schemes on formalization, access to credit capacity building and mentorship through awareness generation about these schemes.
- viii. A new scheme to provide term loans up to Rs.2 crore to Women, Scheduled Castes and Scheduled Tribes first-time entrepreneurs has been announced in the Union Budget 2025 for promotion and development of MSME.

The Ministry of MSME coordinates with all stakeholders including MSMEs, Industry Associations, State Governments, Member Lending Institutions, MSME-Development and Facilitation Office (MSME-DFOs), etc., to promote the growth of MSMEs, in the country, including the State of Uttar Pradesh.

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