

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**STARRED QUESTION NO. 63**  
**TO BE ANSWERED ON: 24.07.2025**

**WOMEN-LED MSMEs IN UTTAR PRADESH**

63. MS IQRA CHOUDHARY:

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

- (a) the number of active women-owned Micro, Small and Medium Enterprises (MSMEs) in Uttar Pradesh who have benefitted from various schemes of the Union Government during the last five years, district-wise;
- (b) whether any structural barriers have been identified in women's access to collateral-free credit, digital tools and e-commerce platforms and if so, the details thereof;
- (c) the number of women-led MSME hubs, industrial clusters or women-specific Livelihood Business Incubators or Scheme of Fund for Regeneration of Traditional Industries (SFURTI) projects currently operational in Uttar Pradesh, district-wise; and
- (d) whether gender-wise data of beneficiaries is maintained by the Government for schemes like Micro, Small and Medium Enterprises Champions, Skill India and Credit Guarantee Fund Trust for Micro and Small Enterprises and if so, the number of women beneficiaries in Uttar Pradesh, district-wise?

**ANSWER**

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES  
(SHRI JITAN RAM MANJHI)

- (a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (d) OF THE LOK SABHA  
STARRED QUESTION NO. 63 FOR ANSWER ON 24.07.2025.**

(a): As per available information, the State of Uttar Pradesh has a total digital registration of 22,61,765 women owned micro, small and medium enterprises (MSME).

Government implements various schemes to support and promote MSME, including those owned by women. Some of the significant schemes of Ministry of Micro, Small and Medium Enterprises that support women owned MSME are:

- (i) Prime Ministers Employment Generation Programme (PMEGP) is a credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector.
- (ii) Credit Guarantee Fund Trust for MSE (CGTMSE) provides guarantee for credit to micro and small Enterprises (MSE), with increased guarantee cover of 90% of the credit for women owned MSE.
- (iii) Public Procurement Policy (PPP) mandates that Central Ministry /Department / PSUs procure at least 25% of their annual procurement from MSE. Out of this, 3% procurement is mandated to be made from women owned MSE.
- (iv) Procurement and Marketing Support (PMS) scheme facilitates MSE to participate in domestic trade fairs and exhibitions, and adopt e-commerce.
- (v) MSME Trade Enablement and Marketing Initiative (MSME TEAM Initiative) aims to support 2.5 lakh women owned MSE. This initiative helps MSE to transact on ONDC e-commerce network through support in cataloguing, account management, transport and logistics.

Other Central Ministries/Departments also promote women owned MSME through their Schemes. Some such Schemes are:

- (i) PM Mudra Yojana (PMMY), implemented by the Ministry of Finance, extends collateral free credit upto Rs. 20 lakhs through Member Lending Institutions (MLIs) like Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to eligible individuals for establishing income generating activities.
- (ii) Women Entrepreneurship Platform (WEP), incubated at NITI Aayog, is a collaborative public-private initiative aimed at advancing gender parity in entrepreneurship across the country. It facilitates information, services, access to incubation, acceleration, and mentorship.
- (iii) Stand-Up India (SUI) Scheme of the Ministry of Finance facilitates loans of Rs. 10 lakh to Rs. One Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one woman borrower per Scheduled Commercial Bank Branch for setting up greenfield enterprise in manufacturing, services or trading sector, including activities allied to agriculture. The scheme was operational till 31 March 2025.

District-wise details of women owned MSME in Uttar Pradesh benefited from various schemes of Government during the last five years is given at **Annexure-I**

(b): The report "From Borrowers to Builders: Women's role in India's Financial Growth Story, March 2025" supported by NITI Aayog identifies limited credit readiness, lack of collateral, lack of knowledge of banking procedures, credit aversion, societal gender bias and limited financial literacy as the barriers women entrepreneurs face in accessing collateral-free credit.

As per the Economic Survey 2024-25, the structural barriers identified in women's access to digital tools and e-commerce include skill gaps, compliance barriers, and limited mobility. Rural women entrepreneurs face additional challenges, including limited business skills, market access, and technology gaps, compounded by a lack of mentorship and networking.

The 'Annual Survey of MSMEs: Leveraging E-commerce for the Growth of MSMEs', 2023, brought out by the Indian Council for Research on International Economic Relations (ICRIER), identifies lack of knowledge about digital technologies, limited access to market information, lack of training in digitization of business processes, and lack of funds for investments in technology as challenges faced by all MSMEs including women-owned MSMEs, in adopting digital tools and e-commerce.

(c): The Ministry has not supported any women-specific LBIs under 'A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship' (ASPIRE) scheme. However, nine Livelihood Business Incubators (LBIs) have been sanctioned in Uttar Pradesh. The list is provided in **Annexure II (a)**.

A total of 6 women led clusters under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI) are functional in 6 districts of Uttar Pradesh. The list is provided in **Annexure II (b)**.

(d): Yes. Ministry of MSME and Ministry of Skill Development and Entrepreneurship maintain gender disaggregated data in respect of beneficiaries of Micro, Small and Medium Enterprises Champions scheme, Credit Guarantee Fund Trust for Micro and Small Enterprises, and Skill India scheme respectively. The number of women beneficiaries of these schemes in Uttar Pradesh, district-wise, is given in **Annexure III**.

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**Statement in reply to part (a) of Lok Sabha Starred Question No. 63, due for answer on 24<sup>th</sup> July 2025, regarding district-wise number of women owned MSMEs in Uttar Pradesh who have benefitted from major schemes of Government during the last five-years:**

S. No.	District	PMEGP	CGTMSE	PMS	MSME TEAM	PM Mudra Yojna	Stand-Up India
1	Agra	549	44692	20	6	613201	422
2	Aligarh	200	1915	4		325526	275
3	Ambedkar Nagar	203	2980			225251	102
4	Amethi	284	695			23659	123
5	Amroha (J.P Nagar)	153	665			97077	66
6	Auraiya	147	734			37542	93
7	Azamgarh	469	6581	1		469441	169
8	Bagpat	102	597	4	1	118577	52
9	Bahraich	178	1012			296828	64
10	Ballia	193	4409	2		501550	164
11	Balrampur	83	842			41346	21
12	Banda	96	475			125582	67
13	Barabanki	274	904	1		83917	89
14	Bareilly	130	2934	20	1	363941	241
15	Basti	139	1896			227145	130
16	Bhadohi/Sant Ravidas	164	2104	11	1	196773	95
17	Bijnor	230	1640		2	429008	83
18	Budaun	114	1032			115744	97
19	Bulandshahr	282	2067	3		258847	149
20	Chandauli	284	4357	5		330252	110
21	Chitrakoot	128	293			116301	27
22	Deoria	231	2916			731482	275
23	Etah	123	386	2		80910	81
24	Etawah	95	722			51113	96
25	Faizabad	228	1973			191386	176
26	Farrukhabad	140	602	2		19197	66
27	Fatehpur	180	1211	1		47327	88
28	Firozabad	191	800	1		145284	80
29	Gautam Buddha Nagar	83	2892	97	10	46227	346
30	Ghaziabad	193	4721	55	7	228453	407
31	Ghazipur	399	6195	2		351786	174
32	Gonda	268	2632			87357	82
33	Gorakhpur	328	5207	2		1319744	372
34	Hamirpur	99	770			32912	32
35	Hapur (Panchsheel Nagar)	188	643	16		207615	90
36	Hardoi	258	1005			55721	56
37	Hathras	152	765	1		83574	82
38	Jalaun	97	755			45996	42

S. No.	District	PMEGP	CGTMSE	PMS	MSME TEAM	PM Mudra Yojna	Stand-Up India
39	Jaunpur	349	5467		1	486943	194
40	Jhansi	183	2408	6		214697	161
41	Kannauj	132	493	2		83032	32
42	Kanpur Dehat	136	703	2	1	36552	56
43	Kanpur Nagar	240	4290	52	4	204822	985
44	Kanshiram Nagar (Kasganj)	98	223			20345	48
45	Kaushambi	137	540			79309	33
46	Kushinagar	179	2200	1		925599	99
47	Lakhimpur Kheri	321	935		1	181043	103
48	Lalitpur	120	1195			13130	73
49	Lucknow	435	7756	42	9	387002	843
50	Maharajganj	120	1000			458046	164
51	Mahoba	99	526	1		30339	15
52	Mainpuri	203	614			14778	81
53	Mathura	260	1647	4		252521	259
54	Mau	184	2139			225989	100
55	Meerut	305	3185	14	2	257461	298
56	Mirzapur	412	3870	1		387422	84
57	Moradabad	150	1569	18	1	173866	249
58	Muzaffarnagar	230	2087	1	1	497788	143
59	Pilibhit	165	773			33463	36
60	Pratapgarh	487	1745			156447	135
61	Prayagraj	355	4757	4	2	626613	405
62	Raebareli	273	1502			178642	180
63	Rampur	193	1310	7		106657	48
64	Saharanpur	269	2139	7		779943	144
65	Sambhal	116	397		1	80508	50
66	SantKabir Nagar	128	740			125477	100
67	Shahjahanpur	158	938			136216	107
68	Shamali	120	537	3		196502	31
69	Shrawasti	27	198			22285	9
70	Siddharthnagar	108	687			68785	66
71	Sitapur	147	725	1		174828	80
72	Sonbhadra	150	2220	1		449251	98
73	Sultanpur	209	1569			150827	151
74	Unnao	188	1155	1		102896	52
75	Varanasi	581	8650	24	3	748018	609
	Others@	-	-	-	-	566024	
<b>TOTAL</b>		<b>15622</b>	<b>189908</b>	<b>442</b>	<b>54</b>	<b>18357658</b>	<b>11476</b>

@ District-wise data for some NBFCs/MFIs is not available.

**Statement in reply to part (c) of Lok Sabha Starred Question No. 63, due for answer on 24<sup>th</sup> July 2025, regarding District-wise number of industrial clusters or women-specific Livelihood Business Incubators or Scheme of Fund for Regeneration of Traditional Industries (SFURTI) projects currently operational in Uttar Pradesh.**

II(a) District-wise number of Livelihood Business Incubators (LBI) in Uttar Pradesh supported by ASPIRE. However, Ministry has not supported any women- specific LBIs:

S. No	District Name where LBI is located	Implementing Agency	No. of beneficiaries trained
1.	Deoria	NSIC, Deoria, U.P.	5956
2.	Naini Allahabad	NSIC, Naini Allahabad, U.P.	5299
3.	Lucknow	Samadhan Samiti, Lucknow / Delhi	640
4.	Basti	Govt ITI, U.P.	33
5.	Balia	Govt ITI, U.P.	30
6.	Ghazipur	Govt ITI, U.P.	29
7.	Gautam Buddha Nagar(Noida)	NIESBUD Gautam Buddha Nagar(Noida), U.P.	2246
8.	Kushinagar	LBI – Govt of UP	140
9.	Faizabad / Ayodhya	LBI – Govt of UP	-

II(b) List of women-led SFURTI clusters in Uttar Pradesh:

S. No.	District	Cluster Name	Total Artisans	Government Assistance (INR in Lakhs)
1	Lucknow	Chikankari Embroidery & Stitching Cluster Lucknow	640	332.6
2	Unnao	Chikankari Embroidery & Stitching Cluster	506	246.59
3	Deoria	Deoria Crochet Cluster	306	101.87
4	Fatehpur	Handicraft and Jute Cluster	750	284.4
5	Rampur	Rampur Multi Product Cluster	355	233.33
6	Ambedkar Nagar	Zari Zardozi, Stitching & Embroidery Cluster	400	210.59

**Statement in reply to part (d) of Lok Sabha Starred Question No. 63, due for answer on 24<sup>th</sup> July 2025, regarding district wise number of women beneficiaries in the State of Uttar Pradesh of MSME Champions, Skill India and CGTMSE**

S. No.	District	MSME Champions			CGT-MSE	Skill India			
		ZED	Registered Lean	Incubation		PMKVY *	JSS#	NAPS* #	CTS##
1	Agra	270	36		47,124	13,341	1762	233	1133
2	Aligarh	102	57		3,226	5,672	1403	37	547
3	Allahabad(Prayagraj)	26	23		7,178	6,180	3146	248	1197
4	Ambedkar Nagar	217	8		3,605	2,622	1612	94	692
5	Amethi	28	2		1,065	1,056	1555	37	373
6	Amroha (J. P. Nagar)	3	-		1,182	2,448	-	33	541
7	Auraiya	4	-		962	2,346	-	47	278
8	Azamgarh	7	-		8,554	11,211	-	150	525
9	Bagpat	19	9		943	585	-	35	84
10	Bahraich	2	-		1,544	2,192	1614	29	239
11	Ballia	9	-		5,145	2,808	1341	57	561
12	Balrampur		-		1,239	2,035	-	7	185
13	Banda		-	1	881	1,623	1684	24	696
14	Barabanki	178	3		1,657	1,370	1579	239	873
15	Bareilly	3	7		4,967	7,149	1076	140	811
16	Basti	2	-		2,527	1,735	1472	50	436
17	Bhadohi	69	7		3,114	763	1402	22	181
18	Bijnor	87	18		2,719	8,833	-	25	509
19	Budaun	1	-		1,847	1,512	-	16	470
20	Bulandshahr	26	22		3,339	6,531	-	7	399
21	Chandauli	27	17	1	5,202	2,873	1369	46	217
22	Chitrakoot		-		508	2,627	1564	10	258
23	Deoria	12	1		3,580	3,047	1498	41	463
24	Etah	21	-		783	1,477	-	27	299
25	Etawah	9	5		1,030	1,613	1496	104	515
26	Faizabad (Ayodhya)		10		3,144	1,314	1557	60	931
27	Farrukhabad	2	-		1,417	1,685	728	18	358
28	Fatehpur	13	1		2,172	1,273	1520	9	602
29	Firozabad	70	2		1,569	4,221	1579	50	449
30	Gautam Buddha Nagar	257	40	24	4,418	2,470	1436	8998	549

31	Ghaziabad	190	45	8	7,133	2,893	1550	1261	348
32	Ghazipur	27	-		7,445	5,995	-	46	499
33	Gonda	5	-		3,544	586	1319	35	307
34	Gorakhpur	62	3		7,111	9,841	1636	227	842
35	Hamirpur	6	-		1,026	180	-	37	550
36	Hapur (Panchsheel Nagar)	16	12	1	849	1,130	-	14	470
37	Hardoi	27	1		2,011	1,426	1372	52	555
38	Hathras	26	1	1	1,223	3,930	-	18	355
39	Jalaun	45	3		1,128	509	1671	30	620
40	Jaunpur	2	-		7,507	3,630	1491	119	568
41	Jhansi	119	22	2	3,640	2,309	-	83	1308
42	Kannauj	3	-		969	1,150	-	10	518
43	Kanpur Dehat	11	1	1	1,056	-	-	-	-
44	Kanpur Nagar	607	56	4	8,400	9,186	2873	464	2459
45	Kanshiram Nagar (Kasganj)	4	-		286	1,794	-	16	130
46	Kaushambi	1	-		945	645	1438	27	290
47	Kushinagar	1	-		2,697	2,967	-	42	449
48	LakhimpurKheri	2	1		1,664	1,416	-	12	698
49	Lalitpur	28	1		1,671	2,443	-	31	463
50	Lucknow	50	7	3	13,519	9,079	3126	1058	1199
51	Maharajganj		-		1,421	3,335	-	22	331
52	Mahoba	15	-		797	310	-	16	483
53	Mainpuri	6	5		1,100	1,719	-	14	470
54	Mathura	43	14	1	2,637	11,815	-	50	628
55	Mau	901	77		2,959	3,166	1608	28	487
56	Meerut	76	17	8	5,566	5,184	-	123	703
57	Mirzapur	30	6		5,184	7,611	1562	32	384
58	Moradabad	90	6	1	4,251	8,480	-	174	515
59	Muzaffarnagar	12	7		3,274	3,856	-	30	326
60	Pilibhit	3	4	1	1,239	3,989	1573	56	428
61	Pratapgarh	2	-		2,593	1,491	1596	29	276
62	Raebareli	52	18		2,615	460	1605	73	795
63	Rampur	4	11		2,091	2,277	-	136	277
64	Saharanpur	62	3		3,841	8,885	1193	127	1191
65	Sambhal	1	-		920	551	-	62	205
66	SantKabir Nagar	42	14		1,153	1,925	-	46	323
67	Shahjahanpur	5	-		1,461	2,644	1329	49	388



68	Shamali	2	3		591	629	-	14	215
69	Shrawasti	-	-		337	413	1404	11	97
70	Siddharthnagar	-	-		984	1,377	1387	32	197
71	Sitapur	49	-		1,340	2,129	-	40	640
72	Sonbhadra	1	16		2,951	6,901	1702	56	382
73	Sultanpur	14	-		2,603	1,620	1446	52	558
74	Unnao	28	5		1,995	409	1448	205	475
75	Varanasi	732	53	3	12,352	11,761	2865	253	657
<b>TOTAL</b>		<b>4,941</b>	<b>680</b>	<b>30</b>	<b>2,66,720</b>	<b>2,58,658</b>	<b>69,587</b>	<b>16,205</b>	<b>39,430</b>

\*PMKVY: Pradhan Mantri KaushalVikasYojna

#JSS: Jan Shikshan Sansthan Scheme

\*#NAPS: National Apprenticeship Promotion Scheme

##CTS: Craftsmen Training Scheme