

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UN STARRED QUESTION No. 1876
TO BE ANSWERED ON 31.07.2025

WOMEN-LED MSMEs

1876. DR. NISHIKANT DUBEY:
MS. SAYANI GHOSH:

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

- (a) the total number and percentage share of women-led/women owned MSMEs registered in the country during the last five years, year-wise and State-wise particularly in Jharkhand, Bihar and West Bengal;
- (b) the number of MSMEs owned by women in 2014 as compared to that in 2025 in the country, State/UT-wise particularly in Jharkhand and Bihar;
- (c) the share of total employment, investment and turnover contributed by women-led MSMEs in the last three financial years;
- (d) the total amount of credit extended to women-led MSMEs under various Government schemes in comparison to male-led MSMEs;
- (e) whether the Government is aware of the significantly higher credit gap faced by women entrepreneurs (estimated at 35%) and the factors contributing to such disparities in financial access;
- (f) the steps taken by the Government to increase the participation of women in MSMEs in the country;
- (g) the steps taken by the Government to ensure equitable access to formal credit for women-led MSMEs and Informal Micro-Enterprises (IMEs), especially in rural and semi-urban areas; and
- (h) the progress made under the Udyam Assist Portal in registering women-led IMEs and enabling them to avail priority sector lending benefits?

ANSWER

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

(a) to (h): Udyam Registration Portal was launched on 01.07.2020. As on 28.07.2025, State/UTs wise and Financial Year Wise total number and % of Women Owned MSMEs registered under Udyam Registration Portal including Udyam Assist Platform (from 01.07.2020 to 15.07.2025) is attached at Annexure I.

The share of total employment, investment and turnover contributed by women owned MSMEs which are registered on Udyam registration Portal are as follows:

Financial Year	Employment (in %)	Investment (in %)	Turnover (in %)
2022-23	21.14	9.16	9.42
2023-24	34.37	10.15	9.96
2024-25	32.31	10.74	10.40

The Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantees to its Member Lending Institutions for the credit facilities extended by them to the MSEs without any collateral security and third-party guarantee. The Scheme provides guarantee to Women led MSEs at liberal terms:

- The extent of guarantee coverage for Women led MSEs is 90% viz-a-viz 75% in general.
- Women led MSEs get 10% relaxation in guarantee fee.

The details of the guarantees approved to Women led MSEs under CGS are as below:

CGS – Guarantee Approved				
	Women-led MSEs		Men-led MSEs	
Duration	No. of Guarantees Approved	Amount Approved (in ₹Crore)	No. of Guarantees Approved	Amount Approved (in ₹Crore)
Cumulative since Inception in 2000 as on June 30, 2025	26,53,753	1,55,194	94,10,575	8,70,924

Further, in order to facilitate unsecured affordable credit flow to IMEs (which are exempted from GST regime) for their composite requirement, special provision under CGS has been launched. Credit facility up to ₹20 lakh is guaranteed with extent of coverage of 85%.

The Government has taken a number of initiatives to increase the participation of women in MSMEs in the country, such as:

- Special drives for registration of women-owned MSMEs.
- To support women entrepreneurs, the Public Procurement Policy mandates at least 3% of their annual procurement from micro and small women entrepreneurs by CPSEs/Ministries/Departments.
- Ministry of MSME implements Prime Minister's Employment Generation Programme (PMEGP) which is a 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. Out of the total PMEGP beneficiaries, 39% are women and they are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).
- 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.
- Participation of women entrepreneurs in trade fairs under Procurement and Marketing Support Scheme is subsidized to the extent of 100% vis-a-vis 80% for other entrepreneurs.
- Ministry of MSME has launched 'PM Vishwakarma' Scheme on 17.09.2023, to provide a number of benefits to the traditional artisans and craftspeople including women, engaged in 18 trades.
- The Ministry has launched awareness campaign 'Yashasvini' to create awareness about M/o MSME schemes among existing and prospective women entrepreneurs to provide continuum of handholding and capacity building support to them.

Annexure referred to in reply to part (a) to (h) of Lok Sabha Unstarred Question No. 1876 for answer on 31.07.2025.

State and Financial Year Wise % of Women Owned MSMEs Registered Under Udyam and UAP Since Inception till 15/07/2025*							
Sl. No.	State	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26*
1	ANDAMAN AND NICOBAR ISLANDS	25.70	25.04	25.43	28.92	30.90	40.15
2	ANDHRA PRADESH	19.65	23.50	28.84	61.72	63.07	40.87
3	ARUNACHAL PRADESH	22.10	30.67	51.77	42.23	47.15	43.80
4	ASSAM	17.01	28.29	28.15	33.05	41.90	31.28
5	BIHAR	16.15	17.42	16.53	63.46	44.92	29.19
6	CHANDIGARH	14.48	16.03	19.07	26.06	33.33	33.58
7	CHHATTISGARH	12.69	14.05	16.73	56.15	42.89	39.10
8	DELHI	15.13	16.28	17.72	32.38	32.01	28.43
9	GOA	18.66	21.76	24.17	47.71	40.83	30.76
10	GUJARAT	15.19	13.72	16.37	37.54	28.76	23.16
11	HARYANA	12.27	13.71	17.72	35.75	31.37	28.73
12	HIMACHAL PRADESH	14.80	17.08	18.61	24.14	24.54	25.14
13	JAMMU AND KASHMIR	11.39	17.98	23.47	26.62	21.89	22.72
14	JHARKHAND	13.49	16.96	23.77	61.24	45.38	35.25
15	KARNATAKA	19.57	18.29	22.73	55.48	49.31	33.28
16	KERALA	20.48	21.40	27.80	61.86	48.46	37.49
17	LADAKH	11.26	15.41	15.94	37.12	39.53	40.82
18	LAKSHADWEEP	12.82	9.66	17.47	15.19	31.83	28.85
19	MADHYA PRADESH	12.86	12.32	24.67	54.29	33.64	23.70
20	MAHARASHTRA	19.07	19.66	22.66	45.38	39.92	35.48
21	MANIPUR	38.84	37.78	46.53	63.92	57.77	63.97
22	MEGHALAYA	28.26	28.89	34.49	47.34	57.07	55.44
23	MIZORAM	37.65	42.71	53.21	70.84	54.85	53.13
24	NAGALAND	27.53	33.41	41.70	60.81	48.54	49.66
25	ODISHA	15.91	19.60	22.24	53.98	41.63	35.44
26	PUDUCHERRY	27.30	27.87	29.94	56.89	56.58	40.78
27	PUNJAB	13.53	15.70	21.52	35.76	37.89	31.84
28	RAJASTHAN	12.54	11.77	13.58	35.28	26.89	21.01
29	SIKKIM	25.14	33.84	32.79	39.46	62.63	56.96
30	TAMIL NADU	22.64	23.54	27.57	51.76	54.25	40.94
31	TELANGANA	23.76	21.91	24.16	53.59	49.96	30.90
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	14.63	16.83	18.16	32.06	30.71	27.55
33	TRIPURA	13.49	11.92	24.57	77.42	51.50	54.07
34	UTTAR PRADESH	14.11	14.17	24.97	39.46	34.84	23.22
35	UTTARAKHAND	18.40	17.18	19.24	37.32	34.27	26.63
36	WEST BENGAL	14.89	15.05	16.94	73.76	50.31	32.94
Total		17.20	17.69	22.50	51.42	42.36	31.16

State and Financial Year Wise Total number of Women Owned MSMEs Registered Under Udyam and UAP Since Inception till 15/07/2025*							
Sl. No.	State	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26*
1	ANDAMAN AND NICOBAR ISLANDS	461	729	978	,561	1,343	467
2	ANDHRA PRADESH	12,725	34,411	70,454	812,136	895,586	77,203
3	ARUNACHAL PRADESH	160	692	3,598	4,657	6,867	1,702
4	ASSAM	2,922	20,450	37,561	133,329	197,306	29,273
5	BIHAR	14,473	38,344	53,238	1,035,725	507,113	56,722
6	CHANDIGARH	833	1,525	1,926	5,840	5,750	1,519
7	CHHATTISGARH	4,166	9,614	18,094	266,534	169,117	26,010
8	DELHI	13,520	21,908	31,666	135,764	101,462	23,646
9	GOA	1,120	1,867	3,734	22,013	13,084	1,583
10	GUJARAT	37,107	4,205	85,094	521,603	284,322	51,569
11	HARYANA	2,614	24,602	41,942	185,379	169,914	33,071
12	HIMACHAL PRADESH	1,884	4,572	8,754	21,302	24,756	4,807
13	JAMMU AND KASHMIR	2,999	13,332	24,318	77,785	48,079	5,679
14	JHARKHAND	5,776	14,021	33,711	376,059	170,259	23,911
15	KARNATAKA	29,610	57,311	95,823	853,163	843,946	77,243
16	KERALA	14,623	25,076	49,973	385,147	245,518	34,927
17	LADAKH	82	353	510	2,667	1,675	396
18	LAKSHADWEEP	5	20	58	60	361	30
19	MADHYA PRADESH	14,283	0,152	207,965	744,955	463,166	49,357
20	MAHARASHTRA	22,515	90,210	274,307	1,239,294	1,025,979	183,837
21	MANIPUR	4,010	5,158	9,827	30,005	26,278	7,099
22	MEGHALAYA	197	643	2,301	7,476	12,064	4,314
23	MIZORAM	419	1,509	4,172	11,659	7,724	1,163
24	NAGALAND	196	1,108	3,041	15,750	8,922	2,651
25	ODISHA	7,823	20,688	38,097	563,310	243,154	36,184
26	PUDUCHERRY	1,046	2,277	3,441	20,309	17,601	1,846
27	PUNJAB	13,649	28,704	58,085	212,624	218,505	36,809
28	RAJASTHAN	9,369	46,021	70,211	399,728	336,666	50,529
29	SIKKIM	87	602	1,033	3,190	8,319	1,554
30	TAMIL NADU	70,243	26,774	200,832	917,157	905,523	121,879
31	TELANGANA	23,054	35,198	55,626	548,097	447,022	51,029
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	444	697	920	3,046	2,306	472
33	TRIPURA	226	799	4,073	130,539	34,857	5,936
34	UTTAR PRADESH	30,646	58,553	367,057	994,356	702,201	109,250
35	UTTARAKHAND	4,141	8,504	14,021	78,429	53,013	9,126
36	WEST BENGAL	9,353	25,492	47,094	2,040,313	550,500	69,257
Total		486,781	906,121	1,923,535	12,800,961	8,750,258	1,192,050