

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1908**  
**TO BE ANSWERED ON: 11.12.2025**

**CREDIT GAP AMONG WOMEN-LED MSMEs**

1908. DR. PRABHA MALLIKARJUN:

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

- (a) whether the Government has undertaken any assessment of the credit gap among women-led Micro, Small and Medium Enterprises (MSMEs), currently estimated at Rupees 1.37 lakh crore and if so, the details thereof including the reasons for this persistent disparity;
- (b) the number of Pradhan Mantri Mudra Yojana (PMMY) accounts held by women entrepreneurs and the percentage share of total credit disbursed as of March 2025; and
- (c) the specific steps being taken to ensure parity in disbursement and credit-guarantee coverage for women-owned enterprises, including collaboration with scheduled banks and Non-Banking Financial Companies (NBFCs) to enhance formal credit flow to women entrepreneurs?

**ANSWER**

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

(a) to (c): The Government has taken a number of initiatives to ensure disbursement and credit-guarantee coverage for women-owned enterprises as below:

- i. The Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) provides credit guarantees for the loans extended to the MSEs without any collateral security and third-party guarantee including credit guarantee coverage of 90% for loans extended to women led MSEs against 75% in general with 10% relaxation in guarantee fee.
- ii. To support women entrepreneurs, the Public Procurement Policy mandates at least 3% of their annual procurement from women led MSEs by Central Public Sector Enterprises (CPSEs) /Ministries/Departments.
- iii. 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 general category of micro enterprises (upto 25%).
- iv. 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.

- v. 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.
- vi. 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.
- vii. The Ministry has launched awareness campaign 'Yashasvini' to create awareness about its schemes among existing and prospective women entrepreneurs to provide continuum of handholding and capacity building support.

As reported, the number of accounts held by women entrepreneurs and the percentage share of total credit disbursed under Pradhan Mantri Mudra Yojana (PMMY) from FY 2015-16 to FY 2024-25 are as under:

Particulars	Number of loan accounts	Amount of loan amount disbursed
All accounts (Cumulative)	53.31 crore	Rs. 33.63 lakh crore
Women Entrepreneurs	35.76 crore (67%)	Rs. 14.46 lakh crore (43%)

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