

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA  
UNSTARRED QUESTION NO. 2243  
TO BE ANSWERED ON: 12.02.2026

**CHALLENGES IN CREDIT ACCESS FOR WOMEN-LED MSMEs IN ASSAM**

2243. SHRI GAURAV GOGOI:

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

- (a) whether the Government is aware that women-led Micro, Small and Medium Enterprises (MSMEs) in Assam continue to face difficulties in assessing institutional credit despite schemes such as Stand-Up India and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), if so, the details thereof;
- (b) the number and percentage of loans disbursed to women entrepreneurs in Assam under major MSME credit schemes, including Stand-Up India, CGTMSE and Emergency Credit Line Guarantee Scheme (ECLGS), during the last three years, year-wise;
- (c) whether the Government has examined the reasons for the low share of women-led enterprises in overall MSME credit disbursal in Assam, if so, the details thereof;
- (d) the steps taken to improve access to formal credit for women entrepreneurs in Assam, particularly in rural areas and Tier-II & tier III towns; and
- (e) whether any gender-responsive lending or monitoring mechanisms are proposed for Assam to enhance credit flow to women-led MSMEs and if so, the details thereof.

**ANSWER**

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

(a) to (e): To strengthen access to credit including for women-led Micro, Small and Medium Enterprises (MSMEs) across the country, including those in Assam, Government of India has taken a number of steps, which inter alia include:

- i. Ministry of MSME implements Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to provide credit guarantee for loans extended to MSEs. The ceiling for guarantee coverage under the scheme is Rs 10 crore. To support women entrepreneurs under the scheme, 10% concession is given in annual Guarantee fees; 90% Guarantee coverage is given to women-owned MSEs, as against the 75% for other entrepreneurs.
- ii. Prime Minister's Employment Generation Programme provides Margin Money subsidy up to 35% for women-led micro enterprises, for setting up of new micro enterprises, in the non-farm sector with project cost of Rs. 50 lakh for Manufacturing and Rs. 20 lakh for Service enterprises.

- iii. PM Vishwakarma Scheme was launched on 17.09.2023 to provide end-to-end holistic support to artisans and craftspeople of 18 traditional trades who work with their hands and tools. The Scheme includes provision of loans up to Rs. 3 lakh with interest subvention of max up to 8%.
- iv. Emergency Credit Line Guarantee Scheme (ECLGS) was launched in May, 2020 for business enterprises in meeting their operational liabilities in view of disruption caused by COVID-19 pandemic. The Scheme was operational till 31.03.2023. As reported by Department of Financial Services (DFS), under ECLGS, since inception till 31.03.2023, total 1.13 crore guarantees amounting to Rs. 2.42 lakh crore have been extended to MSMEs, including women-led MSMEs.
- v. As informed by Department of Financial Services (DSF), Standup India was launched in April, 2016 with an objective to provide loan value of Rs.10 lakh to Rs.1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) and one women borrower per Bank branch for setting up a greenfield enterprise in the field of manufacturing, services and trading sector and also for activities allied to agriculture. The scheme facilitated 2.75 lakh loans of which 83% were availed by women entrepreneurs. The scheme was operational till 31.03.2025.

The details of the benefits under the major schemes are at *Annexure-I*.

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Annexure referred to in reply to part (a) to (e) of the Lok Sabha Unstarred Question No. 2243 on “Challenges in Credit Access for Women-led MSMEs in Assam” due for answer on 12.02.2026.

CGTMSE - Guarantee Approved in the state of Assam						
	% of Women Entrepreneurs in Assam		Women Entrepreneurs in Assam		Women Entrepreneurs (All India)	
F.Y.	% of No. of Guarantees approved	% of Amt. of Guarantees approved	No. of Guarantees approved	Amt. of Guarantees approved in Rs. in Crore	No. of Guarantees approved	Amt. of Guarantees approved in Rs. in Crore
2022-23	1.1%	1.9%	3,936	315	365,582	16,373
2023-24	1.5%	1.7%	6,313	544	425,865	32,223
2024-25	3.0%	1.9%	18,667	919	626,546	47,969

Women led Micro Enterprises assisted under PMEGP in the state of Assam			
Financial Year	No. of micro enterprisesassisted	MM Subsidy disbursed (Rs. Cr)	Estimated Employment Generated
2022-23	907	19.51	7,256
2023-24	761	19.26	6,088
2024-25	1,081	32.18	8,648

PM Vishwakarma- Loan Sanctioned (Assam State)				
Financial Year	Total no. of loans sanctioned	AmountSanctioned (in Rs)	Total no. of loans sanctioned- Women	AmountSanctioned (in Rs)- Women
2024-25	12,024	1,124,894,999	3,509	327,940,200
Percentage		29.18%		29.15%

Standup India (Assam)			
Financial Year	Total (No. of A/c Disbursed )	Women (No. of A/c Disbursed)	Percentage (Women)
2022-23	201	160	80%
2023-24	214	118	55%
2024-25	487	344	71%