

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
LOK SABHA
UNSTARRED QUESTION NO. 1259
ANSWERED ON 11.12.2023

WOMEN ENTREPRENEURSHIP

1259. MS. RAMYA HARIDAS:

Will the Minister of SKILL DEVELOPMENT AND ENTREPRENEURSHIP be pleased to state:

- (a) Whether it is fact that women-led businesses are often highly successful and can lead to an absolute jump in economic growth by addressing critical constraints and beliefs about women in business; and
- (b) If so, the details of the steps taken/proposed to be taken by Government to bolster the women entrepreneurial ecosystem through capacity building, incubation and mentorship support?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
(SHRI RAJEEV CHANDRASEKHAR)

(a) & (b) Under the Govt of India's Skill India Mission (SIM), the Ministry of Skill Development and Entrepreneurship (MSDE) delivers skill, re-skill and up-skill training through an extensive network of skill development centres/colleges/institutes etc. under various schemes, viz. Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Jan Shikshan Sansthan (JSS), National Apprenticeship Promotion Scheme (NAPS) and Craftsman Training Scheme (CTS) through Industrial Training Institutes (ITIs), to all the sections of the society across the country. The SIM aims at enabling youth of India to get future ready & industry ready skills.

It has been noted/observed that many women led businesses from micro to large (SHGs & Corporate) are indeed very successful and well managed for growth.

I. The details of the various initiatives taken by Ministries/Departments of the Government to encourage women entrepreneurship in the country are as under:

(i) Ministry of Rural Development is implementing Rural Self Employment Training Institutes (RSETIs) scheme in the field of skill development for rural poor youth for their gainful employment with a view to eradicate poverty in the country under the umbrella scheme of Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). It is a Bank lead –MoRD funded training institution established by the Sponsor Banks in their Districts, to provide training for Skill and Entrepreneurship Development. MoRD extends financial support for the construction of RSETIs building and also bears the cost of training the Rural Poor candidates. Any unemployed youth in the age group of 18-45 years having an aptitude to take up self-employment or wage employment and having some basic knowledge in the related field can undergo training at RSETI. The details of number of total candidates trained and settled including the women candidates trained and settled during last 3 years and current financial year up to 31.10.2023 are provided as under:

FY	Total trained	Total settled	Women trained	Women settled	% women trained
2020-21	255141	185234	206794	138538	81%
2021-22	314114	256429	257107	212400	82%
2022-23	409802	325880	331898	272977	81%
2023-24 up to 31.10.23	260355	147481	202295	121849	78%

(ii) Stand-up India Scheme (SUPI) launched on 05th April, 2016 has been extended upto the year 2025. The objective of the Scheme is to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs. 1 Crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one Woman borrower per bank branch for setting up greenfield enterprise in manufacturing, services or trading sector including activities allied to agriculture. To extend collateral free coverage, Government of India has set up the Credit Guarantee Fund for Stand Up India (CGFSI). Further, an online portal has been developed by SIDBI for the Stand Up India Scheme which provides support through more than 8000 active Hand Holding Agencies to prospective entrepreneurs in their endeavour to set up business enterprises, starting from training to filling up loan applications. Further, the Stand Up India scheme has facilitated setting up over 2.09 lakh loans to SC/ST and Women entrepreneurs across the country. Out of this more than 1.77 lakh loans (84%) have been sanctioned to Women entrepreneurs as on 24.11.2023 since inception of the scheme.

(iii) Pradhan Mantri MUDRA Yojana (PMMY) was launched by the Hon'ble Prime Minister on 08.04.2015 to extend collateral free loans credit upto Rs. 10 lakh by Member Lending Institutions (MLIs), i.e., Scheduled Commercial Bank (SCBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme for income generating activities in the manufacturing, trading, service sectors including activities allied to agriculture across three loan categories, viz. Shishu (loans up to Rs. 50,000/-), Kishore (loans above Rs. 50,000 and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs. 10 lakh). Credit Guarantee Fund for Micro Units (CGFMU) has been set up by Govt. of India for guaranteeing loans extended to the eligible borrowers by MLIs. As on 24.11.2023, a total of 44.46 crore loans have been extended under PMMY, since inception of the scheme. Out of the total, over 30.64 crore loans (69%) have been extended to women entrepreneurs.

(iv) Ministry of Micro, Small and Medium Enterprises (MSME), through Khadi and Village Industries Commission (KVIC), is implementing Prime Minister's Employment Generation Programme (PMEGP) for assisting entrepreneurs in setting up of new units in the non-farm sector. It aims to provide employment opportunities to traditional artisans/ rural and urban unemployed youth at their doorstep. Under PMEGP, General Category beneficiaries can avail of Margin Money (MM) subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to Special Categories such as Scheduled Castes, Scheduled Tribes, OBCs, Minorities, Women, Ex-servicemen, Physically Handicapped, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban area. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector. Also, own contribution of beneficiaries under Special Category including women is 05% in comparison to 10% for General Category beneficiaries. Since 2018-19, existing PMEGP/REGP/MUDRA enterprises are also supported based on past good performances with 2nd loan for upgradation and expansion. Under 2nd Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and for Service sector is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost

(20% for NER & Hill States). The details of women owned enterprises assisted under PMEGP during last 3 years and current year are given at **Annexure-I**.

(v) The Department for Promotion of Industry and Internal Trade (DPIIT) is implementing various schemes/programmes to promote women entrepreneurship in both, rural and urban areas are as under:

- To promote flow of both equity and debt to women led startups, 10% of the fund (Rs 1000 crore) in the Fund of Funds for Startups Scheme operated by SIDBI is reserved for women led startups. Under said scheme, as on 30th April 2023, 11 women-led AIFs have been supported under FFS and approximately Rs. 2,000 crores have been invested in around 110 women-led startups.
- Women Capacity Development Programme (WING) is a unique Capacity Development Program for women-led startups, to identify and support both aspiring and established women entrepreneurs in their startup journeys. The workshops are open to variety of business sectors including Tech, Construction, Product, Machine, Food, Agriculture, Education, etc. The workshops served as a platform for emerging women entrepreneurs and other stakeholders to discuss the key challenges facing women entrepreneurs. WING workshops have created a conducive environment to share best practices and experiences in overcoming challenges and to gain insights learned from the business models adopted in the Indian context. A total of 24 workshops were conducted across 9 States, benefiting more than 1,300 women entrepreneurs.
- Virtual Incubation Program for Women Entrepreneurs were conducted in collaboration with Zone Startups to support 20 women-led tech startups with pro-bono acceleration support for 3 months.
- Startup India Hub: A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page includes various policy measures for women entrepreneurs by both Central and State Governments.
- ASCEND Startup Workshop Series and Women for Startups Workshops: The Government organized a series of startup workshops - ASCEND (Accelerating Startup Calibre & Entrepreneurial Drive), for the entrepreneurs, aspiring entrepreneurs, and students from North-eastern region. In addition, the workshops are being conducted with a specific focus on women entrepreneurs across the north-eastern states. The workshops were organized during the month of November 2022 and December 2022 in Manipur, Assam, Meghalaya, Mizoram, Arunachal Pradesh, Nagaland, Sikkim, and Tripura. The workshops witnessed participation of over 11,000 ecosystem stakeholders such as government officials, startups, aspiring entrepreneurs, investors, academic institutions, etc.
- Super Stree Podcast: With a vision to inspire a greater number of women across all regions in India to become entrepreneurs, the Super Stree video podcast series has been launched on women in the Indian Startup Ecosystem. More than 8 podcasts have been released to spread awareness related to innovations from women and to further strengthen women entrepreneurship in the country
- Through its various awareness programmes and capacity building programmes organized by the Government, and through print media and social media platforms, the Government also creates awareness about the existing schemes which support micro, small and medium entrepreneurs, including women entrepreneurs.
- The States' Startup Ranking on support to startup ecosystems is primarily an exercise to identify good practices across all the Indian states. The evaluation includes a specific provision to gauge the formulation and implementation of policies and special incentives to promote women-led startups in each state. The particular action point has witnessed active engagement and thereon reporting of measures undertaken by participating States and UTs.
- To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in country, the Government instituted the National Startup Awards

('NSA'). The winners of NSA have emerged from Bengaluru, Delhi, Hyderabad, Chennai, Mumbai, Mysuru, Bhopal, Gurugram, Kochi, Lucknow, Margao, etc. All four editions of the NSA (2020, 2021, 2022 and 2023) have featured a special category and award for women-led startups. NSA recognizes and promotes startups across 20 sectors and special categories

(vi) Ministry of Women & Child Development implements 'Mission Shakti' –an integrated women empowerment programme as umbrella scheme for safety, security and empowerment of women. The Umbrella Scheme of Mission Shakti has two sub-schemes namely "Sambal" and "Samarthya". 'Samarthya' sub- scheme, has a component i.e. Hub for Empowerment of Women (HEW) at National, State and District levels for Empowerment of Women. HEW aims to facilitate inter-sectoral convergence of schemes and programs meant for women at the Central, State/ UT and district levels with the mandate to create an environment in which women realize their full potential. The support under the HEW is for guiding, linking and hand holding women to various institutional and schematic set ups for their empowerment and development including facilitating access to healthcare, quality education, career and vocational counseling/ training, financial inclusion, entrepreneurship, backward and forward linkages, health and safety for workers, social security and digital literacy at districts/ Blocks/ Gram Panchayats level across the country.

II. Ministry of Skill Development and Entrepreneurship (MSDE) through National Institute for Entrepreneurship and Small Business Development (NIESBUD) and Indian Institute of Entrepreneurship (IIE), Guwahati has been working for the empowerment, upliftment and development of women entrepreneurs across the country. MSDE has taken various initiatives towards promotion of women entrepreneurship across the Country. The details of the various initiatives taken by MSDE are as under:

(i) Strengthening Entrepreneurial Climate through Capacity Building, Incubation Support, Mentoring and Handholding sanctioned under SANKALP Scheme

NIESBUD is implementing the project for strengthening the entrepreneurship ecosystem to different sections of the society including marginalized population with the support of SANKALP Programme of the Ministry of Skill Development and Entrepreneurship (MSDE). A total of 13987 women beneficiaries have been covered in the project through capacity building interventions.

(ii) Entrepreneurship Development among Jail Inmates

MSDE is implementing a project for Promoting Entrepreneurship Development among Jail Inmates through NIESBUD. The project has been implemented in the Nari Bandi Niketan, Lucknow, Model Jail, Lucknow and Central Jail, Varanasi. A total of 140 women beneficiaries have been trained in the project.

(iii) Organising Workshops in Artisan Melas And Haats

NIESBUD is implementing a project supported by the MSDE for organising workshops for capacity building and providing entrepreneurial knowledge to the artisans during the Melas and Haats. A total of 342 women beneficiaries have been covered in the project.

(iv) Creating Entrepreneurial Climate through Training of Trainers and Entrepreneurship Development Programme in Jan Shikshan Sansthan (JSS)

NIESBUD is implementing a project for Creating Entrepreneurial Climate through Training of Trainers and Entrepreneurship Development Programme in Jan Shikshan

Sansthans (JSS). A total of 1105 women JSS Trainers have been trained in the project through Trainers Training Programme on Employability, Entrepreneurship and Life Skills. Further, a total of 3666 women JSS Trainees have been trained in the project through Entrepreneurship Development Programme.

(v) Pilot Project for Entrepreneurship Development Program

NIESBUD has implemented a Pilot Project for Entrepreneurship Development Program in 10 States sponsored by the Ministry of Skill Development and Entrepreneurship which aims at creating, fostering and promoting the spirit of entrepreneurship among the target groups through Entrepreneurship Development Programme, Mentoring and Handholding support. A total of 3089 women participants have been trained in the project.

(vi) Pilot Project on Entrepreneurship Development in Holy Cities

NIESBUD has implemented the pilot project on Entrepreneurship Development in Holy Cities at Varanasi, Haridwar and Pandharpur. The primary objectives of the project was to catalyse the entrepreneurial activities of the temple town through resumption of existing livelihood activities and by supporting existing enterprise to scale up and to tap the potential entrepreneurs, mentoring them to identify, set up enterprises and management of the enterprises. A total number of 5719 female participants have been trained through the project in three project locations.

(vii) Indian Institute of Entrepreneurship (IIE), Guwahati has established incubation centres dedicated to nurturing and supporting women-led startups. The centers provide a conducive environment for ideation, innovation, and early-stage development. They offer resources such as shared office spaces, access to technology, and networking opportunities, fostering a collaborative ecosystem that propels women entrepreneurs towards success. Additionally, financial linkages are being provided to women entrepreneurs to alleviate initial capital constraints. The following projects/ programmes are being undertaken by IIE for promotion of entrepreneurship among women:

- a. The Institute has undertaken various programmes under Pradhan Mantri Janjatiya Vikas Mission (PMJVM) formerly known as Pradhan Mantri Van Dhan Yojana (PMVDY), that benefits women to be financially independent. Women have been motivated to learn various trades offered through the PMVDY scheme and start their own entrepreneurial journey thereby improving the livelihood of these women from different tribal communities. Under the PMVDY scheme, a fund of Rs. 2,40,000 as working capital is provided to every cluster, with the help of which the beneficiaries can purchase raw materials and other necessary items required to start a business on their own. Also additional supporting funds are allocated and distributed per cluster to facilitate renovation, increase storage space to ensure maintenance of mandatory compliances and for electricity power connections.
- b. Cluster development projects undertaken to regenerate traditional artisanal activity: In the North East Region, the Ministry of Micro, Small, and Medium Enterprises (MSME) is actively leading the regeneration and revitalization efforts for women-led clusters through the implementation of the Scheme of Fund for Regeneration of Traditional Industries (SFURTI). SFURTI is designed to breathe new life into traditional industries by offering crucial support, including financial assistance, capacity building, design development, product development support, capacity building, market linkage supports and technological upgrades.
- c. IIE Guwahati has been implementing 61 Projects of cluster development under SFURTI in various states of Northeastern Region, West Bengal, Bihar, Orissa and Uttarakhand.

The key focus is in Northeastern Region and women beneficiaries who have taken one step out of their households to form collectives to create enterprise opportunities. Out of these 61 clusters, 30 clusters are primarily women-led, cutting across various sectors like Handloom traditional textile, dress making, bamboo craft and other crafts, food processing, toy making. Through the 61 clusters 30,054 beneficiaries were benefited. Out of these 30,054 beneficiaries of SFURTI Programme implemented by IIE, 17,759 beneficiaries are women which is approximately 59 percent.

- d. Technological interventions have enabled women artisans to increase their skills and productivity to make contemporary products out of traditional skills and designs. Some women-led clusters developed by IIE have also been able to export products directly from Nagaland, enabling them earn better income and livelihoods. Such enterprising efforts are driven by women-led SPVs (Special Purpose Vehicles) which run and manage the enterprise activities. They have also developed their own brand and distinct identity with the support provided by the Government.

(viii) Economic Empowerment of Women Entrepreneurs and Start-ups by Women (WEE)

project was supported by 'Deutsche Gesellschaft für Internationale Zusammenarbeit' (GIZ) on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) in partnership with the MSDE to improve the framework conditions for women-led enterprises in India. WEE project was launched by the MSDE in 2018, initially for duration of 3 years (2018-2021) which was further extended for one year to July, 2022. The project aimed to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in the States of Maharashtra, Rajasthan, Telangana, Uttar Pradesh, and Eight North Eastern States of the Country. Under the title of 'Her & Now', the WEE project had carried out a film and media campaign to share the stories of successful Women Entrepreneurs and to foster a positive mindset change on gender roles and norms in the society. Over 908 Women Entrepreneurs were supported under the project under both incubation and acceleration support programmes.

ANNEXURE REFERRED TO LOK SABHA UNSTARRED QUESTION NO. 1259 REGARDING 'WOMEN ENTREPRENEURSHIP' TO BE ANSWERED ON 11.12.2023.

The details of women owned enterprises assisted under PMEGP during last 3 years and current year are as under:

S.No.	State/UT	No of Projects			
		2020-21	2021-22	2022-23	2023-24 (upto 30.11.2023)
1	Andaman Nicobar	42	43	24	7
2	Andhra Pradesh	856	1320	1716	1496
3	Arunachal	38	84	70	55
4	Assam	951	1272	907	410
5	Bihar	665	838	1335	1115
6	Chandigarh-UT	6	11	10	6
7	Chattisgarh	753	848	703	261
8	Delhi	33	45	30	21
9	Goa	18	43	36	24
10	Gujarat*	1841	2630	1821	1446
11	Haryana	622	692	626	374
12	Himachal	431	472	352	171
13	Jammu & Kashmir	3235	8520	5035	3901
14	Jharkhand	444	502	613	276
15	Karnataka	1492	1940	1888	899
16	Kerala	953	1092	1257	626
17	Ladakh	85	82	28	24
18	Lakshadweep	2	1	1	0
19	Madhya Pradesh	1435	2385	1813	704
20	Maharashtra**	1179	1712	1523	589
21	Manipur	725	552	244	104
22	Meghalaya	140	283	121	52
23	Mizoram	417	333	195	156
24	Nagaland	310	535	196	88
25	Odisha	1319	1874	1757	567
26	Puducherry	13	24	13	7
27	Punjab	737	818	759	564
28	Rajasthan	663	670	596	372
29	Sikkim	24	33	22	35
30	Tamil Nadu	2663	2857	2856	1453
31	Telangana	734	1111	953	621
32	Tripura	224	260	165	80
33	Uttar Pradesh	2777	3712	3549	2350
34	Uttarakhand	551	489	484	267
35	West Bengal	907	1073	928	449
Total		27285	39156	32626	19570

* Including Daman and Diu

** Including Dadra Nagar and Haveli
