

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 3628
TO BE ANSWERED ON 03.04.2023

WOMEN-OWNED MSMEs

3628. SHRI DEREK O' BRIEN:

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

- (a) whether Government is aware that women-owned MSMEs are as low as 20 per cent as compared to men-owned MSMEs which stand at 80 per cent;
- (b) if so, the steps being taken to encourage more women to start their own enterprises and details thereof;
- (c) whether it is a fact that Indian women entrepreneurs receive only 27 per cent credit equivalent of their bank deposits, compared to the 52 per cent received by men; and
- (d) if so, the steps being taken to improve women entrepreneurs access to credit and details thereof?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI BHANU PRATAP SINGH VERMA)

- (a): As per Udyam Registration Portal since launch on 01.07.2020, the total percentage of women-owned enterprises registered is 18.91% and that of men owned enterprises is 80.24%.
- (b) & (d): The Government has taken a number of steps to support MSMEs, including women owned enterprises in the country and for increasing participation in micro and small scale industries such as:
 - i. Special drives for registration of women owned MSMEs under Udyam Registration Portal have been undertaken during 2022-23 and more than 2 lakh women owned MSMEs registered on the portal during the special drives.
 - ii. To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018 mandating Central Ministries/Departments/ Undertakings to procure at least 3% of their annual procurement from women entrepreneurs.
 - iii. To support Women Entrepreneurs under Credit Guarantee Scheme for Micro & Small Enterprises, two provisions have been introduced for women entrepreneurs w.e.f. 1.12.2022. They are:
 - (i) 10% concession in annual Guarantee fees; and
 - (ii) 10 % additional Guarantee coverage of up to 85%, as against the 75 % for other entrepreneurs.
 - iv. To encourage entrepreneurship among women, Ministry of MSME implements 'Skill Upgradation & Mahila Coir Yojana' under Coir Vikas Yojana, which is an exclusive training program aimed at skill development of women artisans engaged in the Coir sector.
 - v. The Ministry also implements PMEGP, which is a major credit-linked subsidy program 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%).

- vi. Participation of women entrepreneurs in trade fairs under Procurement & Marketing Support Scheme is subsidized 100% vis-à-vis 80% for other entrepreneurs.
- vii. “SAMARTH” initiative has been launched to support women-owned MSMEs with the objective of providing Skill Development and Market Development Assistance to women and to train more than 7,500 women candidates from rural and sub-urban areas in the FY 2022-23. Under SAMARTH, aspiring and existing women entrepreneurs have been provisioned with 20% Seats in free Skill Development Programs organized under skill development schemes of the Ministry; 20% of MSME Business Delegations for domestic & international exhibitions under the schemes for Marketing Assistance implemented by Ministry; and 20% Discount on annual processing fee on NSIC’s Commercial Schemes.

(c): As per Reserve Bank of India, a 14-Point action plan (now 13-Point action plan) was put in place in the year 2000 for implementation by Public Sector Banks (PSBs) wherein, 5 percent of Adjusted Net Bank Credit (ANBC) is earmarked for lending to women. The total outstanding credit provided by PSBs to women as on March, 2022 was Rs. 8,36,200 crore forming 13% of ANBC of PSBs.
