

Initiatives to increase the participation of women in the MSMEs

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

- i. To benefit women entrepreneurs, the Public Procurement Policy was amended in 2018, mandating Central Ministries/Departments/Undertaking to procure at least 3% of their annual procurement from women-owned micro and small enterprises.
- ii. Udyam Registration Portal was launched on 01.07.2020 which is fully online, paperless and based on self-declaration. Those with PAN details can register on Udyam and become eligible for Priority Sector Lending (PSL) and avail benefits of various schemes of the Ministry of Micro, Small and Medium Enterprises (M/o MSME). Special drives for registration of women-owned MSMEs under Udyam Registration Portal are organized regularly.
- iii. For the Informal Micro Enterprises (IMEs) which do not have PAN and are exempted from GST, Udyam Assist Platform (UAP) was launched on 11th January 2023. More than 63% of the IMEs registered on UAP are owned by women.
- iv. To support women entrepreneurs under Credit Guarantee Scheme for Micro and Small Enterprises, the following two provisions have been introduced for women-owned Micro and Small Enterprises, w.e.f. 01.12.2022:
 - Guarantee coverage of up to 85%, as against the 75% for others; and
 - 10% concession in annual Guarantee fee.
- v. M/o MSME also implements Prime Minister's Employment Generation Programme (PMEGP), which is a major 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. PMEGP provides higher margin money subsidy (35%) to women beneficiaries as against 25% for the non-special category. Out of the total PMEGP beneficiaries, 39% are women.
- vi. The Procurement and Marketing Scheme (PMS) of the Ministry also provides higher subsidy (100%) to women entrepreneurs as against 80% subsidy for other entrepreneurs to facilitate participation in domestic trade fairs.
- vii. M/o MSME 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 enrolment of women artisans has been 75.46% of the total enrolment under the scheme.
- viii. Mahila Coir Yojana is a women oriented self-employment scheme being implemented by Coir Board, which is under the administrative control of this Ministry. The scheme is intended to provide training with stipend facilities and creation of self-employment opportunities to rural women artisans in regions producing coconut.
- ix. The Ministry of MSME launched the "Yashasvini" series of awareness campaigns to create awareness about the Government schemes among women entrepreneurs, especially in Tier-II/III towns. The

initiative aims at encouraging registration of the informal women- owned enterprises, and providing training and capacity building in various domains like financial management, digital literacy, e-commerce etc.

The percentage of women owned Micro, Small, Medium Enterprises (MSMEs) registered on Udyam and Udyam Assist Platform (UAP) since the launch of Udyam on 01.07.2020 and the launch of UAP on 11.01.2023 in the country is 38.75%.

As on 30.07.2024, the number of women-owned MSMEs registered on Udyam and UAP in the country is 1,85,09,811.

This information was given by the Minister of State for Micro, Small and Medium Enterprises, Sushri Shobha Karandlaje in a written reply in the Rajya Sabha today.

MG/PD/SK

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