

# **Scheme Handbook for Women Entrepreneurs**

**Kerala Startup Mission**



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# Startup Stage-Wise Scheme Listing

Startup Stage	Organisation	Scheme Name	Link	Sl. No
<b>Ideation Stage</b>	MSME	Credit Guarantee on Loans to Micro and Small Enterprises and New Entrepreneurs	Link - <a href="http://www.cgtmse.in">http://www.cgtmse.in</a>	2.3
	KSUM	Idea Grant(Under Innovation Grant)	Link - <a href="https://startupmission.kerala.gov.in/schemes/innovation-grant">https://startupmission.kerala.gov.in/schemes/innovation-grant</a>	1.1
		Technology Commercialization Support	Link -	1.4

			<a href="https://startupmission.kerala.gov.in/schemes/technology-commercialisation">https://startupmission.kerala.gov.in/schemes/technology-commercialisation</a>	
	Niti Ayog	WEP	Link - <a href="https://wep.gov.in/">https://wep.gov.in/</a>	10
	KSWDC	VANAMITHRA – Integrated Skill Development Centre for Tribal Women	Link - <a href="https://kswdc.org/public-utility-services/">https://kswdc.org/public-utility-services/</a>	6
		Entrepreneurship Development Programme (EDP)	Link - <a href="https://kswdc.org/public-utility-services/">https://kswdc.org/public-utility-services/</a>	7

<b>Product Stage</b>	MSME	Credit Guarantee On Loans To Micro And Small Enterprises And New Entrepreneurs	Link - <a href="https://www.cgtmse.in/">https://www.cgtmse.in/</a>	2.3
	DFS, Ministry of Finance	Stand Up India Scheme	Link - <a href="https://www.standupmitra.in/">https://www.standupmitra.in/</a>	4
	DIC	Margin Money Grant To Nano Units	Link - <a href="https://industry.kerala.gov.in/index.php/schemes-mainmenu/margin-money-grant-to-nano-units-schemes#:~:text=Margin%20Money%20Grant%20to%20Nano%20Units%20is%20a%20loan%20linked,any%20type%20of%20value%20">https://industry.kerala.gov.in/index.php/schemes-mainmenu/margin-money-grant-to-nano-units-schemes#:~:text=Margin%20Money%20Grant%20to%20Nano%20Units%20is%20a%20loan%20linked,any%20type%20of%20value%</a>	3.2

			20addition.	
	DIC	Entrepreneur Support Scheme(ESS)	Link - <a href="https://industry.kerala.gov.in/index.php/schemes-mainmenu/entrepreneur-support-scheme-schemes">https://industry.kerala.gov.in/index.php/schemes-mainmenu/entrepreneur-support-scheme-schemes</a>	3.1
	Kudumbasree	Micro Enterprises	Link - <a href="https://www.kudumbasree.org/pages/653#">https://www.kudumbasree.org/pages/653#</a>	9
	KSUM	Productization Grant (Under Innovation Grant)	Link - <a href="https://startupmission.kerala.gov.in/schemes/innovation-grant">https://startupmission.kerala.gov.in/schemes/innovation-grant</a>	1.1
<b>Early Revenue Stage</b>	KSUM	Soft Loan Against PO For Women Entrepreneurs	Link - <a href="https://startupmission.kerala.gov.in">https://startupmission.kerala.gov.in</a>	1.3

			n/schemes /women/s oft-loan  Link - <a href="https://startupmission.kerala.gov.in/schemes/women/po-soft-loan">https://star tupmission. kerala.gov.i n/schemes /women/p o-soft-loan</a>	
		Seed Fund For Women Entrepreneurs	Link- <a href="https://startupmission.kerala.gov.in/schemes/women/seed-fund">https://star tupmission. kerala.gov.i n/schemes /women/se ed-fund</a>	1.2
<b>Steady Revenue and Scaling up Stage</b>	KSIDC	WE Mission Kerala	Link - <a href="https://www.ksidc.org/women-entrepreneurship/">https://ww w.ksidc.org /women-en trepreneurs hip/</a>	5
	MSME	Procurement & Marketing Support to MSMEs	Link - <a href="https://msme.gov.in/sites/default">https://ms me.gov.in/s ites/default</a>	2.5

			/files/Guidelines_PMS.pdf	
	KSUM	Market Acceleration Grant and Scale-up Grant (Under Innovation Grant)	Link - <a href="https://startupmission.kerala.gov.in/schemes/innovation-grant">https://startupmission.kerala.gov.in/schemes/innovation-grant</a>	1.1
Other schemes	MSME	Udyam Registration	Link - <a href="https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm">https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm</a>	2.1
		Prime Minister's Employment Generation Programme (PMEGP)	Link - <a href="https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm">https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm</a>	13



		Micro And Small Enterprises Cluster Development Programme (MSE-CDP)	Link - <a href="https://cluster.dcmsme.gov.in/">https://cluster.dcmsme.gov.in/</a>	2.4
		Public Procurement Policy (PPP) For MSES	Link - <a href="https://msme.gov.in/public-procurement-policy">https://msme.gov.in/public-procurement-policy</a>	2.6
	DIC	Assistance Scheme For Handicrafts Artisans (ASHA)	Link - <a href="https://industry.kerala.gov.in/index.php/schemes-mainmenu/asha-schemes">https://industry.kerala.gov.in/index.php/schemes-mainmenu/asha-schemes</a>	3.3
	National Employment Service (Employment Exchange),Kerala	Saranya(Self Employment Scheme For The Destitute Women)	Link - <a href="https://employment.kerala.gov.in/en/saranya/">https://employment.kerala.gov.in/en/saranya/</a>	8

# **1. SCHEMES UNDER KSUM**

## 1.1. Innovation Grant

### Overview:

The Govt. of Kerala introduced the Innovation Grant scheme to provide financial assistance to startups and entrepreneurs for converting their innovative ideas into full-fledged ventures. This scheme is implemented through Kerala Startup Mission, which is the nodal agency of Govt. of Kerala for startup-related activities and schemes. The purpose of the innovation grant is to help to develop the prototype or product and scale up into full fledged ventures and should not be treated as prize money for having an idea. Applicants are expected to have a clear fund utilisation plan and product/sales milestones while applying for this scheme.

### Types of Grants:

- **Idea Grant** - Upto **Rs.3 lakhs** for students, innovators and startups who are in ideation/proof of concept or MVP stage.
- **Productization Grant** - Upto **Rs.7 lakhs**. for startups trying to convert their MVP into a final product and get early traction.
- **Women/Transgender Productization Grant** - Women/transgender startups receiving Productization Grant will be given additional **Rs. 5 Lakhs** upon utilisation of the Rs. 7 Lakhs Productization Grant..
- **Scale-up Grant** - Upto **Rs. 15 lakhs** for startups who are looking for scaling up their ventures.

### Eligibility

For Idea Grant, an innovator should be based in and out of Kerala. Company incorporation and KSUM unique ID are mandatory for the fund disbursement process.

For all other grants, the Startup should be completed Company Incorporation process and KSUM unique ID Certification

For more information: Link - <https://startupmission.kerala.gov.in/schemes/innovation-grant>

## 1.2. Seed Fund For Women Entrepreneurs

### Overview:

The Seed Fund for Women Entrepreneurs is a scheme operated by KSUM to provide financial assistance to startups, with a focus on fostering the formation and development of innovative, technology-based business enterprises. This initiative aims to stimulate the economy of the State of Kerala by helping innovative startups to grow, increasing employment opportunities, and generating more revenue. An important feature of this scheme is the extension of the moratorium period for upto **two years**.

A seed fund of upto **Rs.15 Lakhs** is given to startups through this scheme.

### Eligibility Criteria:

- Registered company in Kerala as an **LLP or Pvt. Ltd** company.
- Unique ID with Kerala Startup Mission and DIPP registration with 'Active' or 'Active Compliant' status with MCA.
- Startup should be working on an innovative product or technology. This loan is generally not given for service startups and SMEs working in trade and commerce.
- Startups shouldn't have any pending dues with government agencies, KSUM, or other state incubators.
- Startups should not be blacklisted by any government agency in India.
- Director of the startup with a CIBIL Score of preferably more than 750.

For more information: Link - <https://startupmission.kerala.gov.in/schemes/women/seed-fund>

### 1.3. Soft Loan Against PO For Women Entrepreneurs

#### Overview:

Kerala Startup Mission (KSUM) supports **women startups with a soft loan scheme** for an amount **limited to Rs.15 Lakhs** as working capital for implementing works and projects received from the Govt. departments and the Public Sector Undertakings in Kerala. The amount of loan is limited to 80% of the Purchase order and disbursement is as an advance against the milestone payment agreed by the client. The soft loan will have **6% simple interest** and must be repaid in 1 year or on completion of the project with full settlement, whichever is earlier. The repayment period of the loan is 1 year or completion of the project with full settlement, whichever is earlier. The startup shall ensure the proper delivery of the product service specified in the purchase order and the disbursement from the second instalment will be based on satisfactory completion of a milestone as certified by the client. The maximum amount of loan outstanding will be Rs. 15 Lakhs.

#### Eligibility :

1. The women co-founder should have a majority stake in the startup.
2. The startup should be a registered company in Kerala as an LLP or Pvt. Ltd company and should have an active registration with KSUM at the time of application.
3. The startup company has DIPP registration and an 'Active'/'Active Compliant' status with MCA.
4. The start-ups shall not have any other pending dues with any of the Govt. agencies, KSUM, other incubators in the state and shall not be blacklisted by any Govt. agency in India.
5. The startup director should have a good CIBIL Score, preferably more than 750.
6. The client shall be a Govt. Department or Public Sector Undertaking.

For more information: Link - <https://startupmission.kerala.gov.in/schemes/women/po-soft-loan>

## 1.4. Technology Commercialization Support

### Overview:

Technology License / Transfer support for Startups a **maximum of Rs. 10 Lakhs**. However, the **support is limited to 90% of the technology fee** to be paid to the Research entity.

### Terms and Conditions:

- The licence/technology purchased through this scheme shall be owned by the Startup or as per the terms specified by the research agency.
- Kerala Startup Mission shall be given 2% royalty for the product being commercialised, which shall be limited to the amount supported by the Kerala Startup Mission under the scheme.
- The Startup is expected to commercialise the product for which the licence /technology is purchased within a period of 2 years.
- In case, the Startup is unable to commercialise the product within two years, then the startup will be liable to repay the contribution given by the Kerala Startup Mission.
- The Startup will sign an agreement with the Kerala startup Mission before availing the benefit.

### Eligibility Criteria:

- **Women Co-Founder:** Majority stake in the startup should be held by a woman co-founder.
- **Registration:** The startup must be registered in Kerala as an LLP or Pvt. Ltd company and maintain active registration with KSUM.
- **DIPP Registration:** The startup should have DIPP registration and an 'Active' or 'Active Compliant' status with MCA. Correct Form INC 22A status before fund disbursements.
- **No Pending Dues:** Startups should have no outstanding dues with Government agencies, KSUM, or other incubators in the state. Must not be blacklisted by any Indian Government agency.
- **CIBIL Score:** The startup director should possess a good CIBIL Score, preferably exceeding 750. For more information: Link- <https://startupmission.kerala.gov.in/schemes/technology-commercialisation>

## **2. SCHEMES UNDER MSME**

## 2.1. Udyam Registration

### Overview:

Udyam Registration is a streamlined process for registering Micro, Small, and Medium Enterprises (MSMEs). Udyam registration is now mandatory for all MSMEs to avail various government benefits including financial incentives, credit facilities, and preferential treatment in government contracts. It offers protection for intellectual property rights, simplifies tax compliance, and facilitates networking and collaboration within the business ecosystem. After completing the registration process, an online certificate is issued with a dynamic QR Code that provides access to enterprise details on the Portal.

### Key Features:

- Free, online & Aadhaar-Based: MSME registration can be done online for free using one's Aadhaar number..
- No Renewal: There is no need for renewal of registration.
- No enterprise shall file more than one Udyam Registration. Multiple Activities: Multiple activities (manufacturing, services, etc.) can be specified or added in one registration.
- Enterprises with previous registrations (e.g., EM-II or UAM) must re-register under Udyam Registration.
- Integration: The system is integrated with Income Tax and GST systems, automatically capturing investment and turnover data.
- PAN & GSTIN: PAN and GSTIN became mandatory from 01.04.2021.
- Inclusion of Retail and Wholesale Trade: Retail and Wholesale Trades were included as MSMEs from 2nd July, 2021, with benefits restricted to Priority Sector Lending.
- Inclusion of Urban Street Vendors: Street Vendors were included as Retail Trades under MSMEs from 2nd August, 2021.

### Eligibility:

Udyam Registration is open to all Micro, Small, and Medium Enterprises (MSMEs) in India.

For more details: Link - <https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>



## 2.2. Prime Minister's Employment Generation Programme (PMEGP)

### Overview:

PMEGP is a government program aimed at generating sustainable employment opportunities in India by promoting micro-enterprises. It provides financial support and guidance to entrepreneurs to set up their businesses.

### Levels of support under PMEGP

#### (i) For setting up of new micro enterprise (units)

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)	
Area (location of project/unit)		Urban	Rural
General Category	10%	15%	25%
Special Category*	5%	25%	35%

\* Special Category includes SC,ST,OBC, Minorities,Women, Ex-Servicemen, Transgenders, Differently Abled, NER,Aspirational Districts, Hill and Border areas(as notified by the Government) etc

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs. 50 lakhs.
- 2) The maximum project/unit cost admissible for Margin Money subsidy under the Business/Service sector is Rs. 20 lakhs.
- 3) The balance amount (excluding the own contribution)of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 50 lakhs or Rs. 20 Lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by Banks without any Government subsidy.

**(ii) 2nd Loan for upgradation of existing PMEGP/REGPI/MUDRA units**

Categories of beneficiaries under PMEGP (for upgradation of existing units)	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
All Categories	10%	15% (20% in NER and Hill States)

**Note**

- 1) The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector for upgradation is Rs. 1.00 crore. Maximum subsidy would be Rs.15 lakh (Rs.20 lakh for NER and Hill States).
- 2) The maximum cost of the project/unit admissible for Margin Money subsidy under the Business/Service sector for upgradation is Rs. 25 Lakh. Maximum subsidy would be Rs.3.75 lakh (Rs.5 lakh for NER and Hill States).
- 3) The balance amount (excluding the own contribution)of the total project cost will be provided by Banks.
- 4) If the total project cost exceeds Rs. 1.00 Crore or Rs. 25.00 Lakhs for Manufacturing and Service/Business sector respectively, the balance amount may be provided by

For eligibility criteria and other info : Link -

[https://www.kviconline.gov.in/pmegpeportal/dashboard/notification/PMEGP\\_Guidelines\\_Certified\\_2022\\_3.pdf](https://www.kviconline.gov.in/pmegpeportal/dashboard/notification/PMEGP_Guidelines_Certified_2022_3.pdf)

For more info : Link - <https://www.kviconline.gov.in/pmegpeportal>

## 2.3. Credit Guarantee on Loans to MSMEs & New Entrepreneurs

### Overview:

CGTMSE is a government-backed scheme aimed at promoting entrepreneurship by providing credit guarantees for Micro, Small, and Service Enterprises (MSEs). It ensures easier access to loans by offering credit guarantees for amounts up to Rs. 2.00 crore, without the need for collateral or third-party guarantees.

### Key Features:

- Scheme Implementer: CGTMSE is implemented by the Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE).
- Guarantee Coverage: The level of guarantee coverage varies, ranging from 85% for Micro Enterprises up to Rs 5 lakh to 75% for others.
- Extended Coverage: Guarantee coverage has been extended to select NBFCs and Small Finance Banks.
- Special Provisions: For credit from Rs. 10 lakh to Rs. 100 lakhs per MSE borrower for retail trade activity, the guarantee cover is 50% of the sanctioned amount.
- Micro and Small Enterprises **operated and/or owned by women enjoy an enhanced guarantee cover of 80%.**

### Eligibility:

The scheme is open to both existing Micro, Small, and Service Entrepreneurs, as well as aspiring entrepreneurs.

To avail assistance : Apply through Member Lending Institutions (MLIs- Banks and NBFCs).

List of MLIs are available at Link - <http://www.cgtmse.in>

## 2.4. Micro & Small Enterprises Cluster Development Programme (MSE-CDP)

### Overview:

This scheme aims to foster the sustainability and growth of Micro and Small Enterprises (MSEs) by addressing common challenges and enhancing their overall competitiveness. It promotes capacity building, infrastructure development, and the establishment of Common Facility Centres (CFCs) for testing, training, and more. Additionally, it encourages the adoption of green and sustainable manufacturing technologies within MSE clusters.

### Nature of Assistance for Common Facility Centres (CFCs):

Grant will be restricted to 70% of the cost of the Project of maximum Rs. 20.00 Crore. GoI grant will be **higher for clusters with more than 50% Women owned**, or SC/ ST units. The cost of the Project includes cost of Land (Subject to maximum of 25% of Project Cost).

### Eligibility:

The scheme is open to Micro and Small Enterprises (MSEs) seeking to improve their sustainability and growth. Special category projects located in specific regions, including North-East & Hilly States, Island territories, Aspirational Districts/LWE affected Districts, and Clusters with more than 50% ownership by (a) Micro/Village units, (b) Women-owned units, and (c) SC/ST units, enjoy higher grant percentages.

For more information : Link - <https://cluster.dcmsme.gov.in/>

## 2.5. Procurement & Marketing Support to MSMEs

### Overview:

The primary objective of this scheme is to boost the marketability of products and services in the Micro, Small, and Medium Enterprises (MSME) sector. It fosters new market access initiatives, spreads awareness, and educates MSMEs on various marketing-related topics. The scheme also focuses on promoting awareness about trade fairs, digital advertising, e-marketing, GST, the GeM portal, public procurement policy, and related subjects.

### Nature of Assistance-Financial assistance:

Participation of Individual MSEs in domestic trade fairs/exhibition: 80% of space rent paid for general category units and **100% for SC/ST/women/NER/PH** units limited to Rs. 1.5 lakh for class A city; Rs 1.00 Lakh for class B/J&K/NER/Hilly states and for other cities Rs 0.80 Lakhs -or actual whichever is less.

For more details: Link - [https://msme.gov.in/sites/default/files/Guidelines\\_PMS.pdf](https://msme.gov.in/sites/default/files/Guidelines_PMS.pdf)

## 2.6. Public Procurement Policy (PPP) for MSEs

### Overview:

The primary objective of the Public Procurement Policy for Micro and Small Enterprises (MSEs) is to provide crucial marketing support to Micro and Small Enterprises (MSEs) in India. It aims to encourage and facilitate the procurement of products and services from MSEs by Central Ministries, Departments, and Central Public Sector Enterprises (CPSEs).

One of the significant amendments to this policy mandates that Central Ministries, Departments, and CPSEs must annually procure 25% of their requirements from MSEs. This inclusive approach further **emphasises the procurement of 4% from MSEs owned by Scheduled Castes/Scheduled Tribes (SC/ST) entrepreneurs and 3% from MSEs owned by women entrepreneurs.**

### Nature of Assistance:

- MSEs can access tender documents free of charge.
- MSEs are exempt from the requirement to deposit earnest money when participating in tenders.
- In tender situations, MSEs quoting a price within a certain range (L1+15%) are given the opportunity to supply a portion of the requirement at the lowest price (L1) if the lowest price is offered by a non-MSE. This encourages healthy competition and supports MSEs.
- A total of 358 items are exclusively reserved for procurement from MSEs.
- Relaxation of norms for start-ups and the MSEs in Public Procurement Policy on prior experience- prior turnover criteria

### Eligibility

- The Public Procurement Policy is applicable to goods and services produced by Micro and Small Enterprises (MSEs).
- This policy does not cover traders, sole agents, distributors, or works contracts.
- For more information : Link - <https://msme.gov.in/public-procurement-policy>

### **3. SCHEMES UNDER DIC**

### 3.1. Entrepreneur Support Scheme (ESS) by District Industries Centres

#### Overview:

The Entrepreneur Support Scheme (ESS) in Kerala is designed to support micro, small, and medium enterprises (MSMEs) engaged in manufacturing activities within the state, proportional to the capital investment made. Depending upon the category of the investor, sector and the District of investment, the unit can avail subsidy from 15% to 45% of the fixed capital investment. For this scheme, a loan from a financial institution is not mandatory.

#### Features:

The ESS provides financial support for various categories of enterprises:

- General Category Assistance: 15% of the investment, limited to Rs 20 lakhs.
- Young (18 to 45 years), **Women**, and SC/ST Entrepreneurs Assistance: **20% of the investment, limited to Rs 40 lakhs.**
- Enterprises in the Priority Sector : Additional Assistance: 10% of the investment, limited to Rs 10 lakhs.
- MSMEs in Specific Districts : Enterprises in the districts of Idukki, Wayanad, Kasargod, and Pathanamthitta are eligible for an additional 10% support, limited to Rs 10 lakhs.
- Technology Acquisition : Industries that acquire new technology from approved research institutions can receive an additional 10% support, limited to Rs 10 lakhs.
- Total Eligible Assistance : The total eligible assistance for an enterprise is limited to Rs 30 lakhs.

#### Eligibility:

All MSMEs engaged in manufacturing activities are eligible for assistance under the ESS.

For more information : Link -

<https://industry.kerala.gov.in/index.php/schemes-mainmenu/entrepreneur-support-scheme-schemes>



## 3.2. Scheme for Margin Money Grant To Nano Units

### Overview:

The objective of this scheme is to promote and incentivize deserving entrepreneurs in establishing nano enterprises within the state. It provides margin money grants for loan-linked projects, aiming to support the growth of small businesses.

### Eligibility:

- All new nano proprietary enterprises in manufacturing, food processing, job works, and service sectors with any type of value addition.
- Project cost, including fixed capital and working capital, should be up to 10 lakhs.
- Special categories, including **women**, handicapped persons, ex-servicemen, SC/ST individuals, and youth entrepreneurs up to the age of 40, are given preference under the scheme.
- **30% of the beneficiaries under the scheme must be women entrepreneurs.**

### Financial Assistance:

- Maximum margin money grant: Rs 4 lakhs per unit.
- Loan from financial institutions/KFC/Co-operative bank: Minimum 40% of the project cost.
- Promoter's contribution: Minimum 30% of the project cost.
- Margin money grant by Industries department: 30% of the project cost, limited to a maximum of 3 lakhs.
- For special categories, the margin money grant will be 40% of the project cost, limited to a maximum of 4 lakhs, and the promoter's contribution shall be 20%.

### Procedure:

- Applicants should submit their applications to the Assistant District Industries Officer or the concerned Taluk Industries Office with all supporting documents, including the sanction letter with a recommendation from the bank.
- A copy of the passbook showing beneficiary contributions should be submitted along with the application.

To know more about: Link -

<https://industry.kerala.gov.in/index.php/schemes-mainmenu/margin-money-grant-to-nano-units-schemes#:~:text=Margin%20Money%20Grant%20to%20Nano%20Units%20is%20a%20loan%20linked,any%20type%20of%20value%20addition>

### 3.3. Assistance Scheme for Handicrafts Artisans (ASHA)

#### Overview:

The Assistance Scheme for Handicraft Artisans (ASHA) is designed to bring artisans in the handicrafts sector under a single scheme for obtaining financial assistance in the form of grants to establish handicraft enterprises. ASHA primarily aims to provide comprehensive support to artisans in the handicrafts sector, facilitating the establishment of micro-enterprises based on handicrafts. It offers one-time financial support to eligible artisans within the state.

#### Key Features:

- ASHA provides one-time assistance to artisans who establish micro-enterprises in the handicrafts sector.
- Financial support is extended as a back-end grant upon the commissioning of the enterprise and after filing EM Part II/Udyog Adhar.
- **Assistance includes 40% of the expenditure on Fixed Capital Investments (FCI) with a maximum limit of Rs. 2 lakhs. For women, SC/ST, and young artisans, the assistance is 50% of FCI with a ceiling of Rs. 3 lakhs.**
- Fixed Capital Investment covers costs such as constructing work sheds/workshops, essential tools, equipment, machinery, accessories, electrification, technology transfer fees, consultancy charges, and product/design development charges.
- Artisans must apply in the prescribed format, providing copies of bills, vouchers, invoices, or assessments supporting their claimed investments as FCI.
- Applicants should be enrolled as artisans/craftsmen under the office of the Development Commissioner (Handicrafts) or other relevant authorities.
- No application fee is charged for seeking assistance under ASHA.

#### Eligibility:

- Enrolled as an artisan/craftsman under the office of the Development Commissioner (Handicrafts) or Surabhi, HDCK Ltd., KELPALM, KSBC, KADCO. For more information: Link - <https://industry.kerala.gov.in/index.php/schemes-mainmenu/asha-schemes>

## OTHER SCHEMES

## 4. Stand Up India Scheme

### Overview:

The objective of this scheme is to facilitate bank loans for SC/ST or Women borrowers looking to establish new projects in the Manufacturing, Service, or Trading sector

### Features:

- The scheme requires a 25% margin, which can be supplemented by eligible Central/State schemes.
- Borrowers are expected to contribute a minimum of 10% of the project cost as their own contribution.
- The loan amount ranges from Rs. 10 Lakhs to Rs. 100 Lakhs, covering 75% of the project cost, inclusive of term loan and working capital. The interest rate is the lowest applicable rate of the bank for that category, not exceeding (base rate [MCLR] + 3% + tenor premium).
- Collateral security or a guarantee by the Credit Guarantee Fund scheme for Standup India (CGFSIL) may be required as decided by banks.

### Eligibility:

- SC/ST and/or Women entrepreneurs above 18 years of age.
- Loans are available exclusively for greenfield projects, representing the first-time venture of the beneficiary in the manufacturing, services, or trading sector.
- In the case of non-individual enterprises, at least 51% of shareholding and controlling stake should belong to SC/ST and/or Women Entrepreneurs.
- Borrowers should not have any outstanding defaults with any bank or financial institution.
- Eligible Activities: Greenfield projects in Manufacturing, Service, or Trading sectors.
- For more information: Link - <https://www.standupmitra.in/>

## 5. We- Mission (Kerala State Industrial Development Corporation)

### Overview:

KSIDC is committed to promoting entrepreneurship among women in the state. Women Entrepreneurship-Mission (WE-Mission) is designed to **support and guide women entrepreneurs throughout their entrepreneurial journey**. Under this initiative, KSIDC has established a Women Apparel Park known as WE Space, located at INKEL Tower II in Angamaly. This facility provides subsidised rental rates to export-oriented units engaged in garment manufacturing and allied industries, with a focus on women entrepreneurs. Additionally, women-led ventures are eligible for financial assistance of up to Rs 25 lakhs, or 80% of the initial project cost (whichever is lower), to facilitate business expansion.

### Key Features:

- WE Space: KSIDC has set up the Women Apparel Park, WE Space, at INKEL Tower II, Angamaly, offering export-oriented units in garment manufacturing and allied industries at subsidised rental rates.
- Financial Assistance: Women entrepreneurs can access financial assistance of up to Rs 25 lakhs, or 80% of the initial project cost, to support the scaling up of their business activities under the WE Mission scheme.
- Meet your Mentor: Continuous mentoring support .
- See to Feel: Regular exposure visits to Successful Units
- Source the Fund: Eligible first-generation women entrepreneurs are offered easy funding support to help scale up their activities.
- Launch the Venture: Incubation and infrastructure support .
- Market Connect: Networking support is offered to arrange the participation in national and international trade fairs.

### Eligibility Criteria:

- Eligibility criteria may vary for different components of the WE Mission scheme.
- Women entrepreneurs in the state of Kerala.
- Export-oriented units in the garment manufacturing and allied industries.
- For more information: Link - <https://www.ksidc.org/women-entrepreneurship/>

## 6. Vanamithra – Integrated Skill Development Centre for Tribal Women (KSWDC)

### Overview:

The Kerala State Women's Development Corporation (KSWDC) is dedicated to reaching out to the marginalised section of Scheduled Tribe (ST) women in the state. As part of this commitment, KSWDC is initiating the establishment of Day Care and Integrated Skill Development Centers for ST Women. This pilot program will be launched in two tribal settlements within Kerala.

These centres are envisioned as skill hubs, focusing on enhancing the skills of ST women in a variety of traditional and modern vocations and trades. The selection of skills will be based on the women's existing skill sets, prevailing economic trends, and market demand. The primary goal is to empower ST women by equipping them with the necessary skills to secure employment or become self-employed. This serves as a platform for generating awareness to their community on social issues.

Additionally, these centres will offer maternity and child care facilities to support and enhance their services. This comprehensive approach includes maternity care, nutritional support for pregnant and lactating mothers, awareness campaigns, medical camps, first aid services, ambulance support, and provision of day care and child care facilities.

### Eligibility:

- The initiative is specifically designed for Scheduled Tribe (ST) women residing in tribal settlements within Kerala.
- For more information: Link - <https://kswdc.org/public-utility-services/>

## 7. Entrepreneurship Development Programme (EDP)

### Overview:

The Kerala State Women's Development Corporation Ltd (KSWDC) is dedicated to the economic empowerment of widows in the state. To achieve this goal, KSWDC is proposing an Entrepreneurship Training Program for widows aged between 18 and 55 years. This initiative aims to provide financial and consultative support to widows, enabling them to initiate and manage their own business ventures.

The Entrepreneurship Development Programme (EDP) is designed to enhance the entrepreneurial qualities of women and equip them with the necessary skills and capabilities to effectively engage in entrepreneurial activities. The program spans six months and will be conducted throughout the state. Eminent resource persons from within the state will conduct training sessions, with each program lasting for three days.

The scheme helps to create awareness on various aspects of Entrepreneurship . It provides Loan assistance for widows to start new ventures thereby ensuring economic empowerment of widows through this scheme.

### Eligibility:

- Widows within the age group of 18 to 55 years.
- For more information: Link - <https://kswdc.org/public-utility-services/>

## 8. Saranya(Self Employment Scheme for the destitute Women)

### Overview:

SARANYA is a self-employment scheme introduced by the Kerala State Government under National Employment Service (Employment Exchange),Kerala. It aims to uplift the most marginalised women in the state, including widows, divorced individuals, deserted women, spinsters above the age of 30, and unwedded mothers of Scheduled Tribes, Differently-abled individuals, and wives of bedridden patients.

### Highlights:

- Provides interest-free loans of up to Rs. 50,000 to start self-employment ventures.
- Offers a 50% government subsidy, up to a maximum of Rs. 25,000, through the Employment Department.
- Repayment is in 60 equal monthly instalments.
- Successful ventures that have repaid at least 50% of the loan can apply for additional funding, up to 80% of the original loan amount, at nominal interest rates.
- No security is required for the loan.

### Eligibility:

- Widows, divorced individuals, deserted women, spinsters above 30, and unwedded mothers from marginalised backgrounds.
- Applicants must be registered with the Employment Exchange.
- The project report and income certificate from the village officer are required for application.

### Application Process:

Obtain free application forms from the relevant Employment Exchange where you are registered and Submit the application along with necessary documents, including the detailed project report and income certificate. For more information:

Link - <https://employment.kerala.gov.in/en/saranya/>



## 9. Kudumbasree - Micro Enterprise Support

### Overview:

Micro Enterprise promotion and development is one of the significant strategies of Kudumbashree Mission to facilitate economic empowerment of the poor. The Mission developed specific strategies analysing the requirements of enterprises. This constitutes training, partial financial support, marketing support and hand holding support to the enterprises. These kinds of support are applicable for both existing micro enterprises and new ones.

### Eligibility:

- Eligibility criteria may vary depending on specific programs and initiatives within the Kudumbasree mission.
- Generally, Kudumbasree aims to support **women**, individuals and families from economically disadvantaged backgrounds who are interested in starting or growing micro-enterprises.

For more information: Link - <https://kudumbashree.org/pages/653>

## 10. Women Entrepreneurship Platform (WEP)

### Overview:

The Women Entrepreneurship Platform (WEP) is a comprehensive and inclusive initiative under Niti Ayog Ministry aimed at **supporting and empowering women entrepreneurs in India**. It provides a platform for women to access resources, networks, and opportunities to start, scale, and succeed in their entrepreneurial endeavours.

### Key Features:

- Knowledge and Learning: WEP offers a wide range of learning resources, including courses, webinars, and workshops, to enhance the skills and knowledge of women entrepreneurs.
- Networking and Mentoring: It facilitates networking opportunities and connects women entrepreneurs with mentors, industry experts, and peers for guidance and support.
- Access to Funding: WEP helps women entrepreneurs find funding opportunities, grants, and financial assistance to fund their ventures.
- Market Access: The platform assists women in accessing new markets, both domestic and international, to expand their businesses.
- Incubation and Acceleration: WEP supports women in incubating and accelerating their startups by providing them with the necessary infrastructure, guidance, and resources.
- Policy Advocacy: It advocates for policies that promote women's entrepreneurship and gender-inclusive business environments.

### Eligibility:

- The eligibility criteria for WEP participation may vary based on specific programs and initiatives within the platform.
- For more information: Link - <https://wep.gov.in/>