

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 2727
TO BE ANSWERED ON: 22.12.2022

MSMES RUN BY WOMEN ENTREPRENEURS

No. 2727. SHRI SHYAM SINGH YADAV:

Will the Minister of Micro, Small and Medium Enterprises be pleased to state:

- (a) the details of the number of MSMEs run by women entrepreneurs in Uttar Pradesh;
- (b) the details of the loan disbursed under various schemes to women-led MSMEs in Uttar Pradesh; and
- (c) whether the Government is aware about the problems currently being faced by women led MSMEs in accessing credit facilities to run their businesses, and if so, the schemes available to empower these women entrepreneurs and ease of doing business for women?

ANSWER

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

- (a) : From 01.07.2020 to 20.12.2022, 1,55,679 number of women-owned enterprises in Uttar Pradesh registered on Udyam Registration Portal.
- (b) : Under Credit Guarantee Scheme (CGS) for Micro & Small Enterprises, Rs. 2,377.01 crore guarantees have been given to 40,421 women owned enterprises in Uttar Pradesh during last three years and current year as on 30.11.2022, and under Prime Minister's Employment Generation Programme (PMEGP), Rs. 411.39 crores of margin money subsidy have been disbursed to 10,124 women owned projects in Uttar Pradesh during last three years and current year as on 01.12.2022.
- (c) : Ministry of MSME has been taking a number of steps towards facilitating women's access to formal credit, which inter alia includes special benefits for women under the major schemes of the Ministry like PMEGP and CGS. Under PMEGP, women are entitled to higher rate of subsidy and lower personal contribution and 35 to 40% of the total margin money subsidy is disbursed to women. Under CGS, women are given additional 10% of guarantee coverage and additional 10% concession in guarantee fee.

As reported by Reserve Bank of India (RBI), to help overcome the hurdles faced by women in accessing bank credit and credit plus services, the Government of India had drawn up an action plan for implementation by Public Sector Banks (PSBs). The PSBs have been advised to earmark 5 percent of their Adjusted Net Bank Credit for lending to women.
