

GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP
LOK SABHA
UNSTARRED QUESTION NO. 371
ANSWERED ON 05.02.2024

WOMEN ENTREPRENEURSHIP

371. SHRI C.N. ANNADURAI:
SHRIMATI MANJULATA MANDAL:

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

- (a) whether the Government has launched any programmes to promote women entrepreneurship in Tamil Nadu;
- (b) if so, the details thereof, district-wise;
- (c) the details of the capacity building programmes started by various Self Help Groups in different districts of Tamil Nadu; and
- (d) the details of the assistance provided to the Startups established and run by women in various districts of Tamil Nadu?

ANSWER

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

(a) to (d) Under the Government 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.

The Government has taken various initiatives to promote women entrepreneurship across the Country including the State of Tamil Nadu. The details of the various initiatives taken by Ministries/Departments of the Government to promote women entrepreneurship is as under:

1. **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). The RSETIs extend free cost training to the rural unemployed youth in skill and

entrepreneurship development, to enable them to become self-employed by establishing their own small and micro enterprises. Out of the 591 RSETIs functioning across the country, 35 RSETIs are functioning in 35 districts of Tamil Nadu State. The district wise details of number of women candidates trained and settled during FY 2022-23 and 2023-24 up to 31.12.2023 in Tamil Nadu is at **Annexure-I**.

Further, Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) programme supports the Self-Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. SVEP develops an eco-system for enterprise development in rural areas, with SHG households, which includes Community Enterprise Fund (CEF) (a dedicated fund for providing loans to entrepreneurs) and Cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) for providing Business Support Services. Under SVEP, the project cost for one block is Rs 6.50 Crore (inclusive of Government of India and State Share) out of which Government of India (GoI) share is 90% for North Eastern Region (NER) and Hilly states while it is 60% for the remaining States. Till 31st December, 2023, a total of 4409 enterprises are supported in the State of Tamil Nadu. The Blocks/district-wise details of the enterprises supported under SVEP in the State of Tamil Nadu are as under:

S No.	District	Block	Total Enterprises supported (till 31 st December, 2023)
1	Kanchipuram	Thiruporur	2,350
2	Madurai	Thirumangalam	120
3	Namakkal	Rasipuram and Vennandur	96
4	Villupuram	Ulundurpet	1,843
	Total		4409

2. **Department of Financial Services** - Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015 to extend collateral free credit up to Rs.10 lakh by Member Lending Institutions (MLIs), i.e., Scheduled Commercial Banks (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/-), Kishor (loans above Rs. 50,000/- and up to Rs. 5 lakh) and Tarun (loans above Rs. 5 lakh and up to Rs.10 lakh). As on 26.01.2024, a total of 46.15 crore loans have been extended under PMMY, since inception of the Scheme. Out of this more than 31.20 crore loans (68%) have been sanctioned to Women entrepreneurs. The district-wise details for loans sanctioned under PMMY for the State of Tamil Nadu is at **Annexure-II**.

Stand-Up India (SUI) Scheme launched on 05.04.2016 has been extended up to 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. 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. The Stand Up India scheme has facilitated over 2.16 lakh loans to SC/ST and Women entrepreneurs across the country. Out of this more than 1.82 lakh loans (84%) have been sanctioned to Women entrepreneurs as on 25.01.2024 since inception of the Scheme. The district-wise details for loans sanctioned under SUPI for the State of Tamil Nadu is at **Annexure-III**.

3. **Department for Promotion of Industry and Internal Trade (DPIIT)** - In order to build a strong ecosystem for nurturing innovation and startups across the country for all the genders, the Government launched the Startup India initiative on 16th January 2016. As per eligibility conditions prescribed under Notification No. 127 (E) dated 19th February 2019, entities are recognized as 'startups' under Startup India initiative by the Department for Promotion of Industry and Internal Trade (DPIIT). As on 31st December 2023, a total of 1,17,254 entities have been recognised as startups, of which, 55,816 startups have at least one woman Director. In the State of Tamil Nadu, there are a total of 7,559 DPIIT recognised startups, out of which 3,688 startups have at least one-woman Director.

4. **Ministry of Electronics and Information Technology (MEITY)** has initiated various startup centric programmes/scheme to encourage the innovation led startup ecosystem to develop indigenous products in ICT domain pan India basis including startups led by Women Entrepreneurs in the State of Tamil Nadu. These initiatives are for the promotion of startups and entrepreneurs irrespective of gender and applicable for women entrepreneurs also. The major initiatives are as under:

(i) TIDE 2.0 Scheme: Technology Incubation and Development of Entrepreneurs (TIDE 2.0) Scheme was initiated in the year 2019 to promote tech entrepreneurship through financial and technical support to incubators engaged in supporting ICT startups using emerging technologies such as IoT, AI, Block-chain, Robotics etc. The scheme aims to provide comprehensive support to tech-startups in seven thematic areas of National concern by leveraging emerging technologies. The Scheme is being implemented through 51 incubators to provide incubation support to approximately 2000 tech start-ups over a period of five years. Under TIDE 2.0 Scheme, the following 6 incubation centres are functioning as TIDE 2.0 centres in the State of Tamil Nadu:

S No	Name of TIDE 2.0 Centre	Centre belongs to District	Start-ups supported
1.	FORGE Accelerator (Coimbatore Innovation Business Incubator), Coimbatore	Coimbatore	26
2.	PSG Science and Technology Entrepreneurial Park (PSG-STEP), PSG College of Technology, Coimbatore	Coimbatore	24
3.	IITM Incubation Cell (IIT Madras Incubation Cell), Chennai	Chennai	28
4.	Vellore Institute of Technology-Technology Business Incubator (VITTBI), Tiruchirapalli	Tiruchirapalli	35

5.	OASYS Institute of Technology, Anna University, Tiruchirapalli	Tiruchirapalli	9
6.	Vel Tech Technology Business Incubator, Vel Tech Institute of Science and Technology, Tiruvallur	Tiruvallur	12

(ii) Centre of Excellence on FinTech (FinBlue): FinTech Centre of Excellence (CoE) set-up at Software Technology Parks of India (STPI) Chennai for supporting the Startups in FinTech domain with a target beneficiary of 58 startups over a period of 5 years. The FinTech CoE is supported by MeitY, Government of India in partnership with Government of Tamil Nadu and STPI.

(iii) SAMRIDH Scheme: MeitY has initiated 'Start-up Accelerator Programme of MeitY for Product Innovation, Development and Growth (SAMRIDH)' Scheme with an aim to support existing and upcoming Accelerators to further select and accelerate potential software product based start-ups to scale. A total of 300 startups are to be supported under the SAMRIDH Scheme for a duration of 3 years. Under the SAMRIDH Scheme, the following 2 accelerators are functioning in the State of Tamil Nadu:

SNo.	Accelerator Name	City	No. of Startups Supported
1.	Coimbatore Innovation & Business Incubator - Forge	Coimbatore	8
2.	Crescent Innovation And Incubation Council (CIIC)	Chennai	5

5. **Ministry of Women & Child Development** – The Government of India 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.

6. **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 micro 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, Differently-abled, 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 areas. 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% and 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 district-wise performance of PMEGP units owned by women in the state of Tamil Nadu during last 3 Years and current year is at **Annexure-IV**.

7. **Ministry of Skill Development and Entrepreneurship (MSDE)** through National Institute for Entrepreneurship and Small Business Development (NIESBUD) has been working for the empowerment, upliftment and development of women entrepreneurs across the country including the State of Tamil Nadu. NIESBUD has conducted an Entrepreneurship Awareness Programme (EAP) for the Tribal Community under the PM-JANMAN Project. Under the project, 95 Female candidates have been trained in Nilgiris District of Tamil Nadu.

Annexure-I

ANNEXURE REFERRED TO LOK SABHA UNSTARRED QUESTION NO. 371 REGARDING 'WOMEN ENTREPRENEURSHIP' TO BE ANSWERED ON 05.02.2024.

The district wise details of number of women candidates trained and settled during FY 2022-23 and 2023-24 up to 31.12.2023 in the State of Tamil Nadu under RSETIs scheme is as under:

Tamil Nadu District RSETIs Wise Trained & Settled			FY-2022-23				FY- 2023-24 (Up to 31.12.2023)			
SNo	Name of the District	Name of the RSETI	Total		Of which Women		Total		Of which Women	
			Number of Candidates Trained	No. of Candidates Settled	Trained	Settled	Number of Candidates Trained	No. of Candidates Settled	Trained	Settled
1	Ariyalur	SBI Ariyalur	822	589	595	548	721	338	631	322
2	Coimbatore	CANB Coimbatore	865	674	790	615	661	380	580	360
3	Cudalore	INDSETI Cuddalore	847	687	639	493	730	690	571	618
4	Dharmapuri	INDSETI Dharmapuri	883	652	710	514	736	784	569	509
5	Dindigul ANNA	CANB Dindigul	803	718	735	545	761	579	709	535
6	Erode	CANB Erode	854	800	598	558	686	560	489	406
7	Kanchipuram	INDSETI Kancheepuram	832	854	772	758	741	587	691	535
8	Kanyakumari	IOB KanyaKumari	757	609	719	584	578	451	556	448
9	Karur-Dheeran	IOB Karur	803	596	775	570	775	381	687	366
10	Nagapattanam	IOB Mayiladuthurai	817	612	668	523	623	442	499	380
11	Namakkal	INDSETI Namakkal	842	765	737	670	660	470	604	429
12	PERAMBALUR	IOB Perembalur	787	669	705	548	685	340	612	275
13	Pudukottai	IOB Pudukottai	801	599	651	462	664	478	502	415
14	Ramanathapuram (Ramnad)	IOB Ramanathapuram	838	593	687	527	720	513	643	466
15	Salem	INDSETI Salem	837	598	804	561	711	546	640	524
16	Sivaganga (Pasumpon)	CB Karaikudi	195	19	162	19	527	163	515	149
17	Thanjavur	IOB Thanjavur	820	664	694	606	647	496	613	466
18	Thenni	CANB Theni	765	602	640	464	631	525	465	435
19	Thiruvallur	INDSETI Tiruvallur	841	608	788	568	696	530	658	522
20	Thiruvarur	IOB-RSETI-Thiruvarur	807	588	769	564	635	436	602	415
21	Tirunelveli	IOB Tirunelveli	833	609	811	599	681	508	677	489
22	Tiruvannamalai	INDSETI	847	662	757	593	686	494	631	457

	ai	Thiruvannamalai								
23	Trichy	IOB Tiruchirappalli (Trichy)	796	674	699	518	697	688	589	555
24	Tuticorn/Thoothukudi	SBI Thoothukudi	814	743	802	682	687	350	614	324
25	Vellore	INDSETI Vellore	807	665	679	574	649	529	575	461
26	Villupuram	INDSETI Villupuram	838	771	724	625	710	606	573	521
27	Virudnagar	IOB Virudhnagar	795	723	691	650	769	435	662	337
28	Krishnagiri	INDSETI Krishnagiri	591	466	426	346	517	50	388	49
29	Tiruppur	CANB Tiruppur	948	637	865	565	758	592	636	529
30	The Nilgiris	CANB The Nilgiris (Ooty)	809	764	775	733	680	649	637	603
31	Madurai	RUDSETI Madurai	890	712	618	518	720	507	535	413
32	Ranipet	INDSETI Ranipet	772	611	538	441	717	440	602	378
33	Thirupathur	INDSETI Thirupathur	754	577	613	473	590	436	495	376
34	Chengalpattu	IB Chengalpattu	0	0	0	0	311	250	261	207
35	Tenkasi	IOB TENKASI	0	0	0	0	94	0	93	0
Total			26310	21110	22636	18014	22854	16223	1980	1427
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ANNEXURE REFERRED TO LOK SABHA UNSTARRED QUESTION NO. 371 REGARDING 'WOMEN ENTREPRENEURSHIP' TO BE ANSWERED ON 05.02.2024.

The District -wise details of PMMY Women Entrepreneurs data for Tamil Nadu since inception is as under:

(Amount in Rs. Crore)

SNo.	District Name (Tamil Nadu)	Cumulative (From 08.04.2015 to 26.01.2024)	
		No. of Loan A/Cs	Sanctioned Amount
1	Ariyalur	210,143	838.08
2	Chengalpet	134,499	815.63
3	Chennai	1,527,314	6,887.45
4	Coimbatore	1,238,682	5,295.80
5	Cuddalore	1,377,708	5,361.87
6	Dharmapuri	353,173	1,767.84
7	Dindigul	646,623	2,721.51
8	Erode	817,946	3,304.00
9	Kallakurichi	118,301	668.10
10	Kancheepuram	1,455,788	6,382.41
11	Kanyakumari	465,448	2,524.54
12	Karur	188,148	901.28
13	Krishnagiri	350,658	2,165.89
14	Madurai	959,594	4,180.08
15	Mayiladuthurai	55,712	350.67
16	Nagapattinam	745,115	2,894.80
17	Namakkal	541,272	2,436.46
18	Nilgiris	174,841	787.98
19	Perambalur	129,039	634.50
20	Pudukkottai	409,725	1,734.40
21	Ramanathapuram	313,154	1,525.38
22	Ranipet	64,256	360.47
23	Salem	1,076,225	4,675.15
24	Sivaganga	376,662	1,812.97
25	Tenkasi	83,276	431.84
26	Thanjavur	1,081,585	4,181.27
27	Theni	411,228	1,702.83
28	Thiruvallur	1,059,745	4,864.69
29	Thiruvarur	792,561	2,981.22
30	Thoothukudi	469,955	2,083.88
31	Tiruchirappalli	1,432,934	5,823.26
32	Tirunelveli	725,073	3,029.65
33	Tirupattur	77,674	426.73
34	Tiruppur	519,524	2,301.19
35	Tiruvannamalai	818,328	3,411.87
36	Vellore	1,306,315	5,062.31
37	Viluppuram	1,041,347	4,041.21
38	Virudhunagar	489,245	2,015.19
39	Other*	7,393,892	28,868.61
	Total	35,581,502	141,524.91

*District-wise data for FY 2015-16 and for some of the NBFCs/ MFIs is not available.

ANNEXURE REFERRED TO LOK SABHA UNSTARRED QUESTION NO. 371 REGARDING 'WOMEN ENTREPRENEURSHIP' TO BE ANSWERED ON 05.02.2024

The details of SUPI loans provided to Women Entrepreneurs in the State of Tamil Nadu since inception as on 25.01.2024 is as under:

(Amount. in Rs. Crore)

SNo.	District Name (Tamil Nadu)	No. of A/Cs Sanctioned	Sanctioned Amount
1	Ariyalur	78	15.98
2	Chengalpattu	132	30.52
3	Chennai	3,569	837.95
4	Coimbatore	2,539	657.58
5	Cuddalore	371	74.30
6	Dharmapuri	241	53.17
7	Dindigul	299	76.44
8	Erode	714	163.97
9	Kallakurichi	5	2.30
10	Kanchipuram	641	131.92
11	Kanniyakumari	392	72.17
12	Karur	208	50.11
13	Krishnagiri	411	106.03
14	Madurai	838	183.37
15	Mayiladuthurai	9	1.37
16	Nagapattinam	236	41.45
17	Namakkal	702	174.47
18	Perambalur	80	15.72
19	Pudukkottai	139	23.90
20	Ramanathapuram	79	17.12
21	Ranipet	9	2.20
22	Salem	1,289	318.30
23	Sivaganga	214	45.32
24	Tenkasi	7	1.24
25	Thanjavur	374	62.79
26	The nilgiris	89	16.48
27	Theni	135	28.48
28	Thiruvallur	568	123.34
29	Thiruvarur	117	19.88
30	Tiruchirappalli	671	163.13
31	Tirunelveli	513	111.59
32	Tirupathur	21	3.22
33	Tiruppur	772	200.14
34	Tiruvannamalai	267	67.91
35	Tuticorin	241	52.56
36	Vellore	524	117.33
37	Villupuram	251	54.42
38	Virudhunagar	323	79.96
Grand Total		18,068	4,198.14

ANNEXURE REFERRED TO LOK SABHA UNSTARRED QUESTION NO. 371 REGARDING 'WOMEN ENTREPRENEURSHIP' TO BE ANSWERED ON 05.02.2024

The district-wise performance of PMEGP units owned by women in the state of Tamil Nadu during last 3 Years and current year (till 30.01.2024) is as under:

Year	2020-21		2021-22		2022-23		2023-24 (till 30.01.2024)	
District	No. of Women Beneficiaries	MM Subsidy	No. of Women Beneficiaries	MM Subsidy	No. of Women Beneficiaries	MM Subsidy	No. of Women Beneficiaries	MM Subsidy
Ariyalur	48	37.29	46	20.70	29	36.72	16	40.26
Chengalpet	24	68.98	34	76.56	43	111.35	41	116.62
Chennai	48	82.22	88	155.57	43	125.98	45	113.14
Coimbatore	76	409.68	98	469.02	123	668.52	95	591.89
Cuddalore	43	201.08	66	196.51	55	156.01	20	77.47
Dharmapuri	33	160.98	21	74.05	38	160.89	22	139.62
Dindigul	43	145.77	44	154.10	80	229.80	21	51.96
Erode	97	392.95	96	376.42	84	374.92	63	289.83
Kallakurichi	5	17.40	17	62.74	22	78.13	25	54.04
Kanchipuram	45	92.04	60	94.74	56	83.99	85	149.70
Kanniyakumari	86	151.68	98	143.40	71	151.38	101	119.74
Karur	25	126.91	47	214.92	70	196.76	59	118.81
Krishnagiri	47	212.88	48	191.15	46	248.02	49	309.53
Madurai	58	159.28	84	201.98	116	254.85	95	223.16
Mayiladuthurai	--	--	11	19.76	65	128.87	38	90.12
Nagapattinam	67	145.47	62	116.07	35	57.79	27	34.40
Namakkal	83	459.50	122	641.22	145	841.19	91	575.61
Nilgiris	32	35.62	23	24.99	78	44.85	49	31.39
Perambalur	23	39.55	28	45.17	38	91.56	27	46.02
Pudukottai	56	110.37	60	112.97	43	109.20	28	68.41
Ramanathapuram	392	103.30	97	81.35	122	81.46	61	92.64
Ranipet	11	47.08	23	48.77	82	117.31	16	37.37
Salem	104	421.58	162	708.84	166	770.88	170	788.52
Sivagangai	34	77.20	32	86.35	44	99.78	19	71.31
Tenkasi	33	33.34	51	44.32	84	73.15	79	75.93
Thanjavur	81	147.69	123	256.80	103	221.47	262	177.71
Theni	27	56.88	32	60.24	48	105.87	44	94.30
Thiruchirappalli	29	76.15	52	174.49	47	136.22	48	146.55
Thiruvallore	58	189.97	85	260.29	75	209.40	34	111.46
Thiruvarur	50	71.64	75	138.04	53	96.05	69	160.55
Thoothukudi (Tuticorin)	285	151.73	405	217.00	198	176.90	243	145.52

Tirunelveli	325	176.22	262	145.30	239	128.62	61	76.91
Tirupattur	14	99.15	40	128.66	25	81.84	27	49.20
Tirupur	81	509.29	70	384.17	85	608.59	89	493.91
Tiruvannamalai	53	126.80	72	145.83	94	188.08	43	176.67
Vellore	65	164.86	33	94.93	27	89.17	31	77.33
Villupuram	37	156.54	44	97.43	45	73.65	121	133.86
Virudhunagar	45	117.72	45	153.57	39	140.13	77	252.84
Grand Total	2663	5776.78	2856	6618.42	2856	7549.35	2491	6404.29
