

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 871**  
TO BE ANSWERED ON 26.07.2024

**FINANCIAL SUPPORT FOR WOMEN**

871. THIRU D M KATHIR ANAND:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) whether the Government has any special recruitment drive for providing employment opportunities for single woman, destitute and widows and if so, the details thereof;
- (b) whether the Government has provided/ proposes to provide adequate financial support for developing these women as entrepreneurs; and
- (c) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER FOR WOMEN AND CHILD DEVELOPMENT  
(SHRIMATI ANNPURNA DEVI)

(a): The recruitment to the public service are made by the Central Government and State Government/ UT Administrations as per the laid down rules and procedures. However, the Central Government implements various schemes and programmes for economic empowerment of women and promoting entrepreneurship including for single woman, destitute and widows.

(b) & (c): The Ministry of Micro, Small & Medium Enterprises (MSME) implements various schemes that address the need for credit, technology, market development, capacity building etc. of the MSMEs. Women entrepreneurs are encouraged to avail the benefits of these schemes through various fora. A few of the schemes having greater focus on women are detailed below:

Samarth Initiative: In March 2022, the Ministry announced "Samarth Initiative" under which, every year, the following will be aimed:

- 20% seats in free Skill Development Programs organized under various skill development schemes of the Ministry allocated for women.
- 20% of business delegations sent to domestic and international exhibitions under the schemes for Marketing Assistance implemented by the Ministry is dedicated to women-owned MSMEs;
- Ministry provides 20% discount on annual processing fee on NSIC's commercial schemes;

- Special Drive for registration of women-owned MSMEs under Udyam Registration. The Ministry has successfully achieved the targets in FY 22-23 and FY 23-24.

**Public Procurement Policy:** The Government of India, through the Public Procurement Policy, has mandated that all Central Ministries/ Departments/Public Sector Enterprises will procure at least 3% of their annual procurement from women-owned Micro and Small Enterprises. The current procurement from women owned MSEs stands at 1.26 percent (from nearly 15,000 women entrepreneurs).

**Prime Minister's Employment Generation Programme:** This flagship programme is a credit-linked subsidy programme for aspiring micro entrepreneurs to start their own enterprises in rural and urban areas. Women applicants are provided a higher subsidy than the general applicants. General category beneficiaries can avail of margin money subsidy of 25 % of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as scheduled caste/scheduled tribe / women the margin money subsidy is 35% in rural areas and 25% in urban areas. Aspiring women entrepreneurs have been increasingly benefiting from this programme. During the last eight years more than 1.83 lakh women availed assistance under this scheme and turned micro entrepreneurs.

**Credit Guarantee Scheme for Micro and Small Enterprises:** The Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE) was launched by the Government of India to make available collateral-free credit to the micro and small enterprises for loans up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) to MSEs with a guarantee coverage up to 85% for loans to women, as against the normal rate of 75%. Both the existing and the new enterprises are eligible to be covered under the scheme.

**ZED Certification:** Under MSME Sustainable (ZED) Certification Scheme of Ministry of MSME, all Women owned manufacturing MSMEs registered in Udyam Portal are eligible for 100% (free) subsidy on cost of ZED certification w.e.f. 11th November, 2023.

**Mahila Coir Yojana (MCY):** Mahila Coir Yojana is a sub-component of the Coir Vikas Yojana. MCY is a 100% women oriented and intensive two-month training programme which aims to provide training to rural women engaged in the coir sector, on sophisticated machinery/ advanced technology in order to upscale their living standards and thereby attain self-sustainable employment. Under this programme, the women beneficiaries are given skill training in coir spinning. They are provided stipend during the training. The trainees are encouraged to apply for a loan under the Prime Minister's Employment Generation Programme (PMEGP) thereafter, for starting their own micro coir enterprises. During the last five years, more than 11,000 women artisans engaged in the coir industry were trained.

**Capacity building** through training programmes in the areas of entrepreneurship development, management development, market development, skill development, etc are provided through the Entrepreneurship and Skill Development programmes. During the last three years, around 3 lakh women were provided trainings through Khadi and Village Industries Commission (KVIC) training centres, Tool Rooms, Technology/ Extension centres situated across the country.

Under the SFURTI scheme, 80 clusters with women majority (i.e. with over 50% representation) have been approved since July 2019.

All the schemes implemented by the Ministry, like the Credit Linked Capital Subsidy Scheme, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Lean Manufacturing Competitiveness Scheme, Zero Defect and Zero Effect (ZED), Credit Linked Capital Subsidy Scheme for Technology Upgradation, MSE-Cluster Development etc. also provide financial and technical support to MSMEs, including women-owned MSMEs. Details of these schemes are available at <https://www.msme.gov.in>.

One of the most successful schemes of the Central Government is Deendayal Antyodaya Yojna - National Rural Livelihoods Mission (DAY-NRLM), under which approximately 90 lakhs women self-help groups having nearly 10 crore members are changing the rural landscape for employment/ self-employment. Similarly, National Urban Livelihoods Mission (NULM) is for urban areas. Besides, there are schemes like the Pradhan Mantri Mudra Yojana (PMMY), Stand-up India, Start-up India, Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), for providing employment/ self-employment and credit facilities. Majority of the beneficiaries under these schemes are women. The Central Government also provides skill and vocational training to the women under the Pradhan Mantri Kaushal Vikas Yojna (PMKVY). Similarly, the Government implements the Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) to provide digital literacy to rural populations. These two schemes have also helped women and girls gaining necessary skills required for jobs and entrepreneurship.

Under the umbrella scheme of “Mission Shakti”, the Shakti Sadan component is specifically designed to cater to the destitute and women in difficult circumstances. Under Shakti Sadan component, one of the services provided is vocational training to the residents of such homes. Further, the women helpline (181), which is a 24 hour emergency and non-emergency response to women affected by violence, both in public and private spaces by linking them with appropriate authorities, also provide information about women welfare schemes and programs across the country.

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