

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 2518
TO BE ANSWERED ON 08.08.2022

CREDIT SCHEMES FOR WOMEN OWNED MSMEs

2518. SHRI DEREK O' BRIEN:
MS. SUSHMITA DEV:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the number of women run Micro, Small and Medium Enterprises (MSMEs) in the country (out of total MSMEs);
- (b) the percentage of existing women owned MSMEs who have availed institutional credit schemes for starting their businesses and the details thereof;
- (c) whether Government is aware of the lack of collateral free credit schemes for existing women owned MSMEs, if so, the details thereof and if not, the reasons therefor; and
- (d) the steps being taken to address this gap?

ANSWER

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

(a): There are 17,96,408 Nos of women owned Micro, Small and Medium Enterprises (MSMEs) out of the total 99,58,903 Nos of MSMEs registered and classified in Udyam Registration Portal of Ministry of MSME as on 03.08.2022.

(b): Ministry of MSME runs two major credit schemes viz. Prime Minister's Employment Generation Programme (PMEGP) and Credit Guarantee Scheme (CGS) for Micro & Small Enterprises. Since inception of PMEGP in 2008-09, as on 02.08.2022, total 2,50,319 Nos of women entrepreneurs have been assisted and since inception of Credit Guarantee Scheme for Micro & Small Enterprises in 2000, as on 30.06.2022, credit guarantee to total 11,92,689 Nos of women have been extended.

(c) & (d): Government is running Credit Guarantee Scheme (CGS) for Micro & Small Enterprises since 2000, to provide collateral free credit to Micro & Small Enterprises including women. Under this scheme the women enterprises get 5% additional guarantee coverage and 0.15% additional concessions in guarantee fees for credit above Rs. 5 lakh upto Rs.50 lakh.
