

Annexure-I

A. Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry is implementing various programmes to promote Women Entrepreneurship as per details given below:

- i. To promote flow of both equity and debt to women led startups, 10% of the fund in the Fund of Funds for Startups Scheme operated by Small Industries Development Bank of India (SIDBI) is reserved for women-led startups.**
- ii. Startup India Hub: A webpage dedicated to women entrepreneurs has been designed on the Startup India portal. The page includes various policy measures for women entrepreneurs by both Central and State Governments.**
- iii. Women Entrepreneurship Platform (WEP): The Government launched WEP in 2018 as an aggregator platform with the aim to overcome information asymmetry in the women entrepreneurial ecosystem. By showcasing all existing initiatives and providing domain knowledge it works towards empowering both prospective and present women entrepreneurs.**
- iv. To identify the depth, quality and spread of innovation, inclusivity and diversity, and entrepreneurship in country, the Government instituted the National Startup Awards (NSA). NSA recognizes and promotes startups across 20 sectors and special categories. All four editions of the NSA (2020, 2021, 2022 and 2023) have featured a special category and award for women-led startups.**

B. Department of Science and Technology, Ministry of Science and Technology - Department of Science and Technology (DST) has supported Women Entrepreneurship Development Program (WEDP), which is mandated for creating entrepreneurship skill within women and is conducted through institutions/organizations throughout the country. DST has supported establishment of startup incubation centres in academic setups focused for women entrepreneurs.

C. Department of Rural Development, Ministry of Rural Development - Start-up Village Entrepreneurship Programme (SVEP), the 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.

D. National Institute of Food Technology, Entrepreneurship & Management (NIFTEM-T), Ministry of Food Processing Industries (MoFPI) - Under MoFPI, Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme launched in 2020 is providing training as well as financial assistance to women apart from general public. This scheme provides Credit-Linked Subsidy for individual & Group women entrepreneurs. SHG members can receive seed capital of ₹40,000 per member for working capital and the purchase of small tools. The scheme provides a 50% financial grant for branding and marketing support to groups of FPOs, SHGs, Cooperatives, or a Special Purpose Vehicle (SPV) of micro food processing enterprises.

E. Ministry of Tribal Affairs (MoTA) - National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under Ministry of Tribal Affairs, operates an

exclusive scheme for the empowerment of Scheduled Tribes Women titled Adivasi Mahila Sashaktikaran Yojana (AMSY). Under the scheme, Scheduled Tribe women can undertake any income generation activity. Loans up to 90% for projects costing up to ₹2 lakh are provided at a concessional rate of interest of 4% p.a. The unit cost under Adivasi Mahila Sashaktikaran Yojana (AMSY) has been enhanced from ₹0.50 lakh to ₹1.00 lakh and now to ₹2.00 lakh per unit.

F. Ministry of Micro, Small and 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:

(i) **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 (MSEs). The current procurement from women owned MSEs stands at 1.26 percent (from nearly 15,000 women entrepreneurs), which has seen an improvement from 0.3% in 2019-20.

(ii) **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.

(iii) **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

(iv) **ZED Certification:** 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.

(v) **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.

(vi) 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 Industry Commission (KVIC) training centres, Tool Rooms, Technology/Extension centres situated across the country. The Ministry aims to train the maximum number of women.

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

(viii) Yashasvini Campaigns for support and development of women entrepreneurs - During the year 2024-25, the Ministry has launched a series of “Yashasvini” mass campaigns for providing support and development of women entrepreneurs. These mass campaigns will be held in collaboration with other Ministries/Departments like Ministries of Rural Development, Housing and Urban Affairs, Tribal Affairs, NITI Aayog, State Governments, Women Industry Associations etc. The campaigns will be organized in Tier 2 and 3 cities in the country. The focus will be on formalization of informal women owned micro enterprises, providing handholding support for registration on Udyam portals, GeM, GST, PAN, etc. The details of schemes implemented by the Ministry and other organizations for access to credit, market, technology, capacity building, mentorship, etc. will be provided. Banks, SIDBI, CGTMSE and CPSEs etc. will be invited to install kiosks for hand holding support. The Yashasvini campaigns will be followed by capacity building programmes and mentorship programmes, wherein training in digital literacy, financial literacy, enterprise management, e- commerce, exports etc. will be provided. The first campaign was organized in Jaipur on 19th July 2024, in which more than 650 women entrepreneurs from the informal micro enterprises and Self Help Groups participated

(ix) MSME Trade Enablement and Marketing (MSME TEAM): The Ministry has launched a new sub-scheme called MSME TEAM Initiative to provide financial assistance/subsidy to micro and small enterprises to on-board on to the Open Network for Digital Commerce (ONDC), for catalogue making, account management, logistic support and packaging. Around 2.5 lakh women are envisaged to be benefited during the next three years.

(x) Samarth Initiative: In March 2022, the Ministry announced “Samarth Initiative” under which, every year, the following will be aimed:

(a) 20% seats in free Skill Development Programs organized under various skill development schemes of the Ministry will be allocated for women. More than 7500 women will benefit

(b) 20% of business delegations sent to domestic and international exhibitions under the schemes for Marketing Assistance implemented by the Ministry will be dedicated to women-owned MSMEs

(c) Ministry to provide 20% discount on annual processing fee on NSIC’s commercial schemes

(d) 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.