

**GOVERNMENT OF INDIA  
MINISTRY OF SKILL DEVELOPMENT AND ENTREPRENEURSHIP**

**RAJYA SABHA**

**UNSTARRED QUESTION NO. 922  
TO BE ANSWERED ON 09.02.2022**

**ENTREPRENEURSHIP AMONG WOMEN BELONGING TO SC,ST AND MINORITIES**

**922. SHRI SUBHAS CHANDRA BOSE PILLI:**

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

- (a) whether Government has plans to provide financial assistance to women of 45-60 years age group from the SC,ST and Minorities sections to promote entrepreneurship and economic empowerment like YSR Cheyutha scheme implemented by the State Government of Andhra Pradesh, if so, details thereof; and
- (b) whether Government has plans to sign MoUs with private entities to facilitate CSR funding towards women entrepreneurs belonging to disadvantaged sections, if so, the details thereof?

**ANSWER**

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

(a) No Sir. There is no such scheme in Government. However, in order to promote entrepreneurship and economic empowerment among women, the Government provides financial assistance through various schemes/ programmes as per details given under:

1. Pradhan Mantri MUDRA Yojana (PMMY) of Ministry of Finance, Department of Financial Services was launched by the Hon'ble Prime Minister on 8<sup>th</sup> April, 2015 to extend collateral free loans up to Rs. 10 Lakh through Member Lending Institutions (MLIs) to individuals to enable them to set up or expand their business activities. The scheme facilitates loans in three categories namely Shishu (up to Rs. 50,000), Kishore (Rs. 50,000 to Rs. 5 Lakh) and Tarun (Rs. 5 lakh to Rs. 10 lakh) for income generating activities in Manufacturing, Trading, Services sector and also for the activities allied to agriculture. The details of loans extended under the PMMY scheme in the State of Andhra Pradesh are as under:-

(Amount Rs. in Crore)

						Out of Total			
SC		ST		Total (All categories)		Minority		Women	
No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount
5,66,383	4168	1,15,710	1,105	54,48,220	64,518	3,10,597	3,270	15,81,537	13,732

2. Further, Stand-up India Scheme of Ministry of Finance, Department of Financial Services was launched Pan-India by the Hon'ble Prime Minister on 5<sup>th</sup> April,

2016 and has been extended up to the year 2025. The objective of the Stand Up India 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 a Greenfield enterprise in manufacturing, service or trading sector and activities allied to agriculture. The details of loans extended under the Stand Up India scheme in the State of Andhra Pradesh are as under:-

(Amount Rs. in Crore)							
SC		ST		Women (General)		Total	
No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount	No. of A/Cs	Sanctioned Amount
1321	297.99	264	60.23	5141	1254.87	6726	1613.09

3. Furthermore, Ministry of Minority Affairs is implementing a short term course "Nai Roshni"- for the age group of 18 to 65 years for Leadership Development of Minority Women with an aim to empower women by providing knowledge, tool and techniques on leadership. Moreover, National Minorities Development Finance Corporation (NMDFC), a Non-Banking Financial Company (NBFC) of the Ministry of Minority Affairs, also provides loans to those beneficiaries interested in setting up of their own ventures after availing the training.

In addition to above, Ministry of Skill Development and Entrepreneurship (MSDE) is implementing various programmes to encourage entrepreneurship in the country, including women, as mentioned below:-

(i) **'Economic Empowerment of Women Entrepreneurs and Startups by Women (WEE)'** is being implemented in collaboration with Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) Germany to pilot incubation and acceleration programmes for women micro entrepreneurs, enabling them to start new businesses and scale up existing enterprises in the States of Maharashtra, Rajasthan, Telangana, Uttar Pradesh and North Eastern region of the country.

(ii) **Pilot Project on Entrepreneurship Development (PM YUVA)** is being implemented for creating an enabling ecosystem through entrepreneurship education, training, advocacy and easy access to entrepreneurship network, for students and alumni of skill training institutes viz. Industrial Training Institutes (ITIs), Polytechnics, Pradhan Mantri Kaushal Kendra (PMKK) and Jan Shikshan Sansthan (JSS). The scheme covers 10 States and 2 Union Territories.

(iii) **Entrepreneurship Promotion and Mentoring of Micro and Small Businesses in Six Holy Cities:** The project seeks to catalyse local entrepreneurial activities through involvement of potential and existing entrepreneurs, through entrepreneurship awareness, education and mentoring in Pandharpur, Puri, Varanasi, Haridwar, Kollur and Bodh Gaya.

(iv) Apart from above, in order to enhance the employability of female workers, the Government is providing training to them through a network of Women Industrial Training Institutes, National Skill Training Institutes (NSTIs), Pradhan Mantri Kaushal Vikas Yojana (PMKVY) Centers and Pradhan Mantri Kaushal Kendras (PMKKs).

(b) No such plan is under consideration by Ministry of Skill Development and Entrepreneurship.

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