

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**STARRED QUESTION NO. 122**  
TO BE ANSWERED ON 06/12/2024

**SOCIO-ECONOMIC INCLUSION OF WOMEN ENTREPRENEURS**

\*122 DR. PARMAR JASHVANTSINH SALAMSINH:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the steps taken by Government in collaboration with private companies for socioeconomic inclusion of women entrepreneurs; and
- (b) the details of Sustainable Transport for Rural Entrepreneurs through Electric Bicycles (STREE) in empowering rural women by providing them access to green mobility?

**ANSWER**

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(DR. CHANDRA SEKHAR PEMMASANI)

(a) & (b): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (b) of RAJYA SABHA  
STARRED QUESTION NO. \*122 TO BE ANSWERED ON 06.12.2024**

(a): Government of India has taken up various initiatives in collaboration with private companies for socio-economic inclusion of women entrepreneurs. Ministry of Rural Development (MoRD) is implementing Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) which is striving for conducive rural entrepreneurship environment considering factors like access to finance, infrastructure and market opportunities.

MoRD has entered into Memorandum of Understandings (MoUs) with different online platforms namely Flipkart Internet Pvt. Ltd., Amazon, Fashnear Technologies Pvt. Ltd. (Meesho) and Jiomart respectively for onboarding and marketing of Self-Help groups (SHGs) products. Following support is being provided by these companies to the members of Self-Help groups:

- i. Training to SHG members on onboarding on online platforms, account management and business growth
- ii. Product cataloguing
- iii. Photography and content creation
- iv. Dedicated store front (dedicated page) for display of SHG products

MoU has also been signed between the Ministry and Easytrip Planners Ltd. (EMT) for conducting a pilot by supporting the selected SHG members for setting up and managing Travel Booking enterprises in the States of Bihar, Gujarat, Madhya Pradesh and Uttar Pradesh. EMT provided the following support to the SHG members:

- i. Skill building of SHG members on ticket booking platform of EMT for air, rail and bus
- ii. Setting up of ticket booking enterprise by providing laptop and other basic infrastructure support.

(b): Energy Efficiency Services Limited (EESL), a joint venture under the Ministry of Power, and its subsidiary Convergence Energy Services Limited (CESL) have collaborated with MoRD to launch the Sustainable Transport for Rural Entrepreneurs through Electric Cycles (STREE) program. The MoU promotes green micro-mobility through the supply of E-bicycles at subsidised rates for rural SHG women to address their transport needs and enhance their outreach for economic activities. The pilot has been initiated in the States of Bihar, Kerala and Andhra Pradesh.

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भारत सरकार  
ग्रामीण विकास मंत्रालय  
ग्रामीण विकास विभाग

राज्य सभा  
तारांकित प्रश्न सं. 122\*  
(06 दिसंबर, 2024 को उत्तर दिए जाने के लिए)

महिला उद्यमियों का सामाजिक- आर्थिक समावेशन

\*122 डा. परमार जशवंतसिंह सालमसिंह:

क्या ग्रामीण विकास मंत्री यह बताने की कृपा करेंगे कि:

- (क) महिला उद्यमियों के सामाजिक-आर्थिक समावेशन के लिए सरकार द्वारा निजी कंपनियों के साथ मिलकर क्या कदम उठाए गए हैं; और
- (ख) ग्रामीण महिलाओं को हरित परिवहन (ग्रीन मोबिलिटी) प्रदान करके उन्हें सशक्त बनाने में 'सस्टेनेबल ट्रांसपोर्ट फॉर रूरल एंटरप्रेन्योर थ्रू इलेक्ट्रिक बाइसाइकल' (एसटीआरईई) के योगदान का ब्यौरा क्या है?

उत्तर  
ग्रामीण विकास मंत्री  
(डा. चन्द्र शेखर पेम्मासानी)

(क) से (ख) विवरण सदन के पटल पर रख दिया गया है।

राज्य सभा में दिनांक 06.12.2024 को उत्तर दिए जाने के लिए नियत तारांकित प्रश्न संख्या \*122 के भाग (क) से (ख) में उल्लिखित विवरण

(क): भारत सरकार ने महिला उद्यमियों के सामाजिक-आर्थिक समावेशन के लिए निजी कंपनियों के साथ मिलकर कई पहल की हैं। ग्रामीण विकास मंत्रालय (एमओआरडी) दीनदयाल अंत्योदय योजना - राष्ट्रीय ग्रामीण आजीविका मिशन (डीएवाई - एनआरएलएम) को कार्यान्वित कर रहा है, जो वित्त, बुनियादी ढांचे और बाजार के अवसरों तक पहुंच जैसे कारकों को ध्यान में रखते हुए ग्रामीण महिलाओं के लिए अनुकूल वातावरण को बढ़ावा दे रहा है।

ग्रामीण विकास मंत्रालय ने स्वयं सहायता समूहों (एसएचजी) के उत्पादों को शामिल करने और विपणन के लिए विभिन्न ऑनलाइन प्लेटफॉर्मों क्रमशः फ्लिपकार्ट इंटरनेट प्राइवेट लिमिटेड, अमेज़न, फैशनियर टेक्नोलॉजीज़ प्राइवेट लिमिटेड (मीशो) और जियोमार्ट के साथ समझौता ज्ञापनों (एमओयू) पर हस्ताक्षर किए हैं। इन कंपनियों द्वारा स्वयं सहायता समूहों के सदस्यों को निम्नलिखित सहायता प्रदान की जा रही है:

- (i) स्वयं सहायता समूह के सदस्यों को ऑनलाइन प्लेटफॉर्म से जोड़ना, खाता प्रबंधन और व्यवसाय वृद्धि पर प्रशिक्षण देना।
- (ii) उत्पादों का कैटलॉग बनाना।
- (iii) फोटोग्राफी और मीडिया सामग्री निर्माण प्रशिक्षण देना।
- (iv) सहायता समूह के उत्पादों का प्रदर्शन करने के लिए विशिष्ट स्टोर फ्रंट (समर्पित पेज) बनाना।

मंत्रालय और ईजीट्रिप प्लानर्स लिमिटेड (ईएमटी) के बीच समझौता ज्ञापन पर भी हस्ताक्षर किए गए हैं, जिसके तहत बिहार, गुजरात, मध्य प्रदेश और उत्तर प्रदेश राज्यों के चुने हुए स्वयं सहायता समूहों के सदस्यों को यात्रा बुकिंग उद्यम स्थापित करने और प्रबंधित करने में मदद देने के लिए एक प्रायोगिक परियोजना चलाई गई है। ईएमटी ने स्वयं सहायता समूहों के सदस्यों को निम्नलिखित सहायता प्रदान की है:

- (i) हवाई, रेल और बस यात्रा के लिए ईजीट्रिप प्लानर्स लिमिटेड के टिकट बुकिंग प्लेटफॉर्म पर एसएचजी सदस्यों का कौशल निर्माण करना।
- (ii) लैपटॉप और अन्य बुनियादी ढांचागत सहायता प्रदान करके टिकट बुकिंग उद्यम की स्थापना करना।

(ख) विद्युत मंत्रालय के तहत एक संयुक्त उद्यम एनर्जी एफिशिएंसी सर्विसेज लिमिटेड (ईईएसएल) और इसकी सहायक कंपनी कन्वर्जेंस एनर्जी सर्विसेज लिमिटेड (सीईएसएल) ने ग्रामीण महिलाओं के लिए इलेक्ट्रिक साइकिल (स्त्री) के माध्यम से सतत परिवहन कार्यक्रम शुरू करने के लिए ग्रामीण

विकास मंत्रालय के साथ साझेदारी की है। यह समझौता ग्रामीण स्वयं सहायता समूह की महिलाओं को उनकी परिवहन जरूरतों को पूरा करने और धनार्जन संबंधी गतिविधियों के लिए उनकी पहुँच बढ़ाने के लिए रियायती दरों पर इलेक्ट्रिक साइकिलों की आपूर्ति के माध्यम से छोटे और पर्यावरण-अनुकूल यातायात के साधन (ग्रीन माइक्रो-मोबिलिटी) को बढ़ावा देता है। यह प्रायोगिक परियोजना बिहार, केरल और आंध्र प्रदेश राज्यों में शुरू की गई है।

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DR. PARMAR JASHVANTSINH SALAMSINH: Sir, I would like to ask our hon. Minister what measures have been taken by our Government to ensure easy availability of funds and sponsorship for the women entrepreneurs in rural India. That's it.

DR. CHANDRA SEKHAR PEMMASANI: Sir, there are two ways that we empower rural women. One, as being part of the SHG Group. Each member can get anywhere from Rs.25,000 to Rs.30,000. And, it is usually comprised of 10 people. On an average, as a group, they can get two-and-a-half lakhs worth of money. And this is given at an interest subvention of around 4 per cent. So, in a sense, they get this at the interest rate of 7 per cent. That is number one. And, if some of these people are quite successful and if they want to get additional money, independent of the SHG Group, they can also get a loan up to Rs.5 lakhs. Out of that, first one-and-a-half lakh rupees they get 1.5 per cent interest subvention. The Government will pay this entire money to banks under credit guarantee scheme, so that banks can lend this money to SHG members, because they are usually coming from the bottom of income strata and they do not have any security assets for banks. So, these are the two ways. Overall, over the last 10 years, the Government has given more than Rs.9 lakh crores worth of loans. But, before 2014, it was only Rs.22,900 crores. So, this is almost 50 times more over the last 10 years.

MR. CHAIRMAN: Second supplementary, Dr. Parmar Jashvantsinh Salamsinh.

DR. PARMAR JASHVANTSINH SALAMSINH: My question to the hon. Minister is a bit longer and in two parts. How does training provided to SHG members for ticket booking platforms be integrated with broader entrepreneurship developmental goals? And, what measures are in place to track long-term success of Self Help Groups and manage travel booking enterprises in States like Bihar and Gujarat?

DR. CHANDRA SEKHAR PEMMASANI: Sir, the NRLM division has made a collaboration with Easy Trip Planner. This was done recently as a pilot project. And, this is basically a skill building for ticket booking platform for rail, air, and bus. So, obviously, since this is at the pilot stage, more detailing has to be done. And, in general, SHG empowerment is a continuous process. This is not something that happens in one day. It depends on which areas these programmes need to be implemented or needed. We have almost 6 lakh community resource persons distributed across the country to hand-hold them, nurture them and identify the problems. In this process, these 6 lakh community resource persons, otherwise

trainers, will be subdivided based on the necessary skill. If this is related to the booking of flight tickets, certain subsection of these people will be trained and then they will continue to nurture them in the long run.

**श्रीमती जया अमिताभ बच्चन:** मंत्री जी, आपके ऊपर बहुत भारी एमपी का प्रोटेक्शन है और वह एमपी हैं हमारी मित्र रेणुका चौधरी जी। मैं आपसे यह पूछना चाहती हूँ: What provision have you made for handicapped women entrepreneurs in your Ministry?

**DR. CHANDRA SEKHAR PEMMASANI:** Sir, in general, when we combine these SAG (Self-help Affinity Group) members, the data is taken from the Socio-Economic Caste census. Obviously, anytime, SCs, STs, disabled people and women are the primary beneficiaries of this entire programme. Whatever we do, it all depends on their specific needs. If there is a disabled person, we look at what are the things that they can do by themselves. We will devise programmes depending on the needs of their particular area. We cannot categorically say that these programmes are meant for all the disabled people. It all depends on local necessities and needs.

**MS. SUSHMITA DEV:** Sir, this question pertains to women entrepreneurs and green mobility. But, our concern is financial mobility. Apart from Self Help Groups-- I realize that this question is on rural entrepreneurs--, I feel that women-led MSMEs also form the backbone of economy of every State. Sir, in the last ten years, 57 lakhs new MSMEs have given 1.3 crore jobs in the State of West Bengal and women have played a very important role in it. I would like to tell the hon. Minister that in the traditional banking institutions, collateral is a problem for women. Apart from that, a lot of women do not have a credit history. So, I appreciate the training part, I appreciate the role private companies are playing, but what steps the Government is taking to overcome these hurdles with traditional banking institutions.

**DR. CHANDRA SEKHAR PEMMASANI:** Sir, as I said earlier, the Government pays credit guarantee money to banks, so that banks can lend this amount of money. For example, the Government can give close to Rs. 2 lakhs worth of money and because of the interest subversion and because of the credit guarantee, on an average, they can save Rs. 20,000 and five installments. This is what we do when it comes to Self Help Groups. Since, MSME is a different Ministry; I cannot talk completely about those details. But, as far as the Self Help Groups are concerned, we have created so many sub-sections of these programmes. As I said, women entrepreneur earlier used to get Rs. 1.5 lakh loan with no guarantee and it is based on an individual. Sir, so far,

we have disbursed Rs. 9 lakh crores. Before 2023, the amount of capitalization support was only Rs. 1500 crores. Today, they have a capitalization support with a revolving fund of almost Rs. 46,000 crores. Today, the NPAs are only at 1.5 percent because of all the measures that the Government has taken. And, in addition, if you look at it, we have created so many pilot programmes. One of the pilot programmes is Drone *Didi*. Through Drone *Didi* programme, we are giving almost 15,000 drones for SHG members; and, with one SHG woman operating with drone, it will be generating an additional income of one-and-a-half lakh within a year. So, these are the programmes depending on the needs. We are continuously monitoring and adding additional programmes.

**डा. अशोक कुमार मित्तल:** भारत में लगभग 80 लाख महिलाएं एमएसएमईज़ का संचालन करती हैं, जिसमें से एक बड़ा हिस्सा ग्रामीण क्षेत्रों में है। इंटरनेशनल फाइनेंस कॉरपोरेशन के अनुसार, महिलाओं द्वारा संचालित एमएसएमईज़ का भारत में क्रेडिट गैप तकरीबन 150 मिलियन डॉलर से ऊपर है, जो मेरे हिसाब से एक गंभीर समस्या है।

सर, मेरा आपके माध्यम से सरकार से प्रश्न है कि महिलाओं द्वारा संचालित एमएसएमईज़ का जो विशाल क्रेडिट गैप है, उसको रिड्यूस करने के लिए सरकार क्या ठोस कदम उठा रही है?

DR. CHANDRA SEKHAR PEMMASANI Sir, again, this is a similar question that they have put. As I said earlier, so far, for the Government schemes, there has been disbursement of rupees nine lakh crores. And, a lot of this credit guarantee fee is being given to banks by the Government of India so that the banks can lend this money. If you look at this entire SHG -- since they are asking about MSME and I am mainly concerned about SHG and rural development -- this programme was actually started by my hon. Chief Minister Shri Nara Chandrababu Naidu, when Andhra Pradesh was a combined State. But, the brand creation for this programme has been done by hon. Prime Minister, Narendra Modiji, over the last 10 years. When the initial programme was initiated, it was even difficult to recruit women from the rural areas. And, that phase was completed in the first three to four years since 2014. The second biggest challenge was banks giving this loan to the rural women. And, that is where the Government stepped in and gave this Credit Guarantee Scheme. Then, the RBI, our department, and the Ministers pushed all banks to give these loans and encourage them. And, that is why we have given loans to the tune of more than rupees 9 lakh crores in all these years. So, the Government is continuously doing it in the respective sector, and see how much we can do.