MSME schemes supporting women entrepreneurs

Prelims: *Current events of national and international importance | Government policies and Interventions*

Why in News?

The Government informed the Rajya Sabha that over 3.07 crore women-led enterprises are registered on the Udyam Registration Portal and Udyam Assist Platform.

- **Aim –** Promote women entrepreneurship, strengthen traditional artisans, and enhance participation of women in micro-enterprise, manufacturing and service sectors.

Credit-Linked Schemes

- **Credit Guarantee Scheme for Micro and Small Enterprises (CGS) –** Provides collateral-free credit guarantee through Credit Guarantee Trust for Micro and Small Enterprises.
- **Progress –** Women-led Micro and Small Enterprises (MSEs) receive ***90% guarantee coverage (75% normally) and 10% fee relaxation.***
- **Prime Minister's Employment Generation Programme (PMEGP) –** Provides credit-linked subsidy to establish micro-enterprises, about ***40% of beneficiaries are women***, who receive a higher subsidy of up to 35%.

Skill-Linked Scheme

- **PM Vishwakarma –** Provides skill training (basic and advanced) with stipend, entrepreneurial orientation, financial & digital literacy, and marketing support, including e-commerce onboarding for artisans and craftspeople.
- **Coir Vikas Yojana –** Skill Upgradation and Mahila Coir Yojana is an Exclusive training programme for women artisans in the coir sector.

Market-Linked Schemes

- **Scheme of Fund for Regeneration of Traditional Industries (SFURTI) –** Cluster-based support for traditional industries.
- It includes skill development, digital training, machine handling, design and product development, and e-commerce onboarding.
- **Procurement and Marketing Support Scheme –** 100% subsidy for women entrepreneurs for participation in trade fairs (80% for others).
- **Public Procurement Policy for Micro and Small Enterprises –** Mandates at least ***3% procurement from women entrepreneurs*** by the Central Ministry/Department/PSU.
- It is a sub-target within the overall 25% mandatory procurement from MSEs.
- **Yashasvini Campaign –** Awareness campaign to inform and support women entrepreneurs about MSME schemes.

Reference

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