



PM Vishwakarma and MSME Schemes Support Women Artisans and Entrepreneurs

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As per the data available on the Udyam Registration Portal (URP) and Udyam Assist Platform, the total number of women-led enterprises registered is 3,07,42,621 as of 28th February, 2026.

Government implements the Credit Guarantee Scheme (CGS) for Micro and Small Enterprises (MSEs) to provide credit guarantees for loans extended by Member Lending Institutions (MLIs) under Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE) without any collateral security or third-party guarantee. The scheme provides an enhanced credit guarantee coverage of 90% for loans extended to women-led MSEs, as against 75% in general, along with a 10% relaxation in the guarantee fee.

Under PM Vishwakarma scheme, capacity-building support is provided to artisans and craftspeople through Basic Skill Training (5–7 days) and Advanced Training (15 days or more) with stipend support. The training modules include entrepreneurial orientation, financial literacy and digital literacy, along with guidance on the usage of modern tools and equipment relevant to the respective trades. The scheme also provides marketing support, including onboarding on e-commerce platforms, branding and promotion of products, which help strengthen the capabilities of beneficiaries and improve their participation in micro-enterprise activities.

Further, under the Scheme of Fund for Regeneration of Traditional Industries (SFURTI), capacity-building and digital marketing-related training is also provided through cluster-based interventions. These include a range of soft interventions such as general awareness, counselling, motivation and trust building; skill development and capacity building across the value chain with emphasis on digitization of training modules; and training on machine handling and maintenance. The scheme also supports institution development, exposure visits, design and product development, and participation in seminars, workshops and technology upgradation programmes. In addition, artisans are facilitated for onboarding e-commerce platforms and digital marketing channels through the concerned Nodal Agencies.

To enhance women's participation in manufacturing and service-oriented micro enterprises, some of the steps taken by Government are as under:

- i. Special drives are conducted for registration of women-owned MSMEs.
- ii. To support women entrepreneurs, the Public Procurement Policy mandates at least 3% of their annual procurement from women entrepreneurs by CPSEs/Ministries/Departments.

- iii. Prime Minister's Employment Generation Programme (PMEGP) provides credit-linked subsidy and facilitates establishment of micro-enterprises in the non-farm sector by helping traditional artisans and rural/urban unemployed youth. Out of the total PMEGP beneficiaries, approximately 40% are women and they are provided higher subsidy (35%) vis-a-vis non-special category (upto 25%).
- iv. 'Skill Upgradation and Mahila Coir Yojana' under Coir Vikas Yojana, is an exclusive training programme aimed at skill development of women artisans engaged in the Coir sector.
- v. Participation of women entrepreneurs in trade fairs under Procurement and Marketing Support Scheme is subsidized to the extent of 100% vis-a-vis 80% for other entrepreneurs.
- vi. PM Vishwakarma scheme provides a number of benefits to the traditional artisans and craftspeople including women, engaged in 18 trades.
- vii. The 'Yashasvini' campaign seeks to create awareness about schemes for MSME among existing and prospective women entrepreneurs to provide continuum of handholding and capacity building support to them.

This information was given by the Minister of State for Micro, Small and Medium Enterprises, Sushri Shobha Karandlaje in a written reply in Rajya Sabha today.

Sunil Kumar Tiwari

E-mail [hipessi\[at\]gmail\[dot\]com](mailto:hipessi[at]gmail[dot]com)

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