



**GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL & MEDIUM ENTERPRISES
MSME DEVELOPMENT INSTITUTE, THRISSUR**

**Handbook
on
Support Schemes for Existing and Prospective Women Entrepreneurs**

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Handbook on Support Schemes for Existing and Prospective Women Entrepreneurs

In order to empower the entrepreneurial spirit of women as more of them enter the MSME sector, the onus falls on the larger ecosystem to ensure that they have adequate means to run their business. This handbook provides information on different schemes available from Ministry of MSME, Directorate of Industries and Commerce, Govt. of Kerala as well as other institutions for existing and prospective woman entrepreneurs of Kerala

1. Schemes of Ministry of MSME

1(a) Udyam Registration

Government has streamlined the process for registration of MSMEs. An enterprise for the purpose of this process will be known as Udyam and its Registration Process will be known as 'Udyam Registration'. After completion of the process of registration, a certificate will be issued online. This certificate will have a dynamic QR Code from which the web page on the Portal and details about the enterprise can be accessed. There will be no need for renewal of registration. Basic Features

- MSME registration process is totally free, online, paperless and based on self-declaration.
- No documents or proof are required to be uploaded for registering an MSME, only Aadhaar Number will be enough. The online system is fully integrated with Income Tax and Goods and Services Tax Identification Number (GSTIN) systems, details on investment and turnover of enterprises are taken automatically from Government data bases. Exports are not taken as part of turnover calculation. PAN & GSTIN would be mandatory from 01.04.2021. However, Ministry, vide notification No. S.O.1055(E) dated 05.03.2021, has notified that the exemption from the requirement of having GSTIN shall be as per the provisions of the Central Goods and Services Tax Act, 2017 (12 of 20 17), which will lead to increase in the registration on UdyamRegistration portal.
- Erstwhile EM-II or UAM registration or any other registration issued by any authority under the Ministry of MSME, will have to re-register under Udyam Registration.

- No enterprise shall file more than one Udyam Registration. However, any number of activities including manufacturing or service or both may be specified or added in one Registration.
- Inclusion of Retail and Wholesale Trade: With effect from 2nd July, 2021, Government has included Retail and Wholesale Trades as MSMEs. They are allowed to be registered on Udyam Registration Portal. Benefits to them are restricted to Priority Sector Lending only.
- Inclusion of Urban Street Vendors in MSME Category: With effect from 2nd August, 2021, the Government has included Street Vendors as Retail Trades as MSMEs.
- **For more details:** <https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>

1(b) Prime Minister's Employment Generation Programme (PMEGP)

Eligibility & Conditions:

- Target Beneficiary: Unemployed rural and urban youth;
- Eligibility Criteria: Any individual above 18 years of age, SHGs, Charitable trusts, Registered Societies etc.
- Details of scheme: It is a Bank appraised and financed, subsidy program to set up micro-enterprises. Hence, a Project Report will be required;
- Allowed Project Cost: for Manufacturing Unit: Rs. 25 lakh; Service Sector Unit: Rs. 10 lakh,
- Subsidy: General Category: 15% of the project cost in urban areas, 25% in rural areas;
- **Subsidy for Special Category(SC/ST/OBC/ Minorities/Women/ NER/Hill Areas): 25% in urban, 35% in rural areas**
- Contribution of the Entrepreneur: General: 10 %, Special category: 5 %.
- Assistance for up-gradation and expansion of successful/well performing existing units:The maximum cost of the project under manufacturing sector for up-gradation is Rs.1.00 crore and Rs.25.00 lakh under Service sector;
- Maximum subsidy would be 15% of the project cost (20% for NER and Hill States). The balance amount of the total project cost is provided by Banks as term loan.

Steps to Take:

- It is a fully on line scheme The applicant can apply online only;
- The applicant should apply in the following Website- <https://www.kviconline.gov.in/pmegpeportal>.
- The applicant to follow the guidelines of this portal.
- In case of help required, the applicant may contact nearest office of Khadi and Village Industries Commission (KVIC), District Industries Center (DIC), State Khadi and Village Industries Board (KVIB) or Coir Board;
- The applicant has the option to choose Implementing Agency from KVIC/KVIB/DIC/Coir Board. These agencies will support in checking the documents and help in project DPR preparation;
- Implementing Agencies may suggest some corrections before forwarding the proposal to the Bank;
- Since it is a bank financed scheme, based on the strength of the project, Bank decides about the loan and the loan amount to the applicant. Hence, the applicant should prepare a good and sustainable business plan;
- On sanction of loan, Bank will inform the applicant and also to the concerned Implementing Agency;
- Implementing Agency will arrange for the Entrepreneurship Development Programme (EDP) Training for the applicant, which is available online as well;
- On EDP completion, a certificate is issued to the applicant and same is to be submitted along with applicant contribution to the concerned Bank to get first installment of the loan.

1(c) Credit Guarantee on Loans to Micro and Small Enterprises and New Entrepreneurs

Eligibility & Conditions:

- Existing Micro, small and service Entrepreneurs & Aspiring Entrepreneur all are eligible
- Nature of Scheme:
- The scheme is implemented by Credit Guarantee Trust for Micro and Small Enterprises (CGTMSE);
- Credit guarantee for loans up to Rs. 2.00 crore, without collateral and third party guarantee;
- Guarantee coverage ranges from 85% (Micro Enterprise up to Rs 5 lakh) to 75% (others);
- CGTMSE charges a fee for providing Guarantee and the details may be seen below:

- Recently, guarantee coverage made eligible to select NBFCs and Small Finance banks;
- The extent of guarantee cover is 50% of the sanctioned amount of the credit facility for credit from Rs. 10 lakh to Rs. 100 lakhs per MSE borrower for retail trade activity.
- **The extent of guarantee cover is 80% for (i) Micro and Small Enterprises operated and/or owned by women; and (ii) all credits/loans in the North East Region (NER) for credit facilities upto Rs. 50 lakh.**
- In case of default, CGTMSE settles the claim with the lending institutions.
- Steps for Availing the Assistance:
- Apply through Member Lending Institutions (MLIs- Banks and NBFCs).
- List of MLIs are available at www.cgtmse.in

1(d) Rs 20,000 Crore Subordinate Debt for Stressed MSMEs

Objectives

- Subordinate debt will provide a substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA.
- Promoter(s) may infuse this amount in MSME unit as equity and thereby enhance the liquidity and maintain debt-equity ratio.
- In a situation, where an outright loan is difficult, sub-debt with guarantee will provide the requisite financing to the MSME Units.
- Eligibility/ Applicability
- This Scheme seeks to extend support to the promoter(s) of the operational MSMEs which are stressed and have become NPA as on 30th April, 2020.
- Nature of Assistance
- Promoter(s) of the MSMEs will be given credit equal to 15% of their stake (equity plus debt) or Rs. 75 lakh whichever is lower.
- The maximum tenor for repayment will be 10 years. There will be a moratorium of 7 years on payment of principal.
- Guarantee for the sub-debt: 90% guarantee coverage would come from the scheme / trust and remaining 10% from the concerned promoter(s)

How to Apply

- MSMEs meeting the eligibility criteria may approach eligible Banks. Last date of the scheme is 31.03.2023.

For more information visit: <https://msme.gov.in/whatsnew/guidelines-credit-guarantee-scheme-subordinate-debt-cgssd-stressednpsmsmes>

1(e) Micro and Small Enterprises Cluster Development Programme (MSE-CDP)

Objectives

- To support the sustainability and growth of MSEs by addressing common issues such as improvement of technology, skills & quality, market access, etc.
- To build capacity of MSEs for common supportive action through formation of self help groups, consortia, upgradation of associations, etc.
- To create/upgrade infrastructural facilities in the new/existing Industrial Areas/ Clusters of MSEs.
- To set up Common Facility Centres (for testing, training, raw material depot, effluent treatment, complementing production processes, etc.).
- Promotion of green & sustainable manufacturing technology for the clusters.

Nature of Assistance- for CFCs: Grant will be restricted to 70% of the cost of Project of maximum Rs. 20.00 Crore. *GoI grant will be 90% for special category projects (located in North-East & Hilly States, Island territories, Aspirational Districts/ LWE affected Districts, Clusters with more than 50% (a) Micro/Village, (b) Women owned, (c) SC/ST units). The cost of Project includes cost of Land (Subject to maximum of 25% of Project Cost).*

1(f) Procurement & Marketing Support to MSMEs

Objectives

- To enhance the marketability of products and services in the MSME sector.
- To promote new market access initiatives, create awareness and educate the MSMEs about various marketing relevant topics

- To create more awareness about trade fairs, digital advertising, e-marketing, GST, GeM portal, public procurement policy and other related topics etc.

Eligibility/ Applicability: Individual Manufacturing/ Service MSE having valid Udyam registration.

Nature of Assistance-Financial assistance is available for following components

Participation of Individual MSEs in domestic trade fairs/exhibition: 80% of space rent paid for general category units and **100% for SC/ST/women/NER/PH units limited to Rs. 1.5 lakh for class A city; Rs 1.00 Lakh for class B/J&K/NER/Hilly states and for other cities Rs 0.80 Lakhs -or actual whichever is less.**

For more details: https://msme.gov.in/sites/default/files/Guidelines_PMS.pdf

1(g) Public Procurement Policy (PPP) for MSEs

Objectives

- To provide marketing support to Micro and Small Enterprises (MSEs), Ministry of MSME has notified the Public Procurement Policy for Micro and Small Enterprises (MSEs), Order, 2012 under the MSMED Act, 2006 which is effective from 1st April 2012 and has become mandatory w.e.f. April 2015.
- **Amendment to this policy mandates 25% annual procurement from MSEs by Central Ministries /Departments/Central Public Sector Enterprises (CPSEs) including 4% from MSEs owned by SC/ST and 3% from MSEs owned by Women entrepreneurs.**

Eligibility/ Applicability

- The Public Procurement Policy is applicable for manufacturing of goods and services rendered by MSEs.
- Traders/ sole agent/ distributor are excluded to avail the benefits of Public Procurement Policy and works contract is not covered under the purview.

Nature of Assistance

- The benefits/facilities provided to all registered MSEs are:-
- Tender set free of cost.
- Exemption from the payment of Earnest Money Deposit.

• In tender, participating MSEs quoting price within price band of L1+15% shall also be allowed to supply a portion of requirement by bringing down their price to L1 price in a situation where price is from someone other than a MSE and such MSE shall be allowed to supply at least 25% of the total tendered value.

• 358 items reserved for exclusive procurement from MSEs.

• Relaxation of norms for start-ups and the MSEs in Public Procurement Policy on prior experience- prior turnover criteria.

2. Stand Up India Scheme (anchored by Department of Financial Services (DFS), Ministry of Finance, Government of India)

Objective

To facilitate bank loans to at least one SC or ST or Women borrower per Bank branch for setting up Greenfield projects in Manufacturing, Service or Trading Sector

Eligible borrowers

- SC/ST and/or Woman entrepreneurs above 18 years of age.
- Loans under the scheme is available for only green field project. In this context, the first time venture of the beneficiary in the manufacturing or services or trading sector.
- In case of non-individual enterprises, 51% of the share holding and controlling stake should be either SC/ST and/or Women Entrepreneur.
- Borrower should not be in default to any bank/financial institution

Eligible Activities

Greenfield projects in Manufacturing, Service or Trading Sector

Margin:The scheme envisages 25% margin money which can be provided in convergence with eligible Central/State schemes. While such schemes can be drawn upon for availing admissible subsidies or for meeting margin money requirements, in all cases, the borrower shall be required to bring in minimum of 10% if the project cost as own contribution

Quantum of Loan

Composite Loan (inclusive of Term Loan & Working capital) between Rs. 10 Lakhs and Rs. 100 Lakhs. Composite loan of 75% of the project cost inclusive of term loan and working capital. The stipulation of the loan being expected to cover 75% of the project cost would not apply if the borrower's contribution along with convergence support from any other schemes exceeds 25% of the project cost.

- The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed (base rate (MCLR)+3%+tenor premium)
- Besides Primary security, loan may be secured by collateral security or guarantee by Credit Guarantee Fund scheme for Standup India (CGFSIL) as decided by banks.

For more details, visit: <https://www.standupmitra.in/>

3. Schemes of Govt. of Kerala

Directorate of Industries and Commerce , Govt. of Kerala have several schemes for the promotion of Micro Small and Medium Enterprises in the State.

The major schemes and interventions of Directorate of Industries and Commerce giving due prominence for women entrepreneurs are listed below:

3(a) ENTREPRENEUR SUPPORT SCHEME (ESS) BY DISTRICT INDUSTRIES CENTRES

The ESS aims to merge and replace all the previous schemes titled the Entrepreneur Support Scheme 2012 to be operated in the

State of Kerala. All MSMEs engaged in manufacturing activities are eligible for assistance. The scheme is operational w.e.f. 01.04.2012.

Objectives

- Extend support to micro, small and medium enterprises
- Give support to entrepreneurs by optimal utilization of funds and by giving more flexibility of operation

Sanctioning Authority

All assistances under the ESS shall be sanctioned by

- The General Manager (District Industries Centre) - For startup Support
- District Level Committee - For Fixed Capital Investment below Rs. 200.00 lakhs
- State Level Committee - For Fixed Capital Investment above Rs. 200.00 lakhs

The ESS provides

- Investment in Land, Building, Plant & machinery, Electrification, Essential Office Equipments, Pollution Control Devices and other fixed assets are eligible
- For General Category Assistance is 15% limited to Rs 20 lakhs
- *For Young (18 to 45 years), Women and SC/ST entrepreneurs, the assistance is 20% limited to Rs 40 lakhs*
- Enterprises in priority sector is eligible for an additional assistance of 10% limited to Rs 10 lakhs
- MSMEs started in the districts of Idukki, Wayanad, Kasargode and Pathanamthitta are eligible for an additional support of 10% limited to Rs 10 lakhs
- Industries setup after acquiring new technology from approved research institutions are eligible for an additional support of 10% limited to Rs 10 lakhs
- The total eligible assistance for an enterprise is limited to Rs 30 lakhs

3(b) SCHEME FOR MARGIN MONEY GRANT TO NANO UNITS

Objective : To promote/incentivize deserving entrepreneurs in setting up nano enterprises within the state through margin money grant for loan linked projects.

Eligibility

All new Nano proprietary enterprises in manufacturing / food processing and job works and units engaged in service sector having any type of value addition, whose project cost including fixed capital and working capital up to 10 lakhs are eligible for the assistance under the scheme. *Preference is given to special categories such as women, handicapped persons, ex servicemen and persons belonging to SC/ST. Youth entrepreneurs up to the age of 40 are also given priority under the scheme. 30% of the beneficiaries under the scheme shall be women entrepreneurs.*

Financial assistance

Maximum limit of margin money grant under the scheme shall be Rs 4 lakhs per unit as follows.

- a. Loan given by financial institution/KFC/Co-operative bank: Minimum 40 % of the project cost
- b. Promoter's contribution: Minimum 30 % of the project cost
- c. Margin money grant by Industries dept: 30 % of the project cost limited to a maximum of 3 lakhs
- d. In case of special categories MMG will be 40 % of the project cost limited to a maximum of 4 lakhs and promoter's contribution shall be 20%.

Procedure

- a. Application shall be submitted to the Assistant District industries officer, Taluk Industries Office concerned with all supporting documents including the sanction letter with recommendation from the bank.
- b. Copy of pass book showing the details of beneficiary contribution remitted to be submitted along with application.

3 (c) ASSISTANCE SCHEME FOR HANDICRAFTS ARTISANS (ASHA)

The Assistance Scheme for Handicrafts Artisans(ASHA) replaced the existing Scheme “Entrepreneur Assistance Scheme in Handicrafts” and aims to bring the artisans in the handicrafts sector under the ambit of a Single Scheme for availing financial assistance in the form of grant assistance for setting up handicraft enterprises.

The Assistance Scheme for Handicraft artisans intends to

- i) Provide extensive Support to Artisans in the Handicrafts Sector for setting up Handicrafts-based micro enterprises.
- ii) Give one time support (grant) to eligible artisans of the state as a back end assistance.

The key features of the Schemes are

- 1) The Scheme envisages extending one-time assistance to Artisans who set up a micro enterprise in the handicrafts sector.
- 2) The support will be extended as a back-end financial assistance in the form of grant upon commissioning of the enterprise and after filing EM Part II/ Udyog Adhar.
- 3) 40% of the expenditure on Fixed Capital Investments (FCI) subject to a ceiling of Rs.2 lakhs and *50% of the expenditure on fixed capital Investment for women, SC/ST and young artisans subject to a ceiling of Rs.3 lakhs will be given as assistance*
- 4) The principal elements of Fixed Capital Investment include the cost of constructing work shed/workshop, essential tools, equipment, machinery and accessories and electrification. Technology transfer fees/consultancy charge/Product/Design development charges will be considered for financial assistance.
- 5) The Artisan has to apply in the prescribed format with copies of bills/vouchers/invoice/assessments in support of the investments claimed as FCI.

6) The applicant should be enrolled as an artisan/craftsman under the office of the Development Commissioner (Handicrafts) or Surabhi, HDCK Ltd., KELPALM, KSBC, KADCO.

7) There is no fee charged for applying for assistance.

4. Kerala Startup Mission

The Kerala Startup Mission (KSUM) is the nodal agency of the government of Kerala for promoting entrepreneurship in the state. It is also the implementing body for the Kerala Technology Startup Policy that supports the state's startup ecosystem through the various schemes and support programs. KSUM was founded in 2006, with the goal to promote technology-based entrepreneurship activities and to create the infrastructure and ecosystem required to support high-end technology-based startup businesses. Some of the women centric schemes floated by KSUM are listed below:-

4(a) SOFT LOAN SCHEME FOR WOMEN ENTREPRENEURS

Kerala Startup Mission (KSUM) supports women startups with a soft loan scheme for an amount limited to Rs.15 Lakhs as working capital for implementing works and projects received from the Govt. departments and the Public Sector Undertakings in Kerala. The amount of loan is limited to 80% of the Purchase order and disbursement is as an advance against the milestone payment agreed by the client. The soft loan will have 6% simple interest and must be repaid in 1 year or on completion of the project with full settlement, whichever is earlier. The repayment period of the loan is 1 year or completion of the project with full settlement, whichever is earlier. The Startup shall ensure the proper delivery of the product service specified in the purchase order and the disbursement from the second instalment will be based on satisfactory completion of a milestone as certified by the client. The maximum amount of loan outstanding will be Rs. 15 Lakhs.

4(b) TECHNOLOGY COMMERCIALISATION SUPPORT FOR WOMEN

Technology License / Transfer support for Startups a maximum of Rs. 10 Lakhs. However, the support is limited to 90% of the technology fee to be paid to the Research entity. The terms & conditions for the benefits under the scheme will be as follows:

- * The license/technology purchased through this scheme shall be owned by the Startup or as per the terms specified by the research agency.
- * Kerala Startup Mission shall be given 2% royalty for the product being commercialized, which shall be limited to the amount supported by the Kerala Startup Mission under the scheme.
- * The Startup is expected to commercialize the product for which the license /technology is purchased within a period of 2 years.
- * In case, the Startup is unable to commercialize the product within two years, then the startup will be liable to repay the contribution given by the Kerala Startup Mission.
- * The Startup will sign an agreement with the Kerala startup Mission before availing the benefit.

Eligibility Criteria

- * The women co-founder should have a majority stake in the startup.
- * The startup should be a registered company in Kerala as an LLP or Pvt. Ltd company and should have an active registration with KSUM at the time of application.
- * The startup company has DIPP registration and an 'Active'/'Active Compliant' status with MCA. Applications with 'Active Non-compliant' have chances to be rejected and this (Form INC 22A) should be done before fund disbursements are made.
- * The startups shall not have any other pending dues with any of the Government agencies, KSUM, Other incubators in the state and shall not be blacklisted by any Govt. agency in India.
- * The startup director should have a good CIBIL Score, preferably more than 750.

4(c) SOFT LOAN AGAINST PURCHASE ORDER FOR WOMEN ENTREPRENEURS

Govt. of Kerala has introduced the soft loan scheme for women entrepreneurs to provide financial assistance for executing the purchase orders received from Government Department or Public Sector Undertaking. Soft Loan against Purchase order will be given on the same terms as the seed loan of Startup mission. i.e; simple interest at the rate of 6% per annum. The amount of loan is limited to 80% of the Purchase order and disbursement is as an advance against the milestone payment agreed by the client. The repayment period of the loan is 1 year or completion of project with full settlement whichever is earlier.

The Startup shall ensure the proper delivery of the product/service specified in the purchase order and the disbursement from the second instalment will be based on satisfactory completion of the milestone as certified by the client.

Eligibility Criteria

1. The women co-founder should have a majority stake in the startup.
2. The startup should be a registered company in Kerala as an LLP or Pvt. Ltd company and should have an active registration with KSUM at the time of application.
3. The startup company has DIPP registration and an 'Active'/'Active Compliant' status with MCA. Applications with 'Active Non-Compliant' have chances to be rejected and this (Form INC 22A) should be done before fund disbursements are made.
4. The start-ups shall not have any other pending dues with any of the Govt. agencies, KSUM, other incubators in the state and shall not be blacklisted by any Govt. agency in India.
5. The startup director should have a good CIBIL Score, preferably more than 750.
6. The client shall be a Govt. Department or Public Sector Undertaking.

4(d) SEED FUND FOR WOMEN ENTREPRENEURS

Govt. of Kerala has introduced the Seed Support scheme to provide financial assistance to startups to foster the formation and development of innovative, technology-based business enterprises that will stimulate the economy of the State of Kerala through venture creations, increased employment and leveraging of private investment. This scheme is implemented through Kerala Startup Mission, which is the nodal agency of Govt. of Kerala for startup-related activities and schemes. This scheme is to extend the moratorium period of seed funds given from Kerala Startup Mission to 2 years from One year.

Eligibility Criteria

The women co-founder should have a majority stake in the startup

The startup should be a registered company in Kerala as an LLP or Pvt. Ltd company and should have an active registration with KSUM at the time of application.

The startup company has DIPP registration and an 'Active'/'Active Compliant' status with MCA. Applications with 'Active Non-compliant' have chances to be rejected and this (Form INC 22A) should be done before fund disbursements are made.

The startup must be working on an innovative product or technology. The seed fund is not generally given for service startups and SMEs working in trade and commerce.

The startups shall not have any other pending dues with any of the Government agencies, KSUM, Other incubators in the state and shall not be blacklisted by any Govt. agency in India

The startup director should have a good CIBIL Score, preferably more than 750.

Impact of Scheme

Seed Fund of Rs.15 Lakhs for the initial scaling up

Outcome of Scheme

Seed fund helps to bridge the gap between Angel Investments/VC funding

For more information, visit: <https://startupmission.kerala.gov.in/>

5 The Kerala State Industrial Development Corporation (KSIDC)

KSIDC, with the objective of encouraging entrepreneurship among the women in the state, is offering the infrastructure facilities and financial assistance to women entrepreneurs, under the umbrella scheme Women Entrepreneurship-Mission (WE-Mission) and thereby handholding them through their entrepreneurial journey.

KSIDC has set up a Women Apparel Park under the name WE Space at INKEL Tower II, Angamaly. The facility is offered at subsidized rent rate to export-oriented units in the garment manufacture and allied industries, promoted by women entrepreneurs. Ventures promoted by women entrepreneurs are also offered financial assistance of upto Rs 25 lakhs (or 80% of the initial project cost, whichever is lower) under the WE Mission scheme for scaling up the business activities.

To spread the spirit of Entrepreneurship in women of the state and to bring about more women into entrepreneurship and motivating the existing ones to scale up, WE Mission comes up with the services like:

Meet your Mentor: for continuous mentoring support

Conducts mentoring sessions/meetings for women entrepreneurs to provide them with necessary advice, guidance and support to build capacities in them for entrepreneurial leadership.

See to feel: Regular exposure visits to Successful Units

Unit visits and interactive meeting with successful women entrepreneurs in Kerala in their unit with a view to enable aspiring women entrepreneurs to learn working methods and employment practices etc..

Source the Fund : Funding support

Easy funding support being offered to eligible first generation women entrepreneurs for scaling up of their activities.

Launch the venture: Incubation & infrastructure support

To arrange necessary infrastructure for the budding women entrepreneurs in the state

Market connect: Networking support.

Arrange participation of women entrepreneurs in national and international trade fairs to enable them to build business networks and market linkages.

For more information, visit : <https://www.ksidc.org/women-entrepreneurship/>

Kerala State Industrial Development Corporation Ltd.,2nd Floor. Choice Towers,Manorama Junction,Kochi-682016

Phone: 0484- 2323010

6. The Kerala State Women's Development Corporation Ltd. (KSWDC)

KSWDC was incorporated with the aim of expanding economic and social opportunities for the women of the State, especially those belonging to the marginalized and downtrodden sections of society. The prime objective of the Corporation is the empowerment of women by helping them overcome the constraints and challenges that hamper their growth and advancement. The following are the schemes of KSWDC helping women entrepreneurs

6(a) VANAMITHRA – Integrated Skill Development Centre for Tribal Women

The Kerala State Women's Development Corporation with the objective of reaching out to ST Women, a marginalized section of the society proposes the setting up Day care and Integrated Skill Development Centers for ST Women, on a pilot basis in two tribal settlements in the state. These centers shall function as skill hubs aimed at upgrading the skills of ST women in various traditional/ modern vocations / trades depending upon their existing skill set, present economic trends and market potential, which would enable them to gain suitable employment or enable them to become self – employed.

OBJECTIVES

- Set up an integrated skill development centre for the comprehensive development of tribal women
- To provide maternity and child care facilities
- To use ST women as a platform for generating awareness to their community on social issues
- To increase employability and ensure the economic development of the community
- To encourage tribal's participation in development of society and to cater the basic needs of the community

6(b) Entrepreneurship Development Programme (EDP)

The Kerala State Women's Development Corporation Ltd (KSWDC) proposed to provide Entrepreneurship Training Programmes to widows within the age group of 18- 55 years to ensure the economic development of widows by extending financial and consultative assistance to start business ventures through this scheme. Our proposed Entrepreneurship Development Programme aims to develop and strengthen the entrepreneurial quality of women and empowering them to share economic progress equitably. The programme is designed to help widows in strengthening entrepreneurial motive and in acquiring skills and capabilities necessary for playing entrepreneurial role effectively. The EDP is proposed to be organized across the State over a span of 6 months. The sessions will be handled by eminent resource persons within the State. The duration of each training programme would be 3 days and is designed for widows below 55 years of age.

OBJECTIVES

- Impart Entrepreneurship Awareness among the widows in the State
- Create awareness on various aspects of Entrepreneurship
- Helps to formulate a clear road map for future business venture
- Loan assistance for widows to start new ventures
- Ensure economic empowerment of widows through this scheme

7 Scheme for Women under National Employment Service (Employment Exchange), Kerala

7 (a) SARANYA (SELF EMPLOYMENT SCHEME FOR THE DESTITUTE WOMEN)

SARANYA is the new self-Employment scheme introduced by the State Government for uplifting the most backward and segregated women in the State, namely widows, divorced, deserted, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe, Differently abled and Wife of Bed Ridden patients.

Highlights of the scheme:

- Interest free loan of upto Rs. 50,000 is given for starting self-employment ventures
- 50% is re-imbursed as Government subsidy subject to a maximum of Rs. 25,000/- through Employment Department.
- Repayment will be in 60 equal monthly installments.
- For ventures that are running successfully and have repaid atleast 50% of the loan amount, additional loan amount subject to a maximum of 80% of the original loan amount at nominal interest rates is eligible for expanding the venture.
- The beneficiary is exempted from providing any security for the loan amount.

Implementation

Application forms are available free of cost from the Employment Exchange where the candidate is registered and is to be submitted there along with the detailed project report and income certificate from the village officer.

Primary verification of the application will be conducted at the Employment Exchange regarding the correctness of the data filled in the application, income certificate, community certificate, certificate regarding their marital status etc. Then if it is submitted in the Town Employment Exchange, it will be forwarded to the District Employment Exchange concerned.

Scrutinised applications are submitted by the District Employment Officer to the District Committee for sanctioning loans. Sanctioning authority is the District Committee for Saranya where District Collector is the Chairman and District Employment Officer is the Convener. Government of Kerala is the appellate authority.

The loan amount is directly sent to bank account of the applicant from the Employment department. The beneficiaries of Saranya Self Employment Scheme will be considered for regular vacancy only and not for temporary vacancy.

For more details visit: <https://employment.kerala.gov.in/saranya/>