



## SEHER Program

Source: [PIB](#)

Recently, the [Women Entrepreneurship Platform \(WEP\)](#) and **TransUnion CIBIL** launched the **SEHER program** to empower women entrepreneurs in India.

- It aims to **increase awareness among women entrepreneurs** about **finances, accessing and managing credit** by providing personalised resources and tools.
- India has the potential to create **more than 30 million** new women-owned enterprises and **150-170 million more jobs** by accelerating women's entrepreneurship.
- **Women in Business in India:**
  - India has **63 million [Micro, Small, and Medium Enterprises \(MSMEs\)](#)**, with around **20%** owned by women, **employing 27 million** people.
  - The **demand for business loans by women** has **grown 3.9 times** in the last 5 years (FY 2019 - FY 2024).
  - The **share of women borrowers** holding a business loan increased by **10%** between FY 2019 and FY 2024.
  - **Rural areas** have a slightly **higher share of women-owned** enterprises (**22.24%**) compared to urban areas (18.42%).
- WEP was launched in **2018** by [NITI Aayog](#) and transitioned into a [Public-Private Partnership \(PPP\)](#) in 2022 with the goal of **supporting women entrepreneurs** in India.
- TransUnion CIBIL is India's leading **credit information company** with one of the largest collections of consumer information.

**Read More:** [India's MSME Sector, UNDP and DAY-NULM for Women Entrepreneurs](#)

PDF Reference URL: <https://www.drishtiias.com/printpdf/seher-program>