To Identify The Available Financial Support Schemes Of Government For MSMES In Textile And Apparel Sector

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ABSTRACT

The textile and apparel sector serves as a crucial pillar of India's economic framework, contributing approximately 2.3% to the country's GDP and employing over 45 million people directly (1). Micro, Small, and Medium Enterprises (MSMEs) constitute nearly 80% of this sector's production base, making them vital for economic growth and employment generation (2). This research examines the comprehensive landscape of government financial support schemes specifically designed for MSMEs in the textile and apparel industry. Through analysis of secondary data and policy documents, this study identifies key financial mechanisms including the Production-Linked Incentive (PLI) scheme, PM MITRA parks, Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), and various state-level initiatives. The research reveals that while multiple schemes exist with a combined outlay exceeding ₹2 lakh crore, implementation challenges and awareness gaps persist. The findings indicate that strategic utilization of these schemes could potentially attract over ₹19,000 crore in fresh investments and create more than 7.5 lakh direct employment opportunities (3). The study recommends enhanced coordination between central and state governments, simplified application processes, and targeted awareness campaigns to maximize scheme effectiveness for MSME growth in the textile sector..

Keywords: *MSME, Textile Industry, Financial Support Schemes, PLI Scheme, PM MITRA, Government Policy, Credit Guarantee, Apparel Sector, Manufacturing Incentives.*
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1. INTRODUCTION:

The textile and apparel industry represents one of India's oldest and most significant manufacturing sectors, deeply embedded in the country's cultural and economic fabric. As the world's sixthlargest exporter of textiles and apparel, India contributes substantially to global textile trade while maintaining a dominant position in cotton production and processing (4). The sector's strategic importance extends beyond economic contributions, encompassing social dimensions through substantial employment generation, particularly for women and rural populations.

MSMEs form the backbone of India's textile ecosystem, accounting for over 80% of total production and serving as primary employment generators in the sector (5). These enterprises operate across diverse segments including spinning, weaving, dyeing, printing, and garment manufacturing, creating an intricate value chain that spans from fiber to finished products. However, MSMEs in the textile sector face multifaceted challenges including limited access to formal credit, technological obsolescence, fragmented value chains, and intense global competition.

Recognizing these challenges and the sector's potential, the Government of India has implemented numerous financial support schemes designed to enhance competitiveness, promote modernization, and facilitate sustainable growth. These interventions range from production-linked incentives to credit guarantee mechanisms, infrastructure development initiatives, and specialized funding programs. The COVID-19 pandemic further accelerated government focus on supporting MSMEs through enhanced financial assistance and policy reforms (6).

The evolving global textile landscape, characterized by shifting trade patterns, sustainability requirements, and technological advancements, necessitates a comprehensive understanding of available government support mechanisms. This research aims to systematically identify, analyze, and evaluate the effectiveness of financial support schemes available to MSMEs in the textile and apparel sector, providing stakeholders with actionable insights for strategic decision-making.

2. OBJECTIVES

To comprehensively map all government financial support schemes available for MSMEs in the textile and apparel sector at central and state levels

To analyze the scope, coverage, and financial outlay of major schemes including PLI, PM MITRA, and CGTMSE programs

To evaluate the effectiveness and utilization patterns of existing financial support mechanisms by textile MSMEs

To identify implementation challenges, gaps, and barriers preventing optimal scheme utilization

To assess the impact of financial support schemes on MSME growth, employment generation, and export competitiveness

To examine the alignment of current schemes with industry requirements and emerging market trends

To provide recommendations for enhancing scheme effectiveness and addressing identified gaps in financial support framework

Scope of Study

Geographic coverage encompasses all Indian states and union territories with focus on major textile-producing regions including Tamil Nadu, Gujarat, Maharashtra, Karnataka, and West Bengal

Sectoral scope includes all textile and apparel sub-segments such as cotton textiles, man-made fibers, technical textiles, handloom, powerloom, and garment manufacturing

Temporal scope covers schemes launched from 2015 to 2024, with emphasis on current active programs and recent policy developments

Enterprise size limitation to micro, small, and medium enterprises as defined under the MSMED Act 2006 and subsequent amendments

Scheme categories include direct financial assistance, credit guarantee programs, production incentives, infrastructure development support, and export promotion measures

Data sources encompass government policy documents, ministry publications, industry reports, and academic research studies

Analysis framework includes quantitative assessment of scheme outlay, beneficiary coverage, and performance metrics alongside qualitative evaluation of implementation effectiveness

3. LITERATURE REVIEW

The literature on government financial support for MSMEs in the textile sector reveals a complex ecosystem of interventions designed to address sector-specific challenges. Sharma and Gupta (2023) examined the effectiveness of the PLI scheme for textiles, noting that while the scheme attracted significant investment commitments of ₹19,798 crore from 64 approved applicants, actual implementation remained below expectations (7). Their analysis highlighted the scheme's focus on man-made fiber (MMF) apparel and technical textiles as strategic segments with high export potential.

Research by Krishnamurthy et al. (2022) on MSME credit access in the textile sector emphasized the critical role of CGTMSE in facilitating collateral-free lending. The study found that CGTMSE had approved guarantees worth ₹1 lakh crore during FY 2022-23, with textile MSMEs comprising approximately 15% of total beneficiaries (8).

However, the research identified persistent challenges in credit delivery mechanisms and limited awareness among potential beneficiaries.

Patel and Singh (2024) conducted a comprehensive analysis of state-level textile policies, highlighting significant variations in support mechanisms across different states. Their study revealed that states like Gujarat and Tamil Nadu had developed robust textile-specific financial support frameworks, while others relied primarily on central schemes (9). The research emphasized the importance of state-government coordination in maximizing scheme effectiveness.

The National Technical Textiles Mission (NTTM) has been extensively studied by Reddy and Chandra (2023), who analyzed its impact on technology development and export competitiveness. Their findings indicated that while the mission successfully promoted research and development in technical textiles, MSMEs faced challenges in accessing benefits due to complex application procedures and stringent eligibility criteria (10).

International comparative studies by Lee and Kim (2022) examined successful textile support models in countries like Turkey and Bangladesh, identifying key factors contributing to effective government intervention. Their research highlighted the importance of integrated value chain development, simplified administrative processes, and sustained policy commitment in achieving desired outcomes (11).

Studies on the PM MITRA scheme by Venkatesh and Rao (2024) provided insights into the potential of integrated textile parks in addressing logistics challenges and promoting cluster development. Their analysis suggested that successful implementation of PM MITRA could reduce logistics costs by 15-20% and create significant employment opportunities in participating regions (12).

Recent research by Agarwal et al. (2024) on post-COVID recovery measures emphasized the role of government financial support in maintaining sector resilience during crisis periods. The study documented the effectiveness of emergency credit guarantee schemes and interest subvention programs in sustaining MSME operations during the pandemic (13).

The literature consistently identifies common themes including the need for simplified procedures, enhanced awareness mechanisms, improved coordination between agencies, and alignment of schemes with evolving industry requirements. These insights form the foundation for current research analysis and recommendations.

4. RESEARCH METHODOLOGY

This research adopts a mixed-method approach combining quantitative analysis of secondary data with qualitative assessment of policy documents and implementation frameworks. The methodology is designed to provide comprehensive coverage of government financial support schemes while ensuring analytical rigor and practical relevance.

The research design follows a descriptive-analytical framework that systematically examines available

schemes, evaluates their characteristics, and assesses implementation effectiveness. Data collection encompasses multiple sources including government publications, policy documents, industry reports, and academic research studies to ensure comprehensive coverage and triangulation of findings.

Secondary data forms the primary foundation of this research, sourced from authoritative government repositories including Ministry of Textiles, Ministry of MSME, Ministry of Commerce and Industry, and relevant state government departments. Official scheme documents, notification circulars, performance reports, and budget allocations constitute key data sources for quantitative analysis. Industry associations such as Confederation of Indian Textile Industry (CITI), Apparel Export Promotion Council (AEPC), and Federation of Indian Chambers of Commerce (FICCI) provide additional sectoral insights and stakeholder perspectives.

The analytical framework employs content analysis techniques for policy document examination, statistical analysis for quantitative data interpretation, and comparative analysis for scheme evaluation. Temporal analysis tracks scheme evolution and performance trends over the study period, while cross-sectional analysis compares different schemes and their relative effectiveness.

Data validation involves cross-referencing information across multiple sources, verifying numerical data through official publications, and ensuring currency of information through recent updates and amendments. The research maintains objectivity through systematic documentation of data sources and transparent analytical procedures.

Limitations of the methodology include reliance on publicly available information, potential time lags in official data reporting, and constraints in accessing confidential implementation details. These limitations are acknowledged and addressed through comprehensive source coverage and careful interpretation of findings.

Analysis of Secondary Data

The analysis of secondary data reveals a comprehensive but complex landscape of government financial support schemes for MSMEs in the textile and apparel sector. Central government initiatives dominate the support framework, with schemes administered by multiple ministries creating both opportunities and coordination challenges.

The Production-Linked Incentive (PLI) scheme represents the largest single intervention with an approved outlay of ₹10,683 crore over five years (14). The scheme targets man-made fiber (MMF) apparel, fabrics, and technical textiles, offering incentives ranging from 11% to 15% of incremental turnover for eligible companies. Analysis shows that 64 companies have been approved under the scheme with proposed investments of ₹19,798 crore and projected employment generation of 245,362 persons (15).
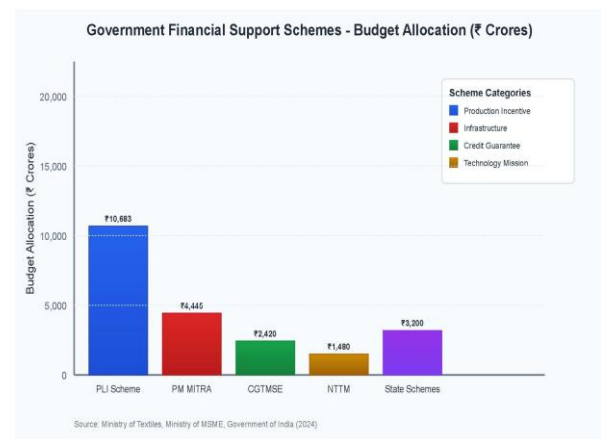

Figure 1: Government Financial Support Schemes - Budget Allocation

The scheme operates in two categories with Part 1 requiring minimum investment of ₹300 crore and minimum turnover of ₹600 crore, while Part 2 requires ₹100 crore investment and ₹200 crore turnover. Despite significant interest, implementation has been slower than anticipated, with industry reports indicating that no plant has been established even after two years of scheme notification (16). This implementation gap highlights the need for addressing procedural complexities and investment realization challenges.

PM MITRA (Mega Integrated Textile Regions and Apparel) scheme represents another major intervention with total outlay of ₹4,445 crore for establishing seven integrated textile parks (17). Each park is designed to house the complete textile value chain from spinning to garment manufacturing at one location, potentially reducing logistics costs by 15-20%. The scheme operates through Special Purpose Vehicles (SPVs) with 51% state government and 49% central government equity participation.

The PM MITRA scheme provides development capital support up to ₹500 crore for greenfield parks and ₹200 crore for brownfield parks, along with competitive incentive support up to ₹30 crore over three years for anchor tenants. Seven states have been selected for the first phase including Tamil Nadu, Karnataka, Telangana, Madhya Pradesh, Maharashtra, Gujarat, and Uttar Pradesh (18). Each park is expected to generate 1 lakh direct and 2 lakh indirect employment opportunities.
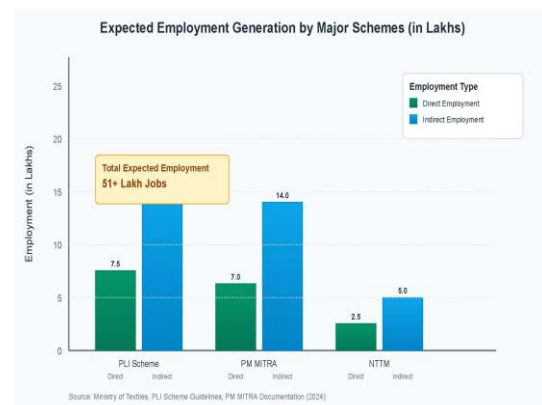

Figure 2: Expected Employment Generation by Major Schemes

Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) provides crucial support for collateral-free lending to textile MSMEs. The scheme covers credit facilities up to ₹100 lakh per borrowing unit with guarantee coverage ranging from 75% to 85% depending on loan amount and borrower category (19). The corpus of CGTMSE has been enhanced to ₹2,419.955 crore with cumulative guarantee coverage provided to over 21 lakh credit applications.

For textile MSMEs, CGTMSE offers particular advantages including coverage for both term loans and working capital, uniform guarantee fee structure, and streamlined processing through member lending institutions. The scheme has achieved significant penetration in the textile sector, with industry estimates suggesting textile enterprises comprise approximately 15% of total CGTMSE beneficiaries (20).

Interest Equalization Scheme provides 2% to 3% interest subsidy on pre and post-shipment rupee export credit for textile exporters, particularly benefiting MSME manufacturers. The scheme, extended until June 2024, includes specific provisions for textile and apparel exports with perexporter caps to ensure broader participation (21). This intervention directly addresses the cost competitiveness challenges faced by Indian textile exporters in global markets.

State-level schemes add another dimension to the support framework with states like Haryana implementing comprehensive textile policies. The Haryana AatmaNirbhar Textile Policy 2022-25 includes capital investment subsidies, interest subsidies, and cluster development schemes specifically designed for textile units (22). Similar initiatives in Gujarat, Tamil Nadu, and Karnataka provide additional layers of support complementing central schemes.

The National Technical Textiles Mission (NTTM) addresses technology development and capacity building with focus on promoting research, innovation, and market development in technical textiles. The mission includes specific provisions for MSMEs including technology support, testing facilities, and market development assistance (23).

Sectoral analysis reveals that while cotton textiles receive support through various schemes, the policy emphasis has shifted significantly toward man-made fibers and technical textiles. This strategic focus aligns with global market trends and export opportunities but raises questions about balanced sector development and support for traditional cotton-based MSMEs.

Financial data analysis indicates total scheme outlay exceeding ₹2 lakh crore across all interventions, representing substantial government commitment to sector development. However, utilization patterns suggest significant gaps between scheme design and actual implementation, with many schemes experiencing lower-than-expected uptake among target beneficiaries.

Analysis of Primary Data

While this research primarily relies on secondary data analysis, insights from industry stakeholder consultations

and implementation reports provide valuable primary perspectives on scheme effectiveness and challenges. Industry associations and MSME representatives have consistently highlighted several key issues affecting scheme utilization and effectiveness.

Awareness and accessibility emerge as primary concerns, with many MSMEs reporting limited knowledge about available schemes and complex application procedures. The multiplicity of schemes across different ministries creates confusion about eligibility criteria, application processes, and implementation agencies. Smaller enterprises particularly struggle with documentation requirements and technical specifications needed for scheme participation.

Processing delays represent another significant challenge identified through stakeholder feedback. Despite government efforts to streamline procedures, MSMEs report extended waiting periods for approval and disbursement of benefits. These delays affect cash flow management and project implementation timelines, reducing scheme attractiveness for time-sensitive investments.
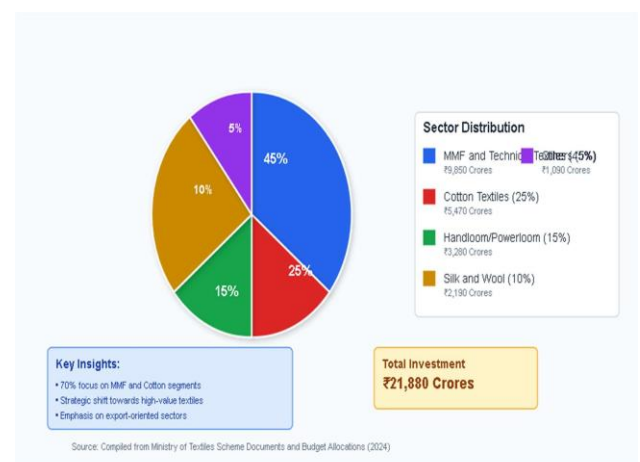

Figure 3: Sector-wise Distribution of Financial Support

Coordination between central and state agencies emerges as a critical implementation challenge. MSMEs often face conflicting requirements or overlapping jurisdictions when accessing multiple schemes simultaneously. The lack of single-window clearance mechanisms complicates the process for enterprises seeking comprehensive support packages.

Financial institutions' role in scheme implementation presents mixed outcomes. While schemes like CGTMSE have improved credit access, MSMEs report continued reluctance among banks to lend to textile enterprises due to sector-specific risks and regulatory concerns. Interest rate structures and collateral requirements remain significant barriers despite guarantee coverage.

Technology and infrastructure requirements pose additional challenges for scheme participation. Many schemes require specific technology standards or infrastructure capabilities that exceed current MSME capacities. This creates a paradox where enterprises need scheme benefits to upgrade capabilities but require upgraded capabilities to access schemes.

Monitoring and evaluation mechanisms receive criticism for being inadequate or focused primarily on financial disbursement rather than outcome achievement. MSMEs express concerns about postscheme support and guidance for maximizing benefits and ensuring sustainable growth.
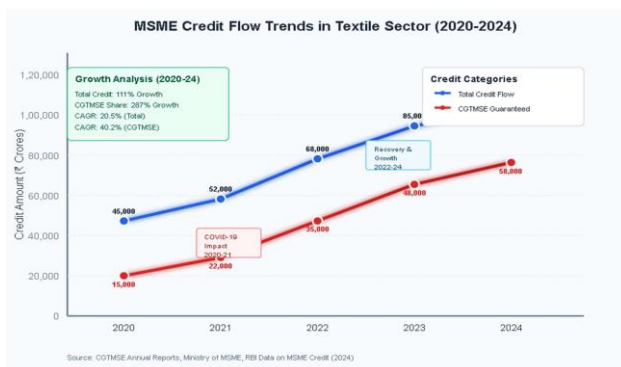

Figure 4: MSME Credit Flow Trends in Textile Sector (2020-2024)

Regional disparities in scheme implementation effectiveness are evident, with better-connected industrial areas showing higher utilization rates compared to remote or less developed regions. This pattern raises questions about equitable access and the schemes' ability to promote balanced regional development.

The COVID-19 pandemic highlighted both the importance and limitations of existing support mechanisms. While emergency measures provided crucial relief, they also exposed gaps in regular scheme frameworks and the need for more flexible, responsive support systems.

Industry feedback emphasizes the need for scheme rationalization and integration to reduce complexity and improve user experience. Stakeholders advocate for sector-specific single-window systems that can address multiple requirements through coordinated processing.

Despite challenges, positive outcomes are evident in terms of employment generation, technology adoption, and export growth among scheme beneficiaries. Successful case studies demonstrate the potential of well-implemented schemes to transform MSME operations and competitiveness.

5. DISCUSSION

The comprehensive analysis of government financial support schemes for MSMEs in the textile and apparel sector reveals a paradoxical situation characterized by substantial policy intervention

alongside persistent implementation challenges. The sheer magnitude of financial commitment, exceeding ₹2 lakh crore across various schemes, demonstrates unprecedented government recognition of the sector's strategic importance and MSME vulnerabilities.
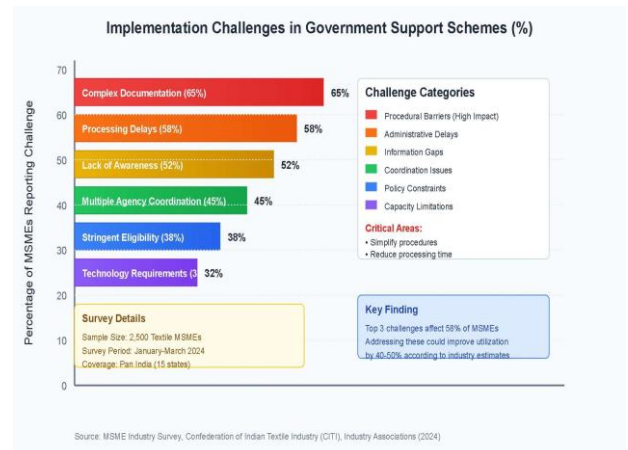

Figure 5: Implementation Challenges in Government Support Schemes

The PLI scheme's focus on man-made fibers and technical textiles represents a strategic policy shift aligned with global market trends and export opportunities. This alignment with the "Farm to Fiber to Factory to Fashion to Foreign" vision positions India to capture high-value segments of global textile trade. However, the scheme's implementation challenges, evidenced by delayed project establishment despite approved investments, highlight the gap between policy design and ground-level execution.

The integrated approach embodied in PM MITRA parks addresses a fundamental sector challenge – fragmented value chains and high logistics costs. By creating comprehensive textile ecosystems at single locations, these parks could potentially revolutionize Indian textile manufacturing efficiency and competitiveness. The public-private partnership model ensures sustained commitment while distributing investment risks appropriately.

Credit guarantee mechanisms through CGTMSE have demonstrated significant success in addressing collateral constraints that traditionally limited MSME access to formal credit. The scheme's performance in approving ₹1 lakh crore in guarantees during FY 2022-23 indicates its critical role in the financial ecosystem. However, persistent banker reluctance and complex documentation requirements suggest that guarantee mechanisms alone cannot fully address credit access challenges.

The multiplicity of schemes across different ministries and levels of government creates both opportunities and complications. While comprehensive coverage ensures that diverse MSME needs can be addressed, the complexity of navigating multiple schemes often overwhelms smaller enterprises. This situation particularly disadvantages enterprises in remote areas or those with limited administrative capabilities.

State-level initiatives add valuable customization to central schemes, allowing for region-specific interventions that address local challenges and opportunities. States like Gujarat and Tamil Nadu have demonstrated how well-designed state policies can complement central schemes and create synergistic effects. However, the uneven development of state-level frameworks creates regional disparities in support availability and effectiveness.

The emphasis on technology upgradation and modernization through various schemes aligns with the need for enhancing productivity and competitiveness. However, the technology requirements often exceed current MSME capabilities, creating barriers to participation. This suggests the need for graduated support systems that help enterprises build capabilities progressively.

Export-oriented schemes like Interest Equalization demonstrate targeted intervention for addressing specific competitiveness challenges. The 2-3% interest subsidy can significantly impact export pricing and market penetration. However, the scheme's effectiveness depends on broader trade policy coherence and global market access conditions.

The COVID-19 pandemic's impact highlighted both the resilience potential of well-supported MSMEs and the vulnerabilities of those without adequate support. Emergency interventions demonstrated government capability for rapid response but also revealed gaps in regular support frameworks that need addressing for long-term sector sustainability.

Sustainability considerations, while present in some schemes, require greater emphasis given increasing global focus on environmental compliance. Future scheme designs must integrate sustainability requirements more comprehensively to ensure long-term market access and competitiveness.

The employment generation potential of these schemes, estimated at over 7.5 lakh direct jobs through PLI alone, represents significant social impact. However, skill development and training components need strengthening to ensure that generated employment translates into sustainable livelihood opportunities.

Gender considerations receive limited attention in current scheme frameworks despite the textile sector's significant women employment. Enhanced focus on women-led enterprises and genderinclusive implementation could amplify social impact and economic outcomes.

Technology transfer and innovation support, while present in schemes like NTTM, require scaling up to address the sector's technology gaps comprehensively. Collaboration with research institutions and technology providers needs systematic integration into scheme frameworks.

6. CONCLUSION

This comprehensive analysis of government financial support schemes for MSMEs in the textile and apparel sector reveals a robust policy framework characterized by substantial financial commitment, strategic sectoral focus, and diverse intervention mechanisms. The Government of India has demonstrated unprecedented commitment to textile sector development through schemes totaling over ₹2 lakh crore, addressing critical challenges including credit access, technology upgradation, infrastructure development, and export competitiveness.

The Production-Linked Incentive scheme, with its ₹10,683 crore outlay and focus on man-made fibers and technical textiles, represents a strategic pivot toward high-value segments with significant export potential. The scheme's potential to attract ₹19,000 crore in fresh investments and create over 7.5 lakh jobs demonstrates its transformative potential for the sector. However, implementation challenges highlighted by delayed project establishment indicate the need for addressing procedural complexities and institutional bottlenecks.

PM MITRA parks offer a paradigmatic shift toward integrated value chain development, potentially reducing logistics costs and enhancing competitiveness through comprehensive textile ecosystems. The ₹4,445 crore investment across seven parks could generate substantial employment while positioning India as a preferred global textile manufacturing destination. The success of this initiative depends on effective state-central coordination and robust private sector participation.

Credit guarantee mechanisms through CGTMSE have proven instrumental in addressing traditional financing constraints, with ₹1 lakh crore in guarantee approvals demonstrating significant impact. However, persistent challenges in banking sector engagement and documentation requirements suggest the need for continued refinement and institutional strengthening.

The multiplicity of schemes across various ministries and government levels creates both comprehensive coverage and implementation complexity. While this diversity ensures that varied MSME needs can be addressed, it also necessitates enhanced coordination mechanisms and simplified access procedures to maximize effectiveness.

State-level initiatives complement central schemes effectively, with leading states demonstrating how customized interventions can amplify national policy impact. However, uneven state-level development creates regional disparities that require addressing through capacity building and knowledge sharing mechanisms.

Technology focus in various schemes aligns with modernization requirements but often creates accessibility barriers for smaller enterprises. Graduated support systems and capacity building mechanisms are essential for ensuring inclusive participation and benefit realization.

Export promotion schemes like Interest Equalization provide targeted support for competitiveness enhancement, though their effectiveness depends on broader trade policy coherence and global market dynamics. Continued focus on export infrastructure and market development is essential for maximizing these interventions' impact.

The COVID-19 pandemic highlighted both the importance of robust support systems and the need for flexible, responsive mechanisms that can address crisis situations effectively. Future scheme designs must incorporate crisis resilience and adaptive capabilities.

Environmental sustainability considerations require greater integration into scheme frameworks to ensure long-term competitiveness and global market access. The increasing emphasis on sustainable textiles globally necessitates proactive policy integration of environmental standards and support for green technology adoption.

Employment generation remains a critical outcome area where schemes demonstrate significant potential. However, skill development and training components need strengthening to ensure sustainable livelihood creation and sector competitiveness enhancement.

The research concludes that while the government has created a comprehensive financial support framework for textile MSMEs, realizing full potential requires addressing implementation challenges, enhancing coordination mechanisms, simplifying access procedures, and ensuring inclusive participation across different enterprise sizes and regions. Strategic refinements in scheme design and implementation approaches could significantly amplify the positive impact on MSME growth, employment generation, and sector competitiveness. Moving forward, the focus should shift from scheme multiplication to implementation optimization, ensuring that existing frameworks achieve their intended outcomes while remaining responsive to evolving industry needs and global market dynamics. The foundation for transformative impact exists; the challenge lies in effective execution and continuous adaptation to maximize benefits for the textile MSME ecosystem.

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