

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

RAJYA SABHA
UNSTARRED QUESTION NO. 1182
TO BE ANSWERED ON 24.07.2017

PROMOTION OF RURAL ARTISANS

1182. SHRI DILIPKUMAR MANSUKHLAL GANDHI:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) the details of the schemes/policies being implemented by the Government to promote the work of rural artisans in the country;
- (b) whether the arrangement made to provide identity cards to promote domestic Micro, Small and Medium Enterprises(MSMEs) has not started functioning till date and the rural artisans are still deprived of the benefits of this scheme;
- (c) if so, the details thereof and the reasons therefor along with the funds allocated and spent for the purpose during the last three years, State/UT-wise particularly in Maharashtra; and
- (d) the details of rural artisans benefitted from the said schemes during the said period, State/UT-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF
MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI GIRIRAJ SINGH)

(a): Ministry of MSME is implementing the following schemes through Khadi and Village Industries Commission (KVIC) and Coir Board to promote the work of rural artisans in the country:

I. Khadi and Village Industries Commission (KVIC):

i) Prime Minister's Employment Generation Programme (PMEGP) is a credit linked subsidy scheme, for setting up of new micro-enterprises and to generate employment opportunities in rural as well as urban areas of the country through KVIC, State Khadi & Village Industries Board (KVIB) and District Industries Centre (DIC). General category beneficiaries can avail of margin money subsidy of 25% of the project cost in rural areas and 15% in urban areas. For beneficiaries belonging to special categories such as SC/ST/Women/PH/Minorities/Ex-Servicemen/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of projects is Rs.25 lakh in the manufacturing sector and Rs.10 lakh in the service sector.

ii) Scheme of Fund for Regeneration of Traditional Industries (SFURTI) was launched in 2005-06 for making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters.

iii) A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE) was launched on 18.3.2015 to promote Innovation & Rural Entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation.

iv) Market Promotion Development Assistance (MPDA) – MDA scheme of KVIC has been modified as MPDA scheme formulated as a unified scheme by merging different schemes/ sub-schemes/components of different Heads implemented in the 11th Plan, namely, Market Development Assistance, Publicity, Marketing and Market Promotion. A new component of Infrastructure namely setting up of Marketing Complexes /Khadi Plazas has been added to expand the marketing net worth of Khadi & VI products. Under the erstwhile MDA scheme financial assistance was distributed amongst Producing Institutions (30%), Selling Institutions (45%) and Artisans (25%). Under the Modified MDA (MMDA) financial assistance is distributed amongst Producing Institutions (40%), Selling Institutions (20%) and Artisans (40%).

v) Interest Subsidy Eligibility Certificate (ISEC) Scheme provides credit at concessional rate of interest through Banks as per the requirement of the Khadi institutions. The institutions are required to pay interest of only 4%, any interest charged by banks over 4% will be paid by Central Government through KVIC.

vi) Workshed Scheme for Khadi Artisans was introduced in 2008-09 to provide financial assistance for construction of workshed to khadi artisans belonging to BPL category through the khadi institutions with which the khadi artisans are associated. This empowers khadi spinners and weavers to chart out a sustainable path for growth, income generation and better work environment.

vii) Strengthening infrastructure of weak Khadi institutions and assistance for marketing infrastructure: This scheme provides need-based support towards the Khadi sector for nursing the sick/problematic institutions elevated from “D” to “C” category as well as those whose production, sales and employment have been declining while they have potential to attain normalcy and to support creation of marketing infrastructure in other identified outlets. Under this scheme, financial assistance is provided to existing weak Khadi institutions for strengthening of their infrastructure and for renovation of selected khadi sales outlets.

viii) Aam Admi Bima Yojana (erstwhile Janashree Bima Yojana): KVIC in association with LIC is implementing the AABY scheme to provide insurance cover to Khadi artisans against normal and accidental death and disability. Premium is shared between KVIC (12.5%), Khadi institutions (25%), artisans (12.5%) and Govt. of India (50%), Khadi Artisans belonging to the age group of 18 to 59 years are provided insurance cover for the following:

(i) Death (natural)	: Rs. 30,000.00
(ii) Death (accidental)	: Rs. 75,000.00
(iii) Disability (permanent)	: Rs. 75,000.00
(iv) Disability (partial)	: Rs. 37,500.00
(v) Educational Benefits (Shiksha Sahayog Yojana)	:

Two children of Khadi Artisan who are studying in standard IX to XII including Industrial Training Institutes (ITIs) are eligible for scholarship of Rs.300/- per quarter.

II. Coir Board:

i) Coir Vikas Yojana:

1. Skill Upgradation & Mahila Coir Yojana - Under the scheme programmes like Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. are implemented for attracting more entrepreneurs to start coir processing units. In order to create skilled man power required for the industry, Coir Board is implementing training programmes in value added products. The candidates undergoing training programmes are given stipend amounting to Rs. 1000/- per month.

Under the 'Mahila Coir Yojana' Scheme which is exclusively for rural women artisans training in spinning of coir yarn/various coir processing activities is provided to rural women. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments to women at subsidised rates after completion of training. During the training period, the women artisans are given stipend amounting Rs.1000 per month. The trained women are given ratts and other coir processing equipments at 75% subsidy subject to a maximum of Rs.7500/-.

2. Scheme for the Development of Production Infrastructure - Under the scheme financial assistance is extended for setting up of coir units and modernization of existing units. Under the scheme subsidy to the tune of 25% of the cost of equipments and other infrastructural facilities subject to a maximum of Rs.6 lakh for setting up of defibering unit, Rs. 4 lakh for Automatic Spinning Unit and Rs.5 lakh for others. For a composite or a multiple unit the maximum ceiling of assistance would be Rs.9 lakh. In the case of modernization of existing unit the subsidy will be limited to 25% of the cost of equipments and infrastructural facilities subject to a maximum of Rs.2 lakh.

ii) Coir Udyami Yojana (formerly known as REMOT Scheme) is a credit linked subsidy scheme providing assistance for setting up of coir units. The maximum admissible cost of project under the scheme is upto Rs.10 lakhs plus working capital, which shall not exceed 25% of the project cost. The pattern of assistance under the scheme is 40% as Govt. of India subsidy, 55% as loan from Banks and 5% as beneficiary contribution. Assistance under the Scheme is made open to all individuals, companies, SHGs, NGOs, Institutes registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trusts.

(b): No eligible artisans /entrepreneurs deprived of the above schemes. KVIC and Coir Board do not implement identity card linked scheme for the artisans.

(c): State-wise, including the State of Maharashtra, details of funds allocated/ Target of Margin Money and Fund utilized/ Achievement of Margin Money under **PMEGP** Scheme and various schemes of **Coir Board** during the last three years is placed at **Annexure-I**.

(d): State/UT-wise number of beneficiaries benefitted under **PMEGP**, **Workshed & AABY** and various schemes of **Coir Board** during the last three years is placed at **Annexure-II**.

Annexure-I referred to in reply to part (c) of the Lok Sabha Unstarred Question No. 1182 for answer on 24.07.2017

**Fund Allocation/Target and fund utilized/Achievement of Margin Money under PMEGP
during the last three years**

(MM Rs. in lakh)

Sl. No.	State/UT	Target (Margin Money)			Achievement (Margin Money)		
		2014-15	2015-16	2016-17#	2014-15	2015-16	2016-17
1.	Jammu & Kashmir	2919.50	4006.80	3541.26	3274.63	3781.19	2621.40
2.	Himachal Pradesh	1687.45	1721.57	1970.11	2237.73	1767.26	2185.27
3.	Punjab	2711.49	3026.80	3504.09	3190.88	2902.97	3181.60
4.	U.T. Chandigarh	287.99	90.00	100.00	61.46	87.72	82.84
5.	Haryana	2716.36	3747.40	3371.31	3012.98	3112.09	3383.53
6.	Delhi	1061.04	257.35	300.00	189.24	254.05	182.41
7.	Rajasthan	5369.78	4188.14	5500.99	5249.62	4384.07	4641.60
8.	Uttarakhand	1882.35	1909.93	2140.93	2153.32	1740.86	2122.33
9.	Uttar Pradesh	13339.41	17535.32	12981.52	16937.53	14456.87	14271.05
10.	Chhattisgarh	3474.41	4303.8	4493.3	2045.68	2829.38	4070.73
11.	Madhya Pradesh	8182.74	7729.40	8527.32	9241.70	8117.17	8346.06
12.	Sikkim	541.34	227.38	200.00	33.52	186.11	35.93
13.	Arunachal Pradesh	1793.42	200.08	500.00	1004.99	38.85	440.34
14.	Nagaland	1563.64	1255.83	1751.68	878.59	1392.81	2007.48
15.	Manipur	1403.65	2855.92	1741.70	1600.76	1213.98	2162.78
16.	Mizoram	1043.39	924.99	1253.49	807.98	1026.35	491.96
17.	Tripura	985.02	2748.26	1578.62	1333.65	945.84	3734.66
18.	Meghalaya	1184.79	1250.62	1748.1	971.14	1056.12	407.89
19.	Assam	5388.75	4969.87	5636.41	5397.01	2869.74	4910.36
20.	Bihar	8277.14	7118.59	6909.77	4111.32	6588.55	8336.51
21.	West Bengal	4396.32	4765.49	3680.3	6010.11	3400.65	6270.32
22.	Jharkhand	4547.06	3462.64	4165.73	2871.29	3559.74	2654.35
23.	Odisha	5621.47	6282	5201.65	3945.89	5736.32	6848.96
24.	A & N Islands	593.09	158.00	100.00	92.32	65.11	193.46
25.	Gujarat*	4346.72	6536.16	5398.45	6200.52	6339.73	7561.61
26.	Maharashtra**	6299.38	9718.42	6111.30	7843.81	5285.03	6001.36
27.	Goa	466.91	159.40	371.62	141.76	165.43	191.44
28.	Andhra Pradesh	2667.87	4496.85	2336.58	3492.11	2262.37	4916.08
29.	Telangana	1954.44	2094.00	2004.86	1889.35	2217.57	2561.72
30.	Karnataka	4512.99	10846.89	4941.62	6479.10	5898.01	11609.56
31.	Lakshadweep	704.68	90.00	50.00	28.61	0.00	0.00
32.	Kerala	2306.51	2731.60	2446.06	2679.28	2720.48	3350.68
33.	Tamil Nadu	4974.91	7110.80	5291.23	6733.89	5497.54	8213.92
34.	Puducherry	100.00	100.00	150.00	112.10	106.37	103.65
Total		109306.00	128620.30	110000	112253.87	102006.33	128093.84

* including Dadra & Nagar Haveli

** including Daman & Diu

#RE Targets

Funds Allocated and Utilized under various schemes of Coir Board

Mahila Coir Yojana – Subsidy

(Rs.in lakhs)

State	2014-15		2015-16		2016-17	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	20.00	--	15.00	--	5.00	
Telangana					1.00	
Odisha	20.00	--	15.00	--	5.00	
Kerala	28.00	4.52	30.00	11.15	11.00	2.66
Lakshadweep	--	--	5.00	--	2.00	
Karnataka	--		15.00	--	4.00	
Maharashtra	--	--	2.50	--	2.00	
Goa	--	--	2.50	--		
Gujarat	--	--		--	1.00	
Tamil Nadu	20.00	0.90	25.00	--	7.00	
Pondicherry	--	--	--	--	2.00	
A& N Islands	--	--	5.00	--	2.00	
West Bengal	--	3.76	5.00	2.05	3.00	
NE Region	--	--	5.00	--	5.00	
Total	88.00	9.18	125.00	13.20	50.00	2.66

Mahila Coir Yojana – Training

(Rs.in lakhs)

State	2014-15		2015-16		2016-17	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	20.00	5.00	21.00	1.40	4.20	4.76
Telangana	-	-	-	-	2.80	-
Odisha	15.00	18.00	21.00	16.10	4.90	6.09
Kerala	36.25	50.28	36.75	42.42	16.10	16.84
Lakshadweep	10.00	7.78	8.75	6.30	2.80	2.16
Karnataka	15.00	37.48	15.75	11.90	5.60	2.04
Maharashtra	7.50	2.50	7.00	7.70	4.20	7.00
Goa	5.00	-	1.75	-		0.62
Gujarat	5.00	8.00	1.75	4.20	1.40	0.68
Tamil Nadu	16.25	14.58	22.75	16.98	10.85	11.62
Pondicherry	11.25	1.35	3.50	0.56	1.40	-
A& N Islands	5.00	0.75	8.75	-	3.50	1.36
West Bengal	25.00	46.50	8.75	7.00	3.50	7.40
NE Region	28.75	28.50	17.50	10.78	8.75	11.90
Total	200	220.72	175.00	125.34	70.00	72.47

Value Added Products Manufacturing – Training

(Rs.in lakhs)

State	2014-15		2015-16		2016-17	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	32.50	10.65	7.00	6.86	4.20	4.76
Telangana	-	-	-	-	3.50	
Odisha	37.50	24.98	7.00	8.30	4.90	5.37
Kerala	36.25	60.58	54.25	29.33	15.4	12.34
Lakshadweep	10.00	5.03	8.75	3.50	3.50	4.76
Karnataka	32.50	50.00	15.75	12.60	5.60	2.04
Maharashtra	17.50	3.00	7.00	6.30	3.50	3.40
Goa	8.75	-	1.75	-		
Gujarat	11.25	13.50	1.75	1.40	1.40	0.68
Tamil Nadu	21.25	31.63	24.50	17.78	12.25	9.32
Pondicherry	12.50	1.33	3.50	0.56		
A& N Islands	8.75	1.13	8.75	4.20	3.50	5.44
West Bengal	37.50	57.00	14.00	11.20	3.50	2.72
NE Region	33.75	34.50	21.00	9.48	8.75	12.07
Total	300.00	293.33	175.00	111.51	70.00	62.90

Development of Production Infrastructure

(Rs.in lakhs)

State	2014-15		2015-16		2016-17	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	30.00	8.42	4.00	--	3	
Telangana	--	--	--	--	3	
Odisha	30.00	--	4.00	2.00	6	
Kerala	90.00	6.87	10.00	6.73	15	
Lakshadweep	--	--	--	--		
Karnataka	30.00	22.84	4.00	--	6	
Maharashtra	--	--	4.00	--	6	
Goa	--	--		--		
Gujarat	--	3.99	--	--		
Tamil Nadu	220.00	115.28	18.00	86.58	30	68.02
Pondicherry	--	--	2.00	--		
A& N Islands	--	--	--	--		
West Bengal	--	--	--	--		
NE Region	--	--	4.00	--	6	
Total	400.00	157.40	50.00	95.31	75	68.02

Coir Udyami Yojana

(Rs. in Lakhs)

State	2014-15		2015-16		2016-17	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Kerala	327.00	37.60	290.00	183.48	290.00	179.12
Lakshadweep	17.40	0.00	40.00	0.00	40.00	0.00
Tamil Nadu	338.00	178.76	300.00	624.14	300.00	540.31
A & N Islands	43.60	0.00	48.00	0.00	48.00	8.00
Karnataka	231.00	75.37	290.00	4.00	285.00	164.00
Maharashtra	54.50	0.00	45.00	0.00	45.00	14.61
Gujarat	11.00	0.00	20.00	0.00	20.00	16.00
Goa	21.80	0.00	29.00	0.00	29.00	0.00
Andhra Pradesh	98.10	58.80	195.00	215.60	200.00	228.80
Odisha	142.00	39.80	125.00	146.48	125.00	91.80
Jharkhand	11.00	0.00	9.00	0.00	9.00	0.00
Bihar	11.00	0.00	9.00	0.00	9.00	0.00
West Bengal	43.60	0.00	40.00	13.85	40.00	31.15
NE Region	150.00	0.00	160.00	5.46	160.00	10.24
Total	1500.00	390.33	1600.00	1193.01	1600.00	1284.03

Annexure-II referred to in reply to part (d) of the Lok Sabha Unstarred Question No. 1182 for answer on 24.07.2017

State/UT-wise Number of beneficiaries benefitted under PMEGP Scheme during the last three years

Sl. No.	State/UT	(Projects in numbers)		
		Beneficiaries benefitted (Projects)		
		2014-15	2015-16	2016-17
1.	Jammu & Kashmir	1565	2207	1492
2.	Himachal Pradesh	1244	1077	941
3.	Punjab	1153	966	1266
4.	U.T. Chandigarh	36	43	47
5.	Haryana	1175	1248	1377
6.	Delhi	198	256	119
7.	Rajasthan	1976	1988	1749
8.	Uttarakhand	1333	1136	1345
9.	Uttar Pradesh	4891	4365	4074
10.	Chhattisgarh	847	1277	1598
11.	Madhya Pradesh	2737	1979	1940
12.	Sikkim	16	110	27
13.	Arunachal Pradesh	652	35	301
14.	Nagaland	416	623	1018
15.	Manipur	747	685	1265
16.	Mizoram	817	1134	425
17.	Tripura	787	642	2297
18.	Meghalaya	555	603	329
19.	Assam	5015	3483	6028
20.	Bihar	1639	2430	3234
21.	West Bengal	3397	1873	3528
22.	Jharkhand	1699	1839	1300
23.	Odisha	2013	2876	3029
24.	A & N Islands	161	119	195
25.	Gujarat*	1289	1419	1386
26.	Maharashtra**	3469	2497	2325
27.	Goa	78	91	90
28.	Andhra Pradesh	937	642	1357
29.	Telangana	604	660	664
30.	Karnataka	2431	2140	3575
31.	Lakshadweep	31	0	0
32.	Kerala	1344	1369	1584
33.	Tamil Nadu	2858	2463	2941
34.	Puducherry	58	65	66
Total		48168	44340	52912

* including Dadra & Nagar Haveli

** including Daman & Diu

State/UT-wise Number of beneficiaries benefitted under **Workshed Scheme** during the last three Years

Sl.No.	Name of State/UT	2014-15	2015-16	2016-17(P)
1	Delhi	0	0	0
2	Jammu	0	0	0
3	Shimla	160	0	20
4	Ambala	225	55	220
5	Chandigarh (UT)	30	10	20
6	Rajasthan	0	10	115
7	Madhya Pradesh	90	20	20
8	Chattisgarh	210	236	120
9	Uttarakhand	18	25	25
10	Uttar Pradesh	1104	310	1385
11	Karnataka	90	0	115
12	Tamil Nadu	250	57	70
13	Telangana	0	0	65
14	Andhra Pradesh	110	50	200
15	Maharashtra	60	34	45
16	Kerala	110	25	280
17	Gujarat	200	50	200
18	Goa	0	0	0
19	West Bengal	565	140	100
20	Bihar	200	0	20
21	Jharkhand	0	30	50
22	Odhisha	100	25	80
23	Assam	380	193	183
24	Nagaland	0	0	0
25	Tripura	0	0	0
26	Manipur	0	0	0
27	Meghalaya	0	0	0
28	Sikkim	0	0	0
29	Arunachal Pradesh	0	0	0
30	Mizoram	0	0	0
Total		3902	1270	3333

State/UT-wise Number of artisans covered under Aam Admi Bima Yojana Scheme during the last three years

Sl.No.	State	2014-15	2015-16	2016-17(p)
1.	Jammu & Kashmir	3814	2718	2718
2.	Himachal Pradesh	1194	1077	1077
3.	Punjab	4777	4118	4118
4.	UT Chandigarh	-	0	-
5.	Haryana	29438	29932	29932
6.	Delhi	926	930	930
7.	Rajasthan	16959	13327	13327
8.	Uttarakhand	10310	10239	10230
9.	Uttar Pradesh	127767	127767	127656
10.	Chattisgarh	2339	2339	2339
11.	Madhya Pradesh	1315	1296	1296
12.	Sikkim	-	0	0
13.	Arunachal Pradesh	18	16	16
14.	Nagaland	180	180	180
15.	Manipur	71	153	153
16.	Mizoram	-	0	0
17.	Tripura	-	0	0
18.	Meghalaya	16	29	29
19.	Assam	3973	3767	3656
20.	Bihar	6736	6614	6614
21.	West Bengal	23517	23517	22207
22.	Jharkhand	1588	1588	1588
23.	Odisha	2817	2492	2491
24.	A&N Islands	-	0	0
25.	Gujarat	10314	10267	10167
26.	Maharashtra	950	950	950
27.	Goa	-	0	0
28.	Andhra Pradesh	6421	7786	7686
29.	Telangana	1381	1238	1234
30.	Karnataka	15634	15634	15620
31.	Lakshadweep	-	0	0
32.	Kerala	9760	9760	9764
33.	Tamil Nadu	10332	10264	10200
34.	Puducherry	-	0	0
Total		292547	287998	286178

(P) Provisional

Rural artisans who have benefitted from the schemes of Coir Board

State	2014-15	2015-16	2016-17
Kerala	820	1312	863
Tamil Nadu	2340	1483	1571
Karnataka	418	102	339
Andhra Pradesh	234	879	620
Odisha	287	325	211
Others	212	108	258
Total	4311	4209	3862