

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2547**  
TO BE ANSWERED ON 06.03.2020

**TRAINING AND EMPLOYMENT PROGRAMMES FOR WOMEN**

2547. SHRI JUGAL KISHORE SHARMA:  
SMT. RITI PATHAK:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) the training and employment programmes being implemented by the Government for the women of the State of Jammu and Kashmir and the area/trades included in it;
- (b) the funds allocated, sanctioned, released and utilized under the said schemes along with the number of women benefited there under during the last three years and the current year; and
- (c) whether the Government is contemplating to introduce new schemes in order to provide training to women and to support employment programmes and if so, the details thereof?

**ANSWER**

MINISTER OF WOMEN AND CHILD DEVELOPMENT  
(SHRIMATI SMRITI ZUBIN IRANI)

(a) to (c) Ministry of Micro, Small and Medium Enterprises (MSME) is implementing Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector. Any individual above 18 years of age is eligible to avail benefits of the program. For setting up of projects costing above Rs.10 lakh in the manufacturing sector and above Rs. 5 lakh in the business /service sector, the beneficiaries should possess at least VIII standard pass educational qualification. 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 women/ scheduled caste/scheduled tribe/OBC /minorities, ex-serviceman, physically handicapped, North Eastern Region (NER), Hill and Border areas etc. 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. Benefit can be availed under PMEGP for setting up of new units only.

Khadi Village Industries Commission (KVIC) is the Nodal implementing agency at national level. The scheme is being implemented across the country, including Jammu & Kashmir through all Public Sector Banks, selected private sector banks and co-operative banks. Under this scheme, banks provide loan and the margin money subsidy is being provided by Ministry of MSME through KVIC. Further, from the financial year 2018-19 Ministry of MSME has also introduced a new component under PMEGP providing second financial assistance for expansion/upgrading the existing PMEGP/MUDRA units. Under this component, for manufacturing unit loan upto Rs.1.00 Cr. and for service/ trading unit loan upto Rs.25.00 lakh with subsidy of 15% (20% for NER and hilly state) can be availed.

Any activity (barring a few indicated in the negative list of PMEGP guidelines) can be taken up under PMEGP, broadly in the areas as mentioned below:

- i. Agro Based & Food Processing Industry (ABFPI),
- ii. Forest Based Industry (FBI)
- iii. Mineral Based Industry (MBI),
- iv. Polymer & Chemical Based industry (PCBI),
- v. Rural Engineering & Bio Technology Industry (REBTI),
- vi. Handmade Paper & Fibre Industry (HMPFI), and Services & Textiles.

Women are thus covered as special category under PMEGP and are entitled to higher rate of subsidy. As per the budgetary guidelines, Ministry of MSME is required to spend atleast 30% of the budget on women in its schemes. Under PMEGP, 35 to 40% of the total margin money subsidy is disbursed to women. The PMEGP performance in the State of J&K with respect to women during last three years and current year is attached at **Annexure-I**.

The Ministry of Skill Development and Entrepreneurship is implementing flagship scheme Pradhan Mantri Kaushal Vikas Yojana 2.0 (PMKVY 2.0) 2016-20 on pan India basis with an objective to provide skilling to prospective youth including women. Under PMKVY 2.0, an amount of Rs1723.19 crores, Rs1946.45 crores and Rs1749.22 crores have been allocated during the Financial Years 2017-18, 2018-19 and 2019-20 respectively.

Further, scheme of Jan Shikshan Sansthan (JSS) for skill development is being implemented through its institutional framework in the country with the objective to improve the occupational skills and technical knowledge of the non/neo literate. At present two Jan Shikshan Sansthans are functional in the former State of Jammu & Kashmir the details are attached at **Annexure-II**:

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**Annexure -I**

**Annexure referred to in reply to Part (a) to (c) of Lok Sabha Un-starred Question No. 2547 to be answered on 12.12.19 regarding Training and Employment Programmes for Women**

**PMEGP performance in the State of J&K with respect to women during last three years and current year is as under:**

Year	Budget Allocation for Margin Money (Rs. in crore)	Margin Money disbursed (Rs. in crore)	Total micro-enterprises setup	Margin Money disbursed for women (Rs. in crore)	No of micro enterprises setup by women
2016-17	15.41	26.21	1492	6.34	476 (32%)
2017-18	47.72	69.13	3753	17.18	1188(32%)
2018-19	47.45	152.22	7529	41.24	2449(33)
2019-20 <sup>#</sup>	63.28	83.42	3916	24.44	1331(34%)

# as on 02.03.2020

**Annexure -II**

**Annexure referred to in reply to Part (a) to (c) of Lok Sabha Un-starred Question No. 2547 to be answered on 12.12.19 regarding Training and Employment Programmes for Women**

**Table 1: Grant-in-Aid released and Beneficiaries enrolled by the JSSs in Jammu & Kashmir in last two years:**

S. No	Name of the JSS	Grant-in-Aid released during FY 2018-19	Grant-in-Aid released during FY 2019-20	Beneficiaries Enrolled during FY 2018-19	Beneficiaries Enrolled during FY 2019-20
1	Jammu	1525000	2500000	791	1600
2	Kupwara	2585000	2500000	486	1160

**Table 2: Beneficiaries trained (gender wise) during past two years by the JSSs in J&K**

Year	Total Male Trained during 2018-20	Total Female Trained during 2018-20
2018-19	301	974
2019-20	166	1024