

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3282
ANSWERED ON 16.03.2021

DEVELOPMENT IN RURAL AREAS OF MAHARASHTRA

3282. SHRI KAPIL MORESHWAR PATIL:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the details of the steps taken for development of people living in the rural areas of Maharashtra; and
- (b) the steps taken towards building Aatmanirbhar Bharat with the help of small scale industries, particularly in Maharashtra?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

(a) & (b): The Ministry of Rural Development is implementing a number of schemes/programmes for development of life of the people living in rural areas including the State of Maharashtra through employment generation, strengthening of livelihood opportunities, promoting self-employment, skilling of rural youths, provision of social assistance and other basic amenities towards building Atmanirbhar Bharat. The details of the schemes/programmes implemented by the Ministry of Rural Development in this regard are given below:-

(i) Mahatma Gandhi National Rural Employment Guarantee Scheme (Mahatma Gandhi NREGS):

Mahatma Gandhi NREGS is a demand driven wage employment programme, which provide for the enhancement of livelihood security of the households in rural areas of the country (including Maharashtra) by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. Mahatma Gandhi NREGS is implemented with the objectives of meeting basic needs and developing rural infrastructure for improving living conditions of rural masses so that migration of people from rural areas could be reduced.

During current financial year 2020-21, as on 11.03.2021, the Ministry has released Rs.1493.33 crore to State of Maharashtra for implementation of Scheme and more than 5.99 crore person-days have been generated in State of Maharashtra under the Scheme.

(ii) Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM): The Yojana is implemented to tackle the problem of unemployment, especially among women, in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs), and continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period of time to improve their quality of life and come out of abject poverty. Besides, Start-up Village Entrepreneurship Programme (SVEP), the sub-scheme under DAY-NRLM, has the objective of helping Self Help Group (SHG) and their

family members to set-up small enterprises in the non-farm sector. The block is the unit of implementation of SVEP. The objective of the scheme is to help the rural poor to set-up enterprises at the village level in non-agricultural sectors. Besides providing start-up capital, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises. SHG members are supported under the project. SVEP does not have a state wise allocation of funds. Supplementary AAPs are submitted by States/UTs. Once approved, funds are released in three installments of 25%, 50% and 25% respectively for implementation.

SVEP has been proposed to be implemented in 8 blocks of Maharashtra viz. Barshi, Mohol, Kalamb, Kelapur, Palghar, Shahpur, Bhokhardan and Jalna and as on January, 2021, 4506 enterprises have been formed under SVEP in two blocks of Barsi and Mohoi.

(iii) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment and Training Institutes (RSETIs):

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is the placement linked skill development programme for rural poor youth under NRLM being in operation since September, 2014. Skill development through Rural Self Employment and Training Institutes (RSETIs) is also being undertaken to enable a trainee to take bank credit and start his/her own Micro-enterprise. Some of such trainees may also seek regular salaried jobs. Both the above mentioned schemes are aimed at increasing employability of rural poor youth either for wage or self employment leading to economic and social development of youth of rural area of the country by removing the hurdles of the rural livelihoods and by strengthening rural economy and rural income and thus contributing/serving towards Atmanirbhar Bharat. Both DDU-GKY and RSETI schemes are implemented in the State of Maharashtra.

In the State of Maharashtra, under DDU-GKY, 12,490 persons have been trained and 12,756 persons have been placed in the Financial Year 2019-20. In the Financial Year 2020-21 (as on 31.01.2021), 1876 persons have been placed. Similarly, in the State of Maharashtra, under RSETI, 31,521 persons have been trained and 20,982 persons have been settled in the Financial Year 2019-20. In the Financial Year 2020-21 (as on 31.01.2021), 10,862 persons have been trained and 6,811 persons have been settled.

(iv) Pradhan Mantri Awaas Yojana-Gramin (PMAY-G): The erstwhile scheme of Rural housing is restructured into Pradhan Mantri Awaas Yojana-Gramin w.e.f 01st April, 2016. PMAY-G aims to provide a pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house by 2022. To achieve the objective of "Housing for All" the target number of houses to be constructed by the year 2021-22, is 2.95 Crore.

The State of Maharashtra has been allocated a target of 12,09,398 houses till date and out of these, 5,69,860 houses have been completed as on 12th March, 2021.

(v) Pradhan Mantri Gram Sadak Yojana (PMGSY):

Pradhan Mantri Gram Sadak Yojana (PMGSY) is a onetime special intervention to provide road connectivity, by way of single all weather road to the eligible unconnected habitations in the core network with a population size of 500+ in plain areas and 250+ in Special Category States, Deserts, Tribal and Backward Districts (as per Census, 2001).

The Government of Maharashtra has been sanctioned 28,021.395 km under various interventions/verticals of PMGSY for construction and up-gradation of all weather roads in the rural areas. The State has completed 26,514.016 km road length as on 11.03.2021.

(vi) Shyama Prasad Mukherjee Rurban Mission (SPMRM):

Shyama Prasad Mukherji Rurban Mission (SPMRM) is one of the rural development schemes being implemented in the State of Maharashtra. SPMRM is a program focused on integrated development of Rural clusters by stimulating local economic development, enhancing basic services, and creating well planned Rurban clusters.

There are 20 Rurban clusters allocated to the State of Maharashtra. Integrated Cluster Action Plans (ICAPs), which are the broad contours of investment for each cluster, have been approved for all 20 clusters. Detailed Project Reports have been approved for 19 clusters.

Rurban cluster development focuses on integrated development of a cluster of villages. Strengthening local economic activities is one of the key priorities under cluster development to make self-sustainable rural clusters. This is achieved by identifying particular economic growth points and through investment in skill development training linked to economic activities, employment generation & SHG promotion, agricultural services and processing, tourism and bringing interventions to support local artisans and micro enterprises. In addition, these clusters are provided with need based urban-like basic infrastructure including inter-village road connectivity, solid and liquid waste management, piped water supply, village street with drains, street lights, digital and social infrastructure amenities. These steps help in building Aatma Nirbhar Bharat.

(vii) Saansad Adarsh Gram Yojana (SAGY): Saansad Adarsh Gram Yojana (SAGY) was launched on 11 October 2014 Under the SAGY framework, the development of Gram Panchayats is envisaged through effective convergence and implementation of existing development Schemes of Government under the administrative control of respective Ministries without allocation of any additional fund.

Apart from the schemes/programmes of the Ministry of Rural Development, the initiatives taken by other Ministries/Departments are as under:

(i) Department of Financial Services has informed that as part of the Aatmanirbhar Bharat Abhiyaan, Emergency Credit Line Guarantee Scheme (ECLGS) was introduced as an emergency measure to combat the unprecedented crisis caused in the wake of Covid-19 pandemic. Under the scheme, collateral free credit from Scheduled Commercial Banks, Financial Institutions, Non-Banking Financial Companies is provided to eligible Micro, Small & Medium Enterprise (MSME) units, business enterprises and individual loans for business purposes to the extent of 20% of their entire outstanding credit upto Rs 50 crore as on 29.02.2020, subject to the account being less than or equal to 60 days past due as on 29.2.2020. This additional credit is fully covered by a credit guarantee provided by the Government through National Credit Guarantee Trustee Company Ltd. (NCGTC). The loans provided under ECLGS have a 12-month moratorium on repayment of principal. The Scheme has been extended through ECLGS 2.0 for the 26 sectors identified by the Kamath Committee and the health care sector. The entities with outstanding credit above Rs. 50 crore and not exceeding Rs. 500 crore as on 29.2.2020 were made eligible under ECLGS 2.0 subject to the account being less than or equal to 30 days past due as on 29.2.2020. The scheme is valid till 31.3.2021 or till guarantees for an amount of Rs 3,00,000 crore is sanctioned, whichever is earlier. As informed by National Credit Guarantee Trustee Company Limited (NCGTC), as on 28.2.2021, at all India level, cumulative sanction of loans stood at Rs. 2.46 lakh crore against which guarantees for a total amount of Rs. 2.14 lakh crore to more than 92.27 lakh borrowers have been issued under ECLGS. About 87 lakh MSME units have availed guarantees which constitute 95% in term of number of guarantees issued.

In Maharashtra, guarantees for a total amount of Rs 32,929.53 crore have been issued under the Scheme to 8.02 lakh eligible borrowers.

(ii) Department of Agriculture, Cooperation and Farmers Welfare has informed that the Soil Health Card Scheme has been introduced in 2014-15 to assist State Governments to issue soil health cards to all farmers in the country which provides information to farmers on nutrient status of their soil along with recommendation on appropriate dosage of nutrients to be applied for improving soil health and its fertility. During 2019-20, a pilot project “Development of Model Villages” was taken up where soil samples collection was done at individual farm holding instead of sample collection at grids.

In Maharashtra, 12977203 and 13098115 Soil Health Cards were issued during the Cycle-I of 2015-17 and Cycle-II of 2017-19 respectively. Under Model Village Programme, 201837 Soil Health Cards have been issued in Maharashtra in 2019-20.

(iii) Department of Fisheries is implementing a flagship scheme namely, “Pradhan Mantri Matsya Sampada Yojana (PMMSY) with highest ever planned investment of Rs.20050 crore in fisheries sector for a period of five years with effect of Financial Year 2020-21 in all States/UTs including Maharashtra. The PMMSY has been approved as a part of Atmanirbhar Bharat Package.

Under PMMSY, Department of Fisheries has approved the fisheries development proposal of Government of Maharashtra at a total cost of Rs.153.19 crore with central share of Rs.50.64 crore during the financial year 2020-21.

(iv) Ministry of Micro, Small and Medium Enterprises (MSME) is implementing a major credit-linked subsidy programme through Prime Minister’s Employment Generation Programme (PMEGP) through Banks since 2008-09 with Khadi and Village Industries Commission (KVIC) as nodal agency at the national level for generating employment in the Country including in the **rural areas of Maharashtra** by setting up of micro-enterprises in the non-farm sector. Under PMEGP, 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 scheduled castes, scheduled tribes, OBCs, minorities, women, ex-servicemen, physically handicapped, beneficiaries belonging to North Eastern Region, hill and border areas, etc., the margin money subsidy is 35% in rural areas and 25% in urban area. The maximum cost of project is Rs.25 lakh in the manufacturing sector and Rs.10 lakh in the service sector. Since 2018-19, the financial assistance scheme for expansion/ upgrading of the existing PMEGP/ Rural Employment Generation Programme (**REGP**)/ Micro Units Development and Refinance Agency Ltd.(MUDRA) units (for manufacturing units upto 1.00 Cr. and for service/ trading unit upto Rs.25.00 Lakhs with subsidy of 15% for non North Eastern Region (NER) and 20% for NER and hilly state) has also been introduced.

Details regarding number of units assisted, margin money disbursed and employment generated under PMEGP during the last three years and current year in Maharashtra including rural areas is as under:

Year	No. of projects (Units)	Margin Money (Rs. in crore)	Employment (Nos)
2017-18	3329	87.50	26632
2018-19	5642	152.72	45136
2019-20	4406	112.19	36248
2020-21 (28.02.2021)	1961	56.05	15688
