

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 548
TO BE ANSWERED ON 22.07.2021

Programmes to Promote Rural Entrepreneurship

548. SHRI RAHUL GANDHI:

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

- (a) whether the Government has initiated programmes to promote rural entrepreneurship, especially among the rural poor adversely affected by the COVID-19 pandemic and if so, the details thereof;
- (b) whether the Government is implementing programmes for skilling rural youth and women to establish agricultural enterprises, particularly micro food enterprises and if so, the details thereof;
- (c) whether the Government has initiated measures to enhance access to credit for micro enterprises in aspirational districts and credit deficit districts; and
- (d) if so, the details thereof particularly for Wayanad district?

ANSWER

MINISTER OF MICRO, SMALL AND MEDIUM ENTERPRISES
(SHRI NARAYAN RANE)

(a): Ministry is implementing the following schemes across the country to promote rural entrepreneurship:

- i. Credit-linked subsidy programme named **Prime Minister's Employment Generation Programme (PMEGP)** since 2008-09 through Khadi and Village Industries Commission (KVIC) as nodal agency at the national level for generating employment in the country by setting up of micro-enterprises in the non-farm sector. Under the scheme, beneficiaries can avail loan up to Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector, with Margin Money subsidy of 15% to 35% for different categories. Around 80% of these micro units are set up in rural areas.

Since its inception till 30th June 2021, around 7 lakh micro enterprises have been assisted providing employment to an estimated 57 lakh persons. During the financial year 2020-21, against the target of assisting 78,625 people to set up micro-units and to generate estimated employment for 6,29,000 persons, Banks have sanctioned and disbursed loans to 84,793 micro units, thereby providing employment to estimated 6,78,344 persons. This is the best performance under PMEGP since its inception in 2008-09 despite COVID 19 challenges.

- ii. **Scheme of Fund for Regeneration of Traditional Industries (SFURTI)** to organize traditional industries and artisans into clusters to make their products competitive and provide the artisans with sustainable employment. As on 19.07.2021, 433 clusters have been approved benefitting about 2.6 lakh artisans with GoI assistance of Rs.1102 crore.

iii. Following programmes under Gramodyog Vikas Yojana through KVIC:

- **Honey Mission (Beekeeping Programme):** To supplement the income of farmers, Adivasies and unemployed youth of the country, KVIC has launched Honey Mission during 2017-18, providing farmers with bee boxes, live bee hives, equipments and training. A total number of 15,445 beneficiaries have been provided with 1,53,259 of Bee-Hives(Boxes) from 2017-18 to 2020-21.
- **Kumbhar Sashaktikaran Programme (Mineral Based Industry):** Under the programme, for up-liftment of the rural potter's livelihood, skill up-gradation training and new home scale energy efficient equipment like electric pottery wheels, blunger, pug mill, kiln etc. are provided for producing quality products. A total of 21030 electric pottery wheels have been distributed under this programme since 2017-18 to 2020-21.

(b): Under **A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE)**, Ministry of MSME is setting up Livelihood Business Incubators (LBIs) for skilling and incubating unemployed youth and micro entrepreneurs in the Agro rural sector. Till 30.06.2021, 102 LBIs have been approved of which 9 LBIs are exclusively in micro food processing sector. 3479 beneficiaries have been trained in these 9 LBIs of which 1109 beneficiaries have set up their own micro enterprises in food processing.

(c) & (d): Under PMEGP, Ministry is providing access to credit up to Rs. 25 lakh in manufacturing sector and up to Rs. 10 lakh in service sector. Around 14% of the PMEGP units are set up in aspirational districts. Performance of PMEGP in aspirational districts during 2020-21 including Wayanad district is given at **Annexure**.

Besides, Government is also implementing **Pradhan Mantri MUDRA Yojana (PMMY)** for providing loans upto 10 lakh to the non-corporate, non-farm small/micro enterprises across the country including aspirational districts. These loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs. The borrower can approach any of these lending institutions or can apply online.

Annexure referred to in reply to part (c)&(d) of the Lok Sabha Unstarred Qn. No. 548 for answer on 22.07.2021**Performance of PMEGP Scheme in aspirational districts during 2020-21**

Sr. No.	Aspirational districts performance under PMEGP during 2020-21				
	State Name	District Name	No. of units set up	Margin Money Disbursed (Rs.in Lakhs)	Estimated Employment
1	TELANGANA	ADILABAD	102	240.58	816
2	BIHAR	ARARIA	49	115.31	392
3	BIHAR	AURANGABAD	50	160.13	400
4	UTTAR PRADESH	BAHRAICH	88	221.03	704
5	ASSAM	BAKSA	81	112.53	648
6	ODISHA	BALANGIR	134	302.05	1072
7	CHHATTISGARH	BALRAMPUR	45	116.72	360
8	BIHAR	BANKA	6	33.33	48
9	JAMMU KASHMIR	BARAMULLA	1810	4033.9	14480
10	RAJASTHAN	BARAN	58	101.17	464
11	RAJASTHAN	BARMER	55	97.29	440
12	ASSAM	BARPETA	207	324.3	1656
13	MADHYA PRADESH	BARWANI	80	257.12	640
14	CHHATTISGARH	BASTAR	77	146.08	616
15	BIHAR	BEGUSARAI	69	191.42	552
16	CHHATTISGARH	BIJAPUR	29	49.94	232
17	WEST BENGAL	BIRBHUM	82	201.08	656
18	JHARKHAND	BOKARO	104	382.21	832
19	HIMACHAL PRADESH	CHAMBA	134	384.76	1072
20	UTTAR PRADESH	CHANDAUJI	269	1156.89	2152
21	MANIPUR	CHANDEL	78	98.56	624
22	JHARKHAND	CHATRA	24	48.85	192
23	MADHYA PRADESH	CHHATARPUR	58	249.17	464
24	UTTAR PRADESH	CHITRAKOOT	92	278.62	736
25	WEST BENGAL	DAKSHIN DINAJPUR	0	0	0
26	MADHYA PRADESH	DAMOH	56	169.09	448
27	CHHATTISGARH	DANTEWADA	47	89.6	376
28	ASSAM	DARRANG	36	46.57	288
29	TRIPURA	DHALAI	105	209.17	840
30	ODISHA	DHENKANAL	100	271.05	800
31	RAJASTHAN	DHOLPUR	20	41.47	160
32	ASSAM	DHUBRI	233	316.35	1864
33	GUJARAT	DOHAD	94	486.4	752
34	JHARKHAND	DUMKA	72	153.14	576
35	SIKKIM	EAST DISTRICT	33	93.14	264
36	MADHYA PRADESH	EAST NIMAR	99	123.96	792
37	JHARKHAND	EAST SINGHBHUM	0	0	0
38	UTTAR PRADESH	FATEHPUR	102	518.39	816

39	PUNJAB	FIROZPUR	37	119.83	296
40	KARNATAKA	GADAG	77	155.11	616
41	MAHARASHTRA	GADCHIROLI	89	120.2	712
42	ODISHA	GAJAPATI	36	86.36	288
43	JHARKHAND	GARHWA	36	88.85	288
44	BIHAR	GAYA	68	233.94	544
45	JHARKHAND	GIRIDIH	94	241.77	752
46	ASSAM	GOALPARA	68	69.13	544
47	JHARKHAND	GODDA	82	170.92	656
48	JHARKHAND	GUMLA	31	65.95	248
49	MADHYA PRADESH	GUNA	79	145.43	632
50	ASSAM	HAILAKANDI	73	106.15	584
51	UTTARAKHAND	HARIDWAR	133	372.06	1064
52	JHARKHAND	HAZARIBAG	116	356.41	928
53	RAJASTHAN	JAISALMER	28	59.61	224
54	MAHARASHTRA	JALGAON	107	325.58	856
55	BIHAR	JAMUI	46	131.91	368
56	TELANGANA	JAYASHANKAR	31	57.87	248
57	ANDHRA PRADESH	Kadapa (YSR)	69	308.27	552
58	KARNATAKA	KALABURAGAI	0	0	0
59	ODISHA	KALAHANDI	98	232.47	784
60	ODISHA	KANDHAMAL	60	105.58	480
61	CHHATTISGARH	KANKER	72	164.27	576
62	RAJASTHAN	KAROLI	70	152.37	560
63	BIHAR	KATIHAR	31	104.67	248
64	BIHAR	KHAGARIA	19	58.54	152
65	TELANGANA	KHAMMAM	115	473.13	920
66	JHARKHAND	KHUNTI	52	102.54	416
67	NAGALAND	KIPHIRE	59	54.39	472
68	CHHATTISGARH	KONDAGAON	93	147.24	744
69	ODISHA	KORAPUT	86	166.8	688
70	CHHATTISGARH	KORBA	155	314.28	1240
71	TELANGANA	KUMURAM BHEEM ASIFABAD	0	0	0
72	JAMMU KASHMIR	KUPWARA	708	1593.73	5664
73	JHARKHAND	LATEHAR	20	33.56	160
74	JHARKHAND	LOHARDAGA	48	80.45	384
75	CHHATTISGARH	MAHASAMUND	79	373.4	632
76	ODISHA	MALKANGIRI	37	66.7	296
77	MIZORAM	MAMIT	133	211.48	1064
78	PUNJAB	MOGA	76	152.37	608
79	GUJARAT	MORBI	15	90.57	120
80	BIHAR	MUZAFFARPUR	60	164.02	480
81	ODISHA	NABARANGPUR	74	126.12	592
82	WEST BENGAL	NADIA	80	496.49	640

83	ARUNACHAL PRADESH	NAMSAI	2	2.59	16
84	MAHARASHTRA	NANDED	82	136.78	656
85	MAHARASHTRA	NANDURBAR	48	130.18	384
86	CHHATTISGARH	NARAYANPUR	35	66.9	280
87	GUJARAT	NARMADA	11	40.35	88
88	BIHAR	NAWADA	96	304.76	768
89	ODISHA	NUAPADA	52	127.88	416
90	HARYANA	NUH	0	0	0
91	MAHARASHTRA	OSMANABAD	64	153.3	512
92	JHARKHAND	PAKUR	48	94.89	384
93	JHARKHAND	PALAMU	57	145.06	456
94	BIHAR	PURNIA	57	170.8	456
95	KARNATAKA	RAICHUR	61	153.23	488
96	MADHYA PRADESH	RAJGARH	158	663.34	1264
97	CHHATTISGARH	RAJNANDGAON	163	288.38	1304
98	TAMIL NADU	RAMANATHAPUA	425	153.85	3400
99	JHARKHAND	RAMGARH	83	253.25	664
100	JHARKHAND	RANCHI	76	228.15	608
101	ODISHA	RAYAGADA	88	177.99	704
102	MEGHALAYA	RI-BHOI	18	26.16	144
103	JHARKHAND	SAHIBGANJ	41	139.26	328
104	BIHAR	SHEIKHPURA	36	76.99	288
105	UTTAR PRADESH	SHRAVASTI	53	86.97	424
106	UTTAR PRADESH	SIDDHARTH	132	234.38	1056
107	JHARKHAND	SIMDEGA	37	73.51	296
108	MADHYA PRADESH	SINGROLI	62	150.07	496
109	RAJASTHAN	SIROHI	66	174.39	528
110	BIHAR	SITAMARHI	58	211.93	464
111	UTTAR PRADESH	SONBHADRA	109	379.97	872
112	CHHATTISGARH	SUKMA	20	18.17	160
113	ASSAM	UDALGURI	53	57.74	424
114	UTTARAKHAND	UDHAM SINGH	162	551.41	1296
115	MADHYA PRADESH	VIDISHA	56	113.45	448
116	TAMIL NADU	VIRUDHUNAGAR	92	271.53	736
117	ANDHRA PRADESH	VISAKHAPATNAM	76	361.41	608
118	ANDHRA PRADESH	VIZIANAGARAM	78	379.66	624
119	TELANGANA	WARANGAL	29	68.88	232
120	MAHARASHTRA	WASHIM	47	79.72	376
121	KERALA	WAYANAD	51	100.33	408
122	SIKKIM	WEST DISTRICT	7	17.66	56
123	ARUNACHAL PRADESH	WEST SIANG	3	8.93	24
124	KARNATAKA	YADAGIRI	68	99.07	544