

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION No. 2856**  
TO BE ANSWERED ON 08.08.2024

**EMPLOYMENT GENERATION THROUGH KVIC**

2856. SHRI MANISH JAISWAL:

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

- (a) whether the Government has taken measures to generate employment opportunities through the Khadi and Village Industries Commission (KVIC) in Jharkhand and if so, the details thereof;
- (b) the number of employment opportunities created by KVIC in Jharkhand during the last three years, district-wise including Hazaribagh;
- (c) the funds allocated and utilized under KVIC projects in Jharkhand during the last three years;
- (d) the specific initiatives undertaken by KVIC to promote khadi and village industries in Jharkhand; and
- (e) the future plans of the Government to further enhance employment opportunities through KVIC in Jharkhand?

**ANSWER**

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES  
(SUSHRI SHOBHA KARANDLAJE)

(a) to (c): Ministry of MSME through Khadi and Village Industries Commission (KVIC) is implementing the following schemes to promote livelihood and for generation of employment opportunities in the rural and urban areas of the country including the state of Jharkhand:

**1. Prime Minister's Employment Generation Programme (PMEGP):**

1. Government through the Ministry of MSME has been implementing a major credit-linked subsidy programme viz. Prime Minister's Employment Generation Programme (PMEGP) being implemented 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 by setting up of micro-enterprises.

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, Transgenders, differently abled, beneficiaries belonging to North Eastern Region, aspirational districts, hill and border areas (as notified by the Government), etc. The margin money subsidy is 35% in rural areas and 25% in urban area. The maximum cost of project is Rs.50 lakhs in the manufacturing sector and Rs.20 lakhs in the service sector. Own contribution of beneficiaries under Special Category is 05% and 10% for General Category beneficiaries.

Since 2018-19, existing PMEGP/Rural Employment Generation Programme/MUDRA enterprises are also supported based on past good performances with 2nd loan for upgradation and expansion. Under 2nd Loan, maximum project cost admissible for Margin Money (MM) subsidy under Manufacturing sector is Rs. 1.00 crore and under Service sector is Rs. 25 Lakhs. Eligible subsidy on 2nd loan for all categories is 15% of project cost (20% for NER & Hill States).

The details regarding employment opportunities created by KVIC under PMEGP & funds allocated and utilized under PMEGP in Jharkhand during the last three years, district-wise including Hazaribagh have been **annexed**.

**2. Gramodyog Vikas Yojana:** Gramodyog Vikas Yojana (GVY) is one of the components of Khadi Gramodyog Vikas Yojana (KGVY) for promotion and development of village industries through common facilities, technological modernization, training etc. & other support and services for promotion of village Industries. The following programmes are implemented under GVY:

- i. **Kumbhar Sashaktikaran Programme:** - KVIC launched Kumbhar Sashaktikaran Programme from the year 2018-19 to uplift the rural pottery traditional artisan's livelihood by enhancing their income. Under this programme, Electric Potter Wheel and skill up-gradation training of 10 days is provided to artisans.

**Performance of Kumbhar Sashaktikaran Programme during the last three years in Jharkhand**

Sr. No.	Financial Year	No. of electric pottery wheels and other equipment distributed	No. of Pottery Artisans Benefited
1	2021-22	-	-
2	2022-23	100	400
3	2023-24 (Provisional)	42	168

- ii. **Honey Mission:** - KVIC launched Honey Mission Programme from the year 2017-18 to supplement the income of farmers and unemployed youths. Under Honey Mission Programme, 10 days training is provided to prospective beekeepers/entrepreneurs/farmers along with bee boxes and bee colonies.

**Performance of Honey Mission during the last three years in Jharkhand**

Sr. No.	Financial Year	No. of beneficiaries benefited	No. of Bee- Boxes with hives distributed
1	2021-22	50	500
2	2022-23	50	500
3	2023-24 (Provisional)	60	600

- iii. **Leather Craft Artisans Empowerment Programme:** The objective of the programme is to uplift the leather craft artisans' livelihood by providing training for skill up-gradation and new home-scale energy-efficient tool kits for producing goods quality of the products.

**Performance of Leather Programme during the last three years in Jharkhand**

Sr. No	Financial Year	No. of Beneficiaries Benefitted
1	2021-22	70
2	2022-23	85
3	2023-24 (Provisional)	85

3. **Khadi Vikas Yojana (KVIY):** The Scheme is implemented for promotion and development of Khadi sector i.e. Cotton, Woollen, Silk through the existing schemes like (1) Modified Market Development Assistance (MMDA), (2) Interest Subsidy Eligibility Certificate (ISEC), etc.

- i. **Modified Market Development Assistance (MMDA):** Modified Market Development Assistance (MMDA) for Cotton/Muslin, Wool and Polyvastra shall be calculated @ 35% on Prime Cost and for Silk Khadi @ 20% on Prime Cost which includes cost of raw material plus conversion charges upto grey cloth plus processing charges without margins.

**Performance of MMDA during last three years in Jharkhand State**

Sr. No.	Financial Years	No. of Khadi Institutions	Fund Disbursed (Rs in Lakhs)
1	2021-22	5	31.52
2	2022-23	7	77.15
3	2023-24 (Provisional)	5	34.40

- ii. **Interest Subsidy Eligibility Certification (ISEC) scheme:** ISEC is issued by the KVIC to the eligible Khadi Institutions on the basis of their level of production and sales, and the estimated requirement of funds in accordance with the prescribed pattern of Assistance.

Under the scheme an interest of 4% per annum is to be borne by the Khadi Institutions and remaining by the KVIC from budgetary sources provided by Government of India. The scheme is applicable only for Khadi and Polyvastra.

**Performance of ISEC during last three years Jharkhand State**

Sr. No.	Financial Years	ISECs availed	Inter Subsidy paid (Rs. In Lakhs)
1	2021-22	-	-
2	2022-23	2	5.69
3	2023-24 (Provisional)	2	0.34

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(d): Following have been taken by KVIC to promote Khadi and Village Industries throughout the country including the state of Jharkhand:

- i. Webinars were organized on various activities for setting up of micro-enterprises.
- ii. Short film featuring successful entrepreneurs.
- iii. Radio jingles in regional languages to create awareness.
- iv. Targeted publicity of PMEGP through rural post offices.
- v. The prospective entrepreneurs and beneficiaries can opt for the mode of training and choose the training centre for offline mode of their choice.
- vi. For filing up the application form, six regional languages have been made available on the PMEGP portal.
- vii. KVIC provides marketing support and organizes exhibitions where the institutions and entrepreneurs can sell and display their products.

(e): The achievable targets have been earmarked under action plan of KVY and GVY to further enhance employment opportunities in Jharkhand. Under **PMEGP**, an interim target of supporting 1,540 new micro-enterprises in Jharkhand has been set for the financial year 2024-25.

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Annexure

**Annexure: Referred to in Reply to part (a) to (c) of Lok Sabha Unstarred Question no. 2856 for answer on 08.08.2024.**

**PMEGP in Jharkhand:**

PMEGP performance in Jharkhand during the last 3 years in terms of no. of units assisted, margin money (MM) subsidy disbursed and estimated employment generated is given below:

S. No.	Financial Year	No. of Units Assisted	Estimated Employment Generated	MM Subsidy (Rs. Cr)
1	FY 2021-22	1,714	13,712	41.87
2	FY 2022-23	1,851	14,808	48.37
3	FY 2023-24	2,101	16,808	51.23

PMEGP performance in Jharkhand during FY 2023-24 in terms of no. of units assisted, margin money (MM) subsidy disbursed and estimated employment generated is given below:

S. No.	District Name	No. of Units Assisted	Estimated Employment Generated	Margin Money Subsidy (Rs. Lakh)
1	Ranchi	232	1856	564.42
2	Giridih	170	1360	335.80
3	<b>Hazaribag</b>	<b>162</b>	<b>1296</b>	<b>549.75</b>
4	Dumka	154	1232	262.93
5	Godda	136	1088	389.05
6	Deoghar	120	960	326.55
7	Purbi Singhbhum	117	936	383.49
8	Sahibganj	111	888	137.06
9	Bokaro	96	768	341.22
10	Dhanbad	91	728	242.76
11	Palamu	79	632	187.01
12	Saraikela Kharswan	72	576	178.51
13	Lohardaga	67	536	113.18
14	Pashchimi Singhbhum	64	512	150.60
15	Koderma	57	456	106.25
16	Ramgarh	56	448	231.53
17	Pakur	51	408	66.97
18	Simdega	49	392	83.72
19	Gumla	43	344	90.71
20	Chatra	39	312	93.03
21	Jamtara	38	304	62.76
22	Garhwa	35	280	99.36
23	Khunti	35	280	56.26
24	Latehar	27	216	70.34
	<b>Total</b>	<b>2,101</b>	<b>16,808</b>	<b>5,123.26</b>

PMEGP performance in Jharkhand during FY 2022-23 in terms of no. of units assisted, margin money (MM) subsidy disbursed and estimated employment generated is given below:

<b>S. No.</b>	<b>District Name</b>	<b>No. of Units Assisted</b>	<b>Estimated Employment Generated</b>	<b>Margin Money Subsidy (Rs. Lakh)</b>
<b>1</b>	<b>Hazaribag</b>	<b>155</b>	<b>1,240</b>	<b>505.97</b>
<b>2</b>	Ranchi	121	968	432.33
<b>3</b>	Bokaro	108	864	359.26
<b>4</b>	Purbi Singhbhum	108	864	272.62
<b>5</b>	Dhanbad	102	816	329.28
<b>6</b>	Sahibganj	99	792	161.52
<b>7</b>	Giridih	90	720	255.84
<b>8</b>	Palamu	77	616	213.83
<b>9</b>	Ramgarh	77	616	326.25
<b>10</b>	Lohardaga	76	608	145.57
<b>11</b>	Pashchimi Singhbhum	76	608	203.69
<b>12</b>	Pakur	75	600	111.22
<b>13</b>	Jamtara	73	584	121.97
<b>14</b>	Saraikela Kharswan	73	584	142.34
<b>15</b>	Deoghar	72	576	233.88
<b>16</b>	Godda	68	544	163.61
<b>17</b>	Koderma	62	496	122.12
<b>18</b>	Dumka	58	464	120.18
<b>19</b>	Chatra	55	440	113.44
<b>20</b>	Khunti	51	408	91.60
<b>21</b>	Gumla	49	392	135.19
<b>22</b>	Simdega	47	376	106.82
<b>23</b>	Latehar	42	336	80.03
<b>24</b>	Garhwa	37	296	89.10
	<b>Total</b>	<b>1,851</b>	<b>14,808</b>	<b>4,837.66</b>

PMEGP performance in Jharkhand during FY 2021-22 in terms of no. of units assisted, margin money (MM) subsidy disbursed and estimated employment generated is given below:

S. No.	District Name	No. of Units Assisted	Estimated Employment Generated	Margin Money Subsidy (Rs. Lakh)
1	Dhanbad	122	976	324.92
2	Purbi Singhbhum	118	944	280.68
3	<b>Hazaribag</b>	<b>115</b>	<b>920</b>	<b>363.52</b>
4	Ranchi	108	864	310.89
5	Dumka	107	856	265.83
6	Giridih	103	824	248.72
7	Godda	101	808	256.60
8	Sahibganj	93	744	203.92
9	Deoghar	82	656	191.71
10	Bokaro	77	616	289.18
11	Lohardaga	69	552	100.71
12	Pashchimi Singhbhum	62	496	124.70
13	Saraikela Kharswan	61	488	121.31
14	Jamtara	57	456	99.67
15	Khunti	56	448	87.17
16	Palamu	56	448	152.50
17	Ramgarh	51	408	168.39
18	Pakur	44	352	97.72
19	Koderma	43	344	93.70
20	Simdega	41	328	74.53
21	Garhwa	40	320	89.97
22	Latehar	40	320	58.51
23	Chatra	34	272	80.55
24	Gumla	34	272	102.34
	<b>Total</b>	<b>1,714</b>	<b>13,712</b>	<b>4,187.74</b>