

GOVERNMENT OF INDIA  
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

**LOK SABHA**  
**UNSTARRED QUESTION NO. 612**  
**TO BE ANSWERED ON 25.07.2024**

**EMPLOYMENT GENERATION FOR TRIBALS UNDER MSME SECTOR**

612. DR. KIRSAN NAMDEO:

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

- (a) whether the Government has any proposal to create job opportunities for the tribals under MSME Sector and if so, the details thereof;
- (b) whether the tribals would be provided jobs within their villages and nearby areas or elsewhere and if so, the details thereof; and
- (c) the details of the broad micro and small scale industries to be set up in the tribal dominated villages in Maharashtra?

**ANSWER**

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

(a) to (c): Government is implementing several schemes/programmes for the benefits of unemployed youths in the country including tribal communities which *inter alia* includes:

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

Ministry of MSME, through Khadi and Village Industries Commission (KVIC), is implementing PMEGP for assisting entrepreneurs across the country in setting up of new units in the non-farm sector. Any individual above 18 years of age is eligible to apply. It aims to provide employment opportunities to traditional artisans/rural and urban unemployed youth at their doorstep.

PMEGP being a Central Sector Scheme assists General Category beneficiaries with Margin Money (MM) 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, Differently-abled, Transgenders, beneficiaries belonging to Northeastern Region, Hill and Border areas, and Aspirational Districts, the Margin Money subsidy is 35% in rural areas and 25% in urban areas. Besides, beneficiaries from General Categories contribute 10% of project cost while beneficiaries from Special Categories contribute 5% of project cost. The maximum cost of project is Rs. 50 lakhs in the manufacturing sector and Rs. 20 lakhs in the service sector.

The number of micro-enterprises assisted, belonging to Scheduled Tribes beneficiaries, Margin Money subsidy disbursed to them and employment opportunities generated by these units during the last five years are given below:

Financial Year	All India (Scheduled Tribes)			Rural Areas (Scheduled Tribes)		
	Units Assisted	Estimated Employment Generated	MM Subsidy (Rs. Cr)	Units Assisted	Estimated Employment generated	MM Subsidy (Rs. Cr)
2019-20	6,020	48,160	122.30	5,402	43,216	112.64
2020-21	5,497	43,976	127.09	4,994	39,952	117.37
2021-22	7,225	57,800	163.94	6,497	51,976	150.43
2022-23	4,850	38,800	133.48	4,300	34,400	120.22
2023-24	4,681	37,448	169.09	4,018	32,144	149.85

The performance of PMEGP in Maharashtra in terms of micro units owned by Scheduled Tribes during the last 5 years is as below:

Financial Year	Maharashtra			Rural Areas in Maharashtra		
	Units Assisted	Estimated Employment Generated	MM Subsidy (Rs. Cr)	Units Assisted	Estimated Employment Generated	MM Subsidy (Rs. Cr)
2019-20	112	896	1.39	103	824	1.29
2020-21	92	736	1.66	82	656	1.52
2021-22	113	904	3.35	98	784	2.99
2022-23	91	728	2.06	82	656	1.91
2023-24	79	632	2.54	70	560	2.26

ii. **Udyam and Udyam Assist Platform (UAP) Portal:** Government had launched “Udyam Registration” for MSMEs, for Ease of Doing Business w.e.f. 01.07.2020 and Udyam Assist Platform on 11.01.2023 to bring Informal Micro Enterprises under the formal ambit for availing the benefits under Priority Sector Lending.

Total number of Scheduled Tribe Owned MSMEs Registered and Employment Reported under Udyam & UAP since inception till date for All India & Maharashtra State are given below:

All India		
Platform	Total Registration (Nos.)	Employment
UDYAM	7,60,851	57,58,623
UAP	7,82,567	8,55,286
<b>Total:-</b>	<b>15,43,418</b>	<b>66,13,909</b>
Maharashtra		
Platform	Total Registration (Nos.)	Employment
UDYAM	82,436	3,78,392
UAP	76,232	78,958
<b>Total:-</b>	<b>1,58,668</b>	<b>4,57,350</b>

\*As on 22/07/2024

iii. **Credit Guarantee Scheme:** The Ministry of MSME, Government of India is also implementing Credit Guarantee Scheme for Micro and Small Enterprises through Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), for providing collateral free loan up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) to MSEs with a guarantee coverage up to 85% for various categories of loans.

Since its inception in 2000, 91.76 lakh guarantees were approved involving an amount Rs. 6.78 lakh crore as on 30.06.2024. For the first time, Rs. 2.00 lakh crore of guarantee coverage crossed in current FY -2023-24.

Number of Guarantees approved and amount involved under CGTMSE for beneficiaries under Scheduled Tribes category from 2019-20 to 2023-24 are given below:

Financial Year	All India		Maharashtra	
	Number of Guarantees approved	Amount (Rs. Cr)	Number of Guarantees approved	Amount (Rs. Cr)
2019-20	5681	246.60	198	11.92
2020-21	11960	313.88	298	7.08
2021-22	13396	427.65	232	9.69
2022-23	21849	919.62	513	26.69
2023-24	27926	1518.60	1363	64.46

iv. **Scheme of fund for Regeneration of Traditional Industries (SFURTI):**

The SFURTI Scheme was launched in 2005-06 for making Traditional Industries more productive and competitive by organizing the Traditional Industries and artisans into clusters to provide support for their long-term sustainability and economies of scale. The scheme was revamped in 2014-15. The Objective of the scheme is to organize traditional artisans into collectives for manufacturing value added products, on scale, with a vision of sustainable increase in artisan income.

**Financial Assistance:**

- Rs. 2.5 cr. for Regular clusters up to 500 artisans
- Rs. 5.0 cr. for Major clusters with more than 500 artisans

**Details of Clusters under ST category under SFURTI**

Out of a total of 513 clusters approved under SFURTI since 2015-16, 50 clusters belong to ST category with a total Government of India assistance of Rs. 121.41 crore, directly benefitting 24,126 traditional artisans. Out of these 50 clusters under ST category, 34 clusters are currently functional and are providing sustainable employment to 15,585 artisans.

Wardha Bamboo Cluster under ST category was approved in 2020 in Maharashtra with GoI assistance of Rs. 1.61 crore, benefitting 229 artisans.

v. **National Scheduled Caste Scheduled Tribe Hub (NSSH):**

A central sector scheme of the Ministry of MSME, Government of India launched in 2016 by the Hon'ble Prime Minister. The scheme aims at capacity enhancement of SC-ST entrepreneurs and promoting "entrepreneurship culture" amongst the SC-ST population. NSSH scheme is empowering SC-ST population to participate in the public procurement process and fulfil the mandated target of 4% procurement from SC-ST enterprises under Public Procurement Policy by the Ministries, Departments and CPSEs.

Since inception, a total of 28978 beneficiaries belonging to ST communities have availed benefits under various components of NSSH Scheme and out of these 2579 beneficiaries are from the State of Maharashtra.

vi. **Coir Vikas Yojana (CVY)**

CVY is an umbrella scheme with its six sub-scheme components, formulated with the objective of overall and sustainable development of coir industry in India. The interventions under CVY Scheme envisage a wide range of activities such as Research & Development, skill development of artisans, women empowerment through modernization, upgradation and establishing new units, promoting the domestic as well as export market, providing of trade and industry related functional support services, and welfare of coir workers. The details of ST beneficiaries are as under:-

<b>No: of candidates trained</b>					
<b>FY 2021-22</b>	<b>No of ST Beneficiaries</b>	<b>FY 2022-23</b>	<b>No of ST Beneficiaries</b>	<b>FY 2023-24</b>	<b>No of ST Beneficiaries</b>
4755	726	2794	242	4193	548

\*\*\*