

GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
LOK SABHA
UNSTARRED QUESTION NO.651
ANSWERED ON 23.07.2025

SCHEMES FOR MINORITIES TO PROMOTE ENTREPRENEURSHIP

651. DR. D RAVI KUMAR:

Will the Minister of MINORITY AFFAIRS be pleased to state:

- (a) the details of all schemes, initiatives and programmes undertaken by the Ministry of Minority Affairs to promote entrepreneurship in the country particularly in Tamil Nadu;
- (b) the performance data of the above-mentioned initiatives implemented in Tamil Nadu during the last five years and the current year including key performance indicators such as the number of beneficiaries, success stories, impact metrics and progress reports; and
- (c) the details of Central Government allocations, matching grants sanctioned by the State Governments, amounts approved, released and actually spent during each of the last five years and the current year, year, scheme and district-wise?

ANSWER

THE MINISTER OF MINORITY AFFAIRS

(SHRI KIREN RIJJU)

(a) and (b): The Ministry of Minority Affairs (MoMA) implemented various skill development schemes namely 'Seekho Aur Kamao', 'USTTAD', 'Nai Roshni' and 'Nai Manzil' for socio-economic development of youth from minority communities and trained over 10 lakh beneficiaries in the said schemes across the country, including over 12,000 beneficiaries in Tamil Nadu. These schemes and initiatives have now been converged into an integrated scheme called 'Pradhan Mantri Virasat Ka Samvardhan' (PM VIKAS), inter-alia focusing on promotion of entrepreneurship among women from minority communities.

Ministry initiatives like 'Hunar Haat' and 'Lok Samvardhan Parv' are aimed at promoting entrepreneurship among traditional artisans through showcasing and marketing their products. Since 2015 to till date, 41 'Hunar Haats' and 4 'Lok Samvardhan Parvs' have been organised by the Ministry across the country.

The National Minorities Development & Finance Corporation (NMDFC), a Govt. of India undertaking under the Ministry, provides concessional loans for self-employment income generation ventures across the country including in the State of Tamil Nadu. The details of concessional loan disbursed & beneficiaries covered by Tamil Nadu Minorities Economic Development Corporation (TAMCO) under NMDFC schemes during last five & current year are as follows:

Financial Year	Concessional Loan Disbursed by TAMCO [Amount in crores(INR)]	Number of beneficiaries
2020-21	18.00	6910
2021-22	49.13	6034
2022-23	55.25	8785
2023-24	50.82	10201
2024-25	64.38	19167
2025-26	To be disbursed	
Total	237.58	51,097

Further, NMDFC frequently undertakes impact study of its schemes across the country including in the state of Tamil Nadu by engaging independent third-party agencies. The findings of the recent impact study report are as follows:

Under Term Loans Scheme:

1. Female loan recipients increased from 31.9% in 2018-19 to 43.7% in 2020-21;
2. Average income increased by 15%; 45% saved a part of the increased income;
3. 41.2% reported improvements in education, social status, and health;
4. 86.4% found the loan process simple or satisfactory.

Under Microfinance Loan Scheme:

1. 67% saw an average income increase of 15.5%;
2. 57% reported savings;
3. 35.3% noted improvements in education, social status, and health;
4. 96% found the application process simple.

Under Education Loan Scheme:

1. More loans were granted to females;
2. 82% of loans were for rural areas;
3. Loans were availed mainly for Bachelor's degrees with 79% of graduates getting employed.

(c) The year-wise detail of fund allocated/released by the Government of India for Equity contribution in NMDFC & concessional loan disbursed by NMDFC through its SCAs, Punjab Gramin Bank & Canara Bank during the last five years & current year is as follows:

F.Y.	Fund Allocated/Released by GOI for Equity Contribution in NMDFC [Amount in crores(INR)]	Concessional credit approved, released, disbursed & utilised by NMDFC [Amount in crores(INR)]
2020-21	110.00	650.41
2021-22	100.00	700.00
2022-23	159.00	881.70
2023-24	61.00	765.45
2024-25	NIL	860.44
2025-26 (as on 30.6.25)	NIL	48.40

Under the schemes of NMDFC, there is no provision of matching grants by State Governments. NMDFC has delegated authority to its State Channelizing Agencies (SCAs) for sanction, disbursement & recovery of concessional credit released by NMDFC to respective SCAs. Thus, only State wise fund released is maintained by NMDFC.
