

GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION No. 3117
TO BE ANSWERED ON: 18.12.2025

SCHEME TO ENCOURAGE ST ENTREPRENEURS

†3117. DR. SAMBIT PATRA:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) whether the Government is implementing any scheme to encourage Scheduled Tribe (ST) entrepreneurs, particularly new and first-generation entrepreneurs, for creating employment opportunities in ST-dominated areas of the country and if so, the details thereof;
- (b) whether the Government proposes to implement any special scheme in Odisha and the North-Eastern States to promote entrepreneurship and skill development among youth and if so, the details thereof; and
- (c) the details of funds allocated and expenditure incurred during the last three financial years for schemes aimed at generating employment opportunities in Scheduled Tribe-dominated areas?

ANSWER

MINISTER OF STATE FOR TRIBAL AFFAIRS
(SHRI DURGADAS UIKEY)

(a) to (c) The Ministry of Tribal Affairs through its two agencies namely Tribal Co-operative Marketing Development Federation of India (TRIFED) & National Scheduled Tribes Finance & Development Corporation (NSTFDC) have contributed significantly in promoting economic activities being undertaken by the tribal communities and have impacted in turn their economic development.

The Ministry of Tribal Affairs is implementing the scheme 'Pradhan Mantri Janjatiya Vikas Mission (PMJVM)' through TRIFED which envisions to strengthen tribal entrepreneurship initiatives and to facilitate livelihood opportunities by promoting more efficient, equitable, self-managed, optimum use of natural resources, Agri / Minor Forest Produce (MFPs) / Non-farm produce. Under the scheme, financial support of INR 15.00 lakhs is provided to the State Governments for setting up each Van Dhan Vikas Kendras (VDVKs) which are the centers of value addition activities of MFPs/Non-MFPs. Since the inception of the program in 2019-20, a total of 4105 Van Dhan Vikas Kendras (VDVKs) have been sanctioned associating 12,27,231 members. Additionally, under the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) initiative, a total of 539 VDVks have been sanctioned associating 45,924 members. State-wise details of the same is given at Annexure-I.

TRIFED also provides backward and forward linkages for tribal artisans and suppliers, facilitating the marketing of tribal products across various categories, including metal craft, textiles, jewelry, paintings,

cane and bamboo, terracotta and pottery, as well as organic and natural food products. These products are marketed through both online and offline platforms.

Additionally, PMJVM scheme has provision for procurement of Minor Forest Produce (MFPs) at Minimum Support Price (MSP) thereby safeguarding their efforts in MFP collection. Furthermore, TRIFED organizes and participates in festivals, exhibitions, and trade fairs to provide a platform for tribal artisans to showcase their products, connect with potential buyers, and enhance their entrepreneurial opportunities.

The National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under the Ministry of Tribal Affairs, facilitates credit linkage by providing concessional loans to eligible Scheduled Tribe individuals/SHGs for undertaking income-generating activities and self-employment, thereby fostering entrepreneurship. The key schemes of NSTFDC are as follows:

- **Term Loan Scheme:** NSTFDC extends financial assistance for viable projects costing up to ₹50 lakh per unit. Under this scheme, up to 90% of the project cost is funded, with the remaining amount covered through subsidy, promoter contribution, or margin money.
- **Adivasi Mahila Sashaktikaran Yojana (AMSY):** A dedicated scheme for the economic empowerment of Scheduled Tribe women, providing loans of up to ₹2 lakh per project at a highly concessional interest rate of 4% per annum, covering up to 90% of the project cost.
- **Micro Credit Scheme for Self-Help Groups (MCF):** Designed exclusively for Self-Help Groups (SHGs) to address the small loan requirements of Scheduled Tribe members. Under this scheme, loans of up to ₹50,000 per member and a maximum of ₹5 lakh per SHG are provided.
- **Adivasi Shiksha Rin Yojana (ASRY):** An education loan scheme aimed at supporting Scheduled Tribe students in pursuing technical and professional education, including Ph.D. programs, in India. Financial assistance of up to ₹10 lakh per eligible family is provided at a concessional interest rate of 6% per annum.

State-wise amount of loans disbursed and beneficiaries under the schemes of NSTFDC in the last three years is given at Annexure-II.

The Ministry has also launched Venture Capital Fund for Scheduled Tribes (VCF-ST) to promote entrepreneurship in India among the Scheduled Tribes by providing concessional finance to them. The details of the beneficiaries who have received support under the VCF-ST scheme since its inception, State-wise, is given below:

S. No.	State	Beneficiary	Amount of financial assistance sanctioned (₹ in crores)
1	Chhattisgarh	Hemal Food Product Pvt Ltd.	3.41
2	Telangana	Harleys India Pvt. Ltd.	5.00

Annexure-I referred to in reply to Part (a) to (c) of Lok Sabha Unstarred Question No. 3117 for 18.12.2025

PM JVM VDKs				
Sl. No.	States/UTs	VDVKs Sanctioned	Beneficiaries	Funds Sanctioned (In Lakhs)
1	Andhra Pradesh	415	123258	6162.9
2	Arunachal Pradesh	106	32897	1590
3	Assam	483	146909	7245
4	Chhattisgarh	139	41700	2085
5	DNH & DD	1	302	15
6	Goa	10	3000	150
7	Gujarat	200	57968	2895.65
8	Himachal Pradesh	4	1110	55.5
9	Jammu & Kashmir	100	29791	1457
10	Jharkhand	146	43701	2174.7
11	Karnataka	140	41748	2087.4
12	Kerala	44	12038	597.25
13	Ladakh	10	3000	150
14	Madhya Pradesh	126	37860	1890
15	Maharashtra	279	83850	4185
16	Manipur	204	61,493	3051.8
17	Meghalaya	169	50835	2534.1
18	Mizoram	286	84268	4211.55
19	Nagaland	347	104068	5203.4
20	Odisha	170	50094	2479.25
21	Rajasthan	505	152362	7513.55
22	Sikkim	80	23801	1169.05
23	Tamil Nadu	8	2400	120
24	Telangana	17	5100	255
25	Tripura	57	16116	776
26	Uttar Pradesh	25	7238	359.55
27	Uttarakhand	12	3605	179.95
28	West Bengal	22	6719	329.35
TOTAL		4105	1227231	60922.95

**Annexure-I referred to in reply to Part (a) to (c) of Lok Sabha Unstarred Question No. 3117 for
18.12.2025**

PM-JANMAN VDVK				
Sl. No.	States/ UTs	VDVKs Sanctioned	Beneficiaries	Funds Sanctioned (In Lakhs)
1	Andaman & Nicobar	1	56	2.80
2	Andhra Pradesh	73	6162	307.55
3	Chhattisgarh	16	2395	119.75
4	Gujarat	21	1050	52.50
5	Jharkhand	35	2876	143.80
6	Karnataka	33	1836	91.80
7	Kerala	7	537	26.85
8	Madhya Pradesh	83	5091	254.50
9	Maharashtra	40	3624	181.20
10	Manipur	2	600	30.00
11	Odisha	66	5244	262.95
12	Rajasthan	51	8842	442.10
13	Tamil Nadu	37	2403	120.15
14	Telangana	25	1427	73.05
15	Tripura	30	2550	127.50
16	Uttarakhand	9	634	31.70
17	Uttar Pradesh	5	319	15.95
18	West Bengal	5	278	13.9
	Total	539	45924	2298.05

**Annexure-II referred to in reply to Part (a) to (c) of Lok Sabha Unstarred Question No. 3117 for
18.12.2025**

**State-wise amount of loans disbursed and beneficiaries under the schemes of NSTFDC in the last
three years**

S. No.	State	2022-23		2023-24		2024-25	
		Amt.	No. of beneficiaries	Amt.	No. of beneficiaries	Amt.	No. of beneficiaries
1	Andhra Pradesh	4119.80	13669	5551.49	27221	6039.21	12899
2	Andaman & Nicobar	-	-	0	0	0	0
3	Arunachal Pradesh	699.90	1835	25.77	13	17.88	17
4	Assam	-	-	40.02	43	24.24	21
5	Bihar	-	-	3.06	3	0	0
6	Chhattisgarh	295.69	1216	227.29	503	499.43	4837
7	Dadra & Nagar Haveli	-	-	4.55	6	0	0
8	Goa	-	-	0.22	1	0	0
9	Gujarat	1019.61	5224	2810.12	11848	4931.39	18461
10	Haryana	-	-	0	0	0	0
11	Himachal Pradesh	56.90	120	2.19	2	30.60	33
12	Jammu & Kashmir	1272.54	535	295.19	106	1102.49	409
13	Jharkhand	3.00	756	684.25	1703	247.45	135
14	Karnataka	1582.42	1927	853.41	1003	1854.44	1368
15	Kerala	720.73	666	446.74	258	684.80	567
	Ladakh					73.53	13
16	Madhya Pradesh	5392.05	10857	1759.58	828	1660.72	1582
17	Maharashtra	658.19	1204	2523.52	1528	567.76	1005
18	Manipur	25.00	57	235.49	174	102.80	65
19	Meghalaya	470.60	1227	475.91	1193	298.09	112
20	Mizoram	5295.74	3584	6856.69	4573	6948.28	3529
21	Nagaland	20.39	1	1199.77	771	627.08	282
22	Odisha	63.19	4337	362.35	17025	883.56	15045
23	Rajasthan	789.35	1856	712.22	885	130.16	1091
24	Sikkim	-	-	34.23	27	201.63	46
25	Tamil Nadu	1087.13	3403	3265.67	7327	1210.39	6437
26	Telangana	4583.99	11861	3218.52	11369	5174.31	10777
27	Tripura	48.02	20	2014.62	2234	1695.98	569
28	Uttar Pradesh	-	-	3.37	4	1.92	2
29	Uttarakhand	81.42	244	32.59	8	85.81	628
30	West Bengal	1643.34	8393	1526.59	4486	2233.75	8828
	Total	29929.00	72992	24221.12	52432	37327.70	88758