

**Schemes to promote work of rural artisans**

3789. SHRI TIRUCHI SIVA: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the details of the schemes or policies being implemented by Government to promote the work of rural artisans in the country;

(b) the State-wise details of funds allocated and utilised for the same in the last three years; and

(c) the State-wise details of the number of rural artisans who have benefited from the schemes?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI HARIBHAI PARTHIBHAI CHAUDHARY): (a) To generate rural employment and to promote the entrepreneurs in the rural areas of the country, Ministry of MSME is implementing the following schemes through Khadi and Village Industries Commission (KVIC) and Coir Board:—

**I. Khadi and Village Industries Commission (KVIC):**

- (i) **Prime Minister's Employment Generation Programme (PMEGP)** is a credit linked subsidy scheme, for setting up of new micro-enterprises and to generate employment opportunities in rural as well as urban areas of the country through KVIC, State Khadi and Village Industries Board (KVIB) and District Industries Centre (DIC). 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 SC/ST/Women/PH/Minorities/Ex-Servicemen/NER, the margin money subsidy is 35% in rural areas and 25% in urban areas. The maximum cost of projects is ₹ 25 lakh in the manufacturing sector and ₹ 10 lakh in the service sector.
- (ii) **Scheme of Fund for Regeneration of Traditional Industries (SFURTI)** was launched in 2005-06 for making Traditional Industries more productive and competitive by organizing the Traditional Industries and Artisans into clusters.
- (iii) **A Scheme for Promoting Innovation, Rural Industry and Entrepreneurship (ASPIRE)** was launched on 18.3.2015 to promote Innovation and Rural Entrepreneurship through rural Livelihood Business Incubator (LBI), Technology Business Incubator (TBI) and Fund of Funds for start-up creation.
- (iv) **Market Promotion Development Assistance (MPDA)**— MDA scheme of KVIC has been modified as MPDA Scheme formulated as a unified

scheme by merging different schemes/sub-schemes/components of different Heads implemented in the Eleventh Plan, namely, Market Development Assistance, Publicity, Marketing and Market Promotion. A new component of Infrastructure namely setting up of Marketing Complexes/Khadi Plazas has been added to expand the marketing net worth of Khadi and VI products. Under the erstwhile MDA scheme financial assistance was distributed amongst Producing Institutions (30%), Selling Institutions (45%) and Artisans (25%). Under the Modified MDA (MMDA) financial assistance is distributed amongst Producing Institutions (20%), Selling Institutions (40%) and Artisans (40%).

- (v) **Interest Subsidy Eligibility Certificate (ISEC)** Scheme provides credit at concessional rate of interest through Banks as per the requirement of the Khadi institutions. The institutions are required to pay interest of only 4%, any interest charged by banks over 4% will be paid by Central Government through KVIC.
- (vi) **Workshed Scheme for Khadi Artisans** was introduced in 2008-09 to provide financial assistance for construction of workshed to Khadi Artisans belonging to BPL category through the Khadi institutions with which the Khadi Artisans are associated. This empowers Khadi spinners and weavers to chart out a sustainable path for growth, income generation and better work environment.
- (vii) **Strengthening infrastructure of weak Khadi institutions and assistance for marketing infrastructure:** This scheme provides need-based support towards the Khadi sector for nursing the sick/problematic institutions elevated from “D” to “C” category as well as those whose production, sales and employment have been declining while they have potential to attain normalcy and to support creation of marketing infrastructure in other identified outlets. Under this scheme, financial assistance is provided to existing weak Khadi institutions for strengthening of their infrastructure and for renovation of selected Khadi sales outlets.

## II. **Coir Board:**

### (i) **Coir Vikas Yojana:**

1. **Skill Upgradation and Mahila Coir Yojana**-Under the scheme programmes like Entrepreneurship Development Programme, Awareness Programme, Workshop, Seminar, Exposure Tour, etc. are implemented for attracting more entrepreneurs to start coir processing units. In order to create skilled man power required for the industry, Coir Board is

implementing training programmes in value added products. The candidates undergoing training programmes are given stipend amounting to ₹ 1000/- per month.

Under the 'Mahila Coir Yojana' Scheme which is exclusively for rural women artisans training in spinning of coir yarn/various coir processing activities is provided to rural women. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments to women at subsidised rates after completion of training. During the training period, the women artisans are given stipend amounting ₹ 1000 per month. The trained women are given ratts and other coir processing equipments at 75% subsidy subject to a maximum of ₹ 7500/-.

2. **Scheme for the Development of Production Infrastructure-** Under the scheme financial assistance is extended for setting up of coir units and modernization of existing units. Under the scheme subsidy to the tune of 25% of the cost of equipments and other infrastructural facilities subject to a maximum of ₹ 6 lakh for setting up of defibering unit, ₹ 4 lakh for Automatic Spinning Unit and ₹ 5 lakh for others. For a composite or a multiple unit the maximum ceiling of assistance would be ₹ 9 lakh. In the case of modernization of existing unit the subsidy will be limited to 25% of the cost of equipments and infrastructural facilities subject to a maximum of ₹ 2 lakh.

- (ii) **Coir Udyami Yojana** (formerly known as REMOT Scheme) is a credit linked subsidy scheme providing assistance for setting up of coir units. The maximum admissible cost of project under the scheme is upto ₹ 10 lakhs plus working capital, which shall not exceed 25% of the project cost. The pattern of assistance under the scheme is 40% as Government of India subsidy, 55% as loan from Banks and 5% as beneficiary contribution. Assistance under the Scheme is made open to all individuals, companies, SHGs, NGOs, Institutes registered under Societies Registration Act 1860, Production Co-operative Societies, Joint Liability Groups and Charitable Trusts.

(b) State-wise details of funds allocated/ Target of Margin Money and Fund utilized/Achievement of Margin Money under PMEGP Scheme and various schemes of Coir Board during the last three years and current year is given in Statement-I (See below).

(c) State/UT-wise number of beneficiaries benefitted under PMEGP Scheme and various schemes of Coir Board during the last three years and current year is given in Statement-II.

**Statement-I**

(A) Details of fund allocation/target and fund utilised/achievement of Margin Money under PMEGP during the last three years and current year

(MM ₹ in lakh)

Sl. No.	State/UT	Target (Margin Money)				Achievement (Margin Money)			
		2013-14	2014-15	2015-16	2016-17#	2013-14	2014-15	2015-16	2016-17@
1	2	3	4	5	6	7	8	9	10
1.	Jammu and Kashmir	2983.59	2919.50	4006.80	3541.26	3226.20	3274.63	3781.19	853.01
2.	Himachal Pradesh	1730.87	1687.45	1721.57	1970.11	1613.84	2237.73	1767.26	662.30
3.	Punjab	2665.96	2711.49	3026.80	3504.09	2477.06	3190.88	2902.97	2000.31
4.	U.T. Chandigarh	304.74	287.99	90.00	100.00	59.11	61.46	87.72	55.42
5.	Haryana	2771.26	2716.36	3747.40	2140.93	2075.51	3012.98	3112.09	566.54
6.	Delhi	1075.38	1061.04	257.35	3371.31	164.74	189.24	254.05	1799.67
7.	Rajasthan	5554.14	5369.78	4188.14	300.00	4064.94	5249.62	4384.07	107.25
8.	Uttarakhand	1934.23	1882.35	1909.93	5500.99	2099.99	2153.32	1740.86	1737.72
9.	Uttar Pradesh	13786.28	13339.41	17535.32	12981.52	15104.91	16937.53	14456.87	9369.35
10.	Chhattisgarh	3623.56	3474.41	4303.8	6909.77	2118.61	2045.68	2829.38	4320.47
11.	Madhya Pradesh	8466.23	8182.74	7729.40	200.00	7973.02	9241.70	8117.17	7.97
12.	Sikkim	584.56	541.34	227.38	500.00	108.09	33.52	186.11	252.00

1	2	3	4	5	6	7	8	9	10
13.	Arunachal Pradesh	1852.57	1793.42	200.08	1751.68	889.42	1004.99	38.85	1099.99
14.	Nagaland	1705.43	1563.64	1255.83	1741.70	1125.77	878.59	1392.81	981.03
15.	Manipur	1557.67	1403.65	2855.92	1253.49	1591.34	1600.76	1213.98	140.47
16.	Mizoram	1117.83	1043.39	924.99	1578.62	886.40	807.98	1026.35	2040.75
17.	Tripura	1163.93	985.02	2748.26	1748.10	2225.25	1333.65	945.84	177.67
18.	Meghalaya	1333.04	1184.79	1250.62	5636.41	600.13	971.14	1056.12	3205.69
19.	Assam	6210.97	5388.75	4969.87	3680.30	7393.07	5397.01	2869.74	4996.11
20.	Bihar	8675.93	8277.14	7118.59	4165.73	7725.19	4111.32	6588.55	989.99
21.	West Bengal	4627.57	4396.32	4765.49	5201.65	5596.72	6010.11	3400.65	4438.86
22.	Jharkhand	4738.31	4547.06	3462.64	4493.30	4533.11	2871.29	3559.74	1600.62
23.	Odisha	5854.95	5621.47	6282	8527.32	4075.76	3945.89	5736.32	4116.84
24.	Andaman and Nicobar Islands	619.20	593.09	158.00	5398.45	164.94	92.32	65.11	5444.14
25.	Gujarat*	4375.58	4346.72	6536.16	6111.29	4401.81	6200.52	6339.73	2364.16
26.	Maharashtra**	6539.82	6299.38	9718.42	2336.59	4737.62	7843.81	5285.03	3999.24
27.	Goa	490.68	466.91	159.40	2004.86	143.86	141.76	165.43	2056.89
28.	Andhra Pradesh	4829.17	2667.87	4496.85	4941.62	4610.54	3492.11	2262.37	10129.53
29.	Telangana	0	1954.44	2094.00	371.62	0	1889.35	2217.57	126.28

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[RAJYA SABHA]

Unstarred Questions

30. Karnataka	4538.84	4512.99	10846.89	50.00	7837.31	6479.10	5898.01	00
31. Lakshadweep	758.55	704.68	90.00	2446.06	3.18	28.61	0.00	2066.70
32. Kerala	2278.34	2306.51	2731.60	5291.23	2756.94	2679.28	2720.48	4397.55
33. Tamil Nadu	4969.70	4974.91	7110.80	150.00	5216.93	6733.89	5497.54	62.03
34. Puducherry	781.12	100.00	100.00	100.00	43.17	112.10	106.37	32.26
TOTAL	114500.00	109306.00	128620.30	110000.00	107644.48	112253.87	102006.33	76198.81

\* including Dadra and Nagar Haveli.

\*\*\* including Daman and Diu.

# BE Targets.

@ as on 28.2.2017.

*(B) Details of funds allocated and utilized under various schemes of Coir Board*

Mahila Coir Yojana-Subsidy

(₹ in lakhs)

State	2013-14		2014-15		2015-16		2016-17 (up to Feb 2017)	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
1	2	3	4	5	6	7	8	9
Andhra Pradesh	30.00	—	20.00	—	15.00	—	5.00	
Telangana	—	—	—	—	—	—	1.00	

1	2	3	4	5	6	7	8	9
Odisha	37.50	2.88	20.00	—	15.00	—	5.00	—
Kerala	60.14	1.28	28.00	4.52	30.00	11.15	11.00	2.66
Lakshadweep	—	—	—	—	5.00	—	2.00	—
Karnataka	37.50	10.08	—	—	15.00	—	4.00	—
Maharashtra	—	—	—	—	2.50	—	2.00	—
Goa	—	—	—	—	2.50	—	—	—
Gujarat	—	—	—	—	—	—	1.00	—
Tamil Nadu	43.86	—	20.00	0.90	25.00	—	7.00	—
Puducherry	—	—	—	—	—	—	2.00	—
Andaman and Nicobar Islands	—	—	—	—	5.00	—	2.00	—
West Bengal	30.00	—	—	3.76	5.00	2.05	3.00	—
NE Region	—	—	—	—	5.00	—	5.00	—
TOTAL	239.00	14.24	88.00	9.18	125.00	13.20	50.00	2.66

Mahila Coir Yojana-Training

(₹ in lakhs)

State	2013-14		2014-15		2015-16		2016-17 (up to Feb. 2017)	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	31.25	19.50	20.00	5.00	21.00	1.40	4.20	4.76
Telangana	—	—	—	—	—	—	2.80	—
Odisha	32.50	49.00	15.00	18.00	21.00	16.10	4.90	5.41
Kerala	27.50	22.23	36.25	50.28	36.75	42.42	16.10	10.71
Lakshadweep	5.00	—	10.00	7.78	8.75	6.30	2.80	2.72
Karnataka	17.50	45.75	15.00	37.48	15.75	11.90	5.60	2.04
Maharashtra	5.00	1.13	7.50	2.50	7.00	7.70	4.20	4.76
Goa	5.00	0.38	5.00	—	1.75	—	—	—
Gujarat	5.00	5.63	5.00	8.00	1.75	4.20	1.40	0.68
Tamil Nadu	26.25	18.10	16.25	14.58	22.75	16.98	10.85	10.71
Puducherry	5.00	—	11.25	1.35	3.50	0.56	1.40	—
Andaman and Nicobar Islands	2.50	—	5.00	0.75	8.75	—	3.50	—
West Bengal	18.75	22.13	25.00	46.50	8.75	7.00	3.50	2.72
NE Region	31.25	18.33	28.75	28.50	17.50	10.78	8.75	11.87
TOTAL	212.50	202.18	200	220.72	175.00	125.34	70.00	56.38

Written Answers to

[5 April, 2017]

Unstarred Questions 305



*(C) Value Added Products Manufacturing-Training*

(₹ in lakhs)

State	2013-14		2014-15		2015-16		2016-17 (up to Feb. 2017)	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Andhra Pradesh	51.25	24.00	32.50	10.65	7.00	6.86	4.20	4.76
Telangana	—	—	—	—	—	—	3.50	—
Odisha	50.00	62.50	37.50	24.98	7.00	8.30	4.90	5.37
Kerala	50.00	60.10	36.25	60.58	54.25	29.33	15.4	12.34
Lakshadweep	5.00	—	10.00	5.03	8.75	3.50	3.50	4.76
Karnataka	32.50	36.00	32.50	50.00	15.75	12.60	5.60	2.04
Maharashtra	7.50	2.63	17.50	3.00	7.00	6.30	3.50	3.40
Goa	5.00	0.75	8.75	—	1.75	—		
Gujarat	5.00	9.38	11.25	13.50	1.75	1.40	1.40	0.68
Tamil Nadu	41.25	42.48	21.25	31.63	24.50	17.78	12.25	9.32
Puducherry	7.50	—	12.50	1.33	3.50	0.56		
Andaman and Nicobar Islands	5.00	—	8.75	1.13	8.75	4.20	3.50	5.44
West Bengal	36.25	40.88	37.50	57.00	14.00	11.20	3.50	2.72
NE Region	41.25	21.08	33.75	34.50	21.00	9.48	8.75	12.07
TOTAL	337.50	299.80	300.00	293.33	175.00	111.51	70.00	62.90

(D) Development of Production Infrastructure

(₹ in lakhs)

State	2013-14		2014-15		2015-16		2016-17 (up to Feb. 2017)	
	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
1	2	3	4	5	6	7	8	9
Andhra Pradesh	30.00	3.02	30.00	8.42	4.00	—	3	—
Telangana	—	—	—	—	—	—	3	—
Odisha	30.00	—	30.00	—	4.00	2.00	6	—
Kerala	90.00	4.75	90.00	6.87	10.00	6.73	15	—
Lakshadweep	—	—	—	—	—	—	—	—
Karnataka	30.00	13.73	30.00	22.84	4.00	—	6	—
Maharashtra	—	—	—	—	4.00	—	6	—
Goa	—	—	—	—	—	—	—	—
Gujarat	—	—	—	3.99	—	—	—	—
Tamil Nadu	220.00	68.74	220.00	115.28	18.00	86.58	30	68.02
Puducherry	—	—	—	—	2.00	—	—	—
Andaman and Nicobar Islands	—	—	—	—	—	—	—	—
West Bengal	—	—	—	—	—	—	—	—
NE Region	—	—	—	—	4.00	—	6	—
TOTAL	400.00	90.24	400.00	157.40	50.00	95.31	75	68.02

Written Answers to

[5 April, 2017]

Unstarred Questions 307

(E) Coir Udyami Yojana

(₹ in lakhs)

State	2013-14		2014-15		2015-16		2016-17 (up to Feb. 2017)	
	Fund Allocated	Fund Utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized	Fund Allocated	Fund utilized
Kerala	380.00	77.52	327.00	37.60	290.00	183.48	290.00	177.12
Lakshadweep	0.00	0.00	17.40	0.00	40.00	0.00	40.00	0.00
Tamil Nadu	520.00	263.13	338.00	178.76	300.00	624.14	300.00	540.31
Andaman and Nicobar Islands	0.00	0.00	43.60	0.00	48.00	0.00	48.00	8.00
Karnataka	180.00	60.80	231.00	75.37	290.00	4.00	285.00	160.00
Maharashtra	0.00	0.00	54.50	0.00	45.00	0.00	45.00	14.61
Gujarat	0.00	0.00	11.00	0.00	20.00	0.00	20.00	16.00
Goa	0.00	0.00	21.80	0.00	29.00	0.00	29.00	0.00
Andhra Pradesh	116.00	4.00	98.10	58.80	195.00	215.60	200.00	228.80
Odisha	76.00	203.60	142.00	39.80	125.00	146.48	125.00	79.40
Jharkhand	0.00	0.00	11.00	0.00	9.00	0.00	9.00	0.00
Bihar	0.00	0.00	11.00	0.00	9.00	0.00	9.00	0.00
West Bengal	0.00	0.00	43.60	0.00	40.00	13.85	40.00	23.15
NE Region	108.00	0.00	150.00	0.00	160.00	5.46	160.00	10.24
TOTAL	1380.00	609.05	1500.00	390.33	1600.00	1193.01	1600.00	1257.63

**Statement-II**

*State/UT-wise number of beneficiaries benefitted under PMEGP Scheme during the last three years*

(Projects in numbers)

Sl. No.	State/UT	Beneficiaries benefitted (Projects)			
		2013-14	2014-15	2015-16	2016-17#
1	2	3	4	5	6
1.	Jammu and Kashmir	1855	1565	2207	514
2.	Himachal Pradesh	1112	1244	1077	319
3.	Punjab	979	1153	966	889
4.	U.T. Chandigarh	55	36	43	29
5.	Haryana	935	1175	1248	405
6.	Delhi	142	198	256	686
7.	Rajasthan	1280	1976	1988	80
8.	Uttarakhand	1236	1333	1136	728
9.	Uttar Pradesh	4354	4891	4365	2685
10.	Chhattisgarh	921	847	1277	1712
11.	Madhya Pradesh	2462	2737	1979	6
12.	Sikkim	66	16	110	177
13.	Arunachal Pradesh	657	652	35	566
14.	Nagaland	421	416	623	664
15.	Manipur	733	747	685	118
16.	Mizoram	777	817	1134	1256
17.	Tripura	1307	787	642	144
18.	Meghalaya	397	555	603	4129
19.	Assam	8255	5015	3483	2927
20.	Bihar	3121	1639	2430	499
21.	West Bengal	3216	3397	1873	1933
22.	Jharkhand	2612	1699	1839	580
23.	Odisha	2146	2013	2876	969
24.	Andaman and Nicobar Islands	224	161	119	1075

1	2	3	4	5	6
25.	Gujarat*	914	1289	1419	968
26.	Maharashtra**	2186	3469	2497	1115
27.	Goa	79	78	91	537
28.	Andhra Pradesh	1453	937	642	3134
29.	Telangana	0	604	660	61
30.	Karnataka	2778	2431	2140	00
31.	Lakshadweep	4	31	0	900
32.	Kerala	1505	1344	1369	1504
33.	Tamil Nadu	2268	2858	2463	47
34.	Puducherry	43	58	65	47
TOTAL		50493	48168	44340	31403

\*including Dadra and Nagar Haveli \*\*including Daman and Diu #as on 28.2.2017

*Rural artisans who have benefitted from the schemes of Coir Board*

State	2013-14	2014-15	2015-16	2016-17 (Apr.-Dec. 2016)
Kerala	353	820	1312	867
Tamil Nadu	1887	2340	1483	1207
Karnataka	250	418	102	179
Andhra Pradesh	622	234	879	340
Odisha	518	287	325	118
Others	0	212	108	150
TOTAL	3630	4311	4209	2861

**Data on sick MSMEs**

3790. SHRI K. C. RAMAMURTHY: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- the details of data on sick MSMEs compiled by RBI, State-wise;
- whether the Ministry tried to find out potential units which can be revived;
- if so, the details thereof, with particular reference to Karnataka; and
- the amount that the Ministry has allocated for this purpose?

THE MINISTER OF STATE IN THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI HARIBHAI PARTHIBHAI CHAUDHARY): (a) to