

- (i) Death (natural) : ₹ 30,000.00  
(ii) Death (accidental) : ₹ 75,000.00  
(iii) Disability (permanent) : ₹ 75,000.00  
(iv) Disability (partial) : ₹ 37,500.00  
(v) Educational Benefits (Shiksha Sahayog Yojana) :

Two children of Khadi Artisan who are studying in standard IX to XII including Industrial Training Institutes (ITIs) are eligible for scholarship of ₹ 300/- per quarter.

The premium amount of the scheme is ₹ 100/- per annum which is shared as:

12.50% by Artisan

12.50% by KVIC

25% by Khadi Institution

50% by Central Government (National Social Security Fund)

Government of India has announced several schemes for the welfare of workers and artisans associated in decentralized sector namely Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojanan (APY). The Ministry of MSME and KVIC has advised all khadi institutions to cover their artisans suitably under these schemes.

Government is also implementing the “Coir Workers” Group Personal Accident Insurance Scheme which is aimed at providing insurance coverage against accidental death, permanent total disability and permanent partial disability to the coir workers in all coir producing States in India. The maximum amount of compensation payable is ₹ 50,000/- in the case of death/permanent total disability and ₹ 25,000/- in the case of permanent partial disability. The premium for the entire coir workers is paid by Coir Board to the Insurance Company as a lumpsum amount towards the renewal of the policy every year. The coir workers aged 18 years and above engaged in the industry (no upper age limit) are covered under the scheme. The scheme was converged to the Core scheme Pradhan Mantri Surksha BimaYojana (PMSBY) during July, 2016.

#### **Job creation under PMEGP**

1078. SHRI K.T.S. TULSI: Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

(a) the rate of job creation under the Prime Minister’s Employment Generation Programme (PMEGP) by initiation of Micro Enterprises and Small Projects in 2015-16 and that in the corresponding period of 2012-13 and

(b) the details thereof?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) and (b) Ministry of Micro, Small and Medium Enterprises (MSME) is implementing Prime Minister's Employment Generation Programme (PMEGP), which is a major credit-linked subsidy programme, aimed at generating self-employment opportunities through establishment of micro-enterprises in the non-farm sector by helping traditional artisans and unemployed youth in rural and urban areas.

The rate of job creation under PMEGP for the financial years 2015-16 and in the corresponding period of 2012-13 is given below:-

Year	Margin Money subsidy disbursed (₹ in crore)	Micro- enterprises setup (in Nos.)	Employment generated (in Nos)	Employment generated per unit
2012-13	1080.66	57884	428246	7.39
2015-16	1020.06	44340	323362	7.29

As per the evaluation study of PMEGP units setup during 2012-13 to 2016-17, conducted by MDI, Gurugram, average employment generation per project is 7.62 and the average cost of generating unit employment is ₹ 96,209.00.

#### **Steps to encourage MSMEs**

1079. SHRIMATI RAJANI PATIL:

SHRI DARSHAN SINGH YADAV:

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

(a) the policy of Government in terms of thrust and priority among micro, small and medium enterprises segment;

(b) the efforts made in terms of allocation of funds and initiatives taken thereon;

(c) whether it is a fact that some industries are on the decline and in distress despite the paramount purpose they are serving; and

(d) the special efforts being made by Government to encourage micro, small and medium enterprises in the country?

THE MINISTER OF STATE OF THE MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI GIRIRAJ SINGH): (a) and (b) Promotion and