# Scheme for setting up small industry for rural women

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Ministry of 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. The maximum cost of projects is Rs. 25 lakh in the manufacturing sector and Rs. 10 lakh in the service sector. 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/OBC/minorities/women, ex-serviceman, physically handicapped, NER, Hill and Border areas etc. the margin money subsidy is 35% in rural areas and 25% in urban areas. Khadi and Village Industries Commission (KVIC) is the nodal implementing agency at the national level. KVIC, Khadi & Village Industry Boards (KVIB) and District Industry Centres (DIC) are the implementing agencies in the States. Financial assistance/loans is provided through Banks, Government pays margin money subsidy to the beneficiaries through KVIC at the above mentioned rates for different categories.

Ministry of MSME through Coir Board is implementing the **Mahila Coir Yojana (MCY)** scheme which is exclusively for rural women. Under MCY, training is given in spinning of coir yarn/various coir processing activities to rural women in regions producing coir fibre in the country, through all training centres of the Coir Board. The scheme envisages distribution of motorized ratts/motorized traditional ratts and other coir processing equipments at 75% subsidy subject to a maximum of Rs. 7500/- to set up their coir unit which can be operated by women after completion of the 2 months training programme. During the training period, the women artisans are given stipend amounting Rs. 1000 per month.

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The Ministry has not yet associated with the Ministry of Women and Child Development for the marketing of Khadi & Village Industry (KVI) and Coir products.

Number of beneficiaries/units benefited by financial assistance under MCY, DPI & CUY Schemes in Coir Industry during the last three years is placed at **Annexure-I.** Details of the number of projects set up by women entrepreneurs and employment created for women under KVIC during the last years is placed at **Annexure-II.** 

KVIC also extend marketing support by way of advertisement, organizing exhibitions. These entrepreneurs can also sell their products through more than 7050 Bhavan/Bhandars run by different Khadi institutions and also through Departmental Sales Outlets (DSOs) of KVIC/KVIB in the country.

The other steps being taken by the Government to encourage and promote women entrepreneurs in the country are as follows:

- 1. Awareness camps about KVI scheme at District level and state level are being organized, so that unemployed youth and women can get the benefit of scheme.
- 2. Publicity through print and electronic media about PMEGP schemes is made.
- 3. District, State and National level exhibitions are organized where the entrepreneurs can sell their products.
- 4. To increase the registration of MSMEs, the Government has undertaken measures that the PMEGP units can adopt the Udyog Aadhar Memorandum (UAM) to register online for filing for industrial land application for credit, pollution clearance etc.
- 5. An online grievance handling system for PMEGP is set up to provide prompt and online redressal.
- 6. KVIC brought out a booklet "Celebrating the spirit of women entrepreneurship" Road to pride and progress, highlighting the success stories of some of the women entrepreneurs under PMEGP during 2014-15.
- 7. KVIC published a book "PMEGP success stories of entrepreneurs" of National Awardees and Successful entrepreneurs of PMEGP during 2014-15.
- 8. Under Khadi activity 80% women are Khadi artisans. Under the Skill Development Programme, KVIC has focused on women oriented training courses like Beautician, Baking, Tailoring, Cooking etc. The number of women trained under Skill Development Programme is given as below:

Year	Total Number of women trained	No. of women trained in Maharashtra
2014-15	55634	12838
2015-16	45135	8923
2016-17 (Provisional)	47123	11051

#### Annexure-I

## Annexure-I referred to in reply to part (a)to(c) of the Rajya Sabha Unstarred Question No.433 for answer on 19.07.2017

Number of beneficiaries/units benefited by financial assistance under Mahila Coir Yojana (MCY), Development of Production Infrastructure (DPI) and Coir Udyami Yojana (CUY) Schemes for commencement enterprises in Coir Industry during the last three years:

(Figure in numbers)

State	2014-15		2015-16			2016-17			
	мсч	DPI	CUY	мсч	DPI	CUY	мсч	DPI	CUY
Kerala	188	02	86	531	2	291	137	-	243
Tamil Nadu	38	33	95	-	22	159	-	17	136
West Bengal	128	-	-	65	-	8	-	-	12
Odisha	-	-	21	-	1	65	-	-	42
Andhra Pradesh	-	02	28	-	-	74	-	-	77
Karnataka	-	06	38	-	-	1	-	-	42
Maharashtra	-	-	-	-	-	-	-	-	5
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	2
Gujarat	-	01	-	-	-	-	-	-	4
Assam	-	-	-	-	-	13	-	-	23
TOTAL	354	44	268	596	25	611	137	17	586

## Annexure-II

Annexure-II referred to in reply to part (a)to(c) of the Rajya Sabha Unstarred Question No.433 for answer on 19.07.2017

Details of the number of projects set up by women entrepreneurs and employment created for women during the years 2014-15 to 2016-17

## **All India Performance**

Year	No. of Projects setup by Women	MM Subsidy (Rs. in lakh) to women	No. of Employment provided to women under PMEGP
2014- 15	13394	33918.06	101885
2015- 16	11356	27504.40	83433
2016- 17 (P)	12565	32476.16	942375

## Maharashtra State

Year	No. of Projects setup by Women	MM Subsidy	No. of Employment provided to women under PMEGP
		(Rs. in lakh)	
2014- 15	1195	2570.12	8584
2015- 16	678	1534.43	4225
2016- 17 (P)	690	1896.67	5520

\*(P)-Provisional

This Press Release is based on information given by the Minister of State for MSME Shri Giriraj Singh in a written reply to a question in Rajya Sabha on 19.07.2017 (Wednesday).

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