

**GOVERNMENT OF INDIA  
SMALL SCALE INDUSTRIES  
LOK SABHA**

UNSTARRED QUESTION NO:97  
ANSWERED ON:01.12.2004  
JOB OPPORTUNITIES FOR WOMEN IN SSI SECTOR  
Barad Shri Jashubhai Dhanabhai

**Will the Minister of SMALL SCALE INDUSTRIES be pleased to state:**

- (a) whether the Government has emphasised the creation of more employment opportunities for women in rural areas by implementing various rural development schemes through the small scale industries;
- (b) if so, the details thereof;
- (c) the incentives provided and targets fixed by the Government for the new industrial units for creating job opportunities in favour of women in rural areas during the last three years, State-wise; and
- (d) the target set for setting up of such new units during the last three years till date, State-wise?

**Answer**

MINISTER OF SMALL SCALE INDUSTRIES & AGRO AND RURAL INDUSTRIES (SHRI MAHABIR PRASAD)

(a)&(b): The Government has been implementing various programmes/schemes like the Rural Employment Generation Programme(REGP) and the Pradhan Mantri Rozgar Yojana (PMRY) throughout the country to create more employment opportunities, including those for women. The REGP is implemented through the Khadi and Village Industries Commission(KVIC) and the PMRY is implemented through the District Industries Centers(DICs) in each State/Union Territory(UT). Besides, the Mahila Coir Yojana, a women-oriented self-employment scheme, is implemented by the Coir Board all over the country.

(c)&(d): Under the REGP, for setting up a self-employment project costing upto Rs. 10 lakh, 25per cent margin money assistance is provided to the general category of beneficiaries, whereas in the case of women entrepreneurs, as well as beneficiaries from other weaker sections, the margin money assistance is 30 per cent for the project costing up to Rs. 10 lakh. For projects costing above Rs. 10 lakh and upto Rs. 25 lakh , 10 percent of the remaining cost of the project (i.e. cost above Rs. 10 lakh ) is provided as margin money. Own contribution of the women entrepreneurs has been limited to 5 per cent of project cost as against 10 per cent in the case of general category entrepreneurs. State-wise details of the estimated incentives in the form of margin money provided and new industrial projects sanctioned to women entrepreneurs under the REGP during the last three years is given at Annexure-I, enclosed herewith.

Under the PMRY, educated unemployed youth, both men and women, between the ages of 18 to 35 years are assisted to set up self-employment units costing upto Rs. 2 lakh. Bank loans constitute 80 per cent of the project cost. Of the remaining 20 per cent of project cost, subsidy is subject to the maximum of Rs. 7500 per beneficiary and the balance amount is the margin money contribution of the beneficiary. In the case of women, the age is relaxed upto 45 years and preference is given to women candidates at the time of sponsoring of cases. Based on the reports received from the Reserve Bank of India (RBI), details of the cases of loans sanctioned and disbursed to women for the last three years is given at Annexure II, enclosed herewith.

Under the Mahila Coir Yojana, a one-time subsidy of 75 per cent of the cost of a motorized rath, upto a maximum of Rs. 7500 and Rs. 2625 for a motorized traditional raths respectively, is being granted to women workers. Details of distribution of raths and assistance sanctioned during the last three years under the Mahila Coir Yojana are given at Annexure III, enclosed herewith.

State-wise targets exclusively for women entrepreneurs have not been fixed. However, field offices have been advised to ensure that at least 30 per cent of the total number of assisted projects are of women entrepreneurs in each years under the REGP. Under the PMRY, preference is given to weaker sections including women, from both urban and rural areas, at the time of sponsoring cases.