

**GOVERNMENT OF INDIA
AGRO AND RURAL INDUSTRIES
LOK SABHA**

UNSTARRED QUESTION NO:3645
ANSWERED ON:22.12.2004
EMPLOYMENT OPPORTUNITIES TO WOMEN
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Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

- (a): whether the Government has emphasised the creation of more employment opportunities for women in rural and tribal areas through KVIC;
- (b): if so, the schemes under implementation of KVIC in rural areas and tribal areas for the same;
- (c): whether the Government has given any incentives to industrial units for creating job opportunities in favour of women in rural and tribal areas;
- (d): if so, the details thereof, particularly in Vidarbha region of Maharashtra;
- (e): the target set for creating employment opportunities in favour of women in rural and tribal areas in the Tenth Five Year Plan; and
- (f): the achievements in this sector in each of the last three years?

Answer

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

(a)to(d): Employment generating scheme of the Central Government in the village industries (VI) sector and implemented through the Khadi and Village Industries Commission (KVIC) also covers women in rural and tribal areas. The Rural Employment Generation Programme (REGP) of the government is implemented by the KVIC. The REGP is meant to generate more employment opportunities in rural areas and small towns, including tribal areas. Under the REGP, entrepreneurs, including women, can establish village industry by availing of margin money assistance from the KVIC and loans from public sector scheduled commercial banks and other types of designated banks to set up self-employment projects with a maximum cost of Rs. 25 lakh. The pattern of margin money assistance gives preferential treatment to women, as shown in the table below:

Margin Money Assistance under REGP

Sl.No.	Category of Beneficiary	Project Cost	Margin money Assistance
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1	General	Upto Rs. 10 lakh	25% of project cost
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		Rs. 10 lakh and Upto Rs. 25 lakh	Rs. 2.5 lakh + 10% of balance project cost
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2	SC/ST/Women/Ex-Serviceman/NE Region/Hill Areas	Upto Rs. 10 lakh	30% of project cost
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		Rs. 10 lakh and Upto Rs. 25 lakh	Rs. 3 lakh + 10% of balance project cost
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Note: SC/ST = Scheduled Caste/Scheduled Tribe;
NE = North Eastern

Further, the borrower's own contribution, required under the REGP, is only 5 per cent of the project cost in case of women (and some other categories of entrepreneurs) as against 10 per cent for the general category of borrowers.

In Vidarbha region of Maharashtra, 104 units of women entrepreneurs have been financed during 2003-04, for which margin assistance of Rs.1.16 crore has been disbursed by the KVIC.

(e)&(f): While separate target is not fixed for creating employment opportunities for women under the VI schemes, a survey conducted by the KVIC shows that the share of women workers in the VI sector is 33.5 per cent.

During 2001-02,2002-03 and 2003-04, 1786,6207 and 5726 projects respectively were financed for women entrepreneurs.