

**GOVERNMENT OF INDIA
MICRO, SMALL AND MEDIUM ENTERPRISES
LOK SABHA**

UNSTARRED QUESTION NO:2337
ANSWERED ON:21.07.2009
EMPLOYMENT OPPORTUNITIES
Pal Shri Jagdambika;Reddy Shri Magunta Srinivasulu

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

- (a) whether the Union Government has chalked out any plan to generate more employment opportunities for SCs, STs and OBCs in Micro and Small Enterprises;
- (b) if so, the details thereof;
- (c) whether there is any proposal to enable women entrepreneurs to establish small enterprises in the country; and
- (d) if so, the details thereof ?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) FOR MICRO, SMALL AND MEDIUM ENTERPRISES (SHRI DINSHA PATEL)

(a)&(b) The Ministry of MSME is implementing many schemes / programmes for the development and promotion of micro, small and medium enterprises sector. These schemes facilitate the setting up of new enterprises and thereby generate employment opportunities for all sections of the society including SCs, STs and OBCs. The Prime Minister's Employment Generation Programme (PMEGP) aims at generating employment opportunities in rural and urban areas through setting up of self-employment ventures, to bring together widely dispersed traditional artisans / urban unemployed youth and give them self-employment opportunities etc. The people belonging to SCs, STs and OBCs also derive benefits of these schemes.

(c)&(d) To enable women entrepreneurs to set up their own enterprises, the Ministry of MSME is implementing a scheme titled "Trade Related Entrepreneurship Assistance and Development (TREAD) for women. Under this scheme, NGOs / SHGs are provided grant upto 30% of the loan amount sanctioned by the banks for a group of women for setting up their own enterprises. Under PMEGP financial assistance is provided for setting up of micro enterprises costing upto Rs.10 lakh in service / business sector and Rs. 25 lakh in manufacturing sector. The assistance is provided in the form of subsidy upto 25% (35% for weaker sections including women) of the project cost in rural areas while it is 15% (25% for weaker sections including women) for urban areas. Under the MSE - Cluster Development Programme, central grant upto 90% (maximum Rs. 9 crore) is provided for the development of women clusters. Under Credit Guarantee Fund Scheme women entrepreneurs are provided credit guarantee cover upto 80%. In the Entrepreneurship / Management Development Programmes conducted by the field institutions, women trainees are given 50% concession in the course fee. In addition 20% of the total entrepreneurship development programmes / entrepreneurship skill development programmes are exclusively conducted for weaker sections (SC / ST / Women / Physically Handicapped) which are free of charge and a stipend of Rs.500/- per month is paid to each trainee.