

**GOVERNMENT OF INDIA
TRIBAL AFFAIRS
LOK SABHA**

UNSTARRED QUESTION NO:342
ANSWERED ON:11.07.2014
FINANCIAL ASSISTANCE TO TRIBAL YOUTHS
Pradhan Shri Nagendra Kumar

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) whether the Government proposes to encourage entrepreneurial development among tribals, particularly tribal youths;
- (b) if so, the details thereof including the details of the schemes run by the Government to upgrade/develop the skills of the tribal youths in various traditional/modern vocations; and
- (c) whether the National Scheduled Tribes Finance and Development Corporation (NSTFDC) and other Financial Institutions provide concessional financial assistance to tribal youths for the purpose and if so, the details thereof along with the assistance provided during the last two years and the current year?

Answer

MINISTER OF STATE IN THE MINISTRY OF TRIBAL AFFAIRS (SHRI MANSUKHBHAI DHANJIBHAVASAVA)

(a)to(c): Skill building for STs has been identified as an important constituent of overall skill development strategy of the Government of India. As regards entrepreneurial development of tribals, National Scheduled Tribes Finance and Development Corporation (NSTFDC) under the Ministry of Tribal Affairs, promotes entrepreneurial development amongst Scheduled Tribes having annual family income up to Double the Poverty line. This Corporation provides concessional financial assistance to individuals or groups of STs for undertaking self-employment Income Generation Activities through its channelizing agencies. The details of major entrepreneurial development schemes of NSTFDC are at Annexure.

The concessional financial assistance provided by NSTFDC through its channelizing agencies during last two year and current financial year for entrepreneurial development of Scheduled Tribes is as under:

Financial Year	Financial Assistance Provided
2012-13	Rs. 132.78 crore
2013-14	Rs.141.35 crore
2014-15 (upto 30.06.2014)	Rs.6.43 crore

In addition to the above, the Ministry also implements the following schemes / programme to facilitate skill building among tribals:

(i) Under its Special Area Programme of Special Central Assistance to Tribal Sub- Plan (SCA to TSP) provides funds as an additive to the State Plan for economic development of tribals in the States which inter alia cater to the need of skill upgradation of tribal people living below poverty line.

(ii) `Vocational Training in Tribal Areas` to upgrade the skills of the tribal youth in various traditional / modern vocations to gain suitable employment. The Scheme is aimed at upgrading the skills of the Tribal youth in various traditional/ modern vocations depending upon their educational qualification, present economic trends and the Market potential to enable them to gain suitable employment or becoming self-employed. Details are available on Ministry's website www.tribal.gov.in

(iii) Activities undertaken by Tribal Co-Operative Marketing Development Federation of India Limited (TRIFED) involves imparting skill development and capacity building training to tribal Minor Forest Produce (MFP) gatherers and tribal artisans.

(iv) Scholarship schemes for professional education for STs facilitating them to get employed.

ANNEXURE

Annexure as referred to in replv to part fa) to (c) the Lok Sabha Unstarred Question No. 342 for answer on 11.07.2014

i. Term Loan Scheme: NSTFDC provides Term Loan for any income generation scheme costing upto Rs. 10.00 lakhs per unit. The financial assistance is extended upto 90% of the cost of the scheme and the balance is met by way of subsidy/promoter's contribution/ margin money. The interest rate chargeable is 6% p.a. for loan upto Rs.5 lakhs and 8% p.a. for loan exceeding Rs.5 lakhs.

ii. Adivasi Mahila Sashaktikaran Yojana (AMSY): Under the scheme, Scheduled Tribes women can undertake any income generation

activity, Loans upto 90% for scheme costing upto Rs.50,000/- are provided at a concessional rate of interest of 4% p.a.

iii. Micro Credit Scheme for Self Help Groups: The Corporation provides loans upto Rs.35,000/- per member and Rs.5 lakhs per Self Help Group (SHG). The interest rate chargeable is 6% p.a.

iv. Adivasi Shiksha Rrinn Yojana: Under this scheme, financial assistance upto Rs.5.00 lakh at concessional rate of interest of 6% per annum is provided to ST students for pursuing professional/technical education including Ph.D in India. Ministry of Human Resources Development, Govt. of India provides interest subsidy for this scheme, whereby, no interest is payable by a student during the course period and one year or six months after getting the job, as the case may be. There is also a provision for providing further concessional finance for under taking any income generation activity after completion of studies.

v. Tribal Forest Dwellers Empowerment Scheme: Under the scheme, NSTFDC provides financial assistance to Scheduled Tribes given and land rights under Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006. Loan upto 90% of the scheme costing upto Rs.1 lakh can be provided at rate of interest of 6%p.a.