

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 1219
TO BE ANSWERED ON 22.12.2017

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS

1219 SHRI SIRAJUDDIN AJMAL:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) The details of schemes implemented by the Government for Women Empowerment through Self Help Groups (SHGs) in the country;
- (b) the allocation and utilisation of funds under such schemes during each of the last three years and the current year, State/UT-wise;
- (c) whether the Government has any proposal to involve SHGs in implementing all the social development programmes, besides carrying out manufacturing and trading activities to achieve maximum possible success; and
- (d) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT
(DR. VIRENDRA KUMAR)

- (a) Rashtriya Mahila Kosh (RMK) is a society registered under the Societies Registration Act, 1860 under the Ministry of Women & Child Development (MWCD) and an apex micro-finance organization to provide micro-credit at concessional rate of interest to women Self Help Groups or individual women (the ultimate beneficiaries) through Intermediary Micro-financing Organizations (IMOs) /Non-Governmental Organisations (NGOs)/ Voluntary Organisations (VOs) for various livelihood support and income generating activities. Details of Loan Schemes of Rashtriya Mahila Kosh is **Annexed**.
- (b) State wise allocation of funds was not made as RMK is not lending funds directly to states. However, state wise utilization of sanctioned loan during each of the three years and current year is as under:

S. No.	State/UT-wise	Loan Released(Rs in Lacs)
For the year 2014 – 2015		
1.	Bihar	25.00
2.	Jammu & Kashmir	35.00
3.	Jharkhand	49.50
4.	Karnataka	7.50
5.	Rajasthan	10.00
6.	Tamil Nadu	142.00
7.	West Bengal	65.00
	Total	334.00
For the year 2015-16		NIL
For the year 2016-17		
1.	West Bengal	55.00
	Total	55.00
For the year 2017-18(Till 18/12/2017)		NIL

- (c) &(d) No Madam, does not arise.

ANNEXURE REFERRED TO IN REPLY OF LOK SABHA UNSTARRED QUESTION NO. 1219 REGARDING 'WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS' FOR 22.12.2017 RAISED BY SHRI SIRAJUDDIN AJMAL.

Loan schemes operating under the Rashtriya Mahila Kosh (RMK) are as under:

- i) Loan Promotion Scheme: This scheme is for providing loans to new and smaller organizations with experience of at least 6 months in thrift and credit. The organization can avail a maximum loan up to Rs. 10 Lakhs.
- ii) Main Loan Scheme: This scheme is for providing loans to organizations having minimum 3 years' experience in thrift and credit activities. The organization can avail maximum loan upto 2 Crores for 1 state. An organization can avail loan under the scheme for a maximum number of 3 states at a time. If the organization avails loan for more than 1 state, then the maximum loan amount can be upto 6 Crores.
- iii) Gold Credit Card Scheme: This Scheme is for providing bulk loans to medium and large NGOs. This scheme is meant for organization which has in the past availed loan from RMK and have not defaulted in repayment. The organization can avail a maximum loan upto Rs. 5 Crores.
- iv) Housing Loan Scheme: This scheme is for providing loan for construction/repair and maintenance of houses to women who are members of Self Help Group/Joint Liability Groups(JLGs). This loan is provided through IMOs/NGOs/VOs. The organization can avail a maximum loan upto Rs. 1,00,000/- per beneficiary for construction of low cost house. The organization has to mortgage the immovable property created out of RMK's loan by deposit of the title deed (i.e., equitable mortgage). The NGO/IMO/VO may hold the deeds in trust for RMK and details of the same be captured in RMK database. An NGO/IMO/VO can avail a maximum loan upto Rs. 6 Crores for a maximum of 3 states at a time.
- v) Working Capital Term Loan (WCTL): This scheme is for providing working capital term loan to the intermediary organization for backward and forward marketing linkage of product of Women SHGs/ Individuals and group entrepreneurs, namely technology transfer, education and skill up gradation.
- vi) Repeat Loan Scheme: For a repeat loan, the NGO/IMO must have promptly repaid 80% of the precious loan without any break or delay in repayment.