

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 1259
TO BE ANSWERED ON 22.12.2017

SCHEME FOR PROMOTION OF WOMEN ENTREPRENEURS

1259 SHRI MANOJ TIWARI:

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

- (a) whether the Government implements any scheme for the promotion of women entrepreneurship in the country;
- (b) if so, the details thereof;
- (c) the funds allocated/released along with the success achieved thereunder during each of the last three years and current year, State/UT-wise?

ANSWER

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

- (a) & (b) Rashtriya Mahila Kosh (RMK), a society registered under the Societies Registration Act, 1860 under the aegis of Ministry of Women and Child Development, provides micro-credit to poor women for various livelihood and income generating activities at concessional terms in a client-friendly manner so as to bring about their socio-economic development. Among the other things RMK also promotes and supports expansion of entrepreneurship skills among women.

Micro-credit is provided to the women beneficiaries through Intermediary Micro-financing Organisations (IMOs) viz., NGOs, Women Federations, Co-operatives, Not-For-Profit Companies registered under Section 25 of the Companies Act and other Voluntary/ Civil Society Organisations engaged in income generation activities, housing, micro enterprises etc. Details of Loan Schemes of RMK is **Annexed**.

- (b) Details of loans released during each of the last three years and current year, State/UTs-wise 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

- (a) &(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 previous loan without any break or delay in repayment.