

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
STARRED QUESTION NO. 205
TO BE ANSWERED ON 09.03.2018

RASHTRIYA MAHILA KOSH

205. SHRI KRUPAL BALAJI TUMANE

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

- (a) the present annual funds earmarked for Rashtriya Mahila Kosh (RMK);
- (b) whether the Government proposes to enhance the allocation to RMK and if so, the details thereof;
- (c) whether it is proposed to include the States/Union Territories in the implementation of this scheme and its activities;
- (d) if so, the details thereof and if not, the reasons therefor; and
- (e) the action being taken for smooth implementation of RMK related schemes in such areas where there is absence of some medium and micro level financing institutions, non-governmental organisations, cooperatives etc.?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI MANEKA SANJAY GANDHI)

- (a) to (e): A Statement is laid on the Table of the House.

Statement referred to in reply to Part (a) to (e) of Lok Sabha Starred Question No.205 for 09.03.2018 by Shri Krupal Balaji Tumane regarding 'Rashtriya Mahila Kosh'

- (a) to (e) Rashtriya Mahila Kosh (RMK), a society registered under the Societies Registration Act, 1860, was set up by the Government of India in 1993 as a national level organisation under the Ministry of Women and Child Development to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms to bring about their socio-economic development. The existing corpus of Rashtriya Mahila Kosh is Rs.100 Crore. Annual funds are not earmarked for RMK by Government of India.

RMK scheme does not envisage direct involvement of States/ Union Territories. RMK provides loan through the Intermediary Micro-financing Organisations like Non Governmental Organisations / Voluntary Organisations, State Women Development Corporations, State Government Agencies.

RMK had revised its loan guidelines to facilitate loaning so that the needy women / women entrepreneurs can avail loan from RMK in hassle free and transparent manner. The quasi-formal delivery mechanism, simple procedure, in-built flexibility and concessional rates of interest are some of the hallmarks of RMK loans being extended to women / women entrepreneurs.

RMK is taking necessary action to create awareness across the country by giving advertisements in the leading newspapers including newspapers published in vernacular languages. RMK is also making video spot and radio jingles for spreading awareness among women/ women entrepreneurs for smooth implementation of its schemes.
