

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION No. 3264
TO BE ANSWERED ON 05.08.2022

RASHTRIYA MAHILA KOSH

3264. SHRI SANGANNA AMARAPPA:
SHRI SHA.BRA.DR.JAI SIDDESHWAR SHIVACHARYA MAHASWAMIJI:
SHRI B.Y. RAGHAVENDRA:
SHRI PRATHAP SIMHA:
SHRI L.S. TEJASVI SURYA:
DR. UMESH G.JADHAV:

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

- (a) whether Ministry has made any efforts to strengthen Rashtriya Mahila Kosh (RMK) to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development and if so, the details thereof; and
- (b) the details of women benefitted under the scheme in the state of Karnataka and Maharashtra since 2014, year-wise and district- wise?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI SMRITI ZUBIN IRANI)

(a) Rashtriya Mahila Kosh (RMK) was set up by the Government of India in 1993 for extending concessional micro-finance loans to poor women through Intermediary Micro-Finance Organizations (IMOs) for livelihood activities, housing, micro-enterprises and family needs to bring about socio-economic upliftment of women. RMK extended collateral free concessional micro-finance loans to poor women through IMOs. Since its inception, it has sanctioned loans amounting to Rs.373.12 crore and disbursed Rs. 315.13 crore covering 7,41,163 beneficiaries.

At the time RMK was setup, it was a prominent Government body working in the area of extending concessional micro-finance loans to poor women through IMOs. Since then, substantial alternative credit facility mechanisms have become available to women entrepreneurs through various Government initiatives like Pradhan Mantri Mudra Yojna and Stand UP India. In line with the recommendations of the Expert Management Commission set up by the Ministry of Finance and the report on Rationalisation of Government Bodies authored by the Principal Economic Adviser, Department of Economic Affairs, Government has decided to close down RMK to improve efficiency and utilize available resources optimally.

(b) District-wise data of beneficiaries covered by RMK is not maintained. The details of beneficiaries covered under RMK in the state of Karnataka and Maharashtra, since 2014 are as under:

SL NO.	Financial Year	Maharashtra	Karnataka
1	2014-15	NIL	NIL
2	2015-16	NIL	NIL
3	2016-17	NIL	NIL
4	2017-18	90	NIL
5	2018-19	373	227
6	2019-20	NIL	NIL
7	2020-21	NIL	NIL
8	2021-22	NIL	NIL