

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2151**  
TO BE ANSWERED ON 06.05.2016

**ECONOMIC EMPOWERMENT OF WOMEN**

2151. SHRI N.K. PREMACHANDRAN:

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

- (a) the details of the schemes implemented by the Government for self-employment and increasing the income of woman so as to provide them economic empowerment;
- (b) the financial assistance provided under such schemes during each of the last three years and the current year, State/UT-wise;
- (c) whether the Government has received any request from State of Kerala for providing funds for woman empowerment through Kudumasree and Janasree;
- (d) if so, the details thereof along with the action taken by the Government thereon;
- (e) whether the Government proposes to introduce any new scheme for providing financial assistance to woman for self-employment, if so, the details thereof along with the financial assistance extended by the Government thereunder; and
- (f) the further measures taken by the Government for self employment of women and provide them economic empowerment?

**ANSWER**

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

(a) & (b): The Ministry of Women and Child Development has been administering Support to Training and Employment Programme for Women (STEP) Scheme since 1986-87 as a Central Sector Scheme. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. State/UT-wise details of funds allocated to the various organizations including NGOs during the last 3 years and current year is at **Annexure-I**.

The Rashtriya Mahila Kosh (RMK), an autonomous body under the Ministry of Women and Child Development, provides collateral free/third party guarantee micro-credit to poor women through NGOs/IMOs for livelihood income generating activities. The loans are given at concessional rate of interest and being sanctioned to the women beneficiaries through various schemes of RMK e.g. (i) Loan promotion scheme, (ii) Main Loan Scheme, (iii) Refinance Scheme, (iv) Franchisee Scheme, (v) Gold Credit Card Scheme, (vi) Housing Loan Scheme and (vii) Working Capital Term Loan (WCTL). The State/UT-wise details of financial assistance provided by RMK during the last three years are given at **Annexure-II**.

(c): The Ministry of Women and Child Development has not received any request from the State of Kerala so far.

(d): Does not arise.

(e): No Madam.

(f): Apart from above two schemes, the Ministry of Women and Child Development is implementing the following Schemes for economic empowerment of women in the country:

- i. National Mission for Empowerment of Women (NMEW) to strengthen the overall processes that promote all round development of Women;
- i. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls-Sabla for all-round development of adolescent girls of 11-18 years by making them self-reliant by facilitating access to learning, health and nutrition;
- ii. Working Women Hostels for ensuring safe accommodation for women working away from their place of residence;
- iii. Indira Gandhi Matritva Sahayog Yojana (IGMSY) has been contributing towards better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers;
- iv. Gender Budgeting has been adopted as a tool for mainstreaming gender perspective at various stages of planning, budgeting, implementation, impact assessment and revisiting of policy/ programme objectives and allocations;
- v. Mahila-E-Haat, an online marketing platform has been launched on 7<sup>th</sup> March, 2016, to enhance the marketing prospects of the products manufactured by the beneficiaries. This is expected to empower and strengthen financial inclusion of women entrepreneurs in the economy by providing continued sustenance and support to their creativity.

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## Annexure I

**Statement referred to in reply to Lok Sabha Unstarred Question No.2151 to be answered on 06.05.2016**

**State/UT-wise release of fund during the last three years and current year upto 30.04.2016 under STEP Scheme.**

S. No.	STATES	Funds released (Rs. in Lakhs)			
		2013-14	2014-15	2015-16	2016-17
1	Andhra Pradesh	86.58	-	42.45	-
2	Arunachal Pradesh	-	-	12.68	-
3	Assam	20.02	73.02	5.24	-
4	Bihar	-	-	80.61	-
5	Chhattisgarh	-	-	39.47	-
6	Gujarat	-	-	-	-
7	Himachal Pradesh	-	-	-	-
8	Haryana	-	-	26.76	-
9	Jammu & Kashmir	67.44	42.30	17.54	-
10	Jharkhand	-	-	29.96	-
11	Kerala	-	-	20.43	-
12	Karnataka	159.20	89.78	33.04	-
13	Madhya Pradesh	120.14	107.74	106.67	-
14	Maharashtra	48.12	10.22	59.43	-
15	Manipur	55.32	220.33	101.24	-
16	Meghalaya	-	-	-	-
17	Mizoram	-	10.56	-	-
18	Nagaland	21.77	47.67	-	-
19	Orissa	-	-	52.57	-
20	Punjab	-	74.03	27.94	-
21	Rajasthan	-	17.10	22.09	-
22	Sikkim	-	-	-	-
23	Tamil Nadu	-	-	37.09	-
24	Tripura	-	-	-	-
25	Uttaranchal	53.96	18.86	51.92	-
26	Uttar Pradesh	51.40	20.54	328.77	-
27	West Bengal	5.41	-	8.02	-
28	Delhi	-	-	65.23	-
29	For evaluation study	12.49	8.07	4.60	-
	<b>Total</b>	<b>701.85</b>	<b>740.22</b>	<b>1173.75</b>	<b>-</b>

**Statement referred to in reply to Lok Sabha Unstarred Question No.2151 to be answered on 06.05.2016**

**State/UT-wise financial assistance provided during the last three years by RMK**

S/N	STATES	Funds sanctioned and disbursed (Rs. in Lakhs)							
		2012-13		2013-14		2014-15		2015-16	
		Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed	Sanctioned	Disbursed
1	Andhra Pradesh		150.00	-	-	-	-		
2	Bihar	20.00	10.00	50.00	35.00		25.00		
3	Delhi	30.00	15.00	-	15.00	-	-		
4	Gujarat	20.00	10.00	-	10.00	-	-		
5	Haryana	40.00	20.00	-	20.00	-	-		
6	J&K	-	-	70.00	-	-	35.00		
7	Jharkhand	-	5.00	99.00	49.50	-	49.50		
8	Karnataka	180.00	70.00	45.00	-	-	7.50		
9	M.P.	145.00	97.50	-	55.00	-	-		
10	Maharashtra	100.00	235.00	-	70.00	-	-		
11	Odisha	420.00	210.00	7.30	213.65	-	-		
12	Rajasthan	450.00	275.00	20.00	225.00	-	10.00		
13	Tamil Nadu	160.00	215.00	522.50	234.25	-	142.00		
14	Uttaranchal	-	25.00	-	-	-	-		
15	U.P.	-	-	19.40	19.70	-	-		
16	West Bengal	693.00	511.50	196.00	295.50		65.00		
	<b>Total</b>	<b>2,258.00</b>	<b>1,849.00</b>	<b>1,029.20</b>	<b>1,242.60</b>		<b>334.00</b>		

Due to revision of loan guidelines, fresh loan during the year could not be sanctioned/di sbursed