GOVERNMENT OF INDIA MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA UNSTARRED QUESTION NO 991 TO BE ANSWERED ON 22.07.2016

LOAN TO WOMEN DRIVERS THROUGH RASHTRIYA MAHILA KOSH

991. DR.A.SAMPATH

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

- a) whether the Government has any proposal to give loan through Rashtriya Mahila Kosh to women drivers to run e-rickshaws to ensure safety in the public transport facility; and
- b) if so, the details thereof and the progress made in this direction so far?

ANSWER

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

(a) & (b): Rashtriya Mahila Kosh (RMK) provides micro finance to women beneficiaries mainly for income generating activities in the informal sector through Intermediary Organisations (IMO), which includes Section 8 Companies, Women Development Organisations (WDO), Non-Governmental Organisations (NGO) etc. An individual beneficiary, who is a member of any one of the group viz. Self Help Groups (SHG), Joint Liability Groups (JLG), Grameen Model-JLG, Mahila Mandals and other types of group promoted by Central / State Government or any National / State Missions & Schemes, can also avail loan directly from RMK.

Since e-rickshaw would fall in the category of income generating activities, the applicant shall be eligible for loan from RMK as per scheme guidelines {i.e subject to maximum ceiling per NGO (i.e Rs 2 cr for 1 state or Rs 6 cr for 3 states) and Rs 35,000/- & Rs 50,000/- per beneficiary for new & repeat borrower, respectively)}.
