

STATUS OF INSTITUTIONAL CREDIT

4366. SHRI DHARMENDRA YADAV:

Will the Minister of TEXTILES वस्त्र मंत्री
be pleased to state :

- (a) the current status of which institutional credit is accessible to handloom weavers, particularly in Uttar Pradesh and the steps being taken to improve their access to low-interest rate loans and financial literacy;
- (b) the extent to which the benefits of the Bunkar Weaver Mudra Scheme are being provided to individual weavers, Self-Help Groups (SHGs) and cooperatives, particularly in Uttar Pradesh, and the constraints being faced in the implementation of the said scheme;
- (c) whether there are any special provisions or relaxations in collateral requirements for women weavers to avail credit and if so, the details thereof;
- (d) the specific policies being formulated by the Government mulated to protect the handloom sector from unfair competition from power-loom and textile products produced on a large scale; and
- (e) the manner in which the Government is implementing the Handloom Reservation Act to prevent power-loom imitations from being sold as authentic handloom products?

उत्तर

ANSWER

वस्त्र राज्य मंत्री (श्री पबित्र मार्घेरिता)
THE MINISTER OF STATE FOR TEXTILES
(SHRI PABITRA MARGHERITA)

(a) to (c): Ministry of Textiles, Government of India is implementing the Concessional Credit/Weaver MUDRA Scheme, a component of National Handloom Development Programme (NHDP). The objective of the scheme is to facilitate access to adequate and timely assistance in terms of loans to eligible handloom beneficiaries including women weavers to meet their credit requirement in a flexible and cost-effective manner across the country including Uttar Pradesh. Under the scheme, there is a provision of margin money assistance @20% of loan amount subject to maximum of Rs.25,000 for individual handloom weavers and @20% of loan amount subject to maximum of Rs.20.00 lakh (margin money @Rs.2.00 lakh for every 100 weavers/workers) for Handloom Organizations i.e. Self-Help Groups, Cooperative Societies etc. Interest subsidy is also available for Handloom Organizations @6% on loan amount subject to interest subvention capped upto 7% by the GoI and Credit guarantee on loan for a period of 3 years. Ministry of Textiles is organizing awareness camps/chaupals with the close coordination of State Government concerned for enhancing the number of beneficiaries of handloom schemes including Concessional Credit/Weaver Mudra Scheme throughout the country including Uttar Pradesh. There is no special provision or relaxation in collateral requirements of women weavers to avail credit.

(d) & (e): Ministry of Textiles, Government of India has been implementing the Handlooms (Reservation of Articles for Production) Act, 1985 for production of certain reserved items only on Handlooms and to protect the interest of handloom weavers in the country. 11 textiles articles with some technical specifications are exclusively reserved for production on handlooms. Central assistance is provided under the scheme to eligible State Governments for effective implementation of the Act. Inspections are carried out in the field by respective State Handloom Departments and Field Offices of the Central Government for enforcing the provisions of the Act.
