

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4425**  
TO BE ANSWERED ON 19.07.2019

**RASHTRIYA MAHILA KOSH**

4425. SHRI DHANUSH M. KUMAR:

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

- (a) whether the Government has set up Rashtriya Mahila Kosh(RMK);
- (b) if so, the details and the objectives for setting up the RMK;
- (c) whether the RMK has revised its loan guidelines to facilitate lending to needy women/women entrepreneurs and if so, the number of women benefitted under the said scheme, State/UT-wise including Tamil Nadu; and
- (d) whether the Government has taken steps to spread awareness among women entrepreneurs for smooth implementation of the said scheme and if so, the details thereof?

**ANSWER**

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

- (a) Yes Sir.
- (b) The detailed objectives for setting up the RMK are:
  - i. To promote or undertake cover activities for the promotion of or to provide credit as an instrument of socio-economic change and development through the provision of a package of financial and social development services for the development of women;
  - ii. To promote and support schemes for improvement of facilities for credit for women:
    - a) For sustenance of their existing employment,
    - b) For generation of further employment,
    - c) For asset creation,
    - d) For asset redemption and
    - e) For tiding over consumption, social and contingent needs;
  - iii. To demonstrate and replicate participatory approaches in the organisation of women's groups for effective utilisation of credit resources leading to self-reliance;

- iv. To promote and support experiments in the voluntary and formal sector using innovative methodologies to reach poor women with credit and other social services;
  - v. To sensitize existing government delivery mechanisms and increase the visibility of poor women as a vital clientele with the conventional institutions;
  - vi. To promote research, study, documentation and analysis, including provision of fellowships and scholarships, of credit and its management and of successful experiences at various levels in order to promote replication and dissemination of successful credit extension and management methodologies;
  - vii. To promote the federation and net working of women's organisations for shaping and to develop skills in response management & social mobilization;
  - viii. To promote and support the expansion of entrepreneurship skills among women;
  - ix. To cooperate with and secure the cooperation of the Central Government, State Governments and Union Territory Administration, credit institutions, industrial and commercial organisation and non-government, voluntary and other organisations and bodies in promoting the objects of the Kosh;
  - x. To accept subscriptions, grants, contributions, donations, loans, guarantees, gifts, bequests etc. on such terms and obligations not inconsistent with the aims and objects of the Kosh; and
  - xi. To do all such lawful acts and things as may be necessary or conducive for furthering the objects of the Kosh.
  - xii. There shall be no discrimination on the ground of religion, community, caste or class, creed or race in carrying out the aims and objects of the Kosh.
  - xiii. All the incomes, earnings, movable, immovable properties of the Kosh shall be solely utilised and applied towards the promotion of its aims and objects only as set forth in the Memorandum of Association and no part of income and property of the Kosh shall be paid or transferred directly or indirectly by way of dividends, bonus, profits or in any manner whatsoever to the present or past Member & of the Kosh or to any person claiming through any one or more of the present or past members. No member of the Kosh shall have any personal claim on any movable or immovable properties of the Kosh or make any profits, whatsoever by virtue of his membership. The accounts of the kosh shall be audited and balanced each year. Provided, however, nothing herein contained shall prevent the payment, in good faith, of remuneration to any member or other person in return for any services rendered to the Kosh or for travelling allowances, halting or other similar charges.
- (c) Yes Sir. The statement of number of women benefited under the said scheme, State/UT-wise including Tamil Nadu is at **Annexure-I**.
- (d) Yes Sir. RMK has taken a number of steps to spread awareness among women entrepreneurs for smooth implementation of the said scheme by providing information on its website, printing of pamphlets on its schemes for distribution to interested prospective beneficiaries, participation in Melas and Workshops etc.

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**Annexure referred to in reply to part (c) of Lok Sabha Unstarred Question No. 4425 for 19.07.2019 raised by Shri Dhanush M. Kumar Hon'ble MP regarding "Rashtriya Mahila Kosh"**

**Statement showing number of women benefited under the RMK schemes, State/UT-wise including Tamil Nadu since inception till 15/07/2019**

<b>S. No.</b>	<b>State/UT</b>	<b>Beneficiaries</b>
1	Andaman Nicobar	667
2	Andhra Pradesh	197839
3	Arunanchal Pradesh	100
4	Assam	7005
5	Bihar	17369
6	Chhattisgarh	370
7	Delhi	7742
8	Gujarat	7173
9	Haryana	4512
10	Himachal Pradesh	12925
11	Jammu & Kashmir	1986
12	Jharkhand	2428
13	Karnataka	19415
14	Kerala	34257
15	Madhya Pradesh	22716
16	Maharashtra	36135
17	Manipur	8421
18	Mizoram	70
19	Nagaland	859
20	Odisha	39372
21	Pondicherry	300
22	Punjab	500
23	Rajasthan	30470
24	Tamil Nadu	170359
25	Telangana	32553
26	Uttar Pradesh	26939
27	Uttarakhand	3148
28	West Bengal	55533
	<b>Total</b>	<b>741163</b>