

**GOVERNMENT OF INDIA
HOUSING AND URBAN POVERTY ALLEVIATION
LOK SABHA**

UNSTARRED QUESTION NO:4875
ANSWERED ON:07.08.2009
IMPLEMENTATION OF USEP
Siddeswara Shri Gowdar Mallikarjunappa

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) whether the Urban Self Employment Programme (USEP) aims to form thrift and credit societies as part of urban poverty alleviation measures;
- (b) if so, the details thereof;
- (c) the number of poor people benefited by such societies during the last three years, year-wise, State-wise including Kerala;
- (d) whether any assistance is provided by the Union Government to these societies;
- (e) if so, details thereof and the allocations made during each of the last three years, State-wise; and
- (f) if not, the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF URBAN DEVELOPMENT (SHRI SAUGATA ROY)

(a)&(b): The formation of Thrift & Credit Societies (T&CS) by urban poor women had been supported as a sub-component under the Urban Self Employment Programme (USEP) component of the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY). However, under the revamped Swarna Jayanti Shahari Rozgar Yojana (SJSRY) effective from 1st April, 2009, this sub-component is part of the component of Urban Women Self-help Programme (UWSP) of the scheme of Swarna Jayanti Shahari Rozgar Yojana. Under this sub-component, when a urban poor women group, comprising a minimum of 10 members, (in the revamped Swarna Jayanti Shahari Rozgar Yojana this minimum required number has been reduced to 5), set itself up as a Self-help Group (SHG)/ Thrift & Credit Society (T&CS), mobilizing savings and credit in addition to its other entrepreneurial activities, the group was supported with a lump sum grant of Rs.25,000/- as Revolving Fund at the rate of Rs. 1,000/- maximum per member (in the revamped Swarna Jayanti Shahari Rozgar Yojana this maximum ceiling per member is Rs. 2,000/- now).

(c): At the Central level details of the number of Thrift & Credit Societies (T&CS) formed under Swarna Jayanti Shahari Rozgar Yojana are maintained through the Quarterly Progress reports (QPRs) received from the States/UTs. Accordingly, number of Thrift & Credit Societies (T&CS) formed (each of which comprised at least 10 urban poor women) during the last three years, Year-wise and State-wise, including Kerala, is at Annexure-I.

(d): As mentioned earlier assistance in the form of Revolving Fund of maximum Rs. 25,000/- per Group, at the rate of Rs. 1,000/- maximum per member, (in the revamped Swarna Jayanti Shahari Rozgar Yojana now this amount is Rs. 2,000/- maximum per member) is provided to Thrift & Credit Societies (T&CS).

(e)&(f): Under Swarna Jayanti Shahari Rozgar Yojana (SJSRY) Central funds are allocated and released to States/UTs for the scheme as a whole, and not allocated component-wise so that States/UTs could utilize these funds under various components of SJSRY on the basis of demand in that component. Central Funds released under the scheme of Swarna Jayanti Shahari Rozgar Yojana, during the last three years. State-wise and year-wise, are at Annexure-II.