

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UN- STARRED QUESTION NO. 534**  
TO BE ANSWERED ON 04.02.2022

**RASHTRIYA MAHILA KOSH**

534. DR. SUKANTA MAJUMDAR:  
SHRI JAYANT SINHA:

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

- (a) the details of the work envisaged to be carried out under Rashtriya Mahila Kosh (RMK) along with the fund allocated, sanctioned, released and utilised during the last three years, district-wise and State-wise including Jharkhand and West Bengal;
- (b) whether large amount of funds have remained unutilised under the RMK in West Bengal and if so, the details thereof along with the action taken thereon;
- (c) the role played by the RMK in facilitating the socio-economic empowerment of women along with the other steps being taken by the Government for effective implementation of the scheme; and
- (d) whether the Government has proposed to increase the credit limit of the loan provided under RMK and if so, the details thereof?

**ANSWER**

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

(a): Rastriya Mahila Kosh (RMK) was established by the government of India in 1993 as a national-level organisation under the Ministry of Women and Child Development as a society under the Society Registration Act, 1860, to bring about the socio-economic upliftment of poor women. RMK provides micro-finance services to the needy and poor women in the informal sector through a client friendly, without collateral security and third party guarantee. The loans are granted for Income Generating Activities (IGA), housing, micro-enterprises, family needs, etc. Funds were disbursed by RMK till 31.03.2020. Details of funds allocated, sanctioned/ utilised during the year 2018-19 and 2019-20, State / UT-wise are at **Annexure-I**. District-wise data is not maintained by RMK.

(b): As on 31<sup>st</sup> March, 2020, amount allocated to the State of West Bengal was Rs 2,746.29 lakh. Out of this, Rs 2,292.79 lakh was disbursed to Intermediary Micro-financing Organisations (IMOs) of which Rs 453.50 lakh remained unutilized/undisbursed.

(c): For effective implementation, credit is provided to the poor women beneficiaries through Intermediary Micro-financing Organisations (IMOs) working at grass-root level such as NGOs, Women Federations, Co-operatives, not for profit companies registered under Section 25 of the Companies Act and other Voluntary/ Civil society organisations, etc. by following a client friendly, simple, without collateral loan required for livelihood and income generation activities, housing, micro-enterprises, etc. RMK has also taken a number of promotional measures to popularise the concept of women empowerment by way of micro-financing, thrift and credit, capacity building and marketing linkages through Self Help Groups (SHGs) format and also enterprise development for poor women. Since inception, Rs 31,513 lakh has been disbursed by RMK to 1728 IMOs which has benefited 7,41,163 women.

(d): In the present scenario, when there are substantial alternative credit facilities available to women through various initiatives of the government, RMK has lost its relevance and utility. Hence, in order to avoid duplication of efforts and wastage of financial resources, it has been decided to be closed down RMK.

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## Annexure I

ANNEXURE REFERRED TO IN REPLY TO PART (a) OF LOK SABHA UN-STARRED QUESTION NO. 534 FOR ANSWER ON 04.02.2022 REGARDING 'RASHTRIYA MAHILA KOSH' ASKED BY DR. SUKANTA MAJUMDAR AND SHRI JAYANT SINHA, HON'BLE MEMBERS OF PARLIAMENT

Statement showing Fund allocated, sanctioned and disbursed from 01/04/2018 to 31/03/2019

(Rs in Lakh)

S. No.	State Name	Fund allocated	Sanctioned/ disbursed
1	Andhra Pradesh	30.00	30.00
2	Assam	25.00	00.00
3	Bihar	40.00	00.00
4	Haryana	40.00	00.00
5	Karnataka	65.00	105.00
6	Madhya Pradesh	55.00	110.00
7	Maharashtra	47.50	35.00
8	Odisha	17.50	35.00
9	Rajasthan	34.00	00.00
10	Tamil Nadu	172.50	110.00
11	Uttar Pradesh	27.50	00.00
12	Uttarakhand	58.00	00.00
13	West Bengal	154.50	50.00
	<b>Total</b>	<b>766.50</b>	<b>475.00</b>

Statement showing Fund allocated, sanctioned and disbursed from 01/04/2019 to 31/03/2020

(Rs in Lakh)

S.No.	State Name	Fund allocated	Sanctioned / disbursed
1	Haryana	5.00	5.00
2	Karnataka	40.00	00.00
3	Madhya Pradesh	95.00	40.00
4	Maharashtra	17.50	00.00
5	Odisha	47.50	30.00
6	Tamil Nadu	52.50	20.00
7	West Bengal	78.50	65.00
	<b>Total</b>	<b>336.00</b>	<b>160.00</b>