

Women's empowerment for a better tomorrow



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WOMEN EMPOWERMENT & DAILY LIVING SCHEME Part 2

Issued in the interest of women
by
Mumbai Mahila Congress



Dear Readers,

The UPA Chairperson, Mrs. Sonia Gandhi has made excellent progress under the leadership of the Hon. Prime Minister Dr. Manmohan Singh for 5 years. During the period of five years the Government for the benefit of women different welfare schemes have been introduced and implemented. The main objective of the scheme for women is for their growth in economic development, educational status, empowerment of women and self confidence and getting the basic needs is our aim.

Under the guidance of my brother Milind, I want women to take full advantage of the Govt. welfare schemes and increase their self confidence, aware of their rights is my main objective.

I am giving importance to those who are socially backward, unemployed people to get an opportunity through this scheme for their all round development, unemployed in the city standard of living, self employment, vocational guidance and they should be able to stand on their feet.

I thank you for your guidance and support.



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Suvarna Jayanti Urban Employment Scheme Below the Poverty Line

Information:

Suvarna Jayanti Urban Employment Scheme is established under the Central Government and Maharashtra Government. This scheme is handled under the head of Mumbai Municipal Corporation. Details of Below the Poverty Line Scheme are given below:

Women Self Help Groups:

Women should be taught to save their earnings with the help of Self Help Groups (SHG's) which is beneficial for getting the loan at a lower rate to release those who have taken loan from money lenders. If this scheme is moving successfully this SHG group can benefit an amount of Rs. 1,000/-. This scheme is for minimum 10 women and maximum 25 women.

For benefitting from this scheme a minimum of 10 women are required from urban area. This group can avail an amount of Rs. 1,25,000/- or half of the Prakar - whichever is less. Such amount is available to them.

But all the norms and conditions is as per Govt. Rules for Swayamrojar Group. These loans are available at the interest rate 3%.

Training under the Swyamrojar Scheme:

Under this scheme training is imparted free.

Swayamrojar Yojana

The person benefitting from this scheme can avail of this bank loan and the special package - from a minimum amount of Rs. 50,000/- they have to contribute 5%.



Rules and Regulations of the Scheme

- Names & No. of people below the poverty line
- Applicants should be residents of Mumbai for continuous 3 years
- Applicants minimum age should be 18 years
- Educational limit not required



Central Government Schemes

Sanjay Gandhi Niradhar – Economically backward class:

Blind, Handicapped, Cerebral palsy, T.B. Cancer, Aids or other inflicted physical and mental abnormalities below 65 years - man or woman will be given a monetary sum of Rs. 500/-. In a family if there are 2 beneficiaries they can avail an amount of Rs. 750/-. And if more than 2 beneficiaries also an amount of Rs. 750/- is given.

Indira Gandhi Niradhar and Women Welfare Scheme:

This scheme is for those who are under 65 years schedule caste, tribes, landless, orphan and destitute women, divorcee or those women whose husbands are in jails, women rescued from prostitution, orphaned children will get every month an amount of Rs. 500/- till they are rehabilitated or at the most for a maximum of 2 years. The Women & Child Development Dept., will take up this task.

Shravanbal Seva Yojana (National Old Age Pension):

Those above the age of 65 years men/women will receive Rs.500/- .The contribution ratio to the National Old Age Pension scheme will be Rs. 500/- from the Central Government. Hence they will receive an amount of Rs.500/-

Families Below the Poverty Line – B.P.L. Scheme:

The Government of Maharashtra as well as the Central Government have confirmed that those families whose income is less can avail of the BPL scheme. If a person earns less than Rs.419/- per month and those do not get 2,100 calories in their daily food, then those families can be declared under the BPL.

Those families who cannot afford their daily meals come under the Below the Poverty Line scheme. Families below the poverty line.

Govt. Scheme for those Below the Poverty Line

1. Basic needs required - e.g. grains, kerosene, oil, ration are necessary.
2. Hospitals to provide free medical aid to those who are Below the Poverty Line.
3. Those below the Poverty Line can avail of the various Govt. Schemes viz. Sanjay Gandhi, Shraavanbal etc.
4. Low rate interest from the Govt.
5. Women under the BPL scheme should be given aid.



Women & Child Development Dept

Training Centres For Women:

Through the SHGs helpless, widows below the poverty line can be given training to run the centres in tailoring, knitting, embroidery, book-binding, fruit/vegetable selling, silk weaving, agriculture. Making dolls and toys, fall & bedding for saris, bakery products preparation of papads, masala, repairing of radio and T.V., repairing of electrical appliances should be included.

Kamdhenu Yojana

Needy women can operate from the home to be known as Shaniak Swaraj Sansthan, school, hospital and other institutions can take up making uniforms, phenyl, dusters, brooms, soaps, masala, papad, pickle can form a group of 50 lady suppliers.

Central Government Funding:

Women from Urban and Rural areas can get loans from NGOs or RMK those families from the city whose family income is not more than Rs.18,000/- such women can avail of the loan. A woman can be given a short-term loan of Rs.2,500/- or a non refundable loan of Rs. 5,000/-.

Niradhar Nirakshit Women Scheme for Daily Earning:

The socially economically backward can prepare eatables, bead making, selling fruits/vegetables. They can be given an amount of Rs. 500/- once for all. The District Women & Child Dept., have been given the authority.

Financial help for Daughters of Widowed Women:

Orphans, destitute, widows, their one daughter can avail of Rs. 2,000/- for their marriage can be given. The sanction can be obtained from the District Women & Child Dept.,

Grant for Orphans & Institutions for Women:

Women in Orphanages, Govt. centres, state home, protection homes, can avail of Rs. 15,000/- . This amount has been sanctioned.

Maulana Azad Minorities Commission Scheme

Minorities Commission, Govt. development schemes, the Maharashtra Govt. has instituted a new scheme for the Minorities Commission known as the Maulana Azad Minorities Commission. This Commission works for the different religious communities.

Different Schemes from the Corporation:

Loan Application:

The Minorities Commission gives loans for inter-caste marriage from Rs. 5,000/- to Rs. 50,000/-. This loan can be given to start a small business. To start the business a 5% contribution is compulsory. On return of the loan a 6% is levied and the loan can be taken for a 5 year period.

Term Loan Scheme:

Loans are available from Rs. 5,000/- to Rs. 5,00,000/- applicants contribution 5% and 10% from the Minorities Commission, from Delhi a contribution of 85% has been made.

Loan for Seeds:

Loans are available from Rs. 5,000/- to Rs. 5,00,000/-. Permission has been given to start the scheme. The amount has to be returned with a loan interest of 6% .

Loan for Education:

Students from minorities can get an education loan of Rs. 3,00,000/-. Those who avail of this loan have to pay 3% interest. The different religious from the Minorities Commission have taken a decision.

Micro Finance Loan :

Micro Finance loan has been started where you can avail loan of Rs. 25,000/-from SHG's group is ready to give loans @ 5% interest.

Scheme for Better Prospects for Women:

In this Scheme focus should be on developing/improving women centres and to support such centres a loan amount of Rs. 25,000/- could be obtained with a minimum interest of 4%.

Training Centres:

For imparting training to women there should be vocational training programme of 6 months. During such programmes they should have exhibitions for marketing the goods where their skills can be upgraded, designed, developed

Eligibility:

1. The applicant should be from Schedule Caste, backward class a Muslim, Sikh, Christian, Parsi, Buddhist, Jain as per Govt. Rule these castes are included in backward class.
2. Applicant should be a resident of Maharashtra.
3. Applicant should be 4th standard pass
4. Applicant's age should be within 18 to 45 years
5. For the Education Scheme the age should be within 16 to 22
6. Yearly Family income

For urban area less than – Rs. 54,500/-

For rural area less than – Rs. 39,500/-

Savitribai Phule Scheme

Through the Maharashtra State Commission for Women and Women & Child Development Department, domestic workers (S.T. S.C.) for their development and to get a place in the society the Mahatma Phule Schemes is in existence.

Mentioned below are the various Schemes:

Educational Assistance:

Students from backward class can avail of this scheme for their education with minimum interest. This can help them for their further studies.

Free Education for Girls:

The Mahatma Phule Scheme is free for girls taking education in the society. They are also entitled to have a traveling pass, school uniform and books.

Self-Help Groups (SHGs):

People from backward class can avail of this facility. To improve their status of living the Maharashtra Govt., has started SHGs where they can avail of long term loans with minimum interest rates. This loan is applicable as per Govt. Rules

Assistance to Widows & Helpless Women:

Widows, helpless & old women even if their income is less the Government will give them Rs. 500/- monthly. It is necessary that such families should be Below the Poverty Line (BPL).

Assistance to Girls for Marriage:

Widows from backward class society, marriage expenses for helpless, orphan girls can avail this assistance from the Government. The Govt. has drawn up the Terms and Conditions

