

of their capacity have been given. Based on the supply position further orders will be there.

As regards the units closed in 1984-riots are concerned, we have given orders to those units—not going in for a proper tender system and negotiation; they have got orders — some for Rs. 5 lakhs, Rs. 10 lakhs etc. All of them are open now and we are ready to help them to the extent we can. This is a direction from the Government and we are doing accordingly.

### Review of Mahila Samridhi Yojana

\*83. SHRI VIREN J. SHAH:†  
SHRI PRAMOD MAHAJAN:

Will the Minister of HUMAN RESOURCE DEVELOPMENT be pleased to state:

(a) whether his Ministry has been operating and administering the Mahila Samridhi Yojana launched to promote saving among the rural women through Village Post Offices;

(b) if so, the details of the scheme and deposits made, state-wise, by the rural women during each of the last two years since the scheme was launched;

(c) to what extent the scheme has attracted and encouraged the rural women and to extent it has been beneficial to them.

(d) whether any monitoring committee has been constituted to review the scheme, if so, the details thereof; and

(e) the composition and functions of the committee?

THE MINISTER OF STATE IN THE MINISTRY OF HUMAN RESOURCE DEVELOPMENT (DEPTT. OF EDUCATION AND DEPTT. OF CULTURE) (KUMARI SELJA) (a) to (e) A statement is laid on the Table of the Sabha.

†The question was actually asked on the floor of the House by Shri Viren J. Shah.

### Statement

(a) and (b) Yes, Sir. Details of the scheme are given in statement-I (see below) Statewise deposits made during 1993-94 and 1994-95 are given in Statement-II and Statement-III respectively (see below).

(c) 125.42 lakh accounts have been opened under the Scheme by 31.10.1995. The Scheme has empowered rural women most of whom are assetless by giving them access to a Post Office account in their own names and controlling that asset.

(d) and (e) Yes, Sir. At national level a High Level Committee has been constituted by Planning Commission to review the scheme. A special committee of Secretaries has also been constituted to review the scheme at regular intervals. At state and district levels, Committees have been constituted to review the scheme. Composition and functions of these Committee have been given in statement-IV.

### Statement-I

#### *Details of the Scheme of Mahila Samridhi Yojana*

The Government launched a Scheme called Mahila Samridhi Yojana (MSY) on 2 October 1993. This is a Central Sector Plan Scheme implemented through the network of Post Offices in Rural Areas. The Department of Women and Child Development is the nodal department for this scheme. This scheme encourages thrift and saving based on which these women can build a security for themselves in times of need.

Under the Mahila Samridhi Yojana (MSY) every rural adult woman is encouraged to have an MSY account of her own in the Post Office into which she may deposit whatever amount of money she can save. For an amount of upto Rs. 300/- in a year with a one year lock-in-period, Government contributes 25 percent. In other words, the deposits have to remain in the account for a

period of 12 months and the maximum participation of Govt. is limited to Rs. 75/- in a year. However, the account holder can withdraw money (minimum of Rs. 20/-) from the account twice in a calendar year.

The operation of the Scheme is simple. The women wishing to open an MSY account goes to the Post Office having jurisdiction over the village in which she resides. The women depositor certifies her age and place of residence. She can make deposits in instalments in multiples of Rs. 4/- at her convenience. An account is opened on the day of the first deposit and soon a pass book is issued.

The MSY account does not debar her from opening any other account under any other scheme. If a depositor needs to withdraw any amount from the account before the completion of 12 months, she can do so. However, in that case she would be paid incentive at the rate of 12 percent per annum on the amount remaining with the post office for at least 30 days.

#### Statement-II

##### *Mahila Samridhi Yojana—amount deposited upto March 94*

Sl. No.	States/UTs	Amount Deposited (in crores)
<b>A. STATES</b>		
1.	GOA	0.10407
2.	ANDHRA PRADESH	2.28227
3.	PUNJAB	0.68593
4.	HIMACHAL PRADESH	0.35296
5.	HARYANA	0.58908
6.	TAMIL NADU	0.38555
7.	MADHYA PRADESH	0.59247
8.	MAHARASHTRA	1.00736
9.	RAJASTHAN	0.51848
10.	ORISSA	0.28950
11.	GUJARAT*	0.39993
12.	DELHI	0.01497
13.	KARNATAKA	0.25964
14.	KERALA**	0.13629
15.	UTTAR PRADESH	1.13882
16.	ASSAM	0.05511
17.	TRIPURA	0.00179

Sl. No.	States/UTs	Amount Deposited (in crores)
18.	WEST BENGAL	0.27311
19.	JAMMU & KASHMIR	0.00643
20.	BIHAR	0.05053
21.	ARUNACHAL PRADESH	0.00018
22.	MEGHALAYA	0.00008
23.	SIKKIM	0.00002
24.	MANIPUR	0.00013
25.	NAGALAND	0.00008
26.	MIZORAM	—
<b>B. UNION TERRITORIES</b>		
1.	CHANDIGARH	0.00209
2.	PONDICHERRY	0.00353
3.	ANDAMAN & N ISLANDS	0.00034
<b>TOTAL</b>		<b>9.14476</b>

#### Statement-III

##### *Mahila Samridhi Yojana—amount deposited upto March 1995*

Sl. No.	States/UTs	Amount Deposited (in crores)
<b>A. STATES</b>		
1.	TAMIL NADU	6.06
2.	ASSAM	3.22
3.	ANDHRA PRADESH	15.10
4.	GOA	0.27
5.	KARNATAKA	7.89
6.	PUNJAB	3.10
7.	MADHYA PRADESH	5.62
8.	KERALA	3.42
9.	HIMACHAL PRADESH	1.60
10.	HARYANA	2.75
11.	MIZORAM	0.06
12.	ORISSA	3.47
13.	UTTAR PRADESH	11.00
14.	MAHARASHTRA	6.32
15.	TRIPURA	0.15
16.	SIKKIM	0.01
17.	GUJARAT	3.03

Sl. No.	States/UTs	Amount Deposited (in crores)
18.	MANIPUR	0.03
19.	RAJASTHAN	2.39
20.	DELHI	0.07
21.	JAMMU & KASHMIR	0.28
22.	BIHAR	2.17
23.	MEGHALAYA	0.01
24.	ARUNACHAL PRADESH	0.01
25.	WEST BENGAL**	0.33

Sl. No.	States/UTs	Amount Deposited (in crores)
26.	NAGALAND	0.02
<b>B. UNION TERRITORIES</b>		
27.	CHANDIGARH	0.03
28.	PONDICHERRY	0.05
29.	LAKSHADWEEP	0.01
30.	ANDAMAN & N ISLANDS	0.03
31.	D & N HAVELI	0.02
32.	DAMAN & DIU	0.01
<b>TOTAL</b>		<b>78.55</b>

**Statement-IV**

*Composition and functions of various monitoring Committees constituted to review the scheme of Mahila Samriddhi Yojana*

**(I) High level Committee constituted by Planning Commission***Composition*

(a) Special Secretary Planning Commission	Chairperson
(b) A representative of Prime Minister's office	Member
(c) A representative of Cabinet Secretariat	Member
(d) A representative of the Deptt. of Posts	Member
(e) A representative of the Deptt. of Women & Child Development	Member
(f) A representative of the Deptt. of Expenditure	Member
(g) A representative of Deptt. of Banking	Member
(h) A representative of the Ministry of Rural Development	Member
(i) Adviser (BC & SW) Planning Commission	Member
(j) Consultant (RD) Planning Commission	Member

*Functions*

To monitor the implementation of the scheme of Mahila Samriddhi Yojana and to review its performance regularly.

**(II) Special Committee of Secretaries***Composition*

(a) Secretary, Small Scale Industries, incharge of Prime Minister's Rozgar Yojana	Member
(b) Secretary, Rural Development, incharge of Employment Assurance Scheme	Member
(c) Secretary, Women & Child Dev., incharge of Mahila Samriddhi Yojana	Member
(d) Secretary, Deptt. of Posts	Member
(e) Special Secretary, Prime Minister's office	Member

*Function*

To review the progress of implementation of various schemes including Mahila Samriddhi Yojana scheme.

**(III) State/District level Review Committees****Composition (State level)**

(a) Chief Secretary	Chairperson
(b) Chief Post-Master General	Vice Chairperson
(c) Secretary, Social Welfare	Member
(d) Secretary, Women & Child Dev. (In case there is separate Directorate)	Member
(e) Director, Information/Public Relations	Member
(f) Joint Director, Regional Field Publicity	Member
(g) Regional/State level Doordarshan Officer having Jurisdiction over the state	Member
(h) Director, All India Radio Station	Member
(i) Director, Women & Child Dev./Social Welfare (if handling ICDS)	Member Secretary

**Function**

To review the effective implementation of Mahila Samridhi Yojana at state level.

**Composition (Distt. level)**

(a) District Magistrate	Chairperson
(b) Senior Superid, Posts	Vice-Chairperson
(c) Chief Executive officer (DRDA)	Member
(d) District Public Relation officer	Member
(e) District Field Publicity Officer	Member
(f) District level officer of Doordarshan nearest to Distt.	Member
(g) Director, All India Radio Station nearest to Distt.	Member
(h) District Level Social Welfare Officer	Member
(i) Programme Officer of ICDS	Member

**Functions**

To review the effective implementation of Mahila Samridhi Yojana at District level.

**SHRI VIREN J. SHAH:** I hope that the reason for the absence of the Cabinet Minister in the House is not that he is not interested in the Mahila Samridhi Yojana. (a) There are four monitoring committees mentioned here, Planning Commission, Secretaries, State-Level and District-level. May I ask, Sir, how often these monitoring committees met in 1994-95 and in 1995-96? Does the Government have information, does the Minister have information right from the district-level to the State-level? The Planning Commission Committee, and the Secretaries Committees Meetings met in these two years? (b) The names of States where the scheme is poorly implemented and the steps being taken by the Government to see that it is implemented

in the manner in which it was desired? I would only say that when this scheme was launched, it was certainly a very laudable scheme, very good ideas were behind it. So, how are we achieving that?

**KUMARI SELJA:** Sir, these Committees that were formed at the Planning Commission-level, at the State-level and at the district-level were supposed to meet regularly. I can, of

course, supply the precise information later on as to how often they actually met. But they are supposed to meet very regularly. The State-level Committees are supposed to meet at least once in a month. But, precise information as I said, I can offer later. First, I will say about the States that have done well. This year five States have actually achieved the targets that were set up for this, five States and three Union Territories. The others, of course are trying because still there is time till March 1996 and we hope that it will be done and we have achieved some measure of success in this scheme. But, of course, as the setting up of the Committees suggests, this is an ongoing process and we would like to see that new targets are achieved, we will try to meet the targets and somehow make a greater success of it that it is now. We propose to have about two crore accounts by March next year and for this we give incentives to NGOs. We are proposing to give more incentives to NGOs and local bodies because we feel that we have to involve the local bodies in this, to Anganwadi workers, to postal departments to State Governments, to district administration and we feel that by these kinds of incentives we will have greater success in this scheme.

**SHRI VIREN J. SHAH:** Mr. Chairman, Sir, are you satisfied with the replies? The first part of my supplementary was, how often did they meet? The hon. Minister has said that they were supposed to meet. The purpose is whether the Minister and the Ministry keep track of how often they meet. The question was filed 21 days in advance. My submission is that the Parliament deserves some consideration. When we are spending so much time and money of the people and the reply given in this manner is not clear as to how often they have met and how often they are supposed to meet. Secondly, (b) part of my question is, which are the States which are lagging behind, the names of those States and what steps are

being taken. As those names are not given, how can I proceed to ask supplementary?

**KUMARI SELJA:** I have given the steps and if the hon. Member wants it, Okay, I will name the States also. They are not necessarily in order of whether they have achieved the targets or not and who comes first or second but in alphabetical order.

**SHRI VIREN J. SHAH:** That it is not the point. Please do not waste the time. You have given that in the Statement. The point is, the States which are lagging behind like North-Eastern States and others...*(Interruptions)*...

**KUMARI SELJA:** That is precisely what I am giving.

**SHRI VIREN J. SHAH:** She is giving alphabetically as all the States from Assam to ...

**KUMARI SELJA:** Okay, I will give it otherwise, not alphabetically.

I will give it in order of the percentage of achievement of target, if the hon. Member so desires. Mizoram has achieved 79 per cent of the target; Sikkim—78 per cent; Punjab—76 per cent; Himachal Pradesh—63 per cent; Kerala—62 per cent; Haryana—60 per cent; Orissa—49 per cent; Uttar Pradesh—51 per cent; Gujarat—37 per cent; Maharashtra....*(Interruptions)*

**AN HON. MEMBER:** The Minister can give it later.

**KUMARI SELJA:** Okay. The States which have achieved less than 25 per cent of the target are: Tripura, Rajasthan, Manipur, West Bengal, Jammu and Kashmir, Bihar, Arunachal Pradesh, Delhi, Meghalaya and Nagaland.

As I said, we have been trying to give more....*(Interruptions)*

**SHRI DIGVIJAY SINGH:** What about the figure for Bihar?

**KUMARI SELJA:** It is less than 25 per cent of the target.

But Mr. Chairman, as I said, we are trying to give more incentives to the States, to the districts, to the NGOs. and to the local bodies so that they feel encouraged to implement this scheme further.

**SHRI VIREN J. SHAH:** What about the first part of my question? The number of times it has met.

**KUMARI SELJA:** The precise information I will supply later on.

**MR. CHAIRMAN:** Second supplementary, please.

**SHRI VIREN J. SHAH:** Mr. Chairman, Sir, are you happy with this reply that the information would be supplied later on. Sir, I can give you an instance where in regard to a question, it was said that the information would be supplied later on. Even after eight months, the information is yet to be supplied.

**MR. CHAIRMAN:** I am happy if it is supplied. It will be supplied.

**SHRI VIREN J. SHAH:** It should be supplied.

May I know from the hon. Minister as to what was the Budget for 1994-95? It was Rs. 50 crores. Until January, only Rs. 10 crores or something was spent. I would like to know as to how much was actually spent in 1994-95. What is the Budget for 1995-96 and, exactly, in what manner the moneys are being spent?

**KUMARI SELJA:** The money is being spent. We have to give to the post offices also in regard to the implementation of this scheme. We also spend money on publicity and other things so that we can make the scheme more successful.

**SHRI VIREN J. SHAH:** Amount? What was the total budgeted amount in 1994-95? How much was actually spent? What is the Budget for 1995-96?

**KUMARI SELJA:** I will give it to you. For 1995-96, the Budget is Rs. 60 crores.

**SHRI VIREN J. SHAH:** What about 1994-95? How much was spent?

**KUMARI SELJA:** In regard to the amount actually spent, I do not have the figure. The Budget was Rs. 50 crores.

**SHRI VIREN J. SHAH:** Again, no information. Mr. Chairman, I seek your protection. We provide for it in the Budget and the Minister does not know how much amount was spent on this Mahila Samridhhi Yojana. The Budget was Rs. 50 crores. It is given in the book. I know. It is mentioned in the report also. But the question is: out of this amount of Rs. 50 crores, how much was spent? Again, as far as this year, i.e. 1995-96, is concerned, out of the budgeted amount of Rs. 60 crores, what has been the amount spent so far? We are now in December. The Minister should be able to tell us. If the hon. Minister does not know, if the hon. Minister does not give the information, how do we proceed?

**KUMARI SELJA:** During 1994-95, all the amount was spent. Rs. 50 crores was spent. In 1993-94 also, all the amount was spent.

**MR. CHAIRMAN:** Are you satisfied now, Mr. Viren Shah?

**SHRI VIREN J. SHAH:** What about this year, 1995-96? How much has been spent so far?

**KUMARI SELJA:** We will know it at the end of the year.

**SHRIMATI JAYANTHI NATARAJAN:** Mr. Viren Shah, 1996 is next year, in case you do not know. *(Interruptions)*

**श्रीमती चन्द्रकला पांडेय:** माननीय सभापति महोदय, धन्यवाद।

यह योजना 2 अक्टूबर, 1993 से लागू हुई और करीब करीब दो वर्ष से अधिक हो गए हैं। रिपोर्ट में यह उल्लेख था कि ग्रामीण क्षेत्रों में सामाजिक संरचना में महिलाओं और पुरुषों के बीच की असमानताओं में परिवर्तन लाने के लिए सरकार प्रयासरत है। केवल बैंक में कुछ खाते खोल देने भर से क्या महिलाओं और पुरुषों के बीच समानता लाई जा सकती है। मैं भी यह प्रश्न करना चाहती हूँ कि इन रुपयों में से महिलाओं ने कितने रुपयों को योजनाओं में लगाया और सरकार क्या इस बारे

में प्रयत्नशील है? दूसरा प्रश्न मैं करना चाहती हूँ कि क्या ऐसे कोई आंकड़े आपके पास हैं कि पश्चिमी बंगाल के सभी गांवों में प्रत्येक घर में कम से कम एक महिला को भी इस स्कीम का खातेधारी बनाया गया है?

**कुमारी शैलजा:** जहां तक कि वेस्ट बंगाल की बात है तो यहां पर (व्यवधान) थोड़ा कम है। जितने होने चाहिए उतने वेस्ट बंगाल में नहीं है। यहां पर 20 परसेंट के करीब टारगेट एचीव हुआ है और हम चाहेंगे कि ऑनरेबल मैम्बर और सभी इसमें थोड़ा और इंटेरेस्ट लें ताकि टारगेट और ऊपर आए ताकि महिलाओं को थोड़ा और फायदा हो। Sir, this is one of the schemes for the empowerment of rural women. We feel that through this scheme they will get more self-confidence and they will have some assets over which they have their own control. This is one of the schemes by which, we feel, rural women will get empowerment.

**DR. D. MASTHAN:** Sir, I would like to ask the hon. Minister what is the percentage of the target achieved with respect to the Mahila Samridhi Yojana in Tamil Nadu. Just now the hon. Minister has said that incentives are being given to NGOs and local bodies. In this context I would like to mention that the Small Savings Scheme in Tamil Nadu under the dynamic leadership of our hon. Chief Minister, Dr. Puratchi Thalaivi, prizes are directly announced and distributed to the entrepreneurs who save. So I would like to ask the hon. Minister whether any measures are being considered in the Ministry to announce and distribute prizes directly to the rural women entrepreneurs who launch this scheme.

**KUMARI SELJA:** Sir, this is not launching of our scheme by rural women.

**DR. D. MASTHAN:** I want to know whether the hon. Minister would announce the prizes directly to the women instead of giving incentives to the local bodies, NGOs and other organizations.

**KUMARI SELJA:** They would get first; yes, that is right. They get Rs. 25 per Rs. 100 that they deposit for the year. That is an incentive.

**DR. D. MASTHAN:** Prizes are being announced in Tamil Nadu. The Small Savings Scheme is doing very well there because of this and it is very popular in Tamil Nadu. They even announce prizes like a Maruti car and all that and it is being well-received among the public there.

**KUMARI SELJA:** Oh! I see. Okay. Sir, we feel that giving Rs. 25 per hundred, which is over and above a 12 per cent interest that the banks and others actually give, is in itself a big incentive for the women who are trying to save some money on their own. Otherwise, Sir, Tamil Nadu, as on October this year, has done quite well. It is one of the States that have achieved their targets very well.

**SHRI SATISH AGARWAL:** Sir, the hon. Minister has just now informed the House that in Mizoram the achievement is 79 per cent. How does it come to 79 per cent when it is zero in this Annexure? In Annexure II, the amount deposited under the Mahila Samridhi Yojana for 1994 in Mizoram is shown as zero. How does it come to 79 per cent?

**श्रीमती सुषमा स्वराज:** 0.06 लिखा हुआ है मिज़ोरम में.

**श्री सतीश अग्रवाल:** वह नगालैंड में है, इसमें तो नहीं है। Anyway, now may I ask a very important question? when the Government is borrowing in the open market at 14 per cent and non-banking companies are giving interest at the rate of 17 to 18 per cent, it is justified to give the rural women interest only at the rate of 12 per cent? Why don't you increase the rate of interest, so far as deposits by rural women are concerned, to 14 or 15 per cent? Will you examine this question?

**KUMARI SELJA:** Sir, firstly, the Annexure doesn't give any information about Mizoram.

**SHRI SATISH AGARWAL:** Did you see Annexure II?

**KUMARI SELJA:** Yes, Annexure II does not give any information about Mizoram.

Secondly, Sir, I must say that we are not talking about the rate of interest, because that would involve a lot of other things. We are giving an incentive of Rs. 25 per Rs. 100 which, we feel, is quite high ....(Interruptions)....

**SHRI SATISH AGARWAL:** I am asking only about the rate of interest. You are giving them 12 per cent.

**KUMARI SELJA:** That is only if they withdraw earlier.

**SHRI SATISH AGARWAL:** No, no ....(Interruptions).... That is wrong.

**श्रीमती सुषमा स्वराज:** एक साथ देते हैं आप 75 रुपया?... (व्यवधान)....

**SHRI SATISH AGARWAL:** My main objection is, when the Government of India is borrowing in the open market at 14 per cent and when non-banking companies are giving 15 to 16 per cent, even up to 18 per cent, why do you rob the rural women by giving them only 12 per cent?

Why don't you increase the rate of interest for rural women?

**KUMARI SELJA:** All right. Since the Member is only on the percentage of interest, we can refer it....

**SHRI SATISH AGARWAL:** Refer it to whom?

**KUMARI SELJA:** To Finance.

**SHRI VIREN J. SHAH:** Item No. 26 is Mizoram. Please look at Annexure II. You said, "Mizoram is not there in this list."

**KUMARI SLEJA:** I never said, "Mizoram is not there."

**SHRI VIREN J. SHAH:** You never said that! It has been recorded.

**KUMARI SELJA:** I meant, "Mizoram is there." I am sorry.

**SHRI SATISH AGARWAL:** It is nil. No amount has been deposited in Mizoram. How can you give the percentage of achievement of target so far as Mizoram is concerned?

**श्रीमती सुषमा स्वराज:** इतनी जल्दी खत्म कैसे हो सकता है, यह सवाल तो बहुत इम्पोर्टेंट है।

### Production of Pyrazinamide

\*84. **SHRI SURINDER KUMAR SINGLA:**<sup>†</sup>  
**DR. SHRIKANT RAM-CHANDRA JICHKAR:**

Will the Minister of **CHEMICALS AND FERTILIZERS** be pleased to state:

(a) the total production of Pyrazinamide in our country during the last three years;

(b) the total annual demand for Pyrazinamide in our country;

(c) the manner in which the shortfall is made good;

(d) the cost of production per unit of Pyrazinamide and what is its market price;

(e) whether the selling price of this drug is controlled; and

(f) the steps being taken to boost the production of this drug?

**रसायन और उर्वरक मंत्री (श्री राम लखन सिंह यादव):** (क) से (च) एक विवरण सदन के फ्लोर पर रखा जात है।

### विवरण

(क) पायराजिनामाईड का उत्पादन लघु क्षेत्र के साथ-साथ संगठित क्षेत्र में भी होता है। उत्पादन का मानीटर सिर्फ संगठित क्षेत्र में ही किया जाता है।

<sup>†</sup>The Question was actually asked on the floor of the House by Shri Surinder Kumar Singla