

Saranya (Self Employment Scheme for the Destitute Women)

Scheme

This scheme was sanctioned vide GO(P)No.81/2010/Labour date 24.07.2010. Saranya is the new self-Employment scheme introduced by the State Government for uplifting the most backward and segregated women in the State, namely widows, divorced, deserted, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe.

Interest free bank loan of upto Rs. 50,000 is given for starting self-employment ventures, out of which 50% is re-imbursed as Government subsidy subject to a maximum of Rs. 25,000/- through Employment Department. Repayment will be in 60 equal monthly installments.

If the venture requires an amount above the limit of Rs.50000/, the applicant has to remit her beneficiary contribution of 10% of that amount. More over, the beneficiary has to remit 3% as interest at flat rate for the amount she avails in excess to Rs. 50000/.

This scheme is intended for individual ventures, but it is also allowed to start joint venture by more than one entrepreneurs. Each person of this joint venture will get maximum amount of loan and its subsidy.

The beneficiary is exempted from providing any security for the loan amount.

Eligibility

All unemployed widows, divorced, deserted, spinsters above the age of 30 and unwedded mothers of Scheduled Tribe in the live Register of Employment Exchanges between the age limit 18 - 55 except in the case of spinsters, are eligible.

Widows (wife of late) means, the woman whose husband is deceased and she has not remarried till date. Certificate is to be obtained from the Village Officer/President of the Grama Panchayath or Chairman of the Municipal Corporation or the Mayor of the Corporation as the case may be.

Divorced woman means, the woman who has been divorced through a court of law or through her religious organization. Certificate to the effect that she has not remarried till date is to be obtained from the Village Officer.

Deserted means woman deserted by her husband/ woman whose husband is missing means woman whose husband is absconding or otherwise missing for the last seven years. Such woman should produce certificate from the Tahsildar to this effect and also that she has not remarried till date.

Spinsters means unmarried woman means a woman who has completed the age of 30 years as on 1st April of the year of application and not yet married. Certificate to this effect is to be produced from the Village Officer.

Unmarried mother means unmarried mother who belongs to Scheduled Tribe Category means woman who belongs to Scheduled Tribe Category and became mother without having married. Certificate to this effect is to be obtained from the Village Officer stating clearly the caste and community in the certificate.

The annual family income should not exceed Rs.1,00,000/-. Preference will be given to those with professional or technical qualification.

Implementation

Application forms are available free of cost from the Employment Exchange where the candidate is registered and is to be submitted along with the detailed project report and income certificate from the village officer.

Primary verification of the application will be conducted at the Employment Exchange regarding the correctness of the data filled in the application, income certificate, community certificate, certificate regarding their marital status etc. Then if it is submitted in the Town Employment Exchange, it will be forwarded to the District Employment Exchange concerned.

Scrutinized applications are submitted by the District Employment Officer to the District Committee for sanctioning loans. Sanctioning authority is the District Committee for Saranya where District Collector is the Chairman and District Employment Officer is the Convener. Government of Kerala is the appellate authority.

Demand draft for the loan amount is directly sent to bank account of the applicant from the Employment department. The beneficiaries of Saranya Self Employment Scheme will be considered for regular vacancy only and not for temporary vacancy.

Monitoring

The Director of Employment is the controlling officer of the scheme. The scheme is monitored through the District Employment Officers and Employment Officers of Town Employment Exchanges.

If the beneficiary does not repay 3 consecutive installments, two reminders will be sent. If no reply is received, revenue recovery action to realize the loan amount with interest will be initiated. Moreover, if it is found later that the loan amount is utilized for other purposes than the project sanctioned; the full amount including the subsidy will be recovered through revenue recovery.