



MAHILA COIR YOJANA

This scheme is intended to provide self employment to rural women artisans in regions producing coir fibre. Over the last two decades, production of coir fibre has substantially increased in India. Conversion of coir fibre into yarn on motorized ratts in rural households provides scope for large scale employment, improvement in productivity and quality, better working conditions and higher income.

The scheme envisages distribution of motorized ratts/ motorized traditional ratts for spinning coir yarn to women artisans. Not more than one artisan per household would be eligible to receive assistance under the scheme. The needs of balanced regional development would be kept in view in selection of beneficiaries. The beneficiaries would be trained in the operation of the ratts under the regular training programmes of the Board.

Source of finance

Coir Board will provide 75% of the cost of the motorized ratt as one time subsidy provided the other 25% is raised by the beneficiary through voluntary organizations/ financial institutions/ own sources.

The guidelines for extension of financial assistance under Mahila Coir Yojana

1. The motorized ratt/ motorized traditional ratt purchased by utilizing the subsidy under the scheme shall conform to the specifications laid by the Board.
2. Only one motorized ratt/ motorized traditional ratt will be given in an household.
3. Motorised ratt/ motorized traditional ratt will be given only to those who are trained to operate or can operate the ratt.

4. The beneficiary should register her unit with the Coir Board under the Coir Industry (R&L) Rules 1958 within 30 days after starting commercial production.
5. A single phase power supply should be available at the location of the motorized ratt/ motorized traditional ratt.
6. The beneficiary selected under the scheme shall not mortgage the motorized ratt/ motorized traditional ratt except to financing agency/ other institutions from whom he/she avails loan/ grant for the procurement of motorized ratt/ motorized traditional ratt.
7. The beneficiary availing financial assistance under the scheme will have to execute a bond with the Coir Board, Cochin to
 - i) Keep the motorized ratt/ motorized traditional ratt under safe custody and maintain it properly
 - ii) Make available motorized ratt/ motorized traditional ratt for inspection by the officers of the Coir Board/ State Government/ financing agency
 - iii) Operate the motorized ratt/ motorized traditional ratt for a minimum period of 5 years
 - iv) Abide by the instructions issued by the Coir Board/ State Govt. in regard to the working of the motorized ratt/ motorized traditional ratt.
8. The beneficiary should make available the relevant records relating to the specification, cost of the motorized ratt/ motorized traditional ratt, sources of finance and the amount sanctioned to the authorized officer to determine the quantum of subsidy under the scheme.
9. The assistance from the Coir Board will be in the form of one time subsidy limited to 75% of the cost of motorized ratt/ motorized traditional ratt or Rs.7,500/- in the case of motorized ratt and Rs.2,625/- in the case of motorized traditional ratt whichever is less and the balance 25% will be raised by the beneficiary from either her own resources or loans from financial institutions/ voluntary organizations.

10. Subsidy sanctioned under the scheme shall be recoverable from the beneficiary
- i) Where the assistance under the scheme has been obtained by misrepresentation or by furnishing false information, and
 - ii) Where the unit goes out of production within 5 years from the date of commencement of production except in case where the unit remains out of production for short periods extending to six months due to reasons beyond the beneficiary's control, such as shortage of raw material, power etc.
11. The subsidy will be remitted to the joint bank account opened and operated jointly by the beneficiary and the officer authorized by the Board on receipt of intimation that the 25% of the cost of motorized ratt is credited in the account.
12. Application for subsidy should be sent to:
- i) Kerala : The Asst. Director,
National Coir Training and Design Centre,
Kalavoor, Alleppey, Kerala
Phone:0477-2258067
 - ii) Karnataka, : The Regional Officer, Coir Board,
Goa, No.8, Annex Building, Cunningham Road,
Maharashtra, Bangalore.
Gujarat Phone:080-22268538
 - iii) Andhra Pradesh, : The Regional Officer, Regional Office,
Jharkhand, Bihar, Udyog Bhavan, Siripuram,
all other States not Visakhapatnam-530 003
covered by the other ROs Phone:0891-2755191
 - iv) Tamil Nadu, : The Regional Officer, Regional Office
Pondicherry, Coir Board, No.5, Alagappa Layout,
A&N Islands, Venkatesa Colony, Pollachi – 642 001.
Lakshadweep Islands Phone:04259-222450
 - v) Orissa, West Bengal, : The Regional Officer, Regional Office,
North Eastern States Coir Board, Jagmara (Udyogpuri)
P.O.Khandagiri, Bhubaneswar – 751030
Phone:0674-2350078