

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:5859
ANSWERED ON:30.04.2010
NABARD ROLE IN EMPOWERING PEOPLE
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Will the Minister of FINANCE be pleased to state:

- (a) whether the National Bank for Agriculture and Rural Development (NABARD) has implemented any scheme for empowering of people in the rural interior and in accessible areas with their participation;
- (b) if so, the details thereof, State-wise alongwith the role of such people in the scheme including Tamil Nadu; and
- (c) the achievements of the scheme so far, State-wise including Tamil Nadu?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE(SHRI NAMO NARAIN MEENA)

(a), (b) & (c): National Bank for Agriculture and Rural Development (NABARD) has reported that the following schemes are being implemented for empowering of people in the rural areas with their participation:

(i) Self Help Group (SHG)-Bank Linkage Programme: During 2009-10, NABARD sanctioned grant assistance of Rs. 28.49 crore to 309 agencies for promoting 67,593 groups, taking the cumulative assistance sanctioned to Rs.107.37 crore to 3,554 agencies for promoting 4,89,671 groups. As on 31 March 2009, there were more than 61.21 lakh saving-linked SHGs and more than 42.24 lakh credit-linked SHGs and thus about 8.6 crore poor households have been covered under the programme. The State wise (including Tamilnadu) and Agency wise details of number of SHGs and bank loans outstanding against SHGs are given in Annex.

(ii) Micro Finance Institution (MFI)-Bank Linkage Programme: MFIs also provide loans to small borrowers. Under the MFI- Bank Linkage Model, bank loans worth Rs. 5,009.09 crore are outstanding against 1,915 MFI accounts as on 31 March 2009.

NABARD provides capital support for strengthening the capital base of the MFIs to enable them to leverage funds from Financial Institutions and Revolving Fund Assistance for on-lending to the poor, at concessional rates.