

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3978  
ANSWERED ON:31.07.2009  
NABARD ASSISTANCE TO WOMEN  
Rajaram Shri Wakchaure Bhausahab

**Will the Minister of FINANCE be pleased to state:**

- (a) whether National Bank for Agriculture and Rural Development (NABARD) is providing loan assistance to women;
- (b) if so the details thereof during each of the last three years and the current financial year, State-wise; and
- (c) the number of women benefited therefrom alongwith the name of such programmes/schemes?

**Answer**

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

(a) to (c): National Bank for Agriculture and Rural Development (NABARD) does not provide direct loans to individuals. However, NABARD has pioneered the Self Help Group (SHG)- Bank Linkage Programme, which has enabled formal banking services to provide financial services to the rural poor through the process of savings and credit linkage of Self Help Groups. NABARD provides refinance assistance to Banks for financing SHGs and Micro Finance Institutions. As on 31 March, 2008, a total of 12,27,770 SHGs were disbursed loans amounting to Rs. 8,84,926.24 lakh by Banks. Of this, 10,40,996 (85%) were exclusive women SHGs, which were disbursed loans amounting to Rs. 7,47,425.59 lakh (Source: NABARD).