

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4585  
ANSWERED ON:21.02.2014  
SELF HELP GROUPS  
Sugavanam Shri E.G.

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

- (a) the total number of Self Help Groups (SHGs) including those being run by women/ Scheduled Castes (SCs)/ Scheduled Tribes (STs)/Other Backward Classes(OBCs) functioning in the country along with the number of applications pending for registration, State/UT-wise;
- (b) the amount allocated/utilised by SHGs in the country during the last three years, State/UT-wise ;
- (c) whether the Government has any proposal to increase the number of SHGs in the country; and
- (d) if so , the details thereof and the steps taken by the Government to strengthen the SHGs ?

**Answer**

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

(a) & (b): Self Help Groups(SHGs) are unregistered, informal community based organisations which get credit from various banks based on the guidelines of Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD). NABARD has reported that as on 31.03.2013, 7317551 number of SHGs are functioning in the country and generally the loans are sanctioned to SHGs, either as cash credit or as term loans. There is no provision for making specific allocation for loans to SHGs. However, banks are free to decide quantum of credit to be sanctioned to SHGs. Generally, the first tranche of credit sanctioned is upto four times of the corpus maintained by the group. The details of loans outstanding to SHGs by banks in the last three years, State/ UT-wise is at Annexure.

(c) & (d): NABARD has informed that the Ministry of Rural Development has launched the National Rural Livelihood Mission(NRLM) - Ajeevika by restructuring and replacing the erstwhile Swarnajayanti Gram Swarojgar Yojana (SGSY) w.e.f.01.04.2013. NRLM promotes poverty reduction through building strong institutions of the poor, particularly women by promoting Women SHGs and enabling these institutions to access a range of financial services and livelihoods services. At present, in some of the Blocks/ districts, all the components of NRLM are being implemented (intensive Blocks). NRLM will be rolled out in a phased manner throughout the country over the next 7-8 years. All the Blocks in the country will become intensive blocks over a period of time.

A Scheme for promotion of Women SHGs in 150 backward and Left Wing Extremism (LWE) districts across the country is being implemented by NABARD at the instance of Government of India. As on 31.12.2013, 113042 Women SHGs have been Savings linked with banks in these districts, of which 23451 have been provided with credit linked.