

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:2027

ANSWERED ON:31.07.2015

Self Help Groups

Butta Smt. Renuka

Will the Minister of FINANCE be pleased to state:

- a) whether the Government conducted any survey regarding the Self Help Groups (SHGs) formed by women in rural areas;
- b) if so, the details thereof, State-wise including Andhra Pradesh along with the total number of women involved;
- c) whether the Government proposes to lower the interest rate for the advances to these groups at par with the interest for crop loans;
- d) if so, the details thereof; and
- e) the other steps taken by the Government to empower women SHGs in this regard?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI JAYANT SINHA)

(a) & (b): National Bank for Agriculture and Rural Development (NABARD) has informed that they have not conducted any survey regarding the Self-Help Groups (SHGs) formed by women in rural India. However, NABARD compiles the data in respect of SHGs under SHG-Bank Linkage Programme by calling for data from the banks. The cumulative number of Women Self-Help Groups (WSHGs) savings linked as on 31 March 2014, for all states/UT, including for the state of Andhra Pradesh is given in Annexure I.

(c) & (d): NABARD is implementing the Interest Subvention Scheme for WSHGs under the National Rural Livelihood Mission (NRLM) through Regional Rural Banks (RRB"s) and Cooperatives in identified 150 districts. Under the Scheme, Women SHGs in these districts are provided loans upto Rs.3 lakh at an interest rate of 7% p.a. The Women SHGs are further eligible for an additional subvention of 3%, if they repay their loans in time, thereby making the effective rate of interest as 4%. Similar scheme is being implemented for commercial banks, through Reserve Bank of India (RBI). The benefits of interest rate is at par with crop loans for SHGs in these districts.

(e) Government of India has set up a 'Women Self Help Group Development Fund' in NABARD, to implement a 'Scheme for promotion of Women SHGs in Left Wing Extremism (LWE) Affected and Backward districts of India'. Cumulative grant assistance to the tune of Rs.5232.84 lakh have been released as on 30 June 2015 to anchor agencies for promotion and capacity building of the SHGs. 2.27 lakh SHGs have been promoted and savings linked under the scheme as on 31 March 2015 (provisional). 1.19 lakh of these SHGs have been credit linked with various banks as on 31 March 2015 (provisional).

NABARD has also initiated Micro Enterprise Development Programme (MEDP) since 2006 under which SHG members are trained in livelihood activities such as bee-keeping, mushroom cultivation, horticulture and floriculture, vermi-compost etc. As on 31 March 2014, 2.97 lakh members from matured SHGs have been trained at a cost of Rs. 25.72 crore.

Annexure I

State-wise data on Women SHGs savings linked as on 31.3.2014

Sl.No. Name of the State No. of SHGs

- 1 A & N Islands (UT) 4556
- 2 Andhra Pradesh 1370763
- 3 Arunachal Pradesh 2180
- 4 Assam 208512
- 5 Bihar 219219
- 6 Chandigarh 266
- 7 Chattisgarh 92744
- 8 Goa 7074
- 9 Gujarat 164256
- 10 Haryana 32594
- 11 Himachal Pradesh 29793
- 12 Jammu & Kashmir 788
- 13 Jharkhand 72023
- 14 Karnataka 604292
- 15 Kerala 511956
- 16 Lakshadweep 3
- 17 Madhya Pradesh 91907
- 18 Maharashtra 518352

19 Manipur 8316
20 Meghalaya 4259
21 Mizoram 121
22 Nagaland 1879
23 New Delhi 2450
24 Odisha 483165
25 Pudducherry 22547
26 Punjab 13495
27 Rajasthan 231691
28 Sikkim 254
29 Tamil Nadu 834391
30 Tripura 8460
31 Uttar Pradesh 165104
32 Uttarakhand 23769
33 West Bengal 520531
Total 6251678
Source: NABARD