

**GOVERNMENT OF INDIA  
RURAL DEVELOPMENT  
LOK SABHA**

UNSTARRED QUESTION NO:4233  
ANSWERED ON:07.08.2014  
SELF HELP GROUPS  
Gaddigoudar Shri Parvatagouda Chandanagouda

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) the details of the programmes/schemes implemented by the Government which involves participation of Self Help Groups (SHGs) and its functioning pattern;
- (b) the total number of SHGs, States/UTs-wise and the funds released/disbursed to them during each of the last three years and the current year, State/UT-wise;
- (c) whether the Government provides help to the SHGs in marketing their products, if so, the details thereof;
- (d) whether the Union Government has received any proposal from the States seeking subsidy for SHGs for organising exhibitions to market their products during the said period, if so, the details thereof, State/UT-wise and the action taken by the Government thereon; and
- (e) the steps taken by the Government to encourage SHGs to generate income to support livelihood of the rural people of the country?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (SHRI UPENDRA KUSHWAHA)

(a) The Government has launched National Rural Livelihoods Mission (NRLM), subsequently renamed as Aajeevika, on 3rd June, 2011. NRLM aims at mobilizing all rural poor household into Self Help Groups (SHGs), in a phased manner, and subsequently federate the SHGs at various levels. The key features of NRLM are as follows:- 1. Mobilization of at least one woman member from each rural poor household in the country into SHG network in a phased manner 2. Provision of continuous and intensive capacity building to SHGs and their Federations; 3. Provision of Revolving Fund (RF) support at the rate of Rs. 10,000 – 15,000 per eligible SHG to supplement own funds; 4. Provision of an Community Investment Support Fund (CIF) as per norms to the SHGs and their federations; 5. Intensive support to link each SHG to Bank credit such that each SHG member would be able to leverage a cumulative bank credit of Rs. 1.00 lakh over a period of 5 to 8 years;

6. 25% of NRLM allocation is earmarked for Skill Development and placement support component which seeks to build the skills of the rural youth and place them in relatively high wage employment sectors of the economy. 7. NRLM has a scheme to set up Rural Self Employment Training Institutes (RSETI), one in each district of the country in collaboration with the banks and the State Governments to provide training to the rural Below Poverty Line (BPL) youth to enable them to take up in-situ self-employment. 8. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is a sub-component of NRLM to meet the specific needs of women farmers and achieve socio-economic and technical empowerment of the rural women farmers, predominantly small and marginal farmers. NRLM has adopted a phased implementation strategy to provide intensive support to the SHGs and their federations such that the Mission reaches out to all rural poor households. At present, NRLM is implemented in 27 States and 1 Union Territory. It has commenced work in 238 districts and 952 blocks.

(b) A Statement indicating total funds disbursed to SHGs and their federations during the last three years under NRLM is annexed as Annexure-I. As per available information provided by NABARD, the total number of SHGs and loan disbursed by banks to SHGs during last three years is annexed as Annexure – II & III.

(c) Marketing of products made by Self Help Groups of NRLM is a major area of focus under the NRLM program. NRLM emphasizes on backward and forward linkages of the activities to be tied up appropriately so as to ensure that the products manufactured by swarozgaris are able to compete in the market and they derive adequate income to cross the poverty line.

The various initiatives of the Ministry to promote marketing of rural products are as under:

a. Organize SARAS Fairs: Ministry of Rural Development supports the State Governments for organizing one Regional SARAS Fair in metros and major cities of the State by sanctioning amount upto Rs. 25 lakhs for metro cities and Rs. 20 lakhs for other cities. This has been revised to Rs. 40 lakhs for metro cities and Rs. 35 lakhs for other cities respectively from the current financial year 2014- 15. At present, Regional/State SARAS fairs are organized throughout the country where SHGs from different States participate and sell their products. Moreover, this Ministry also organises SARAS Fair during Indian International Trade Fair (ITF) at Pragati Maidan in New Delhi every year.

b. Creation of Marketing Centres at Delhi: Permanent marketing centres provide a platform to the rural artisans to sell their products throughout the year. Ministry of Rural Development has taken a Gallery at Rajiv Gandhi Handicrafts Bhawan, Baba Kharak Singh

Marg, New Delhi in February 2007 on rent for promoting display and sale of products of SHGs. The management of the Gallery has been entrusted to Consortium of Women Entrepreneurs of India (CWEI) to run the Gallery in a professional way. 44 stalls of DilliHaat, Pitampura were taken on long term lease by the Ministry of Rural Development where rural artisans from all States are invited to participate. These stalls became operational since April 13, 2008. NABARD supports and provides marketing platforms to rural artisans and producers to exhibit their traditional art-crafts, other crafts, produce and products. Keeping this in view, NABARD has been supporting marts and haats at district level, exhibitions at State level and large fairs at National level.

(d) No, Madam.

(e) NRLM has been providing requisite support and handholding to the SHGs in coming out poverty through livelihood generating activities. The steps initiated towards the encouragement of SHGs to generate income to support livelihood of the rural poor which includes exposure visit and immersion of SHGs to best livelihoods practises, Skills training through RSETIs and Skills Development Projects, and hand holding support to SHGs in terms of institution building and financial support.