

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 3940
TO BE ANSWERED ON 06.04.2022

WOMEN'S SELF HELP GROUPS

3940 SHRI T.G. VENKATESH:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether Government is taking steps to provide loans to women under Women's Self Help Groups (SHGs) in the States to provide impetus to women entrepreneurs and help them to gain self-confidence;
- (b) if so, the details thereof during the last three years till date, State-wise and funds being sanctioned/spent every year; and
- (c) the State-wise details of loans waived for women's SHGs during the last five years till date?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SADHVI NIRANJAN JYOTI)

(a) Since 2013-14 so far, the SHGs have been assisted to access bank credit of more than Rs. 4.71 lakh crore under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM). Interest subvention is also being provided to all such bank loans since 2013-14, thus reducing cost of capital. DAY-NRLM provides training/orientation to the bankers in the States/UTs on SHG Bank Linkages as per the requirements received from the States/UTs. The guidelines for providing credit to women SHGs are issued by the Reserve Bank of India every year.

In addition, the Ministry is implementing the Start-up Village Entrepreneurship Programme (SVEP), as a sub-scheme under DAY-NRLM. The block is the unit of implementation of SVEP. The objective of the scheme is to help the rural poor (SHGs) to set-up enterprises at the village level in non-agricultural sectors. Besides providing start-up capital, a cadre of Community Resource Persons-Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises. SHG members are supported under the project.

(b) The total amount of funds allocated and released under DAY-NRLM State/UT-wise and the total loan disbursed by Banks to SHGs along with the target of loan to be disbursed State/UT-wise during the last three years and current year are attached at Annexure I and Annexure II respectively.

(c) In Tamil Nadu, loan to the tune of Rs 2674.64 crore (the Principal and interest amount) outstanding in Co-operative Banks as on 31.03.2021 was waived off. However, in Andhra Pradesh, a new scheme named "YSR AASARA" under Navaratnalu has been introduced for providing financial assistance to Rural and Urban women SHGs who availed bank finance to meet their financial needs by reimbursing the entire bank outstanding amount as on 11.04.2019. Out of the total amount of Rs 25,516.56 crore to be reimbursed in four years, Rs 12,758.28 crore has been reimbursed during FY 2020-21 and 2021-22.

Annexure I –referred in reply to Part (b) of Rajya Sabha Unstarred Question No. 3940 for answer on 06.04.2022 regarding “Loans to Women Self Help Groups”

The fund allocated and released to the States/UTs under DAY-NRLM from FY 2018-19 to FY 2021-22 (Feb’ 22) (Amount in Rs. Lakh)

Sl. No.	2018-19			2019-20		
	NAME OF STATES/UTs	Total Central Allocation	Central Release	Total Central Allocation	Central Release	
			NRLM		NRLM	NRETP*
1	Andhra Pradesh	8638.93	11922.19	11924.13	16652.51	0.00
2	Bihar	35230.54	35230.54	48627.99	48627.97	7997.63
3	Chhattisgarh	7824.92	10317.47	10800.58	10763.97	2273.60
4	Goa	300.00	150.00	400.00	200.00	0.00
5	Gujarat	5574.60	2787.30	7694.51	7694.51	457.20
6	Haryana	3279.64	3181.56	4526.82	3997.97	0.00
7	Himachal Pradesh	1381.18	690.59	1906.41	1454.79	0.00
8	Jammu & Kashmir	1709.40	5854.70	2359.46	2299.09	0.00
9	Jharkhand	13283.99	12512.08	18335.62	24828.75	3248.00
10	Karnataka	11183.34	10297.26	15436.13	9571.50	974.40
11	Kerala	5017.93	6925.01	6926.15	3463.08	0.00
12	Madhya Pradesh	16763.19	8381.60	23237.89	23237.89	2590.80
13	Maharashtra	22106.73	29977.34	30513.46	30513.46	3891.31
14	Odisha	16939.12	20244.16	23380.72	30686.99	3248.00
15	Punjab	1593.87	1380.61	2199.98	1099.99	0.00
16	Rajasthan	8491.88	8442.36	11721.17	8587.33	1371.60
17	Tamil Nadu	13094.93	17444.53	18074.67	23260.01	909.15
18	Telangana	6170.66	3085.33	8517.24	6525.19	0.00
19	Uttar Pradesh	50720.22	39151.80	70008.07	51115.11	2286.00
20	Uttarakhand	2670.45	3853.52	3685.97	4643.32	0.00
21	West Bengal	18824.48	20978.27	25983.03	31911.65	3572.80
22	A&N Islands	100.00	150.00	200.00	200.00	0.00
23	Daman & Diu	100.00	0.00	200.00	100.00	0.00
24	Dadra & Nagar Haveli	100.00	50.00	200.00	0.00	0.00
25	Lakshadweep	100.00	50.00	200.00	0.00	0.00
26	Puducherry	400.00	306.70	0.00	0.00	0.00
27	Arunachal Pradesh	3177.00	2575.02	5597.11	5181.12	0.00
28	Assam	17694.00	19618.00	20781.78	24015.56	762.00
29	Manipur	3091.94	1545.97	5447.25	2723.63	0.00
30	Meghalaya	4944.00	4944.00	8710.17	6295.40	0.00
31	Mizoram	5442.38	4203.89	9588.20	7343.47	0.00
32	Nagaland	7295.57	5475.17	12853.08	9736.11	0.00
33	Sikkim	2134.00	1067.00	2948.06	1092.34	0.00
34	Tripura	8958.00	8575.63	15705.14	10434.88	0.00
	Total	304336.89	301062.90	429290.79	408815.72	32820.49

*National Rural Economic Transformation Project (NRETP) was approved in February, 2019

Sl. No.	2020-21				2021-22 (up to Feb, 22)		
	NAME OF STATES/UTs	Total Central Allocation	Central Release		Total Central Allocation	Central Release	
			NRLM	NRETP		NRLM	NRETP
1	Andhra Pradesh	13447.79	20171.69	0.00	25166.83	6291.71	0.00
2	Bihar	54841.65	80863.18	12169.61	102633.22	76974.92	7155.00
3	Chhattisgarh	12180.67	12180.67	7085.60	22795.48	17096.61	1339.63
4	Goa	400.00	400.00	0.00	700.00	175.00	0.00
5	Gujarat	8677.71	12795.16	324.72	16239.87	8008.45	300.00
6	Haryana	5105.26	5105.26	0.00	9554.21	2388.55	0.00
7	Himachal Pradesh	2150.01	1612.51	0.00	4023.63	3017.73	0.00
8	Jammu & Kashmir	2660.95	11527.18	0.00	14668.93	7334.46	0.00
9	Jharkhand	20678.53	25808.53	5408.00	38698.78	29024.09	1720.95
10	Karnataka	17408.55	25664.59	722.40	32579.18	16289.60	814.35
11	Kerala	7811.16	7811.16	0.00	14618.18	7309.10	0.00
12	Madhya Pradesh	26094.44	19570.83	1023.40	48834.35	24417.18	1500.00
13	Maharashtra	34412.45	17206.23	1444.80	51618.68	12904.67	1195.01
14	Odisha	26368.30	38907.04	2408.00	49346.87	49346.87	3000.00
15	Punjab	2481.10	1860.83	0.00	4643.24	2321.62	0.00
16	Rajasthan	13218.89	13218.89	1476.87	24738.45	24738.45	860.23
17	Tamil Nadu	20384.24	28924.96	1204.00	38148.01	28611.02	900.00
18	Telangana	9605.57	9605.57	0.00	17976.30	4494.08	0.00
19	Uttar Pradesh	78953.66	78856.92	1806.00	147757.57	147566.36	1500.00
20	Uttarakhand	4156.96	4618.84	0.00	7779.53	5675.85	0.00
21	West Bengal	29303.11	29303.11	6219.80	54839.23	27419.62	4800.00
22	A&N Islands	300.00	300.00	0.00	600.00	300.00	0.00
23	Daman & Diu and Dadra & Nagar Haveli	400.00	200.00	0.00	400.00	100.00	0.00
24	Lakshadweep	200.00	0.00	0.00	200.00	100.00	0.00
25	Ladakh	200.00	200.00	0.00	1320.00	330.00	0.00
26	Puducherry	200.00	200.00	0.00	1000.00	500.00	0.00
27	Arunachal Pradesh	7601.95	5218.39	0.00	8289.42	2072.36	0.00
28	Assam	21687.67	26004.66	900.78	34298.66	25724.00	1350.00
29	Manipur	5609.34	2804.67	0.00	10273.53	2568.38	0.00
30	Meghalaya	11729.19	11729.20	0.00	14375.43	7187.72	0.00
31	Mizoram	10004.73	5002.37	0.00	10540.55	0.00	0.00
32	Nagaland	13544.04	6772.02	0.00	17118.28	4279.57	0.00
33	Sikkim	3922.88	980.72	0.00	4431.85	1079.84	0.00
34	Tripura	16405.20	16405.20	0.00	17364.21	4341.05	0.00
	Total	482646.00	522330.38	42193.98	847572.47	549988.82	26435.17

Remark: An additional installment is provided to better performing States

Annexure II –referred in reply to Part (b) of Rajya Sabha Unstarred Question No. 3940 for answer on 06.04.2022 regarding “Loans to Women Self Help Groups”

The target of loan to be disbursed and actual loan disbursed to SHGs States/UTs -wise under DAY-NRLM from FY 2018-19 to FY 2021-22 (Feb’ 22)

S.No.	State/UT	2018-19		2019-20	
		Target	Achievements	Target	Achievements
1.	Andaman & Nicobar Islands	0.00	3.27	0.00	3.11
2.	Andhra Pradesh	13044.3	18245.03	19000.00	20397.35
3.	Arunachal Pradesh	1.50	0.23	2.43	0.97
4.	Assam	250.90	170.46	501.10	358.11
5.	Bihar	3500.80	3018.26	4495.64	3730.62
6.	Chhattisgarh	350.30	377.68	483.78	468.42
7.	Goa	10.60	20.20	15.21	25.91
8.	Gujarat	345.20	228.13	379.97	223.23
9.	Haryana	73.60	49.54	133.00	79.98
10.	Himachal Pradesh	60.90	58.83	64.88	86.44
11.	Jammu & Kashmir	75.40	123.01	169.09	167.34
12.	Jharkhand	501.10	252.52	548.30	544.73
13.	Karnataka	8001.30	11252.73	10423.74	12843.88
14.	Kerala	3001.00	3154.74	3089.90	2982.60
15.	Ladakh	0.00	0.00	0.00	0.00
16.	Lakshadweep	0.00	0.00	0.00	0.10
17.	Madhya Pradesh	451.10	184.65	499.87	302.85
18.	Maharashtra	1466.20	1540.96	2336.17	1823.03
19.	Manipur	6.30	3.42	8.84	10.73
20.	Meghalaya	10.20	12.01	28.92	22.90
21.	Mizoram	9.50	10.99	24.61	19.12
22.	Nagaland	5.50	14.58	9.95	14.58
23.	Odisha	2041.30	1839.90	2300.00	2540.77
24.	Puducherry	120.70	135.27	151.01	84.60
25.	Punjab	26.10	13.46	32.25	18.62
26.	Rajasthan	386.30	431.98	640.00	610.56
27.	Sikkim	6.00	11.82	14.55	12.61
28.	Tamil Nadu	5001.00	5300.79	6029.84	5677.04
29.	Telangana	6531.00	7710.63	7500.00	8204.09
30.	The Dadra And Nagar Haveli And Daman And Diu	0.00	1.29	0.00	0.16
31.	Tripura	22.90	27.91	49.79	82.21
32.	Uttarakhand	32.70	18.00	40.56	35.73
33.	Uttar Pradesh	335.90	99.28	603.50	161.79
34.	West Bengal	5001.00	7088.81	7500.00	9275.56
	Total	50670.6	61400.38	67076.90	70809.74

S.No.	State/UT	2020-21		2021-22 (up to Feb'22)	
		Target	Achievements	Target	Achievements
1.	Andaman & Nicobar Islands	0.00	2.31	2.50	0.20
2.	Andhra Pradesh	21127.80	25647.70	26059.00	33620.98
3.	Arunachal Pradesh	3.80	4.06	5.00	5.47
4.	Assam	498.60	824.20	1280.00	1174.70
5.	Bihar	5761.70	3499.78	6060.00	4453.83
6.	Chhattisgarh	483.60	639.56	870.00	732.90
7.	Goa	14.60	22.73	25.00	22.76
8.	Gujarat	329.50	226.56	590.00	287.04
9.	Haryana	100.80	137.66	160.00	197.36
10.	Himachal Pradesh	91.30	96.75	110.00	102.40
11.	Jammu & Kashmir	157.30	185.63	270.00	285.34
12.	Jharkhand	707.40	905.81	1400.00	1281.71
13.	Karnataka	10388.60	14479.89	13900.00	15529.39
14.	Kerala	3488.30	3901.96	4050.00	3034.12
15.	Ladakh	0.00	1.44	1.00	0.15
16.	Lakshadweep	0.00	0.02	0.50	1.07
17.	Madhya Pradesh	382.10	509.94	1500.00	1141.57
18.	Maharashtra	2838.60	2021.58	3340.00	2992.13
19.	Manipur	7.90	7.93	18.00	7.67
20.	Meghalaya	26.10	37.01	80.00	48.99
21.	Mizoram	34.90	34.24	50.00	12.73
22.	Nagaland	18.10	16.55	40.00	14.23
23.	Odisha	2613.50	3193.11	3255.00	4389.85
24.	Puducherry	118.80	90.33	100.00	78.73
25.	Punjab	39.20	28.32	100.00	53.21
26.	Rajasthan	752.90	624.01	820.00	842.51
27.	Sikkim	16.50	14.52	24.00	17.80
28.	Tamil Nadu	5274.40	5570.45	7400.00	5627.87
29.	Telangana	7969.00	10150.41	11500.00	11456.95
30.	The Dadra And Nagar Haveli And Daman And Diu	0.00	0.44	1.00	0.75
31.	Tripura	93.40	109.24	200.00	171.16
32.	Uttarakhand	46.30	51.13	112.00	79.33
33.	Uttar Pradesh	416.00	226.12	1400.00	525.15
34.	West Bengal	9976.60	10991.84	12500.00	10955.39
	Total	73777.60	84253.18	97223.00	99145.40