

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 3025
TO BE ANSWERED ON 20/12/2024

BANK CREDIT TO WOMEN SHGS

3025 DR. DHARMASTHALA VEERENDRA HEGGADE:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the steps taken by Government to leverage the business ventures, technology and finance of women Self-Help Groups (SHGs) and encourage market and business expansion in the country, the details thereof, State/UT-wise;
- (b) the measures taken by Government for facilitating Bank credit to women SHGs;
- (c) whether Government is supporting the SHGs in enhancing their capacity by providing various types of trainings on educational/awareness, if so, the details thereof;
- (d) whether Government supports and facilitates the formation of producers groups at village level and large enterprises at District/Block level, if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a): Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY- NRLM) has taken steps in leveraging the business ventures, technology and finance of women Self-Help Groups (SHGs) and encourage market and business expansion across the country. Cumulatively, 10.05 crores women in country have been mobilised into 90.87 lakh SHGs.

The Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under DAY-NRLM supports the SHG women or their family members to set up small enterprises. SVEP has supported 3.13 lakh rural enterprises as on October, 2024. The State/UT-wise details are at Annexure. SHG women are deployed as Banking Correspondent Sakhis, improving access to Banking services, including deposits, credit, remittances, pensions and insurance etc. Number of Banking Correspondents Sakhis/Digipay Sakhis deployed with support of DAY-NRLM is 1,35,127.

DAY-NRLM provides funds to create a resource in perpetuity for the community institutions to strengthen their institutional and financial management capacity and build their track record to attract mainstream Bank finance. These include Revolving Fund of Rs. 20,000 to Rs. 30,000 per SHG and Community Investment Fund up-to Rs. 2.50 lakh per SHG. Further, to ensure better access to online marketing, the Ministry of Rural Development has launched an online marketing platform for SHG products, i.e., www.esaras.in.

(b): The total amount of Capitalisation Support (Revolving Funds and Community Investment Funds) provided to SHG Members is Rs. 48,290 crores. This has helped in developing credit history of the SHGs. Accordingly, the SHGs have been able to leverage Bank credit of Rs. 9.71 lakh crore, till November, 2024. Further, in order to reduce the effective cost of Bank credit to women SHGs, DAY-NRLM provides interest subvention to SHGs on loans from Banks.

(c): Yes. DAY-NRLM conducts regular training and capacity-building programs for SHG members, supported by eminent resource organizations, academicians, and various government departments. These initiatives focus on strengthening SHGs, Village Organizations, Cluster-Level Federations, Producer Groups (PGs), and Farmer Producer Organizations (FPOs). The programs aim to build awareness and enhance the skills of SHG members, Federation Leaders, and Community Resource Persons (CRPs) etc. To promote training and capacity building programs effectively, the Ministry utilizes Information, Education and Communication (IEC) strategies, targeted campaigns, and the engagement of CRPs through State Rural Livelihoods Missions, ensuring broad outreach and impact.

(d): Yes. To support the small and marginal women producers in rural areas, the Ministry of Rural Development supports and facilitates the formation of producer groups (informal entities) at village level and large enterprises (formal entities) at District/Block level. So far, DAY-NRLM has supported in establishment of 1,245 women-owned producer enterprises/farmer producer companies, covering around 15 lakh women members. Further, 1.78 lakh producer groups have been promoted covering 32 lakhs women members.

Annexure – referred in reply to Part (a) of Rajya Sabha Unstarred Question No. 3025 for answer on 20.12.2024 regarding “Bank credit to women SHGs”

State/UT- wise details of Enterprises supported under SVEP

No.	State/UT	Total Enterprises supported (till October 2024)
1	Andhra Pradesh	27,651
2	Arunachal Pradesh	506
3	Assam	6,839
4	Bihar	24,892
5	Chhattisgarh	21,016
6	Goa	1,398
7	Gujarat	5,940
8	Haryana	9,854
9	Himachal Pradesh	527
10	Jammu & Kashmir (UT)	3,476
11	Jharkhand	25,991
12	Karnataka	1,700
13	Kerala	34,569
14	Madhya Pradesh	28,318
15	Maharashtra	8,134
16	Manipur	1,897
17	Meghalaya	1,191
18	Mizoram	1,308
19	Nagaland	4,118
20	Odisha	15,043
21	Punjab	3,425
22	Rajasthan	9,839
23	Sikkim	516
24	Tamil Nadu	4,834
25	Telangana	17,824
26	Tripura	1,188
27	Uttar Pradesh	28,904
28	Uttarakhand	3,674
29	West Bengal	18,892
30	Puducherry	0
31	A&N	0
	Total	3,13,464
