GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 2824
TO BE ANSWERED ON 22/12/2021

LOANS SANCTIONED UNDER NRLM

2824 **SHRI NEERAJ DANGI:**

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the details of loans sanctioned under the National Rural Livelihood Mission (NRLM) in the last three years and its utilisation, State-wise;
(b) whether Government has undertaken an independent evaluation to ensure the effective usage of these loans;
(c) if so, the details thereof; and
(d) if not, the reasons therefor?

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

(a) The details of bank loans to women Self Help Groups (SHGs) under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in the last three years, State-wise is given at **Annexure- I.**

(b) & (c) Yes Sir. Under DAY-NRLM, SHG members are utilising the loans for both consumption and livelihoods purposes. An impact evaluation study of DAY-NRLM was conducted in 2019 by International Initiative for Impact Evaluation (3ie).The study sampled 27,000 households across 9 States (Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Uttar Pradesh and West Bengal). The findings of the study on effective loan utilisation pattern of women SHGs are as under-

Activity -wise loan utilization

Other Agricultural Activities	43.9%
Purchase of cow/ buffalo	7.7%
Other livestock activities	6.7%
Purchase of goat/sheep	6.3%
Purchase of pigs	3.5%
Other (including consumption, health, housing etc.)	31.9%

While these are the key areas of loan utilization by SHG members, the other findings of the study regarding the impacted households are as under-

- Increase in income by 19% over the base amount.
- Decline in share of informal loans by 20%
- Increase in savings by 28%
- Improved labour force participation of females secondary occupation.

(d) Does not arise.

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Annexure-I

Bank Loan to Women SHGs under DAY-NRLM for the last 3 Years

(Amount in Crore)

Sl. No	States & UTs	2018-19		2019-20		2020-21	
		No of SHGs	Loan Amount disbursed and utilised	No of SHGss	Loan Amount disbursed and utilised	No of SHGs	Loan Amount disbursed and utilised
1	Andaman & Nicobar Islands	-	-	-	-	89	2.30
2	Andhra Pradesh	622816	18063.24	688626	20239.39	995495	25554.00
3	Arunachal Pradesh	21	0.18	44	0.81	383	3.96
4	Assam	19793	170.20	30978	332.57	73465	805.39
5	Bihar	401113	2881.11	433601	3649.82	530053	3494.84
6	Chattisgarh	44616	372.85	46243	449.26	66539	633.62
7	Goa	758	20.42	910	25.84	899	22.52
8	Gujarat	28001	234.74	25821	228.84	32727	225.68
9	Haryana	6159	50.06	7358	75.52	12914	134.52
10	Himachal Pradesh	4505	57.78	5117	80.90	5807	96.70
11	Jammu & Kashmir	7538	120.73	8590	161.05	11280	185.59
12	Jharkhand	46584	243.78	72891	510.98	108243	900.53
13	Karnataka	488277	11113.00	530779	12771.91	602986	14171.06
14	Kerala	87225	3099.91	80429	2936.32	169669	3855.43
15	Ladakh	-	-	-	-	48	1.44
16	Lakshadweep	-	-	-	-	3	0.02
17	Madhya Pradesh	36052	212.51	43775	300.12	66988	508.78
18	Maharashtra	92816	1396.83	113628	1795.69	132222	1998.55
19	Manipur	403	3.40	778	7.33	815	8.49
20	Meghalaya	1742	11.16	2426	20.08	3563	37.17
21	Mizoram	1005	14.79	1464	19.93	2229	34.24
22	Nagaland	757	13.77	515	8.42	925	16.55
23	Odisha	163004	1787.29	205686	2389.43	260490	3124.09
24	Puducherry	-	-	-	-	3665	90.33
25	Punjab	3535	16.58	3393	18.81	5289	27.84
26	Rajasthan	42180	434.58	50528	599.33	60729	621.30
28	Sikkim	1190	11.16	919	12.43	958	14.49
27	Tamil Nadu	144345	4986.09	145919	5249.37	204385	5505.73
29	Telangana	336212	7613.77	254859	7734.03	436917	10106.57
30	Dadra & Nagar Haveli and Daman & Diu	-	-	-	-	109	0.44
31	Tripura	4147	27.93	7221	70.52	8607	106.88
32	Uttarakhand	3167	17.75	4665	29.79	7121	50.37
33	Uttar Pradesh	23497	115.47	35287	158.27	48297	223.88
34	West Bengal	475047	7041.07	540563	9225.01	843592	10823.77
	Total	**3086505**	**60132.13**	**3343013**	**69101.77**	**4697501**	**83387.08**