

Government of India
Ministry of Finance
Department of Financial Services

RAJYA SABHA
Unstarred Question No. 648

Answered on Tuesday, December 13, 2022/ 22 Agrahayana, 1944 (Saka)
KUDUMBASHREE LIKE PROGRAMME FOR EMPOWERMENT OF WOMEN AND
POVERTY ERADICATION

648. Dr. Dharmasthala Veerendra Heggade:

Will the Minister of Finance be pleased to state:

- (a) whether Government proposes to introduce similar programme like Kudumbashree Programme for the empowerment of women and poverty eradication in rural as well as urban areas, implemented by the Government of Kerala;
- (b) if so, the details thereof;
- (c) the details of schemes being implemented with primary focus on microfinance for empowerment of poor women;
- (d) whether Government plans to introduce schemes with primary focus on microfinance for Community Development Societies through thrift and credit facilities with bank linkages; and
- (e) the details of schemes being implemented to empower poor women to become entrepreneurs and also make them socially active by honing their leadership qualities?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(DR. BHAGWAT KARAD)

(a) to (d): National Bank for Agriculture and Rural Development (NABARD) has been implementing Self Help Group (SHG)-Bank Linkage Programme (BLP) programme. This programme is one of the most successful and effective microfinance programmes in this world, with an outreach to 14.20 crore families, covering 119 lakh SHGs till 31.03.2022. NABARD has also been providing grant support to NGOs, SHG Federations, Commercial Banks, Co-operative Banks, RRBs, NGO-MFIs, PACS, Farmers' Clubs and Individual Rural Volunteers (IRVs) for promotion, nurturing and credit linkage of SHGs. This support has been the catalyst for the spread of SHG-BLP programme across the country. In addition, NABARD is extending grant support to banks and other Joint Liability Group (JLG) promoting agencies for formation and nurturing of JLGs and capacity building of the stakeholders.

Ministry of Rural Development, Department of Rural Development is implementing Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), wherein, interest subvention is being provided to all loans availed under the scheme by women Self Help Groups (SHGs), thus reducing the cost of capital. Training/orientation is also being provided to the bankers in the States/UTs on SHG Bank Linkages to further facilitate credit linkage of the SHGs.

In addition, Ministry of Rural Development is implementing the Start-up Village Entrepreneurship Programme (SVEP), since the year 2017 as a sub-scheme under DAY-NRLM. The objective of the scheme is to help the SHG members or members of their households 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.

(e): The details of some of the Schemes being implemented by NABARD to empower poor women to become entrepreneurs and also make socially active are given below:

i. Micro Enterprise Development Programme (MEDPs)

Envisaged to enhance the capacities of SHG members through appropriate skill up gradation/ development, MEDPs are organized for 15 days for 30 participants with grant assistance of up to Rs. 1 lakh with NABARD's support. Cumulatively, 5.47 lakh SHG members have received training through 19,203 MEDPs with total grant support of Rs. 43 crore as on 31 March 2022.

ii. Livelihood and Enterprise Development Programme (LEDP)

NABARD piloted the Livelihood and Enterprise Development Programme (LEDP) in 2015 with the aim of enabling a sustainable livelihood generation model through a comprehensive & holistic approach. LEDP envisages conduct of livelihood promotion in both farm and off-farm activities but under project mode, in clusters and in contiguous villages, with focus on value chain promotion and development to offer end-to-end solutions to SHG members.

LEDP projects are designed to cover 15 to 30 SHGs in clusters from contiguous villages. As on 31 March 2022, 1.83 lakh SHG members have been supported through 1641 LEDPs with grant sanction of Rs. 77.14 crore from NABARD. Cumulatively, 7.3 lakh participants have been imparted training till 31 March 2022.

iii. Village Level Programme (VLP)/Stakeholders' Training/ Workshops/ Seminars/ Sensitisation Programmes and Bankers meets

Various training and capacity building programmes were undertaken for key stakeholders such as Bankers, NGOs, Government officials, SHGs, SHG Federations and trainers. NABARD recognises the need for such trainings to enhance knowledge, awareness, exposure and skills of the stakeholders to ensure programmatic efficiency and quality.
