

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 758**  
TO BE ANSWERED ON 08/02/2023

**DISBURSEMENT OF LOAN UNDER NRLM**

758 SHRI AKHILESH PRASAD SINGH:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) details of loans sanctioned under National Rural Livelihood Mission (NRLM) in the last four years and its utilization, State-wise;
- (b) whether Government has undertaken an independent evaluation to ensure 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(SHG) under the Deendyal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) in the last four 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**

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 four Years  
(Amount in Rs. Crore)**

Sl.No.	State	2018-19		2019-20	
		No of SHGs	Loan Amount disbursed and utilised	No of SHGs	Loan Amount disbursed and utilised
1	ANDAMAN & NICOBAR ISLANDS	90	3.27	87	3.11
2	ANDHRA PRADESH	627280	18245.03	693019	20397.35
3	ARUNACHAL PRADESH	23	0.23	51	0.97
4	ASSAM	19794	170.46	32710	358.11
5	BIHAR	411326	3018.26	441616	3730.62
6	CHATTISGARH	44973	377.68	48056	468.42
7	DADRA & NAGAR HAVELI	149	1.29	17	0.16
8	DAMAN & DIU	0	0	0	0
9	GOA	752	20.2	915	25.91
10	GUJARAT	29508	228.13	26322	223.23
11	HARYANA	5764	49.54	7754	79.98
12	HIMACHAL PRADESH	4322	58.83	5453	86.44
13	JAMMU & KASHMIR	7678	123.01	9074	167.34
14	JHARKHAND	48237	252.51	76652	544.71
15	KARNATAKA	493757	11252.73	534410	12843.88
16	KERALA	88967	3154.74	81753	2982.6
17	LADAKH	0	0	0	0
18	LAKSHADWEEP	0	0	5	0.1
19	MADHYA PRADESH	33957	184.65	44091	302.85
20	MAHARASHTRA	102009	1540.96	115683	1823.03
21	MANIPUR	393	3.42	1069	10.73
22	MEGHALAYA	1862	12.01	2694	22.9
23	MIZORAM	828	10.99	1455	19.12
24	NAGALAND	785	14.58	809	14.58
25	ODISHA	167035	1839.9	216157	2540.77

26	PUDUCHERRY	4406	135.27	2288	84.6
27	PUNJAB	3366	13.46	3552	18.62
28	RAJASTHAN	42563	431.98	51506	610.56
29	SIKKIM	1269	11.82	930	12.61
30	TAMIL NADU	152394	5300.79	158802	5677.04
31	TELANGANA	339063	7710.63	269830	8204.09
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	0	0	0	0
33	TRIPURA	4142	27.91	7978	82.21
34	UTTARAKHAND	3309	18	5367	35.73
35	UTTAR PRADESH	22168	99.27	32193	161.76
36	WEST BENGAL	478985	7088.81	544272	9275.56
	<b>TOTAL</b>	<b>3141154</b>	<b>61400.36</b>	<b>3416570</b>	<b>70809.69</b>

		2020-21		2021-22	
Sl.No.	State	No of SHGs	Loan Amount disbursed and utilised	No of SHGs	Loan Amount disbursed and utilised Total Amount
1	ANDAMAN & NICOBAR ISLANDS	93	2.31	34	0.28
2	ANDHRA PRADESH	998371	25648.73	739334	39388.42
3	ARUNACHAL PRADESH	386	4.06	648	7.72
4	ASSAM	76089	823.81	106057	1869.97
5	BIHAR	531550	3504.01	565214	5945.81
6	CHATTISGARH	67055	639.46	77647	924.73
7	DADRA & NAGAR HAVELI	0	0	0	0
8	DAMAN & DIU	0	0	0	0
9	GOA	701	20.29	712	26.66
10	GUJARAT	32840	226.97	31657	309.31
11	HARYANA	13042	135.92	18263	234.04
12	HIMACHAL PRADESH	5843	97.51	6564	125.84
13	JAMMU & KASHMIR	11283	185.63	16888	332.53
14	JHARKHAND	108779	906.22	147010	1753.55
15	KARNATAKA	612757	14498.8	649038	18752.06
16	KERALA	171172	3904.83	71794	4118.96
17	LADAKH	48	1.44	5	0.15
18	LAKSHADWEEP	3	0.02	94	1.52
19	MADHYA PRADESH	67101	510.01	100693	1407.58
20	MAHARASHTRA	136049	2026.43	193229	3704.97

21	MANIPUR	758	7.93	833	11.55
22	MEGHALAYA	3547	37.01	5666	61.61
23	MIZORAM	2229	34.24	807	19.94
24	NAGALAND	925	16.55	810	16.03
25	ODISHA	265341	3200.98	276895	5317.87
26	PUDUCHERRY	3665	90.33	2230	102.74
27	PUNJAB	5371	28.32	8045	67.82
28	RAJASTHAN	60877	623.88	65161	958.01
29	SIKKIM	959	14.52	1069	20.03
30	TAMIL NADU	210264	5703.8	162145	7414.56
31	TELANGANA	437862	10150.41	311714	13389.28
32	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	109	0.44	83	0.75
33	TRIPURA	8759	108.59	15942	214.02
34	UTTARAKHAND	7241	51.13	11030	90.03
35	UTTAR PRADESH	48251	222.5	56259	583.36
36	WEST BENGAL	875970	11000.23	644443	13134.41
	<b>TOTAL</b>	<b>4765290</b>	<b>84427.31</b>	<b>4288013</b>	<b>120306.11</b>