

GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN POVERTY ALLEVIATION
LOK SABHA
UNSTARRED QUESTION NO. 5134
TO BE ANSWERED ON APRIL 5, 2017

SELF HELP GROUP IN POVERTY ALLEVIATION

No. 5134 SHRI CHHEDI PASWAN:

Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:-

- (a) the role of Self Help groups in poverty alleviation in the country;
- (b) the steps taken/proposed to be taken by the Government to encourage Self Help Groups in the country including Bihar; and
- (c) the details of the schemes being run by the Government to provide sufficient financial resources and loans to the self help groups and to empower them, State-wise including Bihar?

ANSWER
THE MINISTER OF STATE IN
THE MINISTRY OF HOUSING & URBAN POVERTY ALLEVIATION
[RAO INDERJIT SINGH]

(a) : Deendayal Antyodaya Yojana- National Urban Livelihoods Mission (DAY-NULM) and DAY-National Rural Livelihoods Mission (DAY-NRLM) envisage mobilization of urban/ rural poor households into SHGs and its federations. Self-Help Groups (SHGs) are groups of 10-20 women or differently abled men who come together to improve their living conditions by groups savings and loans.

(b) & (c): For promoting financial inclusion of SHG members under DAY-NULM & DAY-NRLM, Resource Organizations have been empanelled.

Under DAY-NULM, a Revolving Fund (RF) support of Rs. 10,000/- per SHG and RF of Rs. 50,000/- to registered Area Level Federation (ALF)

is provided to sustain their activities. Further financial assistance is provided to SHGs through bank- linkage including interest subsidy over and above 7 percent rate of interest. Details of State/UT -wise number of SHGs which have received RF and bank linkage is at annexure-I.

Under DAY-NRLM, there is provision of revolving fund of Rs. 10,000-15,000 per SHG and Community Investment Fund (CIF) upto Rs. 2.5 Lakh per SHG. Further, intensive support is provided for bank linkage so that each SHG member would be able to leverage accumulated bank credit of Rs. 1 Lakh over a period of 5-8 years. Details of State/UT -wise RF and CIF provided under DAY-NRLM is at Annexure-II and details of bank loan provided to SHGs under DAY-NRLM is at Annexure-III. All women SHGs in selected 250 districts are eligible to avail 7% interest for loan upto Rs. 3 lakhs and an additional subvention of 3% for timely repayment.

Annexure -I in referred to in reply of Lok Sabha unstarred question No. 5134 to be answered on 05.04.2017

REVOLVING FUND and SHG BANK LINKAGE UNDER DAY -NULM							
Sl.No	States/Uts	FY-2014-15		FY-2015-16		FY-2016-17	
		SHGs received RF	SHGs Linked to Bank	SHGs received RF	SHGs Linked to Bank	SHGs received RF	SHGs Linked to Bank
1	Andhra Pradesh	2000	17200	4901	36762	10098	38058
2	Arunachal Pradesh	0	0	0	0	0	0
3	Assam	0	0	0	0	996	0
4	Bihar	1366	0	2431	99	1795	167
5	Chhattisgarh	473	46	3270	465	3148	835
6	Goa	0	0	10	0	41	0
7	Gujarat	0	0	25	0	2280	26
8	Haryana	109	109	0	0	30	113
9	Himachal Pradesh	0	0	533	7	59	33
10	Jammu & Kashmir	0	0	53	438	328	72
11	Jharkhand	15	2	138	20	558	41
12	Karnataka	4200	419	1249	854	299	157
13	Kerala	0	0	3014	604	6586	3888
14	Madhya Pradesh	32	21	1136	129	2678	593
15	Maharashtra	668	360	1316	261	2990	931
16	Manipur	0	0	280	0	149	70
17	Meghalaya	0	0	0	0	0	0
18	Mizoram	1152	186	0	5	126	16
19	Nagaland	36	0	0	21	0	0
20	Odisha	500	24	670	396	218	175
21	Punjab	0	0	0	50	94	0
22	Rajasthan	0	0	915	0	2599	171
23	Sikkim	0	0	0	0	0	0
24	Tamil Nadu	3530	132	2411	870	1050	31022
25	Telangana	2741	17045	5725	20343	2088	21993
26	Tripura	0	0	0	0	154	0
27	Uttar Pradesh	0	0	513	0	2131	59
28	Uttarakhand	6	0	2	0	91	2
29	West Bengal	1849	0	7505	0	6664	1608
30	A & N Islands	0	0	0	0	0	0
31	Chandigarh	0	0	28	0	28	22
32	D & N Haveli	0	0	0	0	0	0
33	Daman & Diu	0	0	0	0	0	0
34	Delhi	0	0	0	0	0	0
35	Puducherry	0	0	0	0	0	0
	Total	18677	35544	36125	61324	47278	100052

Annexure-II referred to in reply to Lok Sabha Un-Starred Question 5134 to be answered on 05.04.2017.

State/UT-wise Revolving Fund and Community investment fund to SHGs under DAY-NRLM

SI No	State	Total Number of SHGs provided Revolving Fund(RF)		RF amount disbursed to SHGs (Rs in lakh)		Total Number of SHGs provided Community Investment Fund (CIF)		CIF amount disbursed to SHGs (Rs in lakh)	
		2015-16	2016-17 (up to Februray, 2017)	2015-16	2016-17 (up to Februray, 2017)	2015-16	2016-17 (up to Februray, 2017)	2015-16	2016-17 (up to Februray, 2017)
1	Andhra Pradesh	0	0	0	0.00	0	0	0	0.00
2	Assam	13298	11322	1964.8	1514.70	8620	4863	3581.79	2128.05
3	Bihar	51884	42680	7778.6	6399.12	51072	40013	8661.15	6132.65
4	Chhattisgarh	7446	8217	1116.9	1228.74	4893	5175	3321.075	2959.57
5	Goa	0	0	0	0	0	0	0	0.00
6	Gujarat	5458	6576	431.75	771.08	1330	2385	646.02	1112.61
7	Jharkhand	8586	12479	1285.01	1870.80	8374	8468	5728.453	4586.72
8	Karnataka	262	516	39.3	75.55	3708	4060	3881.4	3704.14
9	Kerala	853	581	112.95	66.40	871	746	425.5	353.05
10	Madhya Pradesh	24071	15589	3105.26	1914.43	11879	9230	7362.88	4871.73
11	Maharashtra	10283	11023	1506.27	1630.42	2282	3616	1246.35	1856.80
12	Odisha	4824	11480	656.7	1628.25	6294	10962	3119.402	6458.50
13	Rajasthan	3315	4041	493.35	602.20	1716	2633	1788.82	2894.56
14	Tamil Nadu	4062	7260	517.055	1014.44	2624	4440	1456.35	2263.34
15	Telengana	0	0	0	0.00	0	0	0	0.00
16	Uttar Pradesh	8461	14636	1212.23	2191.40	2577	8720	2353.41	7476.65
17	West Bengal	8106	13198	1115.18	1951.92	1770	13758	766.409	5468.18
18	Haryana	716	1675	107.085	167.85	268	566	132.6	300.48
19	Himachal Pradesh	344	248	47.1	30.55	164	21	106.2	10.95
20	Jammu & Kashmir	3579	1865	536.85	279.75	3437	2006	1374.8	799.60
21	Punjab	949	822	142.35	86.25	338	203	263.725	87.00
22	Uttarakhand	411	943	41.1	94.45	245	516	186.24	492.05
23	Arunachal Pradesh	0	0	0	0.00	0	0	0	0.00
24	Manipur	0	188	0	28.20	0	0	0	0.00
25	Meghalaya	135	499	19.965	73.80	13	38	0	21.75
26	Mizoram	39	248	5.25	36.45	0	249	0	132.00
27	Nagaland	414	1	62.1	0.15	60	300	0	113.43
28	Sikkim	0	662	0	99.30	0	0	0	0.00
29	Tripura	620	868	74.65	103.95	244	324	0	195.25
30	Puducherry	0	0	0	0	0	0	0	0.00
	Total	158116	167617	22371.81	23860.14	112779	123292	46402.57	54419.06

Annexure-III referred to in reply to Lok Sabha Un-Starred Question 5134 to be answered on 05.04.2017.

State/UT-Wise details OF SHG Bank Linkage under DAY-NRLM

(Rs. in crore)

S.No	States & UTs	2014-15		2015-16	
		Total SHGs	Total Loan Amount	Total SHGs	Total Loan Amount
1	Andhra Pradesh	189019	5990.5	304,202	10308.4
2	Arunachal Pradesh	14	0.3	29	0.56
3	Assam	11126	93.33	12,764	93.89
4	Bihar	35096	246.58	64,154	529.25
5	Chattisgarh	9273	113.74	19,006	188.07
6	Goa	487	15.77	439	13.03
7	Gujarat	16281	152.48	14,280	146.87
8	Haryana	996	11.27	1,799	19.5
9	Himachal Pradesh	1664	29.29	1,902	30.59
10	Jammu & Kashmir	1831	13.2	1,717	17.54
11	Jharkhand	3355	36.27	7,346	63.29
12	Karnataka	229294	4212.86	160,696	3770.2
13	Kerala	62189	1369.09	54,988	1741.5
14	Madhya Pradesh	17760	179.57	14,680	162.78
15	Maharashtra	51973	726.81	60,789	822.33
16	Manipur	84	0.79	68	0.91
17	Meghalaya	4	0.05	5	0.08
18	Mizoram	4	0.09	5	0.03
19	Nagaland	556	9.05	105	2.25
20	Odisha	44195	522.2	46,402	599.35
21	Punjab	323	5.2	397	16.72
22	Rajasthan	13925	140.24	14,659	175.94
23	Sikkim	58	0.27	115	0.9
24	Tamil Nadu	169620	4405.21	155,574	4542.31
25	Telangana	136504	3938.23	135,673	4470.65
26	Tripura	912	4.69	656	5.33
27	Uttar Pradesh	5803	90.23	7,017	111.7
28	Uttarakhand	632	5.54	1,339	8.8
29	West Bengal	138435	1233.81	177,108	2012.01
	Sub Total	1141413	23546.7	1257914	29854.8
	All India Total	1159473	23956.5	1283911	30372.8