

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UN-STARRED QUESTION NO. 135

TO BE ANSWERED ON 4th DECEMBER, 2023 / AGRAHAYANA 13, 1945 (SAKA)

SELF-HELP GROUPS

135: SHRI N REDDEPPA

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government has any proposal to increase the number of Self-Help Groups (SHGs) in the country;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) the steps taken by the Government to strengthen the SHGs;
- (d) whether it is true that the lack of understanding of core values of a business, loss of interest in doing business, poor marketing skills and financial knowledge prevails among women SHGs; and
- (e) if so, the details thereof along with the steps taken or proposed to be taken to counter these constraints?

ANSWER

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(DR. BHAGWAT KARAD)

(a) & (b) Ministry of Rural Development (MoRD) has informed that mobilization of women into Self-Help Groups (SHGs) is a continuous process. MoRD under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is trying to mobilize at least one-woman member from each rural poor household under the fold of SHGs. All households with at least one deprivation as per the Socio-Economic and Caste Census (SECC) database, 2011, which is identified through the process of Participatory Identification of Poor (PIP) duly vetted by the respective Gram Sabha are the potential target for coverage under DAY-NRLM. As on 28th November 2023, 9.88 crore households have been mobilized into 89.77 lakh SHGs.

(c) MoRD has been taking regular steps to handhold and strengthen the SHGs by promoting SHG federations such as Village Organizations (VOs) and Cluster Level Federations (CLFs). SHGs have been provided Revolving Fund and Community Investment Support Fund towards credit support to also leverage credit from banks. Regular training programmes have been conducted for the SHG members on SHG management, financial literacy, livelihoods related technologies etc.

(d) & (e) As informed by MoRD, regular trainings are conducted to promote financial literacy among SHGs. DAY-NRLM has taken systematic efforts in positioning of trained Financial Literacy Community Resource Persons (FLCRPs) at village level. Also, a cadre of Community Resource Persons- Enterprise Promotion (CRP-EP) is set up to provide business support services to enterprises formed under Start-up Village Entrepreneurship Programme (SVEP), a sub scheme of DAY-NRLM. For better marketing strategies, the Ministry has facilitated marketing of SHG products through its own online platform, i.e., <https://www.esaras.in> and also through other online platforms, i.e., Amazon, Flipkart, Meesho.

Further, some States have also developed their own e-commerce platforms to support marketing of products of SHGs. The SHG members are also being trained to upload their products on online platforms. In addition, marketing of SHG products is also being carried out through stores and various Melas at National and State levels.
