

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. †20
Answered on Monday, February 3, 2020/Magha 14, 1941 (Saka)
NABARD SCHEMES FOR WOMEN

†20. SHRI ANIL FIROJIYA:

Will the Minister of FINANCE be pleased to state:

(a) whether National Bank for Agriculture and Rural Development (NABARD) has been implementing any schemes/programmes for welfare of women in rural areas across the country;

(b) if so, the details thereof during each of the last three years and the current year, State-wise including Uttar Pradesh, Madhya Pradesh, Gujarat and Rajasthan;

(c) the details of the total funds allocated under the said schemes/ programmes during the aforesaid period in Uttar Pradesh and the benefits accrued to women, district-wise; and

(d) the steps taken by NABARD to provide assistance to women, particularly backward and tribal regions of the country?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE
(SHRI ANURAG SINGH THAKUR)

(a) to (d): National Bank for Agriculture and Rural Development (NABARD) is implementing various programmes for welfare of women in rural areas which, inter-alia, include:

1. Self Help Group (SHG) Programme:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs, for training and capacity building of SHG members and other stake holders, beside initiating special programme for backward regions.

As on 31 March 2019, 100.14 lakh SHGs are savings-linked, out of which 85.31 lakh are exclusive women SHGs. Besides, 50.77 lakh SHGs which includes 44.61 lakh women SHGs are having loan outstanding.

State-wise details of SHGs saving-linked and SHGs having bank loan outstanding, during the last 3 years are provided at Annexure I and II to this reply respectively.

2. Women Self Help Group (WSHG):

Ministry of Finance, Government of India has set up a “Women Self Help Group Development Fund” to implement a ‘Scheme for promotion of Women SHGs in Left wing Extremism Affected and Backward districts of India’.

As on 31.03.2019, the cumulative funds released by NABARD towards grant assistance, training, capacity building and other initiatives, out of this fund, stood at Rs. 132.91 crore. Progress under WSHG scheme for the last 3 years is provided at Annexure III to this reply.

3. Micro Enterprise Development Programme (MEDP) :

NABARD has been supporting skill and entrepreneurship training to SHG members through MEDP since March 2006. Cumulatively, around 4.94 lakh SHG members, mostly women members, have received training through 17276 MEDPs as on 31 March 2019. State-wise details of support provided by NABARD under MEDP during the last 3 years are provided at Annexure IV to this reply.

4. Livelihood and Enterprise Development Programme (LEDPs):

With a view to increase sustainable livelihoods among SHG members and to create maximum impact of skill up gradation with hand holding and credit linkages, the LEDP is conducted by NABARD. The objective of this programme is to create sustainable livelihoods and to facilitate maximum benefits for SHG members through skill upgradation, continued handholding till establishment of livelihoods. Cumulatively 61033 SHG members have been supported through 532 LEDP programmes with grant sanction of Rs.22.84 crore from NABARD upto March 2019. State-wise details of support provided by NABARD under LEDP during the last 3 years are provided at Annexure V to this reply.

5. Farmers Producer Organizations (FPOs):

NABARD is implementing various schemes for betterment of rural population irrespective of gender. Farmer members (both men and women) are mobilized and incorporated during formation of FPOs. Though there is no specific scheme for the welfare of women in promotion and nurturing of FPOs, however there are total 3.33 lakh women shareholders out of 10.32 lakh shareholders belonging to 4317 FPOs.

6. Tribal Development Fund (TDF):

Under TDF, a family is the basic unit considered for assistance. However, activities such as women development, health are focussed on women which include activities like SHG formation, health camps, vaccination etc. Organisational structure envisaged under TDF viz the Village Planning Committee (VPC) and the Project Level Tribal Development Committee (PTDC) has a provision for due representation of women (minimum 30%).

7. Exhibitions & Melas:

NABARD has been providing opportunities to women entrepreneurs to show case their skills through a marketing platform in the exhibition /melas sponsored by NABARD in various States. A sizeable number of participants in such exhibitions are women. The number of exhibitions/ melas and total funds utilised during the last three years are as under:

(Rs in crore)

	No of exhibitions/Melas	Total funds
2016-17	220	3.68
2017-18	247	4.04
2018-19	396	5.26

8. RURAL HAAT / MART:

Around 50% of the Rural Marts sanctioned in Maharashtra, U.P. & Rajasthan have 100% women participation.

Rural Haats

(Rs in crore)

	No of Rural Haats	Total funds sanctioned
2016-17	19	1.92
2017-18	36	3.46
2018-19	64	6.04

Rural Marts

(Rs in crore)

	Number	Total funds sanctioned
2016-17	76	2.09
2017-18	66	1.85
2018-19	94	2.55

9. Off-Farm Producer Organisations (OFPOs)

The objective of OFPOs is to promote collectivisation of rural artisans so as to make them strong enough to take up business activities, through capacity building, business planning, and development of marketing linkages. As on 31 March 2019, 25 OFPO projects to the tune of Rs. 8.32 crore were sanctioned in 16 states. *Five of these OFPOs are exclusively for women.* Activities under OFPOs include handloom, handicraft, Minor Forest Produce, Micro enterprise etc. with the women beneficiaries ranging from 10% to 100 % in these projects.

As informed by NABARD, State-wise disaggregated data on women beneficiaries under the above said schemes are not centrally maintained.

ANNEXURE I

Annexure I as referred to reply of Unstarred Lok Sabha Question No. 20 for 03.02.2020

**Progress under Microfinance - Savings of SHGs with Banks
State-wise position as on 31 March**

(Amt. Rs. lakh)

Sr.No.	Region/ State	2017		2018		2019		30-Sep-19	
		No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1	Andaman & Nicobar	4874	872.82	5257	1020.74	5856	1173.55	6013	1255.74
2	Andhra Pradesh	848721	529124.96	927556	668242.05	889559	660598.41	924609	688820.43
3	Arunachal Pradesh	5460	1141.91	6000	901.5	5230	1611.55	5619	1463.58
4	Assam	347505	10446.64	375986	19466.96	410481	25581.26	426521	27728.67
5	Bihar	441309	62658.38	594790	98375.42	770195	150859.71	750237	113496.39
6	Chandigarh	1292	104.51	357	23.32	529	57.5	2294	190.96
7	Chhattisgarh	179496	20090.86	190513	22541.1	231876	28796.72	194155	30414.94
8	D and N HAVELI UT	648	152.7	599	170.55	685	201.33	35	13.23
9	DAMAN and DIU UT	103	7	43	6.6	104	19.54	67	6.06
10	Goa	7408	1940.42	8218	2192.51	9406	2366.18	9440	2554.03
11	Gujarat	247022	26251.55	240297	27346.66	294609	36533.62	285863	32846.02
12	Haryana	40615	3431	38216	3225.2	54663	6076.42	61066	8334.08
13	Himachal Pradesh	45735	5061.57	49353	6678.07	54079	6667.61	66180	10309.06
14	Jammu and Kashmir	16862	2184.56	17980	2911.95	5213	726.59	4932	706.46
15	Jharkhand	130350	14991.55	153192	44874.87	238568	29719.27	251778	27779.62
16	Karnataka	1031733	131181.48	835643	114701.74	907391	115494.28	925459	110188.50
17	Kerala	279527	51268.95	296289	56229.74	389214	77539.72	421179	260990.69
18	LAKSHADWEEP UT	4	0.3	166	11.35	173	18.16	176	21.17
19	Madhya Pradesh	238496	27310.38	256178	30067.45	332512	50258.19	336437	50437.33
20	Maharashtra	885420	110344.6	848291	94978.61	1083811	166154.48	1022616	235348.54
21	Manipur	15470	336.5	16960	410.37	17702	602.49	18077	537.16
22	Meghalaya	8442	961.08	11427	1180.42	20745	2401.44	25151	2883.16
23	Mizoram	8737	562.03	8934	684.87	11897	1490.55	12478	1577.09
24	Nagaland	13019	1275.9	6533	527.95	6033	564.82	6833	531.24
25	New Delhi	4480	1119.06	4331	1293.47	5010	2103.44	4945	1766.51
26	Odisha	431487	62745.06	530489	92478.21	663381	137502.71	686455	144473.18
27	Puducherry	22340	2224.28	24722	4185.86	21428	3813.16	22057	3571.38
28	Punjab	31486	3135.34	37734	3219.41	44397	4287.41	50284	3470.81
29	Rajasthan	316729	34640.24	330912	31942.49	384733	42533.85	395127	37292.40
30	Sikkim	4211	1575.67	6077	2080.77	5837	1466.75	7345	2528.53
31	Tamil Nadu	909492	106575.55	1047103	107786.98	1059897	128087.44	982883	140786.64
32	Telangana	632781	159282.18	517817	264669.08	568756	304377.08	671052	315137.68
33	Tripura	50043	6655.97	53674	6954.75	45544	6688.19	15350	2251.07
34	Uttar Pradesh	383592	32146.94	407390	34788.68	444318	45396.76	435948	43472.30
35	Uttarakhand	46930	4349.94	48141	7987.88	54053	8778.33	55262	8339.23
36	West Bengal	945056	195270.76	847269	205053.94	976358	281899.64	1021059	294662.91
	Grand Total:	8576875	1611422.64	8744437	1959211.52	10014243	2332448.15	10104982	2606186.79

Source: NABARD

ANNEXURE II

Annexure II as referred to reply of Unstarred Lok Sabha Question No. 20 for 03.02.2020

Progress under Microfinance - Bank Loans outstanding against SHGs

State-wise position as on 31 March

(Amt.Rs. lakh)

Sr.No.	Region/ State	2017		2018		2019		30-Sep-19	
		No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount
1	Andaman & Nicobar	1722	1332.38	977	1031.18	1211	1363.01	1041	1436.05
2	Andhra Pradesh	751357	1740579.16	774115	2224166.61	764426	2422493.61	807585	2565630.00
3	Arunachal Pradesh	239	281.26	526	319.23	261	129.56	230	105.31
4	Assam	101457	63379.51	100455	67772.01	90218	68028.05	90764	62319.55
5	Bihar	364169	158485.86	474913	317347.78	602089	502681.55	636651	563607.75
6	Chandigarh	107	82.66	72	46.48	64	83.73	64	245.33
7	Chhattisgarh	94018	35426.46	106752	46010.82	59263	44027.12	71266	37526.62
8	D and N HAVELI UT	223	66	219	68.11	149	45.02	128	40.95
9	Goa	1598	2979.78	1472	2789.48	1575	3178.99	1576	3340.93
10	Gujarat	48364	24362.16	65926	37942.19	47482	25299.72	47338	27129.91
11	Haryana	22497	16365.42	15173	12347.84	15029	13681.41	15928	15585.93
12	Himachal Pradesh	16486	11041.52	10420	9980.2	11943	12507.82	11697	12764.04
13	Jammu and Kashmir	6034	3789.81	8971	8360.45	3182	3360.66	3085	3965.80
14	Jharkhand	87274	31888.41	80482	36450.99	90611	47474.08	91962	54357.49
15	Karnataka	649709	814933.36	744479	1112606.82	612742	1188275.39	622653	1182248.78
16	Kerala	142923	289658.89	173832	372335.51	197154	510708.56	237549	556019.25
17	LAKSHADWEEP UT	4	6.46	2	0.46	2	0.46	3	2.24
18	Madhya Pradesh	91730	50877.98	88698	44031.87	91861	52368.46	96203	54353.11
19	Maharashtra	227912	181499.88	208719	196407.49	227695	218276.71	229994	223517.81
20	Manipur	1762	927.76	1495	889.56	1996	1396.47	2338	1713.01
21	Meghalaya	1265	1444.07	1692	941.09	636	309.99	3019	2178.92
22	Mizoram	1378	1950.51	1824	2535	2079	2603.02	2245	2686.41
23	Nagaland	2449	2416.53	1285	1850.09	681	819.48	805	966.92
24	New Delhi	415	426.23	320	620.24	297	576.95	288	2236.57
25	Odisha	220662	212682.04	232945	226206.76	262326	242502.84	294279	304533.53
26	Puducherry	5613	9785.06	7284	12384.97	7157	13664.21	6855	12567.02
27	Punjab	11882	6507.18	10186	5820.36	7199	10619.55	6914	12962.68
28	Rajasthan	86484	52954.25	99286	49689.03	86416	58544.26	85334	65889.62
29	Sikkim	696	631.49	3435	2807.21	1424	1108.64	1469	1190.74
30	Tamil Nadu	384307	604740.89	376996	664788.16	385698	751659.53	376704	770171.39
31	Telangana	607443	1205261.16	562707	1376206.23	570911	1540719.18	644917	1627209.62
32	Tripura	33976	12129.16	32936	11934.21	26259	8736.86	4200	2210.92
33	Uttar Pradesh	198174	127960.5	191735	117116.88	159769	98065.07	134174	83019.28
34	Uttarakhand	14489	7103.65	17193	9012.46	13249	5982.49	11712	5104.53
35	West Bengal	669469	484172.92	622836	587027.35	734278	858522.98	676408	842969.72
	Grand Total:	4848287	6158130.36	5020358	7559845.12	5077332	8709815.43	5217378	9101807.73

Source: NABARD

ANNEXURE III

Annexure III as referred to reply of Unstarred Lok Sabha Question No. 20 for 03.02.2020

Implementation of Women SHG in Backward & LWE districts Status as on last 3 years

(Amount in Rs. lakh)

Name of the state	No. of Districts covered	As on 31 Mar 2017		As on 31 Mar 2018		As on 31 Mar 2019		As on 30 Sept 2019	
		Total Grant assistance released	SHGs Credit linked	Total Grant assistance released	SHGs Credit linked	Total Grant assistance released	SHGs Credit linked	Total Grant assistance released	SHGs Credit linked
Andhra Pradesh	8	875.22	23844	936.68	24274	1035.63	24274	1047.04	24,274
Arunachal Pradesh	2	10.84	21	11.25	26	11.25	26	11.25	26
Assam	4	65.38	529	69.98	532	84.36	532	84.70	532
Bihar	16	247.40	17374	1163.08	15641	1560.14	16110	1560.14	16,110
Chhattisgarh	10	444.25	5163	492.48	5660	607.00	5996	607.58	5,996
Goa	1	33.61	191	35.30	191	36.23	191	36.23	191
Gujarat	3	82.38	1462	83.41	1533	90.84	1742	90.84	1,742
Haryana	2	148.16	1463	162.69	1463	182.07	1463	183.11	1,463
Himachal Pradesh	2	194.37	2378	255.38	2716	303.26	2760	305.04	2,760
Jammu & Kashmir	3	48.53	190	48.53	190	48.53	190	48.53	190
Jharkhand	18	1414.59	9239	1658.67	11750	2098.33	17017	2115.95	17,047
Karnataka	2	264.10	3010	282.11	3010	299.90	3010	299.88	3,010
Kerala	2	141.27	1378	154.52	1378	178.79	1399	178.79	1,399
Madhya Pradesh	9	462.35	3956	568.84	4033	766.57	4197	776.27	4,197
Maharashtra	6	747.68	8914	943.64	10497	1194.47	11676	1194.47	11,676
Manipur	2	22.55	88	22.55	88	22.55	88	22.55	88
Meghalaya	2	25.75	200	37.08	246	42.98	349	43.71	349
Mizoram	2	44.35	217	45.85	227	51.04	327	51.04	327
Nagaland	2	7.49	0	7.49	0	7.49	0	7.49	-
Odisha	19	915.92	7427	993.90	7474	1205.26	7675	1218.50	7,675
Punjab	1	71.74	620	74.75	683	74.75	683	74.75	683
Rajasthan	4	372.98	4403	390.14	4444	390.14	4444	390.14	4,444
Sikkim	2	33.95	145	37.61	152	37.61	152	37.61	152
Tamil Nadu	2	102.50	664	116.32	664	145.93	781	146.20	781
Telangana	8	823.49	8285	883.79	8285	993.78	8285	1003.94	8,285
Tripura	2	38.43	556	39.78	635	45.44	517	45.44	517
Uttarakhand	2	199.92	2701	213.92	2918	237.65	2962	239.32	2,962
Uttar Pradesh	8	293.20	2139	343.89	2310	360.52	2352	360.52	2,352
West Bengal	6	713.79	7346	835.59	8526	1077.81	9907	1077.82	9,907
Head Office		56.26		58.81		61.43		61.43	
Administrative charges		26.70		32.90		39.75		39.75	
Total	150	8929.15	113903	11000.91	119546	13291.48	129105	13360.03	129135

Source: NABARD

Annexure IV as referred in reply to Unstarred Lok Sabha Question No. 20 for 03.02.2020
NABARD Support for MEDP during last three years

(Rs.in Lakh)

Sr. No.	State	MEDP								
		2016-17			2017-18			2018-19		
		No. of Programmes	No. of Participants	Amount Released	No. of Programs	No. of Participants	Amount Released	No. of Programmes	No. of Participants	Amount Released
1	A & N Islands	80	1370	18.42	24	745	9.67	34	1118	13.99
2	Andhra Pradesh	104	1340	50.41	52	3270	15.64	131	2250	68.04
3	Arunachal Pradesh	0	0	0.00	2	60	1.00	2	60	0.90
4	Assam	0	900	0.00	19	570	6.09	53	840	15.20
5	Bihar	29	1320	19.23	12	360	5.68	8	0	2.48
6	Chhattisgarh	13	120	15.97	6	180	1.71	15	30	3.99
7	Goa	115	60	30.05	3	90	1.00	6	150	3.00
8	Gujarat	70	1980	17.85	35	1050	18.72	24	1620	24.82
9	Haryana	24	420	10.60	7	210	2.89	17	450	7.95
10	Himachal Pradesh	14	480	7.00	22	660	8.43	29	510	12.12
11	Jammu & Kashmir	35	0	18.66	0	0	0.25	2	150	0.75
12	Jharkhand	64	786	17.32	9	271	4.11	47	690	0.00
13	Karnataka	71	180	35.29	0	0	0.00	2	300	5.39
14	Kerala	80	2130	38.65	37	1185	15.00	21	630	10.51
15	Madhya Pradesh	7	330	1.47	0	0	0.50	33	360	15.10
16	Maharashtra	4	3919	3.11	33	992	12.56	32	1839	10.24
17	Manipur	0	210	0.00	7	216	3.50	5	150	2.50
18	Meghalaya	40	251	17.60	10	300	4.31	11	150	6.65
19	Mizoram	7	30	3.49	3	350	1.23	7	224	3.23
20	Nagaland	0	0	0.00	0	0	0.00	1	30	0.00
21	New Delhi	38	0	12.69	0	0	0.00	0	0	0.00
22	Odisha	52	1920	22.64	78	2340	16.27	97	1410	43.18
23	Punjab	0	960	0.00	26	768	13.00	10	540	9.00
24	Rajasthan	88	540	48.06	9	270	3.39	0	0	0.00
25	Sikkim	2	0	1.66	0	0	0.00	0	0	0.00
26	Tamil Nadu	106	1993	53.14	103	3051	31.54	68	1980	28.76
27	Telangana	6	270	3.00	7	210	3.27	57	210	20.25
28	Tripura	7	0	2.06	0	0	0.00	0	0	0.00
29	Uttar Pradesh	27	702	11.37	49	1427	21.64	21	840	13.37
30	Uttarakhand	21	630	9.89	10	350	4.79	11	420	2.99
31	West Bengal	96	2160	34.02	17	510	6.77	126	2520	72.68
	Total	1200	25001	503.65	580	19435	212.96	870	19471	397.09

Source: NABARD

Annexure V as referred in reply to Unstarred Lok Sabha Question No. 20 for 03.02.2020

NABARD Support for LEDP during last three years

(Rs.in Lakh)

S.No.	State	2016-17			2017-18			2018-19		
		No. of Program mes	No. of Particip ants	Amount Released	No. of Programm es	No. of Particip ants	Amount Released	No. of Program mes	No. of Particip ants	Amount Released
1	A & N Islands				3	0	7.56	0	0	0.00
2	Andhra Pradesh				20	2250	8.43	26	2250	100.26
3	Arunachal Pradesh				0	0	0.00	0	0	0.00
4	Assam				2	90	6.63	3	90	16.04
5	Bihar				28	0	15.98	38	450	173.38
6	Chhattisgarh				8	150	10.19	0	0	0.00
7	Goa				1	0	1.84	1	60	5.48
8	Gujarat				4	0	2.20	3	120	13.48
9	Haryana				9	150	24.45	5	600	24.90
10	Himachal Pradesh				3	0	4.24	2	0	11.86
11	Jammu & Kashmir				5	30	4.57	1	150	5.59
12	Jharkhand				39	792	26.61	19	2045	97.98
13	Karnataka				12	0	7.64	3	150	13.46
14	Kerala				8	440	13.16	5	455	22.01
15	Madhya Pradesh			Not Applicable as scheme was mainstreamed in 2017-18	47	2700	93.45	25	1600	153.61
16	Maharashtra				4	30	9.81	2	105	10.87
17	Manipur				3	120	9.39	2	600	12.61
18	Meghalaya				2	156	2.09	1	300	5.24
19	Mizoram				2	0	4.17	1	0	2.30
20	Nagaland				1	150	0.00	1	0	6.43
21	New Delhi				0	0	24.28	0	0	0.00
22	Odisha				38	1170	2.67	28	780	89.91
23	Punjab				2	0	8.08	1	90	4.98
24	Rajasthan				5	0	0.00	0	0	0.00
25	Sikkim				0	0	35.31	1	0	6.75
26	Tamil Nadu				19	785	41.27	9	1110	41.78
27	Telangana				28	0	0.00	7	90	34.41
28	Tripura				1	0	35.55	1	150	2.04
29	Uttar Pradesh				15	403	1.37	7	340	42.86
30	Uttarakhand				4	180	13.51	2	330	9.80
31	West Bengal				11	120	47.36	7	420	33.15
	Total				324	9716	461.79	201	12285	941.18

Source: NABARD