

Government of India
Ministry of Finance
Department of Financial Services

LOK SABHA
Unstarred Question No. † 205
Answered on Monday, September 14, 2020/Bhadrapada 23, 1942 (Saka)
Assistance to Women

†205. SHRI PRATAPRAOJADHAV:

Will the Minister of FINANCE be pleased to state:

(a) whether the NABARD has any scheme for providing financial assistance to the women living in rural areas;

(b) if so, the details thereof as on date; and

(c) the number of districts brought under these schemes and the number of women provided assistance thereunder during the last two years?

Answer

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

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 2020, 102.43 lakh SHGs are savings-linked, out of which 88.32 lakh are exclusive women SHGs. Besides, 56.77 lakh SHGs which includes 51.12 lakh women SHGs are having loan outstanding to the tune of about Rs. 1,08,075 crore.

State-wise details of SHGs saving-linked and SHGs having bank loan outstanding, during the last 2 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 31.03.2020, the cumulative funds released by NABARD towards grant assistance, training, capacity building and other initiatives, out of this fund, stood at Rs. 139.43 crore. Progress under WSHG scheme for the last 2 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 5.00 lakh SHG members, mostly women members, have received training through 17700 MEDPs as on 31 March 2020. State-wise details of support provided by NABARD

under MEDP during the last 2 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 89127 SHG members have been supported through 783 LEDP programmes upto 31 March 2020. State-wise details of support provided by NABARD under LEDP during the last 2 years are provided at Annexure V to this reply.

5. Producers Organisation Development Fund (PODF):

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 Farmer Producer Organizations (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):

NABARD is implementing projects under Tribal Development Fund (TDF) through NGOs under the 'wadi' model, wherein a one acre orchard is developed for entire tribal family for their income enhancement and improvement in livelihood. The focus is on development of the family as a whole. Women focused activities, such as women development through SHG formation, health and sanitation camps are the components of TDF projects.

7. Skill Development Initiatives:

NABARD supports Skill Development Programmes (SDPs) for facilitating rural youth and women for wage employment / develop as an entrepreneur. As on 31 March 2020, 34878 programmes covering 9.04 lakh trainees were supported which includes women also.

There are training programmes organised exclusively for women viz. Tailoring and embroidery, food processing, designer candle & soft toy making, catering, work place housekeeping, dress designing, beauty parlour management, artificial jewellery making, fashion designing, agarbathi making, poultry, mushroom cultivation, lac bangle manufacturing, jute products manufacturing, health worker, shop assistant, bed side assistant etc. The percentage of women in the above programmes was 66% and 64 % in 2018-19 and 2019-20 respectively.

Rs in crore

	No of programmes	Beneficiaries
2017-18	1498	35462
2018-19	1292	34178
2019-20	1066	33216

8. 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 as well as other organisations in various States. A sizeable number of participants in such exhibitions are women. Mahalaxmi Saras in Mumbai, Surajkund Mela in Haryana, Deccan haat in Telangana are few of the major exhibitions where

more than 50% participants were women. The number of exhibitions/ melas and total funds utilised during the last two years are as under:

Rs in crore

	No of exhibitions/Melas	Total funds
2018-19	396	5.26
2019-20	142	6.06

9. RURAL HAAT / MART:

NABARD supports setting up of marketing platforms like Rural Haats (Rural Markets) and Rural Marts. The beneficiaries involve women also. Around 50% of the Rural Marts sanctioned in Maharashtra, U.P. & Rajasthan have 100% women participation. The number of Rural Haats/Marts and total funds utilised during the last two years are as under:

Rural Haats

(Rs in crore)

	No of Rural Haats	Total funds sanctioned
2018-19	64	6.04
2019-20	62	6.09

Rural Marts

(Rs in crore)

	Number	Total funds sanctioned
2018-19	94	2.55
2019-20	92	3.25

10. 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 2020, 33 OFPO projects to the tune of Rs. 12.88 crore were sanctioned in 16 states. Activities under OFPOs include handloom, handicraft, Minor Forest Produce, Micro enterprise etc. Around 11678 artisans/weaver benefitted in a period of three years. The women beneficiaries are 3500.

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. 205 for 14.09.2020

Progress under Microfinance - Savings of SHGs with Banks

State-wise position as on 31 March

(Amt. Rs. lakh)

Sr.No.	Region/ State	2019		2020	
		No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1	Andaman & Nicobar	5856	1173.55	6238	1520.2
2	Andhra Pradesh	889559	660598.41	935831	677967.95
3	Arunachal Pradesh	5230	1611.55	6062	1334.22
4	Assam	410481	25581.26	449188	31084.69
5	Bihar	770195	150859.71	797973	123025.06
6	Chandigarh	529	57.5	5943	688.16
7	Chhattisgarh	231876	28796.72	234093	33563.1
8	D and N HAVELI UT	685	201.33	40	11.12
9	DAMAN and DIU UT	104	19.54	7381	3562.23
10	Goa	9406	2366.18	9144	4207.14
11	Gujarat	294609	36533.62	290132	35655.12
12	Haryana	54663	6076.42	62316	7036.21
13	Himachal Pradesh	54079	6667.61	58872	7508.51
14	Jammu and Kashmir	5213	726.59	6053	790.84
15	Jharkhand	238568	29719.27	266527	28285.41
16	Karnataka	907391	115494.28	874536	151437.38
17	Kerala	389214	77539.72	420338	131058.49
18	LAKSHADWEEP UT	173	18.16	179	22.15
19	Madhya Pradesh	332512	50258.19	370219	74201.02
20	Maharashtra	1083811	166154.48	1167156	158444.53
21	Manipur	17702	602.49	8708	780.63
22	Meghalaya	20745	2401.44	21065	3419.26
23	Mizoram	11897	1490.55	12075	2109.07
24	Nagaland	6033	564.82	7686	1035.3
25	New Delhi	5010	2103.44	3779	1233.07
26	Odisha	663381	137502.71	703407	181137.2
27	Puducherry	21428	3813.16	16723	7185.04
28	Punjab	44397	4287.41	47519	4519.93
29	Rajasthan	384733	42533.85	392640	37773.01
30	Sikkim	5837	1466.75	6134	1880.84
31	Tamil Nadu	1059897	128087.44	872529	169927.77
32	Telangana	568756	304377.08	569100	332485.96
33	Tripura	45544	6688.19	45981	6496.54
34	Uttar Pradesh	444318	45396.76	456798	52763.35
35	Uttarakhand	54053	8778.33	73973	10689.53
36	West Bengal	976358	281899.64	1036985	330364.86
	Grand Total:	10014243	2332448.15	10243323	2615204.89

Source: NABARD

Annexure II as referred to reply of Unstarred Lok Sabha Question No. 205 for 14.09.2020

Under Microfinance - Bank Loans outstanding against SHGs

Position as on 31 March

Annexure
- II

Sl.No.	Region/ State	2019		2020	
		No. of SHGs	Loans O/S Amount	No. of SHGs	Loans O/S Amount
1	Andaman & Nicobar	1211	1363.01	1163	1447.48
2	Andhra Pradesh	764426	2422493.61	865916	3021065.34
3	Arunachal Pradesh	261	129.56	411	333.97
4	Assam	90218	68028.05	101324	79861.49
5	Bihar	602089	502681.55	687332	696365.83
6	Chandigarh	64	83.73	150	138.6
7	Chhattisgarh	59263	44027.12	80221	63345.64
8	D and N HAVELI UT	149	45.02	128	40.95
9	Goa	1575	3178.99	1700	4224.73
10	Gujarat	47482	25299.72	48008	30024.38
11	Haryana	15029	13681.41	17148	15639.24
12	Himachal Pradesh	11943	12507.82	13063	15491.49
13	Jammu and Kashmir	3182	3360.66	3495	4870.46
14	Jharkhand	90611	47474.08	112523	81710.49
15	Karnataka	612742	1188275.39	666043	1415440.77
16	Kerala	197154	510708.56	290709	602221.17
17	LAKSHADWEEP UT	2	0.46	9	10.08
18	Madhya Pradesh	91861	52368.46	105855	65765.24
19	Maharashtra	227695	218276.71	234273	268821.16
20	Manipur	1996	1396.47	2662	2084.92
21	Meghalaya	636	309.99	3528	2677.47
22	Mizoram	2079	2603.02	2632	3190.83
23	Nagaland	681	819.48	844	1241.46
24	New Delhi	297	576.95	251	628.14
25	Odisha	262326	242502.84	329976	369789.89
26	Puducherry	7157	13664.21	7178	13324.81
27	Punjab	7199	10619.55	7317	13341.25
28	Rajasthan	86416	58544.26	92091	72106.34
29	Sikkim	1424	1108.64	1470	1532.46
30	Tamil Nadu	385698	751659.53	388097	840264.17
31	Telangana	570911	1540719.18	600911	1885101.11
32	Tripura	26259	8736.86	18135	12271.95
33	Uttar Pradesh	159769	98065.07	152036	87104.74
34	Uttarakhand	13249	5982.49	16354	8881.49
35	West Bengal	734278	858522.98	824118	1127147.7
	Grand Total:	5077332	8709815.43	5677071	10807507.2

Source: NABARD

ANNEXURE III

Annexure III as referred to reply of Unstarred Lok Sabha Question No. 205 for 14.09.2020
Implementation of Women SHG in Backward & LWE districts Status as on last 2 years

Name of the state	No. of Districts covered	As on 31 Mar 2019		As on 31 March 2020	
		Total Grant assistance released	SHGs Credit linked	Total Grant assistance released	SHGs Credit linked
Andhra Pradesh	8	1035.63	24274	1165.34	24274
Arunachal Pradesh	2	11.25	26	11.25	26
Assam	4	84.36	532	103.6	532
Bihar	16	1560.14	16110	1560.14	16110
Chhattisgarh	10	607	5996	615.46	5996
Goa	1	36.23	191	37.575	191
Gujarat	3	90.84	1742	94.91	1742
Haryana	2	182.07	1463	194.7	1463
Himachal Pradesh	2	303.26	2760	319.35	2782
Jammu & Kashmir	3	48.53	190	48.53	190
Jharkhand	18	2098.33	17017	2199.495	17047
Karnataka	2	299.9	3010	305.04	3010
Kerala	2	178.79	1399	205.39	1399
Madhya Pradesh	9	766.57	4197	860.5	4197
Maharashtra	6	1194.47	11676	1194.47	11676
Manipur	2	22.55	88	22.55	88
Meghalaya	2	42.98	349	51.49	349
Mizoram	2	51.04	327	57.52	337
Nagaland	2	7.49	0	7.49	0
Odisha	19	1205.26	7675	1280.452	7675
Punjab	1	74.75	683	74.75	683
Rajasthan	4	390.14	4444	390.14	4444
Sikkim	2	37.61	152	37.61	152
Tamil Nadu	2	145.93	781	172.27	781
Telangana	8	993.78	8285	1074.49	8285
Tripura	2	45.44	517	48.56	517
Uttarakhand	2	237.65	2962	257.1	2962
Uttar Pradesh	8	360.52	2352	368.44	2352
West Bengal	6	1077.81	9907	1081.4	9907
Total	150	13291.48	129105	13943.132	129167

Source: NABARD

ANNEXURE IV

Annexure IV as referred in reply to Unstarred Lok Sabha Question No. 205 for 14.09.2020
NABARD Support for MEDP during last two years

(Rs. In lakh)

Sr. No	State	MEDP					
		2018-19			2019-20		
		No. of Programmes	No. of Participants	Amount Released	No. of Programmes	No. of Participants	Amount Released
1	A & N Islands	34	1118	13.99	15	443	6.58
2	Andhra Pradesh	131	2250	68.04	40	1200	23.26
3	Arunachal Pradesh	2	60	0.9	24	710	1.41
4	Assam	53	840	15.2	56	1680	25.22
5	Bihar	8	0	2.48	0	0	0.00
6	Chhattisgarh	15	30	3.99	10	300	2.79
7	Goa	6	150	3	1	30	0.91
8	Gujarat	24	1620	24.82	4	120	0.71
9	Haryana	17	450	7.95	6	180	2.50
10	Himachal Pradesh	29	510	12.12	13	390	7.71
11	Jammu & Kashmir	2	150	0.75	2	60	0.73
12	Jharkhand	47	690	0	47	1410	9.05
13	Karnataka	2	300	5.39	2	60	0.99
14	Kerala	21	630	10.51	28	840	12.35
15	Madhya Pradesh	33	360	15.1	8	240	6.00
16	Maharashtra	32	1839	10.24	2	60	1.76
17	Manipur	5	150	2.5	5	150	2.50
18	Meghalaya	11	150	6.65	14	420	3.82
19	Mizoram	7	224	3.23	2	56	0.46
20	Nagaland	1	30	0	2	60	1.00
21	New Delhi	0	0	0	0	0	0.00
22	Odisha	97	1410	43.18	46	1380	16.33
23	Punjab	10	540	9	7	210	0.00
24	Rajasthan	0	0	0	0	0	0.00
25	Sikkim	0	0	0	0	0	0.00
26	Tamil Nadu	68	1980	28.76	34	1010	9.65
27	Telangana	57	210	20.25	32	960	19.57
28	Tripura	0	0	0	2	60	1.00
29	Uttar Pradesh	21	840	13.37	10	300	3.43
30	Uttarakhand	11	420	2.99	13	390	6.41
31	West Bengal	126	2520	72.68	0	0	4.69
	Total	870	19471	397.09	425	12719	170.83

Source: NABARD

ANNEXURE V

Annexure V as referred in reply to Unstarred Lok Sabha Question No. 205 for 14.09.2020

NABARD Support for LEDP during last two years

Rs in lakh

Sr. No.	State	LEDP					
		2018-19			2019-20		
		No. of Programmes	No. of Participants	Amount Released	No. of Programmes	No. of Participants	Amount Released
1	A & N Islands	0	0	0	0	0	0.00
2	Andhra Pradesh	26	2250	100.26	51	4590	170.86
3	Arunachal Pradesh	0	0	0	1	130	0.59
4	Assam	3	90	16.04	2	240	7.08
5	Bihar	38	450	173.38	13	1620	48.79
6	Chhattisgarh	0	0	0	0	0	2.71
7	Goa	1	60	5.48	1	90	0.00
8	Gujarat	3	120	13.48	7	780	5.49
9	Haryana	5	600	24.9	4	360	9.32
10	Himachal Pradesh	2	0	11.86	4	420	1.18
11	Jammu & Kashmir	1	150	5.59	0	0	0.00
12	Jharkhand	19	2045	97.98	15	2160	48.60
13	Karnataka	3	150	13.46	16	1620	27.20
14	Kerala	5	455	22.01	12	1260	24.04
15	Madhya Pradesh	25	1600	153.61	20	2600	111.66
16	Maharashtra	2	105	10.87	1	150	6.87
17	Manipur	2	600	12.61	3	450	11.33
18	Meghalaya	1	300	5.24	2	300	3.41
19	Mizoram	1	0	2.3	0	0	0.41
20	Nagaland	1	0	6.43	1	150	3.60
21	New Delhi	0	0	0	0	0	0.00
22	Odisha	28	780	89.91	30	3065	72.27
23	Punjab	1	90	4.98	0	0	3.32
24	Rajasthan	0	0	0	0	0	0.00
25	Sikkim	1	0	6.75	0	300	3.16
26	Tamil Nadu	9	1110	41.78	23	2190	23.32
27	Telangana	7	90	34.41	13	1170	48.35
28	Tripura	1	150	2.04	0	0	1.52
29	Uttar Pradesh	7	340	42.86	10	972	16.75
30	Uttarakhand	2	330	9.8	3	270	15.73
31	West Bengal	7	420	33.15	5	690	9.19
	Total	201	12285	941.18	237	25577	676.75

Source: NABARD