

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3143
TO BE ANSWERED ON 17.12.2015

SELF-HELP GROUPS

3143. SHRI R. GOPALAKRISHNAN:
SHRI SUNIL KUMAR MONDAL:
SHRI C.S. PUTTA RAJU:

Will the Minister of **RURAL DEVELOPMENT** be pleased to state:

- (a) the details of the current rural development schemes in which Self-Help Groups (SHGs) are involved/participate in the country, State/UT-wise and scheme-wise;
- (b) the total number of women SHGs formed/involved therein during the last three years and the current year, State/UT-wise and scheme-wise;
- (c) the details of funds allocated, released and expenditure incurred for promotion of and support to SHGs during the said period, State/UT-wise and scheme-wise;
- (d) whether the Government supports SHGs in marketing their products, if so, the details thereof, State/UT-wise; and
- (e) the other steps taken/proposed to be taken by the Government to promote/ further strengthen such groups by providing financial assistance or loans for enhancing financial condition and capacity ridding of poor women across the country?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SHRI SUDARSHAN BHAGAT)

(a): The Self Help Groups (SHGs) are involved/participate in the following programmes of the Ministry of Rural Development:-

(1) Department of Rural Development

i. **National Rural Livelihoods Mission (NRLM):-** The National Rural Livelihoods Mission (NRLM) is the flagship programme of the Government which was launched on 3rd June, 2011. NRLM aims at mobilizing all rural poor household into Self Help Groups (SHGs) in a phased manner and provides them long term support to attain appreciable increase in incomes over a period of time to improve their quality of life and come out of abject poverty. Universal social mobilization through formation of Self Help Groups (SHGs) under NRLM and federating these groups at village and higher levels will ensure at least one women member of each rural poor family is covered under SHG and is part of a large social network. The programme is being implemented in all states and one union territory (Puducherry).

ii. **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):-**

- SHGs have been involved in Intensive Participatory Planning Exercise (IPPE) /Mission Antyodaya and are included as members of Block Planning Team.

- The Cluster Facilitation Team (CFT) helps SHGs in building their capacity to strengthen planning and facilitate demand of work under MGNREGA.
- SHGs are also encouraged to participate in the Gram Sabha and to file demand for work as per their requirements.
- MGNREGA looks at including SHG as Project Implementing Agencies (PIA) to undertake works and maintain works under Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). SHGs also have an important role to play in ensuring monitoring of expenditure undertaken in their GPs under MGNREGA and participate in social audit process.

iii. **PradhanMantri Gram SadakYojana (PMGSY):-** 'Rural Roads' is a State subject and PradhanMantri Gram SadakYojana (PMGSY) is a one-time special intervention of the Government of India to provide rural connectivity, by way of a single all-weather road, to the eligible unconnected habitations in the core network. Projects under PradhanMantri Gram SadakYojana (PMGSY) are executed by State Governments through their designated agencies i.e. State Rural Roads Development Agencies (SRRDAs) at the State level and Programme Implementation Units (PIUs) at the district level. As per PMGSY guidelines, a simple, non formal transect walk shall be organised by the Assistant Engineer at the time of preparation of DPRs. The PanchayatPradhan, local patwari, the Junior Engineer, Women Panchayati Raj Institution members and representatives of Women self Help Groups (SHGs) also participate in the transect walk to determine the most suitable alignment, sort out the issues of land availability and to moderate any adverse social and environmental impact, eliciting necessary community participation in the programme. After transect walk, the minutes are placed before the GramaSabha for its approval.

iv. **IndiraAwasYojana (IAY):-** IAY Guidelines stipulate the following provisions in respect of utilising the services of SHGs formed under NRLM :-

- Role of SHGs at the Panchyat level: The Village Panchayats should conduct IEC campaign through the various field level functionaries of government, Bharat Nirman Volunteers, SHGs and the representatives of Civil Society Organizations, in order to build awareness of the scheme among the people. For coordinating different activities under IAY, a special Functional Committee or Task Force should be set up in each Village Panchayat consisting of the elected head, Chairpersons of Standing Committees, volunteers from the SHG network, representatives of NGOs/Civil Society Organizations and local officials.
- Social Audit: For social audit, resource person from SHGs may be included in the social audit units.
- Community / Participatory monitoring:- A community based participatory monitoring system should be put in place utilizing the services of the SHG network under NRLM. Details of implementation of all components of IAY should be proactively disclosed in the local area including dissemination of details to all organizations of SHGs under NRLM.
- Process of data entry at different levels: - Regarding the uploading of photographs the operation may be carried out by the officers concerned or may be out sourced preferably to SHGs under NRLM.

v. **SaansadAdarsh Gram Yojana (SAGY):-** The October, 2014 guidelines for SAGY states that formation of Women's SHGs is the master strategy that provides multiple outcomes ranging from women's empowerment to livelihood enhancement to financial inclusion. The model village should be able to bring together women from all social groups and economic situations in to SHGs and connect them to banks as individuals as well as groups.

(2) Department of Land Resources

i. Pradhan Mantri Krishi Sinchai Yojana (PMKSY):- The

Department of Land Resources is implementing an area development programme called Integrated Watershed Management Programme (IWMP) with effect from 26.02.2009, for development of rainfed/ degraded areas including wastelands in the country, which has been amalgamated as the Watershed Development component of the PradhanMantriKrishiSinchaiYojana (PMKSY) from 2015-16. Under IWMP, 9% of the total project cost is earmarked for livelihood activities for the assetless persons. Out of this fund, the eligible SHGs are provided an amount of Rs.25000 as revolving fund, which has to be refunded within a period of 18 months.

In addition, the enterprising SHG federations are also provided funding for major livelihood activities in the form of grants in aid, which is 50 % of the cost of the activity or Rs. 2.00 lakh whichever is less. However, grants in aid should not exceed 30 % of the livelihood component (i.e. 9% of the total project cost) of the project. This programme has been implemented in all the States except Goa.

(b): A statement indicating the number of SHGs mobilised under NRLM during the last three years and current years is given at **Annexure-I**.

(c): A statement indicating funds allocated, released and expenditure incurred for promotion of and support to SHGs during the years 2012-13, 2013-14, 2014-15 and 2015-16 is given at **Annexure-II**.

(d): Under National Rural Livelihoods Mission (NRLM), various initiatives have been taken to promote marketing of rural products produced by SHGs and SARAS fair is one of them. These fairs are the main outlets for the BPL families to display and sell their products on the one hand and also learn the nuances of urban marketing principles on the other hand. This Ministry releases central assistance upto Rs 40 lakh and Rs 35 lakh to metro cities and non-metro cities respectively for organising regional SARAS Fairs. During the year 2014-15, a total of 23 regional SARAS Fairs were held in various /States including 3 N-E States, viz. Manipur, Tripura and Sikkim.

(e): The financial assistance is provided to SHGs in form of (i) Revolving Fund at the rate of Rs. 10,000/- to 15,000/- per eligible SHGs, (ii) Community Investment Support Fund subject to a ceiling of Rs. 2.5 lakh per SHGs. All women SHGs availing loans up to Rs. 3 lakhs are eligible for interest subvention to avail loan @ 7% interest, with an additional subvention of 3% for prompt repayment in 150 select districts, majority of which are IAP districts. Mahila Kisan Sashaktikaran Pariyojana (MKSP) is a special programme for livelihood enhancement under NRLM. MKSP promotes agriculture based livelihoods of rural women by strengthening community institutions of poor women farmers to achieve sustainable agriculture. It focuses on agriculture, non-timber forest produce and livestock interventions.

Annexure I referred in reply to part (b) of the Lok Sabha Unstarred Question No. 3143 for answer on 17/12/2015.

Statement indicating the Self Help Groups mobilised

Sl.No.	State	SHG Promoted				
		Upto 2012-13	2013-14	2014-15	2015-16	Total
1	ANDHRA PRADESH	643779	10055	15354	0	669188
2	ASSAM	19441	20111	10271	6470	56293
3	BIHAR	11761	140456	199090	60762	412069
4	CHHATTISGARH	1028	4227	5797	4593	15645
5	GUJARAT	80319	7339	4651	15262	107571
6	JHARKHAND	1423	6505	9017	4817	21762
7	KARNATAKA	2483	1063	12698	9036	25280
8	KERALA	223504	3908	2140	838	230390
9	MADHYA PRADESH	46723	13501	16527	17620	94371
10	MAHARASHTRA	3286	6865	16971	7317	34439
11	ODISHA	97101	5605	11205	3098	117009
12	RAJASTHAN	17201	2128	932	13140	33401
13	TAMIL NADU	103846	21501	10745	7783	143875
14	TELANGANA	405161	5600	12600	0	423361
15	UTTAR PRADESH		1865	3741	2950	8556
16	WEST BENGAL		39198	3928	6217	49343
17	HARYANA		788	2342	606	3736
18	HIMACHAL PRADESH		221	785	223	1229
19	JAMMU AND KASHMIR		2614	3803	2221	8638
20	PUNJAB	247	56	572	504	1379
21	UTTARAKHAND		205	548	368	1121
22	ARUNACHAL PRADESH		0	0	0	0
23	MANIPUR		0	0	0	0
24	MEGHALAYA		0	129	101	230
25	MIZORAM		436	288	16	740
26	NAGALAND		1050	630	19	1699
27	SIKKIM		0	0	0	0
28	TRIPURA		0	152	380	532
	Total:	1657303	295297	344916	164341	2461857

									Annexure-II
		Annexure II referred in reply to part (c) of the Lok Sabha Unstarred Question No. 3143 for answer on 17/12/2015							
		Status of Statewise Allocation, Release and Expenditure under <u>NRLM</u>							
									(Rs.in Lakh)
Sl. No.	States/Uts	2012-13				2013-14			
		Central Allocation	Central Release		Expenditure*	Central Allocation	Central Release		Expenditure*
			NRLM	NRLM			NRLP**	NRLM	
1	2	3	4	5	6	7	8	9	11
1	Andhra Pradesh	11623.00	15141.90	399.00	19343.00	23466.00	22063.98	1691.93	31738.25
2	Bihar	27649.00	13825.00	6969.00	6364.17	19616.00	3060.50	63.07	16804.78
3	Chattisgarh	6141.00	7871.62	1348.445	8681.03	4405.00	2202.50	1234.2	16804.78
4	Goa								
5	Gujarat	4375.00	2279.00	1841.00	8574.58	3201.00	490.50		2273.01
6	Haryana					2028.00	731.20		550.00
7	Himachal Pradesh					966.00	394.03		
8	Jammu & Kashmir					3552.94	2837.79		1373.00
9	Jharkhand	10425.00	5212.50	1120.93	5891.36	7423.00	1136.50	3401.13	4854.99
10	Karnataka			78.27		9489.00	4744.50	1167.94	1913.55
11	Kerala	3938.00	3586.40	225.00	1643.72	4537.00	3272.00	301.35	3737.69
12	Madhya Pradesh	13156.00	15940.38	3763.74	16370.77	9305.00	4497.00	4643.74	11120.76

13	Maharashtra	17349.00	9900.25	3979.00	17040.62	12866.00	6433.00	3998.30	12968.53
14	Odisha	13294.00	10489.02	2389.84	9477.08	10655.00	3692.50	1250.00	5239.82
15	Punjab	1251.00	974.68			1020.00	494.31		1371.00
16	Rajasthan	6664.00	3332.00	1493.63	12433.04	5276.00	974.00		1749.02
17	Tamil Nadu	10277.00	9831.76	3279.10	1712.89	11679.00	5839.50	1414.50	7139.44
18	Telengana								
19	Uttar Pradesh			200.00		28747.00	5731.50	2618.43	574.25
20	Uttarakhand					1634.00	699.13		59.00
21	West Bengal			155.26	43.78	11558.00	5236.20	4172.64	5430.55
22	Pondicherry						0.00		
	TOTAL	126142.00	98384.51	27242.20	107576.04	171423.94	74530.64	25957.23	125702.42
	NORTH EASTERN STATES								
23	Arunachal Pradesh						358.21		
24	Assam	16194.00	10847.37	4357.80	5304.28	18897.00	5329.93	3445.01	6278.73
25	Manipur					1328.00	178.19		
26	Meghalaya	1216.00				1462.00	640.42		47.92
27	Mizoram	281.00	140.48			472.00	279.31		298.00
28	Nagaland	834.00				1046.00	1441.04		733.00
29	Sikkim					459.00	145.01		
30	Tripura					2643.00	1317.74		
	TOTAL	18525.00	10987.85	4357.80	5304.28	26307.00	9689.85	3445.01	7357.65

Annexure-II (contd.)

Annexure II referred in reply to part (c) of the Lok Sabha Unstarred Question No. 3143 for answer on 17/12/2015

Status of Statewise Allocation, Release and Expenditure under NRLM

(Rs.in Lakh)

Sl. No.	States/Uts	2014-15				2015-16			
		Central Allocation	Central Release		Expenditure*	Central Allocation	Central Release		Expenditure* (As on 30.09.15)
		NRLM	NRLM	NRLP**		NRLM	NRLM	NRLP**	
1	2	12	13	14	16	17	18	19	21
1	Andhra Pradesh	20301.00	8157.36	0.00	4069.20	2680.53	1340.27	876.70	338.29
2	Bihar	10142.00	0.00	10909.50	58730.92	5690.71	0.00	5320.00	19640.74
3	Chattisgarh	2208.00	0.00	3255.00	5441.06	1265.58	0.00	1490.00	2748.13
4	Goa					153.75			
5	Gujarat	1652.00	0.00	2046.00	3075.85	916.37	0.00	501.32	1084.94
6	Haryana	1009.00	0.00	0.00	1732.78	546.41	231.22	0.00	259.40
7	Himachal Pradesh	466.00	0.00	0.00	455.60	231.68	0.00	0.00	143.29
8	Jammu &	4871.00	3750.00	0.00	4560.81	2031.38	1000.00	0.00	2448.20

	Kashmir								
9	Jharkhand	3692.00	0.00	5778.87	11620.64	2143.55	0.00	3742.50	9264.81
10	Karnataka	5606.00	601.35	829.50	3775.01	2191.83	1091.42	740.00	3098.87
11	Kerala	2396.00	677.17	1296.72	3447.86	977.90	353.77	1001.73	1024.87
12	Madhya Pradesh	4719.00	0.00	10560.00	17216.17	2709.81	0.00	3382.50	4890.64
13	Maharashtra	6732.00	0.00	1516.00	15776.32	3651.46	1558.55	2257.50	5273.59
14	Odisha	5730.00	0.00	0.00	7738.92	2854.41	0.00	0.00	5573.26
15	Punjab	484.00	0.00	0.00	677.21	262.72	0.00	0.00	275.35
16	Rajasthan	2754.00	0.00	0.00	1205.13	1417.07	0.00	0.00	1011.55
17	Tamil Nadu	7329.00	826.00	2534.59	20508.87	2602.08	1384.81	550.00	8002.44
18	Telengana		6585.44	0.00	229.61	1915.71	957.86	0.00	199.09
19	Uttar Pradesh	14223.00	0.00	0.00	5658.06	8261.14	3575.83	995.00	8953.40
20	Uttarakhand	772.00	0.00	0.00	450.32	434.61	0.00	0.00	0.00
21	West Bengal	7028.00	2016.68	3617.25	8847.28	3221.30	1327.15	1000.00	3074.68
22	Pondicherry	350.00	135.34	0.00	0.00	475.00	0.00	0.00	0.00
	TOTAL	102464.00	22749.34	42343.43	175217.62	46635.00	12820.88	21857.25	77305.54

	NORTH EASTERN STATES								
23	Arunachal Pradesh	226.00	0.00	0.00	0.00	161.82	0.00	0.00	0.00
24	Assam	7103.00	0.00	0.00	7997.20	4588.89	0.00	500.00	3969.90
25	Manipur	467.00	0.00	0.00	206.74	285.71	0.00	0.00	0.00
26	Meghalaya	467.00	0.00	0.00	22.11	319.00	0.00	0.00	90.44
27	Mizoram	207.00	64.00	0.00	239.76	74.75	32.52	354.50	65.67
28	Nagaland	318.00	185.00	0.00	968.35	221.66	0.00	789.50	88.45
29	Sikkim	146.00	0.00	0.00	0.00	82.43	0.00	0.00	0.00
30	Tripura	866.00	0.00	0.00	414.70	535.74	0.00	0.00	76.44
	TOTAL	9800.00	249.00	0.00	9848.86	6270.00	32.52	1644.00	4290.90
	GRAND TOTAL	112264.00	22998.34	42343.43	185066.48	52905.00	12853.40	23501.25	81596.44

