

GOVERNMENT OF INDIA  
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

**LOK SABHA**  
**UNSTARRED QUESTION NO 3436**  
TO BE ANSWERED ON 18.12.2015

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

3436. SHRI PARVESH SAHIB SINGH:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) the details of schemes for empowerment of women through Self-Help Groups implemented by the Government;
- (b) the number of women beneficiaries through these Self-Help Groups during the last three years and the current year, State/UT-wise;
- (c) whether any target has been fixed in this regard and if so, the details thereof along with the achievements made thereunder; and
- (d) whether the Government has made any evaluation of the effects of these groups on the empowerment of women and if so, the details and outcome thereof?

**ANSWER**

MINISTER OF WOMEN AND CHILD DEVELOPMENT  
( MANEKA SANJAY GANDHI)

- (a) This Ministry is implementing schemes for empowerment of women through Self-Help-Groups (SHGs) through Rashtriya Mahila Kosh (RMK) and STEP Scheme of Ministry. RMK is a registered Society under the Society Registration Act, 1860 under the aegis of the Ministry of Women & Child Development. It provides micro-finance to poor women in the informal sector all over the Country through NGOs/ Inter-mediary Organizations (IMOs)/ Self-Help-Groups(SHGs) without collateral security. The details of various prevalent loan schemes of RMK are given at **Annexure-1**

Besides schemes of RMK, the Ministry has been administering 'Support to Training and Employment Programme for Women (STEP) Scheme' since 1986-87 as a 'Central Sector Scheme'. The STEP Scheme aims to provide skills that give employability to women and to provide competencies and skill that enable women to become self-employed/ entrepreneurs. The Scheme is intended to benefit women who are in the age group of 16 years and above across the country. The grant under the Scheme is given to an institution/ organization including NGOs directly and not to the States/ UTs. The assistance under STEP Scheme is available in any sector for imparting skills related to employability and entrepreneurship, including but not limited to the Agriculture, Horticulture, Food

Processing, Handlooms, Tailoring, Stitching, Embroidery, Zari etc, Handicrafts, Computer & IT enable services along with soft skills and skills for the work place such as spoken English, Gems & Jewellery, Travel & Tourism, Hospitality. In earlier STEP Guidelines, 2009, there was a provision to create Self-Help Groups (SHGs)/ to establish Co-operatives.

- (b) & (c) The number of women beneficiaries through these Self-Help Groups covered during the past three years and the current year, State/UT-wise are given at **Annexure -2** in respect of RMK and at **Annexure-3** in respect of STEP Scheme.
- (d) To evaluate the performance of RMK as to whether benefits of RMK have reached to the needy women of the Country, an evaluation study was got conducted through Indian Society for Agribusiness Professionals, (ISAP) New Delhi an independent organization in the year 2012 covering 9 states (A.P. Assam, Delhi, M.P, Maharashtra, Odisha, Rajasthan, Tamil Nadu and West Bengal) to assess socio-economic impact on women SHGs. The details and outcome of the impact study are given at **Annexure -4**.

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## 1) Details of loan schemes of RMK

- i) **Loan Promotion Scheme:** RMK provides smaller loan, maximum upto Rs10 lakh, to promote the activity of thrift and credit among new and smaller but potentially capable organisations having at-least six months experience in formation of SHGs, thrift, credit and recovery management.
- ii) **Main Loan Scheme:** IMOs having minimum 3 years' experience in thrift and credit activities are considered under the scheme for loan uptoRs. 200 lakh per state and a maximum of Rs. 600 Lakhs for multistate operations.
- iii) **Refinance Scheme:** RMK provides 100% refinance assistance to Mahila Urban Co-operative Bank on finances provided by them to poor women either directly or through SHGs within the norms of the RMK Main Loan Scheme.
- iv) **Franchisee Scheme:** Smaller NGOs of the State can avail loan directly from franchisee appointed by RMK for that particular State without sending their proposal to RMK office at New Delhi. RMK gives the Credit Limit uptoRs 500 lakh to the Franchisee who in turn extends loan to smaller & potential NGOs in the State.
- v) **Gold Credit Card Scheme:** This Scheme of providing hassle free finance has been designed for medium and large NGOs so as to provide extended moratorium and credit on easier terms by RMK, for 3 years period. Maximum credit limit under this scheme is Rs 500 lakh.
- vi) **Housing Loan Scheme:** Through its partner organizations, RMK provides loans upto a maximum Rs 1,00,000/- per beneficiary to SHG members for construction of low cost house and repairs.
- vii) **Working Capital Term Loan (WCTL):** WCTL is provided to the organisations for backward and forward marketing linkages of products of women SHGs/ individuals and group of entrepreneurs, including technology transfer, education for skill up- gradation and infrastructure development. The borrowing organisation should have availed of a minimum loan of Rs 25 lakhs or above under micro-credit schemes of RMK/ SIDBI / NABARD / Commercial Banks. The condition is not applicable to Government organisations. The maximum loan that can be sanctioned under this scheme is Rs 6 crores for multistate operations and Rs 2 crore per State per IMO

Loan limit per beneficiary:-

- (a) first loan – upto Rs. 35,000/-; (b) Repeat loan(s) Rs 50,000/-.

The State/ UT-wise no. of women beneficiaries\* covered is given below:

a) For the year 2012 - 2013

S. No.	State-wise	Beneficiaries
1	Bihar	240
2	Delhi	214
3	Gujarat	450
4	Haryana	300
5	Karnataka	1233
6	Madhya Pradesh	840
7	Maharashtra	550
8	Odisha	3603
9	Rajasthan	2425
10	Tamil Nadu	1855
11	West Bengal	9755
	<b>Total</b>	<b>21465</b>

b) For the year 2013 - 2014

S. No.	State-wise	Beneficiaries
1	Bihar	350
2	Jammu & Kashmir	218
3	Jharkhand	650
4	Karnataka	303
5	Odisha	126
6	Rajasthan	177
7	Tamil Nadu	3417
8	Uttar Pradesh	114
9	West Bengal	2725
	<b>Total</b>	<b>8080</b>

The lending guidelines of RMK were under revision. Therefore, no fresh loan has been sanctioned so far during FY 2014-15 and the current financial year.

**STATE-WISE BENEFICIARIES COVERED UNDER STEP SCHEME**

S. No.	States	No. of beneficiaries covered			
		2012-13	2013-14	2014-15	2015-16 (upto 30.11.2015)
1	Andhra Pradesh	151	2100	800	-
2	Arunachal Pradesh	-	50	-	200
3	Assam	139	754	50	-
4	Bihar	-	-	-	-
5	Chhattisgarh	-	-	-	-
6	Gujarat	-	-	-	-
7	Himachal Pradesh	-	-	-	-
8	Haryana	166	-	-	-
9	Jammu & Kashmir	922	2800	5500	-
10	Kerala	2171	-	770	-
11	Karnataka	12769	17076	6666	3334
12	Madhya Pradesh	110	1400	520	725
13	Maharashtra	641	-	3609	-
14	Manipur	1709	536	1505	600
15	Meghalaya	-	-	-	-
16	Mizoram	-	-	-	-
17	Nagaland	2763	300	563	-
18	Orissa	500	-	250	-
19	Punjab	-	3537	5000	-
20	Rajasthan	-	-	250	-
21	Sikkim	-	-	-	-
22	Tamil Nadu	-	-	-	-
23	Tripura	-	-	-	-
24	Uttaranchal	1152	2125	3180	-
25	Uttar Pradesh	7150	200	1810	760
26	West Bengal	138	600	480	-
27	Delhi	-	-	-	-
	<b>Total</b>	<b>30481</b>	<b>31478</b>	<b>30953</b>	<b>5619</b>

The number of beneficiaries covered against targets set during last 3 years and current year is as under :

Year	2012-13	2013-14	2014-15	2015-16
Targets set	<b>30000</b>	<b>30000</b>	<b>30000</b>	<b>15000</b>
Achievements (No. of beneficiaries covered)	<b>30481</b>	<b>31478</b>	<b>30953</b>	<b>5619</b> (upto 30.11.2015)

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**The details and outcome of the impact study conducted by Indian Society for Agree-Business Professionals (ISAP):**

**General Statistics:**

- Members of the groups were mostly (57 per cent) women from BPL families.
- Majority (72 per cent) of the beneficiaries falls in the age group of 26 to 35 Yr. & 36 to 45 Yr which revealed that RMK loan has covered vigorously young workforce.
- RMK micro financing in the rural areas under study had a positive impact on backward classes of the society as 46 per cent of the OBC, 22 per cent of scheduled caste & 11 per cent of Scheduled tribe population had been covered under RMK loan.
- As far as the educational background of the beneficiaries were concerned, 35 per cent of the beneficiaries were found to be illiterate and 26 per cent were reported to have primary education which further revealed that RMK had given loan to less educated population who otherwise would not have got government or private job.
- The percentage of literacy of the children of the beneficiaries has increased which was one of the clear indicators of the positive impact of RMK loan on the livelihood of the women.
- Almost all beneficiaries (SHG members) were involved in the thrift activities of the group to further lend the collected money or saving to other members at the time of urgent need of the money. However, this activity is less popular in Rajasthan

**Employment impact:**

- The survey indicated active involvement of beneficiaries in different kinds of self-employment generating microenterprise activities such as Dairying, Animal Husbandry, petty shop, flower business, teashop, tailoring, beauty parlour, weaving, knitting, basket making etc.
- 56 per cent of the beneficiaries were employed in dairy activities while 14 per of beneficiaries were involved in agriculture & allied activities. 20 per cent of beneficiaries were involved in various small trade activities like flower business, bangle shop, tailoring, shop keeping etc. followed by 8 per cent of beneficiaries being involved in handloom/handicraft activities. Some of the beneficiaries had taken loan for house construction, consumption purpose like education, marriage & other religious events and also for group activities like thatch making, agarwati making etc.
- The average net income per member before taking RMK loan worked out to Rs 1847 while it has increased to Rs 2978 in Post-RMK period. There was a shift in the distribution of members from the lower income slab to a higher income slab after taking RMK loan.

**Social impact:**

- The average savings per member per annum before joining the SHG was Rs 1961, which has increased to Rs2993 after becoming the members of the SHGs. Prior to RMK loan most of the savings was done in banks. However, after taking RMK loan, 82 per cent of the total savings are being done with the SHGs.
- Only 11.78 per cent of the beneficiaries could able to save between Rs 1000 to 3000 before taking RMK loan. After taking RMK loan 72.78 per cent of the beneficiaries could able to save between Rs 1000 to 3000.

- Women members association with the SHGs significantly improved their asset creation. There has been an increase in the assets of sample members by 94 per cent after becoming members of the SHGs. The frequency distribution of sample members shows that there was a shift in the pattern of holding of assets after they became members of the SHGs
- 95 per cent of the beneficiaries agreed that their personal capacities have improved as they have earned self-respect and they have active participation in imparting suggestion in household matters after availing RMK loan. They were able to take decisions in business matters, children's education & family matters.
- 84 per cent of the beneficiaries admitted that there was no domestic violence in the households.
- An analysis of the data indicates that alcoholism/drug addiction (mentioned by 40.2 per cent of the beneficiaries), poverty (mentioned by 31.9 per cent), and generation gap with in-laws (18.5 per cent) were some of the important reasons for the occurrence of domestic violence in the families.
- The incidences of domestic violence drastically reduced to 16 per cent in post-RMK period as against 64 per cent in pre-RMK period.
- Violence by husband as well as in-laws/relatives also came down drastically after availing loan through RMK. . The collected data shows that in the pre-RMK period, violence by husband was reported by 50 per cent of the beneficiaries which came down to 10 per cent in the post-RMK period
- 71 per cent of the beneficiaries admitted that their relationship in the family has improved after joining SHG. 5 per cent of them admitted that sometimes improvement was experienced while 24 per cent admitted that there was no improvement in their relationship in the family after availing RMK loan.
- Awareness about protective laws against domestic violence increased from 19 per cent in pre-RMK period to 23 per cent after availing RMK loan.

#### **Consumption impact:**

- Consumption expenditure per month per member was Rs 2345 before taking RMK loan, increased to Rs. 4097 after taking RMK loan. The expenditure on food accounted for Rs.1102 before taking RMK loan has increased to Rs. 1597 after taking RMK loan. The proportion, of expenditure on clothing (from Rs. 351 to Rs. 655), education (from Rs. 375 to Rs. 942) and health (Rs. 351 to Rs.532) has increased after taking RMK loan.
- There was a noticeable change in the consumption pattern and better household nutrition through SHG activities. Food items were purchased once in a week or once in a month collectively rather than on daily consumption basis. The financial mobility due to participation in the SHG has led to the improvement in the quality of life.
- Majority (95 per cent) of the beneficiaries had improved their usage of medical facility after seeking RMK loan.

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