

**Government of India  
Department of Financial Services  
Ministry of finance**

**LOK SABHA  
UNSTARRED QUESTION NO 947**

**TO BE ANSWERED ON THE 4<sup>th</sup> December 2015, Agrahayana 13, 1937 (SAKA)**

**NABARD Scheme**

**QUESTION**

**947. Shri Laxmi Narayan Yadav:**

Will the Minister of **FINANCE** be pleased to state:

- (a) whether the National Bank for Agriculture and Rural Development (NABARD) is implementing schemes/programmes for the welfare of women in rural areas;
- (b) if so, the details there of, State-wise including Madhya Pradesh during the last three years and the current year;
- (c) the number of women benefited along with the total fund allocated under such programmes/schemes during the last three years and the current year, State-wise; and
- (d) the steps taken by the NABARD to provide assistance to women especially those in backward/tribal areas?

**ANSWER**

**(MINISTER OF STATE IN THE MINISTRY OF FINANCE)  
(SHRI JAYANT SINHA)**

**(a) & (b):** The following schemes are being implemented by NABARD for the welfare of women in rural areas-

- I. The Self Help Group -Bank Linkage Programme (SHG -BLP) is a cost effective mechanism primarily to deliver financial services to poor women as also to promote livelihood activities.
  - Under SHG-BLP, micro finance facilities i.e provision of financial services like savings, credit, insurance, remittance, mortgage and pension in small denomination is extended to women of low income and marginalized households.
  - This Programme continues to be the largest micro finance programme with an outreach of 10 crore rural households.
- II. A scheme for promotion and financing of Women Self Help Groups (WSHG) in association with Gol is being implemented across 150 backward and Left Wing Extremism (LWE) affected districts of the country.
- III. Micro Enterprise Development Programme (MEDP) initiated since 2006 under which SHG members are trained in livelihood activities such as bee-keeping, mushroom cultivation, horticulture and floriculture, vermi-compost etc. As on 31 March 2015, 3.5 lakh trainees from matured SHGs, mostly women have been trained at a cost of Rs. 31.04 crore.

The state-wise details including that of Madhya Pradesh are given in **Annexure I & II.**

**(c):** The state-wise loan disbursed by banks to SHGs during the last three years and current year i.e 2015-16 (upto 31 October 2015) is given in **Annexure III**.

**(d):** Government of India has set up a 'Women Self Help Group Development Fund' with a proposed corpus of Rs. 500 crore in NABARD, to implement a 'Scheme for promotion of Women SHGs in Left Wing Extremism(LWE) Affected and Backward districts of India'.

- Presently the Scheme is being implemented in 150 identified LWE and Backward districts across 28 states through identified NGOs/Support organizations. The NGO serves not merely as Self Help Group Promoting Institution (SHPI) for promoting and enabling credit linkage of these groups with banks, but also as Banking/business facilitators, tracking, monitoring these groups and also being responsible for loan repayments.
- Support for promotion of 2.03 lakh SHGs has been sanctioned under WSHG programme. Out of these, as on 30 September 2015, 1.76 lakh WSHGs have been savings linked and 0.89 lakh WSHGs credit linked.

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**Annexure I**  
**Savings linkage under SHG BLP**

(Amount Rs. lakh)

Sr. No.	Region/State	2012-13		2013-14		2014-15		2015-16 (upto Oct.15)	
		No. of SHGs	Savings- Amount	No. of SHGs	Savings- Amount	No. of SHGs	Savings- Amount	No. of SHGs	Savings- Amount
<b>A</b>	<b><i>Northern Region</i></b>								
1	Chandigarh	609	95.11	468	130.96	90	4.21	0	0
2	Haryana	42580	4030.73	43029	4559.02	41653	3651.08	680	0
3	Himachal Pradesh	53242	4277.92	37634	2732.43	37838	2648.99	1682	13.97
4	Jammu & Kashmir	5796	970.49	873	40.74	6214	378.44	0	0
5	New Delhi	3787	348.05	2901	1407.11	3290	694.83	0	0
6	Punjab	35060	3635.48	23041	2283.98	25870	2235.11	870	0.12
7	Rajasthan	231763	15760.74	257262	17906.61	245903	14379.43	7102	225.48
	<b>Total</b>	<b>372837</b>	<b>29118.52</b>	<b>365208</b>	<b>29060.85</b>	<b>360858</b>	<b>23992.09</b>	<b>10334</b>	<b>239.57</b>
<b>B</b>	<b><i>North Eastern Region</i></b>								
1	Assam	271072	10750.76	285327	11289.51	292071	9943.07	10740	188.18
2	Arunachal Pradesh	5033	412.09	2588	153.01	3351	255.66	151	38.53
3	Manipur	12656	235.24	9039	94.92	10702	196.92	0	0
4	Meghalaya	9573	515.66	7230	536.65	7910	862.70	96	2.34
5	Mizoram	3117	612.21	208	5.61	7481	312.95	207	5.76
6	Nagaland	8478	185.85	2416	208.93	2880	273.01	0	0
7	Sikkim	3529	79.48	343	35.49	1368	231.09	13	40.19
8	Tripura	10438	219.34	9148	558.00	8218	946.49	513	0
	<b>Total</b>	<b>323896</b>	<b>13010.63</b>	<b>316299</b>	<b>12882.12</b>	<b>333981</b>	<b>13021.87</b>	<b>11720</b>	<b>275</b>
<b>C</b>	<b><i>Eastern Region</i></b>								
1	A & N Islands (UT)	5217	145.74	4824	115.58	4998	125.27	0	0
2	Bihar	270890	16967.64	268721	16466.57	224469	29666.98	33016	0
3	Jharkhand	85334	7689.92	86386	8932.95	82138	8492.52	1773	427.6
4	Orissa	522837	41827.81	517391	45733.95	452068	49703.80	8927	249.08

5	West Bengal	586821	72694.87	591464	81406.51	760941	127347.93	15000	180
	<b>Total</b>	<b>1471099</b>	<b>139325.98</b>	<b>1468786</b>	<b>152655.56</b>	<b>1524614</b>	<b>215336.50</b>	<b>58716</b>	<b>856.68</b>
<b>D</b>	<b>Central Region</b>								
1	Chhattisgarh	98493	6135.96	111884	18888.32	148293	17954.14	1794	1.29
2	Madhya Pradesh	159457	12321.19	157481	13010.41	225615	23901.55	5857	0
4	Uttar Pradesh	403932	39200.82	379270	43515.34	392276	35475.66	17495	748.76
3	Uttarakhand	40316	4763.57	37294	3903.04	51067	5038.41	0	0
	<b>Total</b>	<b>702198</b>	<b>62421.54</b>	<b>685929</b>	<b>79317.11</b>	<b>817251</b>	<b>82369.76</b>	<b>25146</b>	<b>750.05</b>
<b>E</b>	<b>Western Region</b>								
1	Goa	9889	660.74	8170	1313.37	7445	1199.15	199	215.13
2	Gujarat	208410	17555.05	196510	16872.00	215839	17543.01	803	1.2
3	Maharashtra	687717	51370.41	692274	74805.53	717860	90380.82	4123	111.78
	<b>Total</b>	<b>906016</b>	<b>69586.20</b>	<b>896954</b>	<b>92990.90</b>	<b>941144</b>	<b>109122.99</b>	<b>5125</b>	<b>328.11</b>
<b>F</b>	<b>Southern Region</b>								
1	Andhra Pradesh	1421393	254179.23	1418676	352316.16	884508	262949.95	1513	18.67
2	Karnataka	645695	115618.92	709171	108757.29	734304	130241.10	17786	0
3	Kerala	581325	51758.93	601325	56948.43	585471	64524.57	0	0
4	Lakshadweep	27	7.17	229	648.81	231	648.90	0	0
5	Puducherry	20053	1731.58	24454	2406.41	16641	1558.52	0	0
6	Tamil Nadu	873012	84966.77	942469	105145.21	987282	103456.83	4403	220.71
7	Telangana	0	0.00	0	0.00	511184	98761.00	1987	42.74
	<b>Total</b>	<b>3541505</b>	<b>508262.60</b>	<b>3696324</b>	<b>626222.31</b>	<b>3719621</b>	<b>662140.87</b>	<b>25689</b>	<b>282.12</b>
	<b>GRAND TOTAL</b>	<b>7317551</b>	<b>821725.47</b>	<b>7429500</b>	<b>993128.85</b>	<b>7697469*</b>	<b>1105984.07</b>	<b>136730</b>	<b>2731.53</b>

Source: NABARD



**Annexure II**

**NABARD Support for Training on Micro Entrepreneurship Development Programme (MEDP) under SHG BLP during  
2015-16 (Upto October 2015)      2014-15**

Sr. No.	State	MEDP*			MEDP*		
		No. of progs.	No. of participants	Exp. Incurred	No. of progs.	No. of participants	Exp. Incurred
<b>NORTHERN REGION</b>							
1	Himachal Pradesh	9	268	3.41	38	1250	10.69
2	Haryana	0	0	0.00	19	570	7.63
3	Rajasthan	27	810	10.84	71	2130	23.02
4	Punjab	62	1900	22.88	73	1980	34.00
5	Jammu & Kashmir	0	0	0.00	1	30	0.39
6	New Delhi	0	0	0.00	1	30	0.39
	<b>Sub Total</b>	<b>98</b>	<b>2978</b>	<b>37.13</b>	<b>203</b>	<b>5990</b>	<b>76.12</b>
<b>NORTH EASTERN REGION</b>							
6	Assam	13	391	2.99	40	1200	15.88
7	Meghalaya	0	0	0.00	3	90	1.14
8	Mizoram	0	0	0.25	2	60	0.50
9	Tripura	0	0	0.00	2	60	0.71
10	Sikkim	0	0	0.00	0	0	0.00
11	Manipur	0	0	0.00	0	0	0.00
12	Nagaland	0	0	0.00	4	164	0.20
13	Arunachal Pradesh	0	0	0.00	0	0	0.00
	<b>Sub Total</b>	<b>13</b>	<b>391</b>	<b>3.24</b>	<b>51</b>	<b>1574</b>	<b>18.43</b>
<b>EASTERN REGION</b>							
14	Odisha	12	360	2.51	78	2347	18.15
15	Bihar	28	845	9.31	51	1716	10.47
16	Jharkhand	17	502	6.28	12	375	4.68
17	West Bengal	74	2220	20.5	124	2640	32.89
18	UT of A & N Islands	3	75	1.14	28	750	7.59
	<b>Sub Total</b>	<b>134</b>	<b>4002</b>	<b>39.74</b>	<b>293</b>	<b>7828</b>	<b>73.78</b>

**\* 76.97 lakh SHGs Savings linked, out of of which 66.52 lakh (86%) SHGs are exclusive Women SHGs.**

<b>CENTRAL REGION</b>							
19	Madhya Pradesh	38	1155	14.6	40	1287	13.19
20	Chhatisgarh	6	120	1.14	4	120	1.17
21	Uttar Pradesh	1	30	3.48	72	2160	23.18
22	Uttarakhand	0	0	0.00	28	679	10.21
	<b>Sub Total</b>	<b>45</b>	<b>1305</b>	<b>19.22</b>	<b>144</b>	<b>4246</b>	<b>47.75</b>
<b>WESTERN REGION</b>							
23	Gujarat	0	0	0.00	78	2307	25.33
24	Maharashtra	57	1742	15.15	92	3144	20.51
25	Goa	0	0	0.00	3	37	0.25
	<b>Sub Total</b>	<b>57</b>	<b>1742</b>	<b>15.15</b>	<b>173</b>	<b>5488</b>	<b>46.09</b>
<b>SOUTHERN REGION</b>							
26	Andhra Pradesh	27	810	10.3	244	7378	76.46
27	Karnataka	4	120	1.1	46	1285	13.97
28	Kerala	18	527	5.09	158	2475	24.27
29	Tamil Nadu	86	2443	26.55	165	4779	54.40
30	Telangana	1	30	0.39	0	0	0.00
	<b>Sub Total</b>	<b>135</b>	<b>3900</b>	<b>43.04</b>	<b>613</b>	<b>15917</b>	<b>169.10</b>
31	BIRD, Mangalore	0	0	0.00	0	0	0.00
32	BIRD, Bolpur	0	0	0.00	0	0	0.00
33	Head Office, Mumbai	0	0	0.00	0	0	0.00
34	BIRD, Lucknow	0	0	0.00	0	0	0.00
	<b>Sub Total</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
	<b>Grand Total</b>	<b>482</b>	<b>14318</b>	<b>157.52</b>	<b>1477</b>	<b>41043</b>	<b>431.27</b>

\*Excluding MEDP under WSHG programme

Source: NABARD

Annexure III

(Amt.Rs.lakh)





Chhattisgarh	7992	7013.49	13644	11170.98	17336	11107.29	2050	17.74
Madhya Pradesh	15182	13726.83	22331	14204.82	29892	30532.80	2079	1575.74
Uttar Pradesh	33140	45098.42	27674	34487.94	58940	65820.57	5151	1348.5
Uttarakhand	7866	4050.22	2744	1943.16	3063	3447.98	0	0
<b>Total</b>	<b>64180</b>	<b>69888.96</b>	<b>66393</b>	<b>61806.90</b>	<b>109231</b>	<b>110908.64</b>	<b>9280</b>	<b>2941.98</b>
<b>Western Region</b>							0	0
Goa	924	1205.63	819	1692.93	803	1818.12	17	0
Gujarat	14756	11982.28	14119	12937.58	22366	26209.02	314	23.62
Maharashtra	54749	57806.5	72908	71813.14	74172	89053.23	2363	2398.9
<b>Total</b>	<b>70429</b>	<b>70994.41</b>	<b>87846</b>	<b>86443.65</b>	<b>97341</b>	<b>117080.37</b>	<b>2694</b>	<b>2422.52</b>
<b>Southern Region</b>								
Andhra Pradesh	484292	1116440.06	504351	1332481.92	277252	562314.81	114491	338148.4
Karnataka	145733	229940.72	175778	296401.97	225031	480337.12	48045	123845.92
Kerala	60830	89891.54	55281	107254.76	77106	144477.29	0	0
Lakshadweep	1	1.00	1	0.30	0	0.00	0	0
Puducherry	4494	8499.06	3905	6130.76	1519	3708.08	0	0
Tamil Nadu	150586	291610.21	135269	319280.99	163268	401673.11	23386	51399.1
Telangana					261051	549461.72	42030	105145
<b>Total</b>	<b>845936</b>	<b>1736382.59</b>	<b>874585</b>	<b>2061550.70</b>	<b>1005227</b>	<b>2141972.13</b>	<b>227952</b>	<b>618538.42</b>
<b>Grand Total</b>	<b>1219821</b>	<b>2058536.44</b>	<b>1366421</b>	<b>2401735.85</b>	<b>1626238</b>	<b>2758231.06</b>	<b>344655</b>	<b>689940.98</b>

Source: NABARD

Note: Out of 76.97 Lakh SHGs which are saving linked under SHG-BLP, 66.52 Lakh (86%) are exclusive Women SHGs.