Government of India
Department of Financial Services
Ministry of finance

LOK SABHA
UNSTARRED QUESTION NO. 487

TO BE ANSWERED ON THE 26th February 2016, Phalguna 7, 1937 (SAKA)

NABARD SCHEME

QUESTION

487. SHRI LAXMAN GILUWA
SHRI RAM TAHAL CHOUDHARY

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

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

(b) if so, the details there of, State-wise including Jharkhand during the last three years and the current year;

(c) the amount of fund allocated to these scheme during the last three years, State- wise including Jharkhand and

(d) the number of women benefited under these scheme during last three years, year-wise?

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 GoI 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 Jharkhand 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.e2015-16 (upto 31 December 2015) is given in **Annexure III.**

(d): the number of women benefited under these schemes during last three years, year-wise as given under:

Year	No. of Women benefited(In Lakh)
2012-13	10.37 (85%)
2013-14	11.52 (84%)
2014-15	14.48 (89%)

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Annexure I to reply of Lok Sabha Un Starred Question No. 487 for answer on 26th February 2016 -- NABARD Scheme

Savings linkage under SHG BLP

(Amount Rs. lakh)

Sr. No.	Region/State	2012-13		2013-14		2014-15		2015-16 (upto Dec.15)	
		No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings- Amount
A	***Northern Region***								
1	Chandigarh	609	95.11	468	130.96	90	4.21	0	0
2	Haryana	42580	4030.73	43029	4559.02	41653	3651.08	1406	0
3	Himachal Pradesh	53242	4277.92	37634	2732.43	37838	2648.99	1930	47.36
4	Jammu & Kashmir	5796	970.49	873	40.74	6214	378.44	2964	356.36
5	New Delhi	3787	348.05	2901	1407.11	3290	694.83	195	0
6	Punjab	35060	3635.48	23041	2283.98	25870	2235.11	1409	140.02
7	Rajasthan	231763	15760.74	257262	17906.61	245903	14379.43	27329	3480.78
	Total	**372837**	**29118.52**	**365208**	**29060.85**	**360858**	**23992.09**	**35233**	**4024.52**
B	***North Eastern Region***								
1	Assam	271072	10750.76	285327	11289.51	292071	9943.07	16756	250.99
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	1124	130.9
5	Mizoram	3117	612.21	208	5.61	7481	312.95	375	10.32
6	Nagaland	8478	185.85	2416	208.93	2880	273.01	0	0
7	Sikkim	3529	79.48	343	35.49	1368	231.09	34	48.81

8	Tripura	10438	219.34	9148	558.00	8218	946.49	513	0
	Total	**323896**	**13010.63**	**316299**	**12882.12**	**333981**	**13021.87**	**18953**	**479.55**
C	***Eastern Region***								
1	A & N Islands (UT)	5217	145.74	4824	115.58	4998	125.27	88	8.8
2	Bihar	270890	16967.64	268721	16466.57	224469	29666.98	71321	0
3	Jharkhand	85334	7689.92	86386	8932.95	82138	8492.52	4511	927
4	Orissa	522837	41827.81	517391	45733.95	452068	49703.80	12607	249.08
5	West Bengal	586821	72694.87	591464	81406.51	760941	127347.93	86781	970.69
	Total	**1471099**	**139325.98**	**1468786**	**152655.56**	**1524614**	**215336.50**	**175308**	**2155.57**
D	***Central Region***								
1	Chhattisgarh	98493	6135.96	111884	18888.32	148293	17954.14	6342	351.14
2	Madhya Pradesh	159457	12321.19	157481	13010.41	225615	23901.55	55127	3590
4	Uttar Pradesh	403932	39200.82	379270	43515.34	392276	35475.66	32548	2577.05
3	Uttarakhand	40316	4763.57	37294	3903.04	51067	5038.41	1246	1925.96
	Total	**702198**	**62421.54**	**685929**	**79317.11**	**817251**	**82369.76**	**95263**	**8444.15**
E	***Western Region***								
1	Goa	9889	660.74	8170	1313.37	7445	1199.15	328	39.36
2	Gujarat	208410	17555.05	196510	16872.00	215839	17543.01	12266	1018.24
3	Maharashtra	687717	51370.41	692274	74805.53	717860	90380.82	41183	1140.55
	Total	**906016**	**69586.20**	**896954**	**92990.90**	**941144**	**109122.99**	**53777**	**2198.15**
F	***Southern Region***								
1	Andhra Pradesh	1421393	254179.23	1418676	352316.16	884508	262949.95	296	0.42
2	Karnataka	645695	115618.92	709171	108757.29	734304	130241.10	36259	0
3	Kerala	581325	51758.93	601325	56948.43	585471	64524.57	119	10.37
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	15453	680.23
7	Telangana	0	0.00	0	0.00	511184	98761.00	2129	42.74
	Total	3541505	508262.60	3696324	626222.31	**3719621**	**662140.87**	**54256**	**733.76**

	GRAND TOTAL	**7317551**	**821725.47**	**7429500**	**993128.85**	**7697469**	**1105984.07**	**432790**	**18035.7**
	Source: NABARD								

Annexure II to reply of Lok Sabha Un Starred Question No. 487 for answer on 26th February 2016 -- NABARD Scheme

Statement - MEDP

(Amount Rs lakh)

Sr. No.	State	2015-16 (up to December 15)			2014-15		
		No. of progs.	No. of participants	Exp. Incurred	No. of progs.	No. of participants	Exp. Incurred
NORTHERN REGION							
1	Himachal Pradesh	22	598	6.70	38	1250	10.69
2	Rajasthan	27	810	10.84	19	570	7.63
3	Haryana	0	0	0	71	2130	23.02
4	Punjab	103	3079	38.30	73	1980	34
5	Jammu & Kashmir	0	0	0	1	30	0.39
6	New Delhi	0	0	0	1	30	0.39
	Sub Total	**152**	**4487**	**55.84**	**203**	**5990**	**76.12**
NORTH EASTERN REGION							
7	Assam	15	451	5.10	40	1200	15.88
8	Meghalaya	2	60	0.46	3	90	1.14
9	Tripura	0	0	0	2	60	0.5
10	Sikkim	0	0	0	2	60	0.71
11	Manipur	0	0	0	0	0	0
12	Nagaland	0	0	0	0	0	0
13	Arunachal Pradesh	0	0	0	4	164	0.2
14	Mizoram	1	30	0.25	0	0	0
	Sub Total	**18**	**541**	**5.81**	**51**	**1574**	**18.43**
EASTERN REGION							
15	Odisha	18	590	3.89	78	2347	18.15
16	Bihar	39	1175	12.76	51	1716	10.47
17	Jharkhand	17	502	0	12	375	4.68
18	West Bengal	120	3600	31.13	124	2640	32.89

19	UT of A & N Islands	6	165	2.30	28	750	7.59
	Sub Total	**200**	**6032**	**50.08**	**293**	**7828**	**73.78**
CENTRAL REGION							
20	Madhya Pradesh	38	1155	14.6	40	1287	13.19
21	Chhattisgarh	8	180	2.00	4	120	1.17
22	Uttar Pradesh	4	120	4.28	72	2160	23.18
23	Uttarakhand	0	0	0	28	679	10.21
	Sub Total	**50**	**1455**	**20.88**	**144**	**4246**	**47.75**
WESTERN REGION							
24	Gujarat	22	797	6.84	78	2307	25.33
25	Maharashtra	67	2043	18.98	92	3144	20.51
26	Goa	0	0	0	3	37	0.25
	Sub Total	**89**	**2840**	**25.82**	173	5488	46.09
SOUTHERN REGION							
27	Andhra Pradesh	31	930	12.3	244	7378	76.46
28	Telangana	8	320	0.98	46	1285	13.97
29	Karnataka	9	270	4.29	158	2475	24.27
30	Kerala	20	587	6.86	165	4779	54.4
31	Tamil Nadu & Pondicherry	91	2593	30.23	0	0	0
	Sub Total	**159**	**4700**	**54.66**	613	15917	169.1
32	BIRD, Mangalore	0	0	0	0	0	0
33	BIRD, Bolpur	0	0	0	0	0	0
34	BIRD, Lucknow	0	0	0	0	0	0
35	Mumbai,HO	0	0	0	0	0	0
	Sub Total	**0**	**0**	**0**	0	0	0
	Grand Total	**668**	**20055**	**213.09**	1477	41043	431.27

*Excluding MEDP under WSHG programme

Source:NABARD

Annexure III to reply of Lok Sabha Un Starred Question No. 487 for answer on 26th February 2016 -- NABARD Scheme

Loans disbursed

(Amount Rs.lakh)

Sr. No.	Region/State	2012-13		2013-14		2014-15		2015-16 (upto Dec.15)	
		No. of SHGs	Loans Disbursed - Amount	No. of SHGs	Loans Disbursed - Amount	No. of SHGs	Loans Disbursed - Amount	No. of SHGs	Loans Disbursed - Amount
A	***Northern Region***								
1	Haryana	3288	5225.46	1996	3145.82	2530	4071.82	1063	741.46
2	Himachal Pradesh	4164	4152.98	2770	3706.66	4062	5175.12	1946	2125.16
3	Jammu & Kashmir	1196	843.79	94	83.32	1907	1197.77	1356	871.12
4	New Delhi	455	640.17	143	144.17	90	142.84	92	202.74
5	Punjab	2021	2278.92	1508	1508.59	2669	3364.99	1051	910.58
6	Rajasthan	20161	21088.38	17407	19459.80	32590	28920.80	14823	17948.63
	Total	**31285**	**34229.70**	**23918**	**28048.36**	**43848**	**42873.33**	**20331**	**22799.69**
B	***North Eastern Region***							0	0
1	Assam	21497	13755.83	14918	11867.51	17565	14676.55	10833	7486.21
2	Arunachal Pradesh	112	132.78	136	105.38	28	55.15	23	8.53
3	Manipur	659	405.8	352	94.47	172	151.33	0	0
4	Meghalaya	400	462.36	175	200.21	94	77.98	221	126.02
5	Mizoram	544	827.43	7	19.75	362	372.08	222	285.59
6	Nagaland	796	974.35	150	271.14	69	150.63	0	0
7	Sikkim	359	212.63	67	68.35	101	39.85	40	2.16
8	Tripura	801	1250.67	396	192.23	400	271.33	308	118.55
	Total	**25168**	**18021.85**	**16201**	**12819.04**	**18791**	**15794.90**	**11647**	**8027.06**
C	***Eastern Region***							0	0
1	A & N Islands (UT)	415	537.84	255	202.96	264	357.32	435	189.22

2	Bihar	30574	22201.69	40036	28400.00	65122	47100.54	46616	23026.26
3	Jharkhand	8874	7536.06	6742	3462.16	4470	3750.89	1997	784.98
4	Orissa	47676	47328.1	53699	50485.83	122479	127888.29	20055	19327.33
5	West Bengal	95284	51415.24	196746	68516.24	159465	150504.66	115407	66380.3
	Total	**182823**	**129018.93**	**297478**	**151067.19**	**351800**	**329601.69**	**184510**	**109708.09**
D	***Central Region***							0	0
1	Chhattisgarh	7992	7013.49	13644	11170.98	17336	11107.29	6947	5601.99
2	Madhya Pradesh	15182	13726.83	22331	14204.82	29892	30532.80	35123	14050.41
3	Uttar Pradesh	33140	45098.42	27674	34487.94	58940	65820.57	13624	7369.12
4	Uttarakhand	7866	4050.22	2744	1943.16	3063	3447.98	1974	69.25
	Total	**64180**	**69888.96**	**66393**	**61806.90**	**109231**	**110908.64**	**57668**	**27090.77**
E	***Western Region***							0	0
1	Goa	924	1205.63	819	1692.93	803	1818.12	1918	1940.21
2	Gujarat	14756	11982.28	14119	12937.58	22366	26209.02	22662	17912.34
3	Maharashtra	54749	57806.5	72908	71813.14	74172	89053.23	51623	43489.66
	Total	**70429**	**70994.41**	**87846**	**86443.65**	**97341**	**117080.37**	**76203**	**63342.21**
F	***Southern Region***								
1	Andhra Pradesh	484292	1116440.1	504351	1332481.92	277252	562314.81	323543	765779
2	Karnataka	145733	229940.72	175778	296401.97	225031	480337.12	141663	226694.77
3	Kerala	60830	89891.54	55281	107254.76	77106	144477.29	40408	107744.88
4	Lakshadweep	1	1.00	1	0.30	0	0.00	0	0
5	Puducherry	4494	8499.06	3905	6130.76	1519	3708.08	0	0
6	Tamil Nadu	150586	291610.21	135269	319280.99	163268	401673.11	28367	65174.6
7	Telangana					261051	549461.72	42030	105145
	Total	**845936**	**1736382.59**	**874585**	**2061550.70**	**1005227**	**2141972.13**	**576011**	**1270538.3**
	Grand Total	**1219821**	**2058536.44**	**1366421**	**2401735.85**	**1626238**	**2758231.06**	**926370**	**1501506.1**
	Source:NABARD								