

Government of India
Department of Financial Services
Ministry of finance

LOK SABHA
UNSTARRED QUESTION NO. 2113

TO BE ANSWERED ON THE 29th July, 2016, Shravana7, 1938 (SAKA)

NABARD Scheme for Women
QUESTION

2113. CHANDRAKANT KHAIRE

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

- (a) whether NABARD is running any scheme for the welfare of women of rural areas in the country;
- (b) if so, the details thereof, State-wise including Maharashtra;
- (c) the details of funds provided to Maharashtra under these schemes during the last three years; and
- (d) the number of women benefited under these schemes during the last three years?

ANSWER

**(MINISTER OF STATE IN THE MINISTRY OF FINANCE)
(SHRI SANTOSH KUMAR GANGWAR)**

(a): 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 more than 10 crore rural households.
- Cumulatively, over 35.94 lakh stake holders have been trained by NABARD as on 31 March 2016 which include among others women SHG leaders and members.

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 2016, 4.02 lakh trainees from matured SHGs, mostly women have been trained at a cost of Rs. 39.04 crore.

(b): The state-wise details including that of Maharashtra are given in **Annexure I, II & III**.

(c): The details of support provided in Maharashtra under Self Help Promoting Institution (SHPI) and Women Self Help Group Programme (WSHG) during the last three years are as under:

(Amt. Rs. Lakh)

Year	Support for SHPI	Support under WSHG	Support for Training	Total
2013-14	217.21	99.03	1322.35	1638.59
2014-15	250.22	158.49	1351.97	1760.68
2015-16	123.08	207.70	1324.39	1655.17
TOTAL	590.51	465.22	3998.71	5054.44

Source: NABARD

(d): The number of women benefitted under SHG BLP (including WSHG) scheme during the last three years is as under:

Year	No. of Women benefitted @
2013-14	8.1 crore
2014-15	8.6 crore
2015-16	8.7 crore

@ Extrapolated assuming 13 members per SHG

Source: NABARD

Annexure I to reply of Lok Sabha Un Starred Question No. 2113 for answer on 29th July 2016 -- NABARD Scheme for Women

SHG SAVINGS LINKED AS ON 31 MARCH OF CORRESPONDING YEAR

(Amount Rs. lakh)

Sr. No.	Region/State	2013-14		2014-15		2015-16	
		No. of SHGs	Savings-Amount	No. of SHGs	Savings-Amount	No. of SHGs	Savings- Amount
A	<i>Northern Region</i>						
	Chandigarh	468	130.96	90	4.21	225	127.85
1	Haryana	43029	4539.47	41653	3651.08	42921	15891.44
2	Himachal Pradesh	37634	2732.43	37838	2648.99	44185	3411.12
3	Jammu & Kashmir	873	40.74	6214	378.44	8386	2410.50
4	New Delhi	2901	660.57	3290	694.83	3668	535.87
5	Punjab	23041	2283.98	25870	2235.11	29971	3978.20
6	Rajasthan	257262	17906.61	245903	14379.43	264119	18659.06
	Total	365208	28294.76	360858	23992.09	393475	45014.04
B	<i>North Eastern Region</i>						
1	Assam	285327	11289.51	292071	9943.07	333686	11128.22
2	Arunachal Pradesh	2588	153.01	3351	255.66	4617	417.33
3	Manipur	9039	94.92	10702	196.92	13620	356.98
4	Meghalaya	7230	536.65	7910	862.70	8196	937.77
5	Mizoram	187	4.46	7481	312.95	8072	497.14
6	Nagaland	2437	210.08	2880	273.01	11432	698.20
7	Sikkim	343	35.49	1368	231.09	1542	396.42
8	Tripura	9148	558.00	8218	946.49	48658	4594.27
	Total	316299	12882.12	333981	13021.87	429823	19026.33
C	<i>Eastern Region</i>						
1	A & N Islands (UT)	4824	115.58	4998	125.27	4475	660.49
2	Bihar	268721	16466.57	224469	29666.98	278608	36006.37
3	Jharkhand	86386	8932.95	82138	8492.52	99326	9558.45
4	Orissa	517391	45733.95	452068	49703.80	486686	48587.72
5	West Bengal	591464	81406.51	760941	127347.93	831011	153538.75
	Total	1468786	152655.56	1524614	215336.50	1700106	248351.78

D	Central Region						
1	Chhattisgarh	111884	18283.52	148293	17954.14	160461	16046.37
2	Madhya Pradesh	157481	13010.41	225615	23901.55	248618	24831.13
4	Uttar Pradesh	379270	43858.835	392276	35475.66	363979	38206.29
3	Uttarakhand	37294	3903.04	51067	5038.41	42595	5024.88
	Total	685929	79055.81	817251	82369.76	815653	84108.67
E	Western Region						
1	Goa	8170	1313.37	7445	1199.15	7541	1543.95
2	Gujarat	196510	16872	215839	17543.01	221350	18414.23
3	Maharashtra	692274	74805.53	717860	90380.82	789158	85745.68
	Total	896954	92990.90	941144	109122.99	1018049	105703.86
F	Southern Region						
1	Andhra Pradesh	1418676	349962.18	884508	262949.95	901517	414561.96
2	Karnataka	709171	108757.29	734304	130241.10	962446	144242.13
3	Kerala	601325	56942.49	585471	64524.57	272859	62907.18
4	Lakshadweep	229	648.81	231	648.90	2	0.10
5	Puducherry	24454	2406.41	16641	1558.52	14763	4089.71
6	Tamil Nadu	942469	105145.21	987282	103456.83	852034	92003.16
7	Telangana	0	0	511184	98761.00	542275	149130.09
	Total	3696324	623862.39	3719621	662140.87	3545896	866934.33
	GRAND TOTAL	7429500	989741.54	7697469	1105984.07	7903002	1369139.01

Source: NABARD

Annexure II to reply of Lok Sabha Un Starred Question No. 2113 for answer on 29th July 2016 -- NABARD Scheme for Women

Bank Loans outstanding against SHGs - State-wise position as on 31 March

		(Amount Rs lakh)					
Sr. No.	Region/State	2013-14		2014-15		2015-16	
		No. of SHGs	Loans outstanding - Amount	No. of SHGs	Loans outstanding - Amount	No. of SHGs	Loans outstanding - Amount
	Northern Region						
1	Chandigarh	138	136.26	72	92.84	211	198.09
2	Haryana	20656	24025.96	19581	22640.92	18912	20512.89
3	Himachal Pradesh	17618	11404.05	18527	11273.07	18261	11165.80
4	Jammu & Kashmir	587	772.04	2243	1121.44	3641	2504.54

5	New Delhi	893	651.32	1029	960.85	558	499.48
6	Punjab	14207	8844.88	15845	9861.62	15034	15843.16
7	Rajasthan	129830	64229.04	119607	108019.05	98107	65183.06
	Total	183929	110063.55	176904	153969.79	154724	115907.02
	North Eastern Region						
1	Assam	109587	65549.13	108618	61753.76	107137	66031.12
2	Arunachal Pradesh	456	300.50	308	335.46	408	365.44
3	Manipur	3934	1387.92	2647	1004.26	2063	934.84
4	Meghalaya	3075	1268.25	1904	1317.61	1573	1167.00
5	Mizoram	112	209.97	1140	1407.43	2156	2963.48
6	Nagaland	1678	1260.26	1404	956.18	3348	2963.25
7	Sikkim	222	231.96	609	615.39	632	618.55
8	Tripura	5505	5171.92	6411	4818.59	33543	13429.05
	Total	124569	75379.91	123041	72208.69	150860	88472.73
	Eastern Region						
1	A & N Islands (UT)	1178	907.17	1020	594.71	623	550.57
2	Bihar	190171	89814.17	189341	102675.69	267338	100247.52
3	Jharkhand	65507	31571.21	57810	37646.28	64999	36693.41
4	Orissa	249550	154317.90	236042	189705.46	213871	188335.18
5	West Bengal	472554	217852.65	585116	286423.98	584071	377939.91
	Total	978960	494463.10	1069329	617046.11	1130902	703766.59
	Central Region						
1	Chhattisgarh	71665	21545.32	89765	23688.09	81328	29843.38
2	Madhya Pradesh	81030	44732.89	97621	58613.06	118926	97288.19
3	Uttar Pradesh	246973	193688.67	224165	153245.58	217159	152568.12
4	Uttarakhand	20166	9699.60	26665	13067.52	17384	9890.65
	Total	419834	269666.48	438216	248614.25	434797	289590.34
	Western Region						
1	Goa	2805	2807.42	3014	2969.14	1791	3060.65
2	Gujarat	61848	29213.82	65232	42487.25	48187	30669.01
3	Maharashtra	204355	132024.82	202472	153282.38	208141	169731.90
	Total	269008	164046.06	270718	198738.76	258119	203461.56
	Southern Region						
1	Andhra Pradesh	1306076	2114104.13	810889	1590092.86	802227	1722082.57
2	Karnataka	337196	391583.93	529953	592751.77	632437	747474.74

3	Kerala	117303	170525.51	143358	223672.27	177880	213125.28
4	Lakshadweep	15	3.65	14	4.26	2	1.50
5	Puducherry	13777	10464.09	6084	7100.60	4833	5815.72
6	Tamil Nadu	446671	492451.99	427153	621755.45	432893	635902.06
7	Telangana			472521	828591.33	492947	986323.36
	Total	2221038	3179133.30	2389972	3863968.54	2543219	4310725.23
	Grand Total	4197338	4292752.40	4468180	5154546.14	4672621	5711923.47

Source: NABARD

Annexure III to reply of Lok Sabha Un Starred Question No. 2113 for answer on 29th July 2016 -- NABARD Scheme for Women

Loans disbursed during the last 3 years

(Amount Rs.lakh)							
Sr. No.	Region/State	2013-14		2014-15		2015-16	
		No. of SHGs	Loans Disbursed - Amount	No. of SHGs	Loans Disbursed - Amount	No. of SHGs	Loans Disbursed - Amount
A	<i>Northern Region</i>						
1	chandigarh	76	85.2	7	11.78	5	8.00
2	Haryana	1920	3060.62	2523	4060.03	3869	5398.91
3	Himachal Pradesh	2770	3706.66	4062	5175.12	3226	4527.28
4	Jammu & Kashmir	94	83.32	1907	1197.77	2829	2182.41
5	New Delhi	143	144.17	90	142.84	271	220.58
6	Punjab	1508	1508.59	2669	3364.99	2656	3783.57
7	Rajasthan	17407	19459.80	32590	28920.80	25250	32177.19
	Total	23918	28048.36	43848	42873.33	38106	48297.94
B	<i>North Eastern Region</i>					0	0.00
1	Assam	14918	11867.51	17565	14676.55	22625	15865.56
2	Arunachal Pradesh	136	105.38	28	55.15	57	66.79
3	Manipur	352	94.47	172	151.33	382	360.59
4	Meghalaya	175	200.21	94	77.98	204	180.25
5	Mizoram	7	19.75	362	372.08	327	473.05
6	Nagaland	150	271.14	69	150.63	1255	1360.09
7	Sikkim	67	68.35	101	39.85	134	90.28
8	Tripura	396	192.23	400	271.33	1053	3572.09
	Total	16201	12819.04	18791	15794.90	26037	21968.70
C	<i>Eastern Region</i>					0	0.00

1	A & N Islands (UT)	255	202.96	264	357.32	252	400.92
2	Bihar	40036	28400.00	65122	47100.54	98608	61056.39
3	Jharkhand	6742	3462.16	4470	3750.89	10818	6621.17
4	Orissa	53699	50485.83	122479	127888.29	63664	86031.97
5	West Bengal	196746	68516.24	159465	150504.66	239234	195378.62
	Total	297478	151067.19	351800	329601.69	412576	349489.07
D	Central Region					0	0.00
1	Chhattisgarh	13644	11170.98	17336	11107.29	11085	9636.05
2	Madhya Pradesh	22331	14204.82	29892	30532.80	43185	59085.49
3	Uttar Pradesh	27674	34487.94	58940	65820.57	25908	29440.29
4	Uttarakhand	2744	1943.16	3063	3447.98	4104	20904.90
	Total	66393	61806.90	109231	110908.64	84282	119066.73
E	Western Region					0	0.00
1	Goa	819	1692.93	803	1818.12	703	1978.78
2	Gujarat	14119	12937.58	22366	26209.02	23638	26625.68
3	Maharashtra	72908	71813.14	74172	89053.23	88184	160027.75
	Total	87846	86443.65	97341	117080.37	112525	188632.21
F	Southern Region						
1	Andhra Pradesh	504351	1332481.92	277252	562314.81	404071	1150547.66
2	Karnataka	175778	296401.97	225031	480337.12	281389	625908.13
3	Kerala	55281	107254.76	77106	144477.29	79268	140688.38
4	Lakshadweep	1	0.30	0	0.00	0	0.00
5	Puducherry	3905	6130.76	1519	3708.08	1408	3426.68
6	Tamil Nadu	135269	319280.99	163268	401673.11	170359	482615.52
7	Telangana			261051	549461.72	222302	598049.07
	Total	874585	2061550.70	1005227	2141972.13	1158797	3001235.44
	Grand Total	1366421	2401735.85	1626238	2758231.06	1832323	3728690.09

Source: NABARD