

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
STARRED QUESTION NO. *163
TO BE ANSWERED ON 06.12.2024

SUPPORT TO SHGS AND WOMEN ENTREPRENEURS

*163. SHRI KRISHNA PRASAD TENNETI:
SHRI PRABHAKAR REDDY VEMIREDDY:

Will the Minister of Women and Child Development be pleased to state:

- (a) whether the Government has put forward any schemes/programs/initiatives for the purpose of providing support to Self Help Groups (SHGs) and women entrepreneurs in the country;
- (b) if so, the details of beneficiaries of such schemes during the last five years in the country, State/district-wise including Nellore, Eluru and Bapatla Parliamentary Constituency in Andhra Pradesh;
- (c) the details of funds allocated and utilised for providing support to SHGs and women entrepreneurs in the country during the last five years, State-wise including Bapatla Parliamentary Constituency and Nellore district in Andhra Pradesh;
- (d) whether the Government has considered offering incentives to increase support for SHGs and women entrepreneurs in the country, if so, the details thereof; and
- (e) whether the Government has conducted any programs/initiatives to raise awareness and support for SHGs and women entrepreneurs, if so, the details thereof, especially Nellore district and Bapatla Parliamentary Constituency in Andhra Pradesh?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI ANNPURNA DEVI)

(a) to (e): A statement is laid on the table of the House.

Statement referred to in the reply to Lok Sabha Starred Question No. *163 for 06.12.2024 raised by Shri Krishna Prasad Tenneti and Shri Prabhakar Reddy Vemireddy, MPs(LS) regarding 'Support to SHGs and Women Entrepreneurs'

(a) Yes, Sir. Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) is a poverty alleviation program of the Ministry of Rural Development, launched in June 2011 and is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life and come out of abject poverty. The Mission seeks to achieve its objective through investing in four core components viz., (a) social mobilization and promotion & strengthening of self-managed and financially sustainable community institutions of the rural poor; (b) financial inclusion of the rural poor; (c) sustainable livelihoods; and (d) social inclusion and social development. As on October 2024, the program has its foot prints in 742 districts and 7138 blocks of 34 States and UTs. It has mobilized 10.05 crore rural households into 90.87 lakh SHGs in the country.

(b) State/UT-wise details of beneficiaries under DAY-NRLM during the last 05 years in the country are at **Annexure-I**. District-wise details including Nellore, Eluru and Bapatla constituency may be seen at the portal <https://nrlm.gov.in>

(c) State/UT-wise details of funds allocated and utilised for providing support to SHGs under the scheme, are at **Annexure –II**. The Central share funds are released to the State Governments and not to the districts.

(d) Yes, Sir. The Government has taken a number of steps to support SHGs (Self-Help Groups) and women entrepreneurs under the DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission). Key incentives are:

I. Concessional Credit Rates for SHGs:

- a. For loans up-to ₹3 lakh, Banks offer credit at a concessional interest rate of 7% per annum.
- b. For loans above ₹3 lakh and up to ₹5 lakh, Banks provide credit at the lower of their 1-year MCLR/external benchmark-based lending rate or 10% per annum.

II. Reimbursement of Credit Guarantee Fees:
Individual women SHG members are reimbursed for the actual credit guarantee fees for loans up to ₹5 lakh, for a maximum period of 5 years.

III. Interest Subvention for Women Entrepreneurs:
Women entrepreneurs demonstrating prompt repayment of loans are eligible for a 2% interest subvention on the outstanding loan amount of up to ₹1.5 lakh, for a maximum duration of 3 years.

(e) The DAY-NRLM conducts regular awareness generation and capacity-building programs for SHG members. These initiatives focus on strengthening SHGs, Village Organizations, Cluster-Level Federations, Producer Groups (PGs), and Farmer Producer Organizations (FPOs) in various aspects.

To further promote the program, the Ministry utilizes Community Resource Persons (CRPs), Information, Education and Communication (IEC) strategies, and targeted campaigns by both the National and State Rural Livelihoods Missions to raise awareness and ensure effective outreach. Further, few of the programs/initiatives to raise awareness and support for SHGs and women entrepreneurs are at **Annexure-III**.

Annexure-I

Statement referred to in reply to part (a) of Lok Sabha Starred Question No. *163 asked by Shri Krishna Prasad Tenneti and Shri Prabhakar Reddy Vemireddy on 06.12.2024 regarding 'Support to Self Help Groups and Women Entrepreneurs'

Details of Beneficiaries under DAY - NRLM during last 05 years

SN	State/UT	Households Mobilised				
		2019-20	2020-21	2021-22	2022-23	2023-24
1	ANDHRA PRADESH	0	1403	80538	627124	145926
2	ASSAM	501094	110923	174081	394281	359590
3	BIHAR	585428	1329612	259585	588507	513317
4	CHHATTISGARH	390075	193516	156283	521600	300282
5	GUJARAT	141078	108095	17122	60834	108796
6	JHARKHAND	618857	162117	112927	116595	405281
7	KARNATAKA	400459	180416	272983	319306	1182372
8	KERALA	41716	57182	122113	26496	484723
9	MADHYA PRADESH	474646	440935	395000	1059588	667985
10	MAHARASHTRA	1638779	676534	391915	318408	579102
11	ODISHA	628734	491828	336070	204003	309396
12	RAJASTHAN	656134	251636	470176	495142	943431
13	TAMIL NADU	140769	254393	174307	195938	405583
14	TELANGANA	10	9740	108705	284731	134268
15	UTTAR PRADESH	1480708	1147555	1859308	1204807	2074302
16	WEST BENGAL	2451163	301278	739470	1035392	1272630
17	HARYANA	139943	57136	56424	54891	40851
18	HIMACHAL PRADESH	23379	40074	72891	62156	43175
19	JAMMU AND KASHMIR	36223	15152	104737	138103	161419
20	PUNJAB	84211	75450	71912	79494	145837
21	UTTARAKHAND	62910	18346	30052	119066	94769
22	ARUNACHAL PRADESH	5823	3166	8689	25838	22898
23	MANIPUR	4701	2702	13628	40626	19915
24	MEGHALAYA	105562	80792	79250	38986	20255
25	MIZORAM	6853	7733	5548	7857	12181
26	NAGALAND	25383	23676	1486	9000	15759
27	SIKKIM	13049	9163	1440	2026	5231
28	TRIPURA	39648	121729	61373	105990	81220
29	ANDAMAN AND NICOBAR	1841	520	1041	1253	1622
30	GOA	1852	6238	5476	3578	3396
31	LADAKH	3092	0	71	707	7840
32	LAKSHADWEEP	0	0	1850	171	622
33	PUDUCHERRY	1657	2927	3889	8069	5614
34	DAMAN AND DIU AND DADAR NAGAR HAVELI	357	303	1496	1923	3185
	TOTAL	10706134	6182270	6191836	8152486	10572773

Annexure-II

Statement referred to in reply to part (b) of Lok Sabha Starred Question No. *163 asked by Shri Krishna Prasad Tenneti and Shri Prabhakar Reddy Vemireddy on 06.12.2024 regarding 'Support to Self Help Groups and Women Entrepreneurs'

Details of fund allocated and Utilised/Released during last 05 years

(Amount in Rs. lakh)

S. No	States	2019-20		2020-21		2021-22		2022-23		2023-24	
		Allocation	Utilised/Released	Allocation	Utilised/Released	Allocation	Utilised/Released	Allocation	Utilised/Released	Allocation	Utilised/Released
1	Andhra Pradesh	11924.13	16652.51	13447.79	20171.69	25166.83	12583.42	25172.97	18879.74	25172.97	6294.25
2	Bihar	48627.99	48627.97	54841.65	80863.18	102633.2	102633.2	102658.3	128322.9	102658.3	141155.1
3	Chattisgarh	10800.58	10763.97	12180.67	12180.67	22795.48	22795.48	22801.05	17100.79	22801.05	29580.59
4	Goa	400	200	400	400	700	350	750	750	750	750
5	Gujarat	7694.51	7694.51	8677.71	12795.16	16239.87	12068.42	16243.84	12182.88	16243.84	16243.84
6	Haryana	4526.82	3997.97	5105.26	5105.26	9554.21	2388.55	9556.55	4778.28	9556.55	4778.28
7	Himachal Pradesh	1906.41	1454.79	2150.01	1612.51	4023.63	4023.63	4024.62	4024.62	4024.62	5533.85
8	Jammu & Kashmir	2359.46	2299.09	2660.95	11527.18	14668.93	11001.7	18016.86	12783.94	18000	18000
9	Jharkhand	18335.62	24828.75	20678.53	25808.53	38698.78	38698.78	38708.23	38708.23	38708.23	38708.23
10	Karnataka	15436.13	9571.5	17408.55	25664.59	32579.18	24434.39	32587.14	24440.36	32587.14	32587.14
11	Kerala	6926.15	3463.08	7811.16	7811.16	14618.18	7309.1	14621.75	10966.32	14621.75	10966.32
12	Madhya Pradesh	23237.89	23237.89	26094.44	19570.83	48834.35	24417.18	48846.28	48846.28	48846.28	24423.14
13	Maharashtra	30513.46	30513.46	34412.45	17206.23	51618.68	25809.34	64401.08	48300.81	64416.79	88573.08
14	Odisha	23380.72	30686.99	26368.3	38907.04	49346.87	61683.59	49358.92	61698.65	49358.92	67868.51
15	Punjab	2199.98	1099.99	2481.1	1860.83	4643.24	2321.62	4644.38	3483.28	4644.38	4254

16	Rajasthan	11721.17	8587.33	13218.89	13218.89	24738.45	24738.45	24744.5	34023.68	24744.5	24744.5
17	Tamil Nadu	18074.67	23260.01	20384.24	28924.96	38148.01	38148.01	38157.33	38157.33	38157.33	28618
18	Telengana	8517.24	6525.19	9605.57	9605.57	17976.3	4494.08	17980.69	4495.18	17980.69	0
19	Uttar Pradesh	70008.07	51115.11	78953.66	78856.92	147757.6	147566.4	147793.7	110845.3	147793.7	147793.7
20	Uttarakhand	3685.97	4643.32	4156.96	4618.84	7779.53	7620.73	7781.43	10699.47	7781.43	10699.47
21	West Bengal	25983.03	31911.65	29303.11	29303.11	54839.23	41129.43	54852.58	54852.59	54852.58	65716.38
22	A&N Islands	200	200	300	300	600	450	900	449.9	600	600
23	Daman & Diu and Dadra Nagar Haveli	400	100	600	200	400	100	600.25	300.14	450	337.5
24	Lakshadweep	200	0	200		200	100	238.95	119.43	300	150
25	Ladakh				200	1320	330	1319.2	659.6	1000	1000
26	Pondicherry	600	558.13	700	700	1000	500	1700	1275	1700	1700
27	Arunachal Pradesh	5597.11	5181.12	7601.95	5218.39	8289.42	4144.71	13225.95	9919.47	12775.5	12775.5
28	Assam	20781.78	24015.56	21687.67	26004.66	34298.66	34298.66	38136.28	38136.28	39843.04	39843.04
29	Manipur	5447.25	2723.63	5609.34	2804.67	10273.53	2568.38	12538.3	3134.58	10523.46	5261.73
30	Meghalaya	8710.17	6295.4	11729.19	11729.2	14375.43	7187.72	16928.17	16928.19	19976.24	27467.33
31	Mizoram	9588.2	7343.47	10004.73	5002.37	10540.55	2635.14	15671.94	3917.99	16396.02	6386.94
32	Nagaland	12853.08	9736.11	13544.04	6772.02	17118.28	4279.57	17793.9	8896.95	16428.04	12321.03
33	Sikkim	2948.06	1092.34	3922.88	980.72	4431.85	1079.84	6648.53	1662.13	7331.71	1832.93
34	Tripura	15705.14	10434.88	16405.2	16405.2	17364.21	8682.11	24162.21	12081.11	30534.78	30534.78
	Grand Total	429291	408816	482646	522330	847572	682572	893566	785821	901560	907499

Statement referred to in reply to part (e) of Lok Sabha Starred Question No. *163 asked by Shri Krishna Prasad Tenneti and Shri Prabhakar Reddy Vemireddy on 06.12.2024 regarding 'Support to Self Help Groups and Women Entrepreneurs'

Examples of programs/initiatives to raise awareness

Sr No	(a) Workshops
1	National Campaign on "Strengthening Women Enterprises and Members Mobilisation under DAY-NRLM", at New Delhi
2	National Consultation on "Moringa Sub-Sector " at New Delhi
3	National Campaign on "Integrated Crop Management" at New Delhi
4	Orientation cum Business Plan Facilitation Training Programme for Integrated Farming Cluster (IFC) at Kerala
5	National Conclave on Rural Livelihoods "Aajeevika Samagam" at Varanashi, Uttar Pradesh
6	National Conclave on "Incubation Of Rural Women Entrepreneurs" Bangalore, Karnataka
7	Campaign on "Seed treatment : Protecting the Crops from Day one" at New Delhi
8	National Workshop on "Promotion of Moringa" held at Peryakulam, Tamil Nadu
	(b) Webinars
1	Webinar on "Pig Rearing " at New Delhi
2	Webinar on "Climate change and Climate adaptation and impact on Rural Livelihoods" at New Delhi
3	Webinar on "Bio Resource Centre " at New Delhi
4	Technical Webinar on "Bamboo Plantation and Intercropping " under DAY-NRLM Bamboo sub sector ,at New Delhi
5	Technical Webinar on "Nursery Management on Bamboo Sub sector" at New Delhi
6	Webinar on "Department of Animal Husbandary Schemes and how that can be leveraged by Self Help Group Members" at New Delhi
7	Webinar on convergence meeting with Department of Fisheries with new Scheme Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM MKSSY) at New Delhi
8	Webinar on "Cattle feed" at New Delhi
9	Webinar on "Custom Hiring Centre" at New Delhi
10	Webinar on "Annual Compliance for Producer Companies under Company Act 2013" at New Delhi
11	Webinar on "Seaweed Cultivation by Self Help Group members : Opportunities & Challenges" at New Delhi
12	Webinar on "Direct Seeded Rice (DSR)" at New Delhi
13	Webinar on "Cattle Rearing & Dairy Farming" at New Delhi