

GOVERNMENT OF INDIA
MINISTRY OF TRIBAL AFFAIRS
LOK SABHA
UNSTARRED QUESTION No. 5502
TO BE ANSWERED ON: 03.04.2025

ADIVASI MAHILA SASHAKTIKARAN YOJANA IN TELANGANA

5502. DR. KADIYAM KAVYA:

Will the Minister of TRIBAL AFFAIRS be pleased to state:

- (a) the number of tribal women beneficiaries who have availed financial assistance under Adivasi Mahila Sashaktikaran Yojana (AMSY) during the last five years, year and State-wise and district-wise for Telangana including Warangal Parliamentary Constituency;
- (b) the details of the total financial assistance provided under AMSY during the said period, year and State-wise, especially for Telangana;
- (c) the types of economic activities supported under the said scheme and their success rates; and
- (d) the details of training and capacity-building initiatives undertaken to support these activities?

ANSWER

MINISTER OF STATE FOR TRIBAL AFFAIRS
(SHRI DURGADAS UIKEY)

(a) to (b) National Scheduled Tribes Finance and Development Corporation (NSTFDC), a Central Public Sector Enterprise (CPSE) under the Ministry of Tribal Affairs, provides credit linkage by extending concessional loans to the eligible Scheduled Tribe persons for undertaking income generation activities/ self-employment under its various schemes. NSTFDC has not received any proposal from the implementing agencies under Adivasi Mahila Sashaktikaran Yojana (AMSY) in the State of Telangana including Warangal district. However, during last five years, NSTFDC has disbursed ₹152.10 crore covering 38,025 women beneficiaries under Micro Finance Scheme for SHG members through Stree Nidhi Credit Cooperative Federation (Telangana). The detail of State-wise number of women beneficiaries assisted under AMSY is given at **Annexure**.

(c) The types of activities under AMSY are Goatry, Tailoring, Kitchen Gardening, Ginger, Potato cultivation, Areca Nut Cultivation, Small Business, Piggery etc. Ministry or NSTFDC has not conducted any separate study on AMSY, however, a study was conducted exclusively for Telangana regarding impact of financial assistance provided through Stree Nidhi Credit Cooperative Federation in 2020 through Indian Institute of Corporate Affairs (IICA). The brief of findings of the said study is given below:

- Stree Nidhi loans have resulted in a higher increase in the average annual income of borrowers. Among Stree Nidhi borrowers, the survey found a 30 per cent rise in Non-ST borrowers and a 38 per cent rise in ST borrowers.
- Survey calculations revealed that Stree Nidhi has a greater impact on developmental indices compared to other programs. Stree Nidhi borrowers reported higher satisfaction on various themes, namely food and quality, education, healthcare, sanitation, access to infrastructure, etc. compared to Non-Stree Nidhi borrowers
- Stree Nidhi's use of IVRS has significant implications on financial inclusion, especially among the ST community. The organisation is effectively reaching this population, providing pathways out of poverty for those lacking basic reading and writing skills.

- According to the survey conducted, Stree Nidhi had higher recovery rates (99.1 per cent) vis-à-vis Non-Stree Nidhi borrowers, for which rates were 92.4 per cent
- In addition to its aim of poverty alleviation, Stree Nidhi also promotes women's empowerment. It does so by providing employment and related opportunities.

(d) NSTFDC has not received proposal for conducting any training or capacity building programme in the state of Telangana.

**Annexure referred to in reply to Part (a) to (b) of Lok Sabha Unstarred Question No. 5502 for
03.04.2025**

Details of State-wise number of women beneficiaries assisted under AMSY

(₹ in lakh)

Sl. No.	Agency Name	2019-20		2020-21		2021-22		2022-23		2023-24	
		Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.	Amt.	No. of benefi.
1	Chhattisgarh					74.06	41				
2	Himachal Pradesh	20.00	50					8.00	20		
3	Jammu & Kashmir			90.00	50	86.40	48	180.00	200	23.40	13
4	Jharkhand	21.25	25							150.00	1131
5	Karnataka			792.14	1109	119.16	150				
6	Kerala	9.90	22	29.05	23	205.01	220	252.60	266	220.00	164
7	Maharashtra	216.00	240					194.40	216	298.80	166
8	Odisha			219.98	250						
9	Rajasthan	460.80	512								
10	Tripura									36.00	20
11	West Bengal	30.51	287	6.35	35	14.64	105	9.09	80	14.62	334
		758.46	1136	1137.52	1467	499.27	564	644.09	782	742.82	1828
