

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT
RAJYA SABHA
UNSTARRED QUESTION NO. 1572
TO BE ANSWERED ON 23/09/2020

LOANS TO SELF HELP GROUPS

1572 SHRI G.V.L. NARASIMHA RAO:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the extent of loans outstanding extended to Self Help Groups (SHGs);
- (b) the extent of repayment of loans extended to SHGs;
- (c) the loans outstanding given to SHGs, the details thereof, State-wise and activity-wise; and
- (d) whether there are any studies to assess the impact of funding to SHGs, if so, the key findings thereof?

ANSWER

MINISTER OF RURAL DEVELOPMENT
(SHRI NARENDRA SINGH TOMAR)

- (a) The loans outstanding under Self Help Group (SHG) Bank Linkage Programme as on 31st July, 2020 is Rs.94977.1 Crores.
- (b) Loan repayment rate by SHGs to Banks is 97.7% as on 31st July, 2020.
- (c) Loans are sanctioned by the banks in the name of Self Help Groups. Distribution of loan to individual members is done by the SHG, which is used by them for various activities. Banks do not keep record of loans taken by individual members. The State-wise details of loan outstanding with SHGs as per the data on the Bank Linkage portal of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) as on 31st July, 2020 is given in the table at **Annexure – I**.
- (d) The Ministry has commissioned several impact evaluation studies to understand the overall impact of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). An impact evaluation study of DAY-NRLM was conducted during 2019-20 -2020-21 by the International Initiative for Impact Evaluation (3ie) with the support of the World Bank. The assessment covered 9 states with around 27,000 respondents and 5,000 SHGs across Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan and Uttar Pradesh. The evaluation indicates that an additional exposure to the Mission for 2.5 years led to:
 - Increase in income by 19% over the base amount.
 - Decline in share of informal loans by 20%
 - Increase in savings by 28%
 - Improved labour force participation - proportion of females reporting secondary occupation is higher (4%) in treatment areas.
 - Improved access to other Schemes - Significant increase in number of social schemes availed by treatment households (6.5% higher over the base value of 2.8 schemes).

Annexure – I referred in reply to Part (c) of Rajya Sabha Unstarred Question No.1572 for answer on 23.09.2020 regarding ‘Loans to Self Help Groups’.

State-wise details of loan outstanding with SHGs

(Amount Rs. in Crores)

S.No	State	Loan Outstanding Amount (As on 31st July, 2020)
1	ANDHRA PRADESH	29697.0
2	ARUNACHAL PRADESH	1.6
3	ASSAM	550.0
4	BIHAR	6276.9
5	CHHATTISGARH	547.5
6	GOA	31.5
7	GUJARAT	273.7
8	HARYANA	99.4
9	HIMACHAL PRADESH	117.9
10	JHARKHAND	822.3
11	KARNATAKA	13415.3
12	KERALA	5331.8
13	MADHYA PRADESH	459.1
14	MAHARASHTRA	2307.0
15	MANIPUR	13.0
16	MEGHALAYA	29.2
17	MIZORAM	34.4
18	NAGALAND	44.9
19	ODISHA	3125.8
20	PUNJAB	23.1
21	RAJASTHAN	572.8
22	SIKKIM	13.2
23	TAMIL NADU	7672.5
24	TELANGANA	13012.9
25	TRIPURA	68.3
26	UTTARAKHAND	34.8
27	UTTAR PRADESH	320.6
28	WEST BENGAL	9152.3
	Union Territories	
1	JAMMU & KASHMIR	174.8
2	PUDUCHERRY	135.5
3	OTHER UTs	618.0
	GRAND TOTAL	94977.1