

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**STARRED QUESTION NO. 129**  
TO BE ANSWERED ON 30.07.2021

**LOANS TO SELF HELP GROUPS**

\*129 SHRI VIVEK K. TANKHA:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the extent of loans extended to Self Help Groups (SHGs) that are outstanding;
- (b) the extent of repayment of loans extended to SHGs;
- (c) the loans given to SHGs that are outstanding, 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 GIRIRAJ SINGH)

(a) to (d) A Statement is laid on the Table of the House.

**STATEMENT (a) to (d) REFERRED TO IN REPLY TO RAJYA SABHA STARRED QUESTION NO. \*129 TO BE ANSWERED ON 30.07.2021.**

(a) to (d): The loans outstanding to Self Help Groups (SHGs) as on 30<sup>th</sup> June 2021 is Rs.112328.80 Crores.

Loan repayment rate by SHGs to Banks is 97.17% as on 30<sup>th</sup> June 2021.

Loans are sanctioned by the banks in the name of Self Help Groups (SHGs). Distribution of loan to individual SHG members is done by the SHG, which is used by them for various activities. 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 30<sup>th</sup> June 2021 is placed at **Annexure**.

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 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:

- i. Increase in income by 19% over the base amount.
- ii. Decline in share of informal loans by 20%.
- iii. Increase in savings by 28%.
- iv. Improved labour force participation - proportion of females reporting secondary occupation is higher (4%) in treatment areas.
- v. 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).

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**ANNEXURE REFERRED TO IN REPLY OF RAJYA SABHA STARRED QUESTION NO. \*129 TO BE ANSWERED ON 30.07.2021 REGARDING “LOANS TO SELF HELP GROUPS”.**

**State-wise details of loan outstanding with SHGs (As on 30<sup>th</sup> June 2021)**

(Amount Rs.in Crores)

<b>S.NO.</b>	<b>STATES</b>	<b>LOAN OUTSTANDING</b>
1	ANDHRA PRADESH	27958.64
2	ARUNACHAL PRADESH	4.64
3	ASSAM	844.40
4	BIHAR	7736.41
5	CHHATTISGARH	736.24
6	GOA	32.56
7	GUJARAT	309.87
8	HARYANA	136.74
9	HIMACHAL PRADESH	140.56
10	JAMMU & KASHMIR	238.10
11	JHARKHAND	1204.30
12	KARNATAKA	12616.84
13	KERALA	5773.25
14	MADHYA PRADESH	688.48
15	MAHARASHTRA	2729.41
16	MANIPUR	15.62
17	MEGHALAYA	46.83
18	MIZORAM	40.43
19	NAGALAND	58.19
20	ODISHA	3993.87
21	PUNJAB	30.17
22	RAJASTHAN	646.68
23	SIKKIM	17.07
24	TAMIL NADU	8774.33
25	TELANGANA	12146.21
26	TRIPURA	116.42
27	UTTARAKHAND	52.67
28	UTTAR PRADESH	315.16
29	WEST BENGAL	11369.61
	<b>SUB TOTAL</b>	<b>98773.74</b>
	<b>Total (Including UTs)</b>	<b>112328.80</b>

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