

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 116
TO BE ANSWERED ON 07.12.2022

IMPACT OF FUNDING TO SELF HELP GROUPS

116 DR. ASHOK KUMAR MITTAL:

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 is any study to assess the impact of funding to SHGs, if so, the key findings thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SADHVI NIRANJAN JYOTI)

- (a) The loans outstanding to Self Help Groups (SHGs) as on 30th November, 2022 is Rs. 168920.11 Crores.
- (b) Loan repayment rate by SHGs to Banks is 97.71% as on 30th November, 2022
- (c) Loans are sanctioned by the banks in the name of Self Help Groups(SHG). 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 30th November, 2022 is placed at **Annexure .**
- (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 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).

Annexure- referred in reply to Part (c) of Rajya Sabha Unstarred Question No.116 for answer on 07.12.2022 regarding 'Impact of funding to Self Help Groups'.

State-wise details of loan outstanding with SHGs (As on 30th November, 2022)

(Amount Rs. in Crores)

S.No	State/UTs	Loan Outstanding Amount (As on 30th November, 2022)
1	ANDAMAN & NICOBAR ISLANDS	0.83
2	ANDHRA PRADESH	55897.82
3	ARUNACHAL PRADESH	12.46
4	ASSAM	2393.04
5	BIHAR	12275.30
6	CHATTISGARH	1249.59
7	GOA	49.22
8	GUJARAT	448.18
9	HARYANA	288.31
10	HIMACHAL PRADESH	173.55
11	JAMMU & KASHMIR	414.19
12	JHARKHAND	2502.91
13	KARNATAKA	19851.27
14	KERALA	7062.52
15	LADAKH	0.81
16	LAKSHADWEEP	1.31
17	MADHYA PRADESH	1958.14
18	MAHARASHTRA	5408.98
19	MANIPUR	24.22
20	MEGHALAYA	81.43
21	MIZORAM	48.64
22	NAGALAND	69.99
23	ODISHA	7067.64
24	PUDUCHERRY	159.01
25	PUNJAB	84.07
26	RAJASTHAN	1147.76
27	SIKKIM	26.99
28	TAMIL NADU	13025.00
29	TELANGANA	20224.75
30	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	0.87
31	TRIPURA	255.97
32	UTTARAKHAND	106.11
33	UTTAR PRADESH	632.16
34	WEST BENGAL	15977.07
	Total	168920.11
