

# SELF HELP GROUPS

Relevant for: Developmental Issues | Topic: Role of NGOs, SHGs, Donors & Charities, and Institutional & other Stakeholders in Development Process

Ministry of Women and Child Development

## Self Help Groups

Posted On: 12 JUL 2019 4:53PM by PIB Delhi

Government of India is promoting Self Help Groups (SHGs) for realization of socio-economic development through the following programmes:

Deen dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), under Ministry of Rural Development, across the country in a mission mode with the objective of organizing the rural poor women into Self Help Groups (SHGs) and continuously nurturing and supporting them to take economic activities till they attain appreciable increase in income over a period of time to improve their quality of life and come out of abject poverty. The programme aims to ensure that at least one woman member from each rural poor household (about 9 crore) is brought into the fold of women SHGs and their federations within a definite time frame. The programme is being implemented in all the States and Union Territories, except Delhi and Chandigarh, in a phased manner. As on 31<sup>st</sup> May, 2019, 5.96 crore women have been mobilised into 54.07 lakh women Self Help Groups (SHGs) under the programme.

Under DAY - NRLM programme, Revolving Funds (RF) @ Rs.10,000-15,000 per SHG and Community Investment Support Fund (CISF) @ maximum of Rs.2,50,000 per SHG is provided to Self Help Groups (SHGs) and their Federations to take up self-employment for income generation. SHGs are also linked to banks for availing loans for taking up various livelihood activities. In addition, capacity building and technological support is also provided to the target households for taking up income generating activities both in farm and non-farm sectors.

DeendayalAntyodayaYojana – National Urban Livelihoods Mission (DAY-NULM)under Ministry of Housing and Urban Affairs aims to reduce poverty and vulnerability of urban poor households on sustainable basis. The mission, inter alia, is mandated to build strong grassroots level institutions of the poor. Under Social Mobilization and Institution Development (SM&ID) component, the mission envisages universal social mobilization of urban poor into Self-Help Groups (SHGs) and their Federations by bringing at least one member from each urban poor household, preferably a woman, under the SHG network. These groups serve as a support for the poor, to meet their financial and social needs.

Under the Self-Employment Programme (SEP), interest subvention over and above 7 percent rate of interest is available to all SHGs accessing bank loans. An additional 3 percent interest subvention is also available to all women SHGs who repay their loan in time

This information was given by the Minister of Women and Child Development, Smriti Zubin Irani, in a written reply in the Lok Sabha today.

\*\*\*

MM/SB

(Release ID: 1578572) Visitor Counter : 187

**END**

Downloaded from **crackIAS.com**

© **Zuccess App** by crackIAS.com

CrackIAS.com