

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 1260
TO BE ANSWERED ON 10.12.2025

EXPANSION OF WOMEN'S SHGS AND ECONOMIC EMPOWERMENT

1260 SMT. REKHA SHARMA:

Will the Minister of *women and child development* be pleased to state:

- (a) the increase in the number of women supported through Self-Help Group (SHGs) and entrepreneurship programmes in the last five years;
- (b) the rise in credit access, digital literacy and income-generation opportunities for women; and
- (c) the initiatives that have led to the highest measurable gains in women's economic participation?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI SAVITRI THAKUR)

(a) to (c) : Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), inter-alia aims to promote rural entrepreneurship through its sub-scheme, namely Start-up Village Entrepreneurship Programme (SVEP).

- DAY- NRLM has mobilised a total of 10.05 Crore women into Self Help Groups (SHGs). The number of women members added since 2020-21 till 2024-25 are as under:-

Financial Year	2020-21	2021-22	2022-23	2023-24	2024-25
Number of women mobilised into SHGs	6182270	6191836	8147934	10572773	61109

- The SVEP supports the Self-Help Group (SHG) and their family members to set-up small enterprises in the non-farm sector. In the last 5 years, 3.95 lakh enterprises have been supported under SVEP.

A total of 5.44 lakh enterprises have been facilitated for credit support under SVEP Umbrella sub-scheme.

Under farm and non-farm livelihoods, dedicated efforts such as Start-up Village Entrepreneurship Programme (SVEP) and Mahila Kisan Sashaktikaran Pariyojana (MKSP) are being made to support women in gaining economic empowerment.

In order to create awareness on various financial products & services in rural areas, the Department is spreading Financial Literacy through Financial Literacy Community Resource Person (FL CRP) in which digital literacy is one of the important components. As of date, 55,925 women SHG members have been trained as Financial Literacy Community Resource Person (FL-CRPs) who in turn providing awareness on various facets of Financial Inclusion, including digital literacy, to approx. 3.5 Cr SHG members every year.

Ministry of Finance, Department of Financial Services (DFS) implements two schemes, namely, Pradhan Mantri Mudra Yojana and Stand-Up India Scheme (SUPI) which are as under:

Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015. Under the Scheme, collateral free institutional credit is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs). Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan upto Rs.20 lakh under the Scheme for income generating activities in the manufacturing, trading and service sectors and also for activities allied to agriculture across four loan categories, viz. Shishu (loans upto Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh- for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category w.e.f. 24.10.2024).

Stand-Up India Scheme (SUPI) was launched on 05.04.2016. The objective of the Scheme was to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one Woman borrower per Bank branch for setting up greenfield enterprise in manufacturing, services or trading sector, including activities allied to agriculture.

The Scheme was valid/ operational till March 2025. A total of 1911.75 lakh and 1.29 lakh loans have been extended to Women Entrepreneurs under PMMY and SUPI respectively during the last 5 years.

Further, SHG-Bank Linkage Programme (SHG-BLP) since its inception in Financial Year FY 1992, has improved the lives of women by helping them save, borrow, and build social capital. As on 31 March 2025, cumulatively, 143.30 lakh SHGs have been savings linked, with total bank savings deposits of Rs.71,433.27 crore, marking an increase of 28% and 91% over the respective indicators as on 31 March 2021. Out of the total SHGs savings linked, 86% (123.36 lakh SHGs) are exclusive women SHGs. The year-wise details are given below:

SHGs Savings Linked with banks		
As on 31 March	No. of SHGs	Bank-Savings Amt. (Rs. lakh)

2021	1,12,23,400	37,47,761.37
2022	1,18,93,053	47,24,048.10
2023	1,34,03,083	58,89,267.56
2024	1,44,21,904	65,08,915.27
2025	1,43,29,996	71,43,326.97

Further, 6.23 lakh and 3.15 lakh women have been supported through Micro Enterprise Development Programmes (MEDP) and Livelihood and Enterprise Development Programmes (LEDP) respectively, as on 31 March 2025, which saw an increase of 19% (5.22 lakh) and 131% (1.36 lakh) over the respective figures as on 31 March 2021. The year-wise details are as under:

Number of MEDPs and LEDPs with banks						
(No. of members in lakh, Amt. in crore)						
As on 31 March	No. of MEDP	No. of Members	Grant Amt.	No. of LEDP	No. of Members	Grant Amt.
2021	18,434	5.22	35.10	1,284	1.36	63.33
2022	19,203	5.47	42.46	1,641	1.83	77.14
2023	20,174	5.85	52.39	2,149	2.67	106.10
2024	20,822	6.12	60.73	2,449	3.00	128.41
2025	20,993	6.23	63.17	2,481	3.15	131.07

As on 31 March 2025, cumulatively, 84.94 lakh SHGs have loans outstanding with banks amounting to Rs.3,04,258.74 crore, an increase of 47% and 195% over the respective indicators as on 31 March 2021. The year wise details are given in the following table:

Total number of SHGs having loans outstanding with banks		
As on 31 March	No. of SHGs	Amount (Rs. in lakh)
2021	57,80,244	1,03,28,970.83
2022	67,39,957	1,51,05,129.61
2023	69,57,051	1,88,07,879.77
2024	77,41,784	2,59,66,372.61
2025	84,94,452	3,04,25,874.23
