

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 2542
TO BE ANSWERED ON 13/03/2026

BENEFICIARIES OF WOMEN ENTERPRISE ACCELERATION FUND UNDER DAY-NRLM

2542 Dr. Dharmasthala Veerendra Heggade:

Will the Minister of Rural Development be pleased to state:

- (a) the details and total number of beneficiaries of the Women Enterprise Acceleration Fund established under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission(DAY-NRLM) in Karnataka in the last three years;
- (b) the details and total credit guarantee support disbursed to date, disaggregated with specific data for Karnataka, State-wise;
- (c) whether Government deems it necessary to expand the purview of the aforementioned scheme to embrace women-led enterprises in rural areas that extend beyond the current classification of nano and small enterprises; and
- (d) whether the Women Enterprise Acceleration Fund is effectively bridging the substantial finance gap for women entrepreneurs in rural areas?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a) & (b): The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has established the Women Enterprise Acceleration Fund (WEAF) to facilitate access to credit for individual women Self-Help Group (SHG) members to expand and scale their enterprises. The key components of the Fund include:

- i. Reimbursement of credit guarantee fees to lending institutions; and
- ii. Interest subvention to individual women SHG members on prompt repayment of loans.

To operationalise the initiative, the Ministry has engaged extensively with Public Sector Banks and major private sector banks to design dedicated credit products for SHG members. As of date, all 12 Public Sector Banks and one major private sector bank have developed exclusive credit products for SHG members and have entered into formal partnerships with the Ministry to extend these credit services across rural areas.

In Karnataka, the loans disbursed to women SHG members during the last three years are as follows:

S. No.	Year	No. of SHG Members	Loan Amount (Rs. crore)
1	2023–24	1,663	39.12
2	2024–25	20,378	299.44
3	2025–26 (up to Dec. 2025)	21,860	290.88

Under the Credit Guarantee Support component, the scheme provides for reimbursement of credit guarantee fees to banks or lending institutions as and when eligible claims arise. Till date, no funds have been disbursed under this component, as the support amount is reimbursed upon receipt of eligible claims from lending institutions in accordance with the scheme guidelines.

(c): No. The scheme is intended to support and facilitate individual women SHG members in rural areas by providing subsidised loans of up to Rs. 1.5 lakh, along with credit guarantee cover for loans up to Rs. 5 lakh. At present, no changes to the scheme are envisaged.

(d): Yes. Under this scheme, all 12 Public Sector Banks and one private sector bank have designed dedicated credit products specifically for SHG members. Further, on the Ministry's advice, banks have included individual financing for SHG members as a key focus area in their lending targets since FY 2024–25.

In the current FY 2025–26 (till date), 5.66 lakh SHG members in rural areas have availed loans amounting to Rs. 8,321.21 crore for setting up and expanding their enterprises. Cumulatively, more than 11.11 lakh women SHG members have been supported with bank credit amounting to Rs. 14,162.96 crore.
