GOVERNMENT OF INDIA
MINISTRY OF MINORITY AFFAIRS
RAJYA SABHA
STARRED QUESTION NO. 161
ANSWERED ON- 03.08.2026

ECONONOMIC EMPOWERMENT OF MINORITY WOMEN THROUGH INSTITUTIONAL CREDIT

*161. SMT. RAJATHI:

Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether Government has undertaken any assessment based on Sachar committee report on the impact of micro-credit and concessional loan schemes on the economic empowerment of minority women through institutional credit; if so, the details thereof;
(b) the number of minority women beneficiaries under such schemes during the last three years, State-wise, community-wise and;
(c) Whether Government has launched any special initiatives to increase the participation of minority women in micro-credit, entrepreneurship and self-employment schemes?

ANSWER

THE MINISTER OF MINORITY AFFAIRS
(SHRI KIREN RIJIJU)

(a) to (c): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS(A) TO (C) IN RESPECT OF RAJYA SABHA STARRED QUESTION NO.161 FOR REPLY ON 03.08.2026 REGARDING ECONONOMIC EMPOWERMENT OF MINORITY WOMEN THROUGH INSTITUTIONAL CREDIT

(a): Ministry of Minority Affairs implements various schemes and initiatives for the socio-economic and educational empowerment of the six centrally notified minority communities with particular focus on the economically weaker and disadvantaged sections, including women. These initiatives are designed based on identified needs and the recommendations of various committees and expert bodies, including the Justice Rajinder Sachar Committee. The Ministry also undertakes periodic third-party assessments to evaluate its schemes.

The National Minorities Development and Finance Corporation (NMDFC), a Central Public Sector Enterprise under the Ministry of Minority Affairs, promotes economic empowerment and financial inclusion of notified minority communities by providing concessional credit for self-employment and income-generating activities. The percentage of Priority Sector Lending (PSL) to minorities has shown a steady increase and, as per the latest impact assessment conducted during 2025–26, 89.9% of the beneficiaries were women entrepreneurs, highlighting the Government's significant contribution to women's economic empowerment.

(b): The State-wise and community-wise details of minority women beneficiaries assisted under NMDFC's concessional credit schemes during the last three years is at **Annexure-A**.

(c): The Ministry has undertaken various initiatives for socio-economic empowerment of minority women through micro-credit, leadership development and entrepreneurship.

NMDFC's Micro Finance scheme, with nearly 99% of the beneficiaries being women, provides micro-credit to Micro Finance members of Self Help Groups (SHGs), particularly women belonging to minority communities residing in remote rural areas and urban slums, who often lack access to formal banking and institutional credit. The Scheme promotes financial inclusion by encouraging beneficiaries to organize themselves into SHGs and develop the habit of regular savings (thrift) and responsible credit utilization.

Also, NMDFC provides concessional loans of up to ₹1.00 lakh per SHG member at a concessional interest rate of 7% per annum and loans of up to ₹1.50 lakh per SHG member at a concessional interest rate of 8% per annum for female beneficiaries.

Further, under the PM VIKAS Scheme of the Ministry of Minority Affairs, which aims to enhance the employability, entrepreneurship and livelihood opportunities of minority communities, the Leadership and Entrepreneurship sub-component specifically focuses on empowering minority women through a three-tiered training programme comprising 60-hour "Leadership and Basic Entrepreneurship Development" training, 120-hour "Entrepreneurship Development" training, and an advanced 240-hour programme for selected participants to become "Biz Sakhis" or "Udyami Mitras". These trained women are envisaged to act as business mentors and support other women entrepreneurs at the local level. The component also facilitates entrepreneurship training, business mentoring through Biz Sakhis/ Udyami Mitras, credit linkages with NMDFC, banks and NBFCs, support for Self Help Groups (SHGs) and group enterprises, and convergence with schemes such as MUDRA to promote sustainable entrepreneurship and financial inclusion.

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Annexure-A

Women Beneficiaries under NMDFC Schemes, State-Wise &Community-Wise for the financial years: 2023-24

S. No.	State / UT	Muslims	Christians	Sikhs	Buddhists	Jains	Parsis	Others	Total Women
1	Andhra Pradesh	28	26	-	21	-	-	-	75
2	Bihar	5	-	-	-	-	-	-	5
3	Goa	5	4	-	-	-	-	-	9
4	Gujarat	2	-	-	-	-	-	-	2
5	Haryana	54	4	13	8	1	-	-	80
6	Himachal Pradesh	17	-	7	1	-	-	-	25
7	Jammu & Kashmir	454	15	5	6	-	-	-	480
8	Jharkhand	2	-	-	-	-	-	-	2
9	Karnataka	24	6	2	36	1	-	-	69
10	Kerala	9,265	12,751	-	-	14	-	5,666	27,696
11	Ladakh	1	-	-	-	-	-	-	1
12	Maharashtra	136	6	-	40	8	-	-	190
13	Mizoram	-	43	-	-	-	-	-	43
14	Odisha	-	-	-	1	-	-	-	1
15	Punjab	-	-	-	1	-	-	-	1
16	Rajasthan	20	-	3	-	18	-	-	41
17	Tamil Nadu	4,319	4,094	-	56	50	-	464	8,983
18	Telangana	10	-	-	-	-	-	-	10
19	Tripura	-	-	-	1	-	-	-	1
20	Uttar Pradesh	4	-	1	2	-	-	-	7
21	Uttarakhand	-	-	-	1	-	-	-	1
22	West Bengal	110,910	1,312	12	492	2	2	3,471	116,201
	TOTAL	**125,256**	**18,261**	**43**	**666**	**94**	**2**	**9,601**	**1,53,923**

Women Beneficiaries under NMDFC Schemes, State-Wise &Community-Wise for the financial years: 2024-2025

S. No.	State / UT	Muslims	Christians	Sikhs	Buddhists	Jains	Parsis	Others	Total Women
1	Andhra Pradesh	2	2	-	82	-	-	-	86
2	Assam	1	-	-	-	-	-	-	1
3	Bihar	-	-	-	1	-	-	-	1
4	Goa	3	-	-	-	-	-	-	3
5	Haryana	26	-	17	14	-	-	-	57
6	Himachal Pradesh	2	-	-	-	-	-	-	2
7	Jammu & Kashmir	672	9	9	3	-	-	-	693
8	Karnataka	3	-	-	66	-	-	-	69
9	Kerala	11,288	14,283	-	-	-	-	5,461	31,032
10	Ladakh	15	-	-	42	-	-	-	57
11	Maharashtra	151	1	-	41	3	-	-	196
12	Meghalaya	-	-	1	-	-	-	-	1
13	Mizoram	-	18	-	-	-	-	-	18
14	Odisha	-	-	-	4	-	-	-	4
15	Punjab	1	-	30	-	-	-	-	31
16	Rajasthan	-	-	-	5	-	-	-	5
17	Tamil Nadu	4,128	2,906	-	109	63	-	322	7,528
18	Telangana	-	-	-	3	-	-	-	3
19	Tripura	-	-	-	1	-	-	-	1
20	Uttar Pradesh	-	-	-	9	-	-	-	9
21	West Bengal	71,759	436	2	179	2	-	2,368	74,746
	TOTAL	**88,051**	**17,655**	**59**	**559**	**68**	**-**	**8,151**	**1,14,543**

Women Beneficiaries under NMDFC Schemes, State-Wise &Community-Wise for the financial years: 2025-2026

S. No.	State / UT	Muslims	Christians	Sikhs	Buddhists	Jains	Parsis	Others	Total Women
1	Goa	3	-	-	-	-	-	-	3
2	Haryana	24	-	16	-	1	-	-	41
3	Himachal Pradesh	21	-	4	1	-	-	-	26
4	Jammu & Kashmir	375	6	5	-	-	-	-	386
5	Kerala	10,413	11,363	-	-	2	-	1,657	23,435
6	Ladakh	6	-	-	20	-	-	-	26
7	Mizoram	-	47	-	-	-	-	-	47
8	Punjab	1	-	53	-	-	-	-	54
9	Tamil Nadu	4,305	3,185	-	-	49	-	382	7,921
10	West Bengal	129,362	1,105	3	572	5	-	4,283	1,35,330
	TOTAL	**1,44,510**	**15,706**	**81**	**593**	**57**	**-**	**6,322**	**1,67,269**

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