GOVERNMENT OF INDIA
MINISTRY OF COOPERATION

RAJYA SABHA
UNSTARRED QUESTION NO. 1123
TO BE ANSWERED ON 29th JULY, 2026

FUNDING FOR WOMEN-LED COOPERATIVES

1123: SMT. RAJATHI:

Will the Minister of COOPERATION be pleased to state:

(a) whether Government has framed any special scheme exclusively for women-led cooperatives, if so, the details thereof;

(b) the eligibility and the procedure for the funding disbursed to women cooperatives by the National Cooperative Development Corporation (NCDC);

(c) the details of the fund disbursed to the women cooperatives by NCDC, State-wise, in the last five years; and

(d) the amount of money disbursed to women cooperatives in Tamil Nadu and its neighbouring States including Andhra Pradesh, Karnataka and Kerala in the last three years?

ANSWER

THE MINISTER OF COOPERATION
(SHRI AMIT SHAH)

(a) National Cooperative Development Corporation (NCDC), a statutory organization working under administrative control of Ministry of Cooperation while aligning itself with mandate of cooperative led economic development, implements various schemes to support women-led and SHG-linked cooperatives viz:

i. **Swayam Shakti Sahakar Yojana:** This scheme aims to promote and strengthen women cooperatives by providing financial assistance for income-generating activities, entrepreneurship development and capacity building of women-led SHG. The Cooperatives in turn can make onward lending of term loan or working capital loan to women-led SHG.

ii. **Nandini Sahakar Scheme:** This scheme aims to provide financial support exclusively for women-led cooperative societies engaged in activities such as dairy, livestock, food processing and other allied sectors thereby enhancing women's participation in cooperative enterprises.

iii. **Yuva Sahakar Yojana:** This scheme aims to encourage young women entrepreneurs to establish and manage cooperative enterprises in emerging and innovative sectors by providing financial assistance and support through NCDC. Under the Scheme, NCDC provides 2% interest subvention on the rate of interest on term loan besides easy financing with women-led cooperative society required to contribute just 20% of the project cost.

(b) NCDC provides working capital loans for 1-2 year, margin money for 5 years and term loans for 8 years to women cooperatives. Financial assistance is provided either through State Government or directly. In case of direct financing, NCDC provides assistance to women cooperatives subject to the following eligibility criteria:

i. Cooperative should have been in operation for not less than 3 years

ii. Cooperative should have positive net worth, not less than 100% paid up share capital i.e, there should be no erosion in the paid-up share capital;

Further, **women cooperatives** that have been operational for a minimum of three months are also being assisted under "Yuva Sahakar" scheme of NCDC.

(c & d) The details of the fund disbursed to the women cooperatives by NCDC, State-wise including Tamil Nadu, Andhra Pradesh, Karnataka and Kerala in the last five years is at **Annexure-I.**

ANNEXURE-I

STATE- WISE DETAILS OF FINANCIAL ASSISTANCE PROVIDED TO WOMEN COOPERATIVES BY NCDC DURING THE LAST 5 YEARS

(Rs. in cr)

S.No.	State and UTs	2021-22	2022-23	2023-24	2024-25	2025-26
1	Andhra Pradesh	795.00	1,385.15	700.00	1,100.00	4,200.00
2	Arunachal Pradesh	23.26	0.09	0.00	0.00	0.00
3	Assam	0.00	0.00	0.00	0.00	0.20
4	Bihar	0.00	0.01	0.03	0.00	0.00
5	Gujarat	0.00	0.50	0.26	0.00	0.25
6	Haryana	0.64	0.86	0.00	0.00	0.00
7	Jharkhand	0.18	0.01	0.00	0.03	0.01
8	Karnataka	0.00	0.20	0.00	0.00	0.00
9	Kerala	0.00	0.03	0.00	0.00	0.02
10	Madhya Pradesh	0.10	0.08	0.19	0.32	0.58
11	Maharashtra	5.00	0.00	10.00	10.00	35.00
12	Mizoram	0.00	0.00	0.23	0.52	0.12
13	Odisha	0.15	0.00	0.00	0.20	0.15
14	Rajasthan	0.00	0.00	0.44	0.00	190.16
15	Tamil Nadu	0.13	0.06	0.58	0.00	0.00
16	Telangana	495.06	50.00	0.05	245.06	500.00
17	Uttar Pradesh	0.01	0.00	0.00	0.00	0.00
	Total	**1,319.53**	**1,436.99**	**711.78**	**1,356.13**	**4,926.49**