

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 3613  
ANSWERED ON 17/12/2024**

**FINANCIAL SUPPORT FOR RURAL WOMEN**

**3613. SHRI MANSUKHBHAI DHANJIBHAI VASAVA:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether the Government has any schemes for empowerment of women by providing them loan to build houses or start their own business in rural areas;**
- (b) if so, the details thereof;**
- (c) whether the Government has any estimate of the number of women to be benefitted thereby; and**
- (d) if so, the details thereof?**

**ANSWER**

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

**(a) to (d): The Ministry of Rural Development (MoRD) is engaged in the implementation of several flagship programs of the Government of India - the Pradhan Mantri Awaas Yojana Gramin (PMAY-G), Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Gram Sadak Yojana (PMGSY), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), DeenDayal Upadhyay Grameen Kaushalya Yojana (DDU-GKY) and the National Social Assistance Program (NSAP) etc. All the programmes of the MoRD are focussed on Women empowerment.**

**Pradhan Mantri Awaas Yojana- Gramin (PMAY-G):**

**In order to achieve the target of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to eligible rural households with the cumulative target to construct 4.95 crore pucca houses with basic**

**amenities by March 2029. A total target of 3.33 crore houses has been allotted to the States/UTs and out of which 3.22 crore houses have been sanctioned and more than 2.68 crore houses have been completed.**

**The PMAY-G guidelines provide sanctioning of the house in the names of women, or jointly with their husbands, except for cases involving widows, separated, unmarried, or transgender individuals. Further, in order to ensure empowerment of women, an advisory has been issued stating that all the houses under PMAY-G should include names of women members of the household in sanction details/ownership details (either solely or in joint ownership) and that the female member(s) may be added as secondary owner in the sanction letters where the initial sanction has already been given in the name of the male member. Against the overall completion of 2.68 crore houses as on 13<sup>th</sup> December 2024, 72,65,822 completed houses are solely in the name of women and 1,22,47,493 jointly in the name of wife and husband i.e. 1,95,13,315 (73%) of the total completed houses under PMAY-G. Further, women beneficiaries of PMAY-G are associated with Self Help Groups (SHG) for livelihood and employment opportunities.**

**DeendayalAntyodayaYojana - National Rural Livelihoods Mission (DAY-NRLM):**

**The DAY-NRLM assists Self-Help Groups (SHGs) in obtaining loans from Banks. Members of these SHGs utilize such loans for a variety of purposes, including the promotion of their businesses. Since the inception of this Mission, a total of 9.74 lakh crore in bank loans has been disbursed to women-led SHGs. Further, the DAY-NRLM has mobilized 10.05 Crore rural households into 90.87 lakh SHGs in the country.**

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