

GOVERNMENT OF INDIA
MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

LOK SABHA
UNSTARRED QUESTION NO. 4808
TO BE ANSWERED ON: 21.08.2025

SUPPORT TO WOMEN-LED MSMEs

4808. DR. PRABHA MALLIKARJUN:

Will the Minister of MICRO, SMALL AND MEDIUM ENTERPRISES be pleased to state:

- (a) whether the Government has undertaken any assessment of the disparity between the number of PM Mudra Yojana loan accounts held by women and the relatively lower share of actual disbursed credit to them and if so, the details thereof;
- (b) whether any financial literacy initiatives have been rolled out to improve credit access for women entrepreneurs particularly in Tier 2/3 cities or rural areas and if so, the details thereof;
- (c) whether the Government is working with commercial banks and NBFCs to improve formal credit flows to women-led MSMEs; and
- (d) if so, the details thereof?

ANSWER

MINISTER OF STATE FOR MICRO, SMALL AND MEDIUM ENTERPRISES
(SUSHRI SHOBHA KARANDLAJE)

- (a): As informed by Department of Financial Services (DFS), as on June 2025, a total of 36.04 crore loans have been extended to Women Entrepreneurs under Pradhan Mantri Mudra Yojana (PMMY) across the country, since inception of the Scheme.
- (b): The Ministry of MSME launched the 'Yashasvini Campaign' on 27.06.2024. The objective of the Campaign is to empower women entrepreneurs across India through various schemes on formalization, access to credit, capacity building and mentorship through awareness generation about these schemes.

Awareness programmes, including for enhancing credit access are conducted by the field offices of Ministry of MSME, in coordination with MSME/ Industry Departments of States/UTs concerned and other MSME stakeholders like CGTMSE, SIDBI, DFS etc through physical workshops, social media etc.

As informed by Reserve Bank of India (RBI), it undertakes various awareness measures and initiatives to improve credit access and some of these initiatives are as follows:

- RBI has been conducting Financial Literacy Week (FLW) every year since 2016 to propagate financial education messages on various themes for public across the country. During the week, appropriate programmes on the chosen theme to raise awareness among the public, including disseminating the messages in public places are conducted. Banks too disseminate the information and create awareness among their customers and the public by displaying the messages on their premises, ATM screens, websites. FLW 2025 has been conducted on the theme "Financial Literacy: Women's Prosperity".

- Lead Banks have been advised to set up Financial Literacy Centres (FLCs) at district level and to conduct camps for the general public, as well as for different target groups, which inter-alia includes Micro and Small Entrepreneurs and Self Help Groups.

(c) and (d): As informed by RBI, the Government had drawn up a 14-point action plan (now 13-point action plan) in the year 2000 for implementation by Public Sector Banks (PSBs) to help overcome the hurdles faced by women in accessing bank credit and credit plus services. The PSBs were advised to earmark 5 percent of their Net Bank Credit (NBC) for lending to women. The total outstanding credit provided by PSBs to women as on March 31, 2025, was ₹ 13,66,693.26 crore, forming 15.80% of NBC of PSBs. All 12 PSBs achieved the target of 5% of NBC for lending to women as on March 31, 2025.
