

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3453
TO BE ANSWERED ON 13.03.2026

SCHEMES FOR ECONOMIC EMPOWERMENT OF WOMEN

3453. DR. MANNA LAL RAWAT:

Will the Minister of WOMEN AND CHILD DEVELOPMENT be pleased to state:

- (a) whether the Government is presently implementing any major schemes for the economic empowerment of women, if so, the details thereof;
- (b) the number of women who have been provided financial assistance, loans/other benefit under the Pradhan Mantri Mudra Yojana (PMMY), Stand Up India Scheme, Self Help Group (SHG) Programme, Pradhan Mantri Jan Man Abhiyan, Pradhan Mantri Jan Dhan Yojana and Dharti Aaba Janjatiya Gram Utkarsh Abhiyan, scheme-wise;
- (c) the details of women beneficiaries who have received benefits under the said scheme State-wise; and
- (d) the number of women beneficiaries, the amount disbursed and progress made in Rajasthan, scheme-wise, district-wise?

ANSWER

MINISTER OF WOMEN AND CHILD DEVELOPMENT
(SHRIMATI ANNPURNA DEVI)

(a) to (d) The Government gives utmost priority to the safety, security and empowerment of women in the country. Government has adopted a multi-pronged approach on a life-cycle continuum basis to address the issue of women for their educational, social, economic and political empowerment so that they lead the process of development of India.

The Ministry of Women and Child Development has been implementing the Umbrella Scheme named as 'Mission Shakti' during the 15th Finance Commission period with effect from the financial year 2022-23. It is aimed at strengthening interventions for women safety, security and empowerment.

The “Sambal” sub-scheme is for safety and security of women. It has the components of One Stop Centres (OSCs), Women Helpline (WHL), Beti Bachao Beti Padhao (BBBP) and Nari Adalat.

The “Samarthya” sub scheme is for empowerment of women. It has the components of Pradhan Mantri Matru Vandana Yojana (PMMVY), Shakti Sadan, Sakhi Niwas, Palna and SANKALP: Hub for Empowerment of Women (HEW).

The Anganwadi Services under Mission Saksham Anganwadi and Poshan 2.0 is a universal, no-entry barriers scheme under which pregnant women and lactating mothers are eligible for the services including the Supplementary Nutrition Programme (SNP).

In the past few years, a number of initiatives have been taken by the Government for holistic development and economic empowerment of women in the country.

Pradhan Mantri Mudra Yojana (PMMY) was launched on 08.04.2015. Under the Scheme, collateral free institutional credit is provided by Member Lending Institutions (MLIs) i.e. Scheduled Commercial Banks (SCBs), Regional Rural Banks (RRBs), Non-Banking Financial Companies (NBFCs) and Micro Finance Institutions (MFIs) to non-corporate, non-farm small entrepreneurs. Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan upto Rs.20 lakh under the Scheme for income generating activities in the manufacturing, trading and service sectors and also for activities allied to agriculture, across four loan categories, viz. Shishu (loans upto Rs. 50,000/-), Kishor (loans above Rs. 50,000/- and upto Rs. 5 lakh), Tarun (loans above Rs. 5 lakh and upto Rs. 10 lakh) and Tarun Plus (loans above Rs. 10 lakh and upto Rs. 20 lakh).

The Scheme was launched on 08.04.2015. As on 27.02.2026, a total of 57.26 crore loan accounts with amounting to Rs. 39.48 lakh crore have been extended under PMMY, since inception. Out of this, more than 38.05 crore loan accounts amounting to Rs.16.65 lakh crore have been extended to Women Entrepreneurs.

Stand-Up India Scheme was launched on 05.04.2016. The objective of the Scheme was to facilitate loans from Scheduled Commercial Banks (SCBs) of value between Rs. 10 lakh and Rs.1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and one-Woman borrower per Bank branch for setting up greenfield enterprise in manufacturing, services or trading sector, including activities allied to agriculture. The Scheme was valid/operational till March 2025.

Stand Up India scheme has facilitated over 2.75 lakh loans to SC/ST and Women entrepreneurs across the country, including a total of 2,27,965 loans amounting to Rs. 52474.07 crore to Women entrepreneurs as on 31.03.2025.

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) launched in June 2011, is a Centrally Sponsored Scheme of Government of India aims at mobilizing rural poor women households into Self Help Groups (SHGs) and provide them

long-term support so that they diversify their livelihoods, improve their incomes and lead a better-quality life.

As on 31st Jan 2026, the Mission is implemented in 7178 blocks in 755 districts across 28 States and 6 UTs (except Delhi and Chandigarh). Cumulatively, 10.05 crore women have been mobilized into nearly 91 lakh SHGs. DAY-NRLM provides funds to create a resource in perpetuity for the community institutions to strengthen their institutional and financial management capacity and build their track record to attract mainstream Bank finance. These include Revolving Fund of Rs. 20,000 to Rs. 30,000 per SHG and Community Investment Fund up-to Rs. 2.50 lakh per SHG. In order to reduce the effective cost of Bank credit to women SHGs, DAY-NRLM provides interest subvention to SHGs on loans from Banks. Cumulatively, Rs. 62,58,809.94 Lakh Capitalization support is provided to SHGs and a total of Rs. 12.33 lakh crore bank loan is disbursed since the inception of the scheme.

Cumulatively since 2011, 13,06,414 women SHG groups have been provided Capitalization support till January 2026 and 56,01,570 Women SHGs were provided loan by the banks during the financial year 2024-25 under Day-NRLM

The details of the number of beneficiaries along with the number of SHGs state-wise is at **Annexure-I**. Under DAY-NRLM, the number of women beneficiaries district-wise in Rajasthan scheme is at **Annexure-II**. Further, the amount of capitalization support disbursed, district-wise in the State of Rajasthan under DAY-NRLM is at **Annexure-III**.

Pradhan Mantri Jan Man Abhiyan (PM JANMAN) mission aims to improve the socio-economic status of PVTGs by bridging gaps in health, education, livelihoods; by improving basic infrastructure in Particularly Vulnerable Tribal Group (PVTG) communities, habitations, and families aligning with existing schemes of Nine Ministries/Departments.

Under the mission, 539 Van Dhan Vikas Kendras (VDVKs) have been sanctioned, associating 45,958 members, including tribal women members. The State/UT-wise details of VDVks under PM JANMAN is at **Annexure-IV**.

Further, for the State of Rajasthan, an amount of Rs. 442.1 Lakhs has been sanctioned and Rs. 220.045 Lakhs has been released under PM JANMAN for VDVks.

Pradhan Mantri Jan Dhan Yojana was launched as the National Mission for Financial Inclusion on 28.8.2014. It aims to ensure comprehensive financial inclusion of all households in the country by providing universal access to banking facilities with at least one basic bank account to every household, financial literacy, and social security cover.

The Scheme offers:

- To unbanked persons a basic bank account without any minimum balance requirement, called a Basic Savings Bank Deposit (BSBD) account;
- Free RuPay debit card, with in-built accident insurance cover of Rs. 2 lakh;
- Access to overdraft facility of upto Rs. 10,000, subject to eligibility conditions;
- Easy access to banking services in rural areas, through Bank Mitras;
- Awareness about financial products through financial literacy programs

As on 25.02.2026, there are a total number of 57.78 Crore PMJDY Accountholders, out of this, 32.21 Crore are women Accountholders.

Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA) mission seeks to develop enabling infrastructure and enhance socio-economic conditions in selected tribal-majority villages (with a population of 500 or more, and at least 50% tribal residents as well as villages in Aspirational Districts with a tribal population of 50 or more).

Under the mission, beneficiary data is maintained in an integrated manner and disaggregated data of women beneficiaries is not maintained.

Annexure-I

DETAILS OF THE NUMBER OF BENEFICIARIES ALONG WITH THE NUMBER OF SHGS STATE-WISE UNDER DAY NRLM

SI No	State	Number of SHGs formed	Number of Women mobilized into SHGs
1	Andhra Pradesh	8,55,600	90,75,289
2	Assam	3,61,516	41,11,020
3	Bihar	10,97,100	1,27,13,428
4	Chhattisgarh	2,76,375	30,68,427
5	Gujarat	2,79,758	27,83,006
6	Jharkhand	2,91,601	35,89,607
7	Karnataka	3,60,684	42,07,374
8	Kerala	2,71,209	40,02,478
9	Madhya Pradesh	4,87,291	58,29,972
10	Maharashtra	6,40,719	65,25,549
11	Odisha	5,51,141	57,75,035
12	Rajasthan	3,21,875	38,04,161
13	Tamil Nadu	3,36,764	40,23,939
14	Telangana	4,42,979	48,20,573
15	Uttar Pradesh	8,42,101	95,09,884
16	West Bengal	11,92,980	1,22,51,533
17	Haryana	60,301	6,29,094
18	Himachal Pradesh	45,295	3,78,542
19	Jammu & Kashmir	91,445	7,97,805
20	Punjab	52,118	5,43,246
21	Uttarakhand	65,840	4,97,777
22	Arunachal	11,906	93,308
23	Manipur	11,659	1,18,734
24	Meghalaya	45,312	4,44,264
25	Mizoram	10,291	85,934
26	Nagaland	15,419	1,35,261
27	Sikkim	5,915	56,675
28	Tripura	51,841	4,94,675
29	Andaman	1,294	13,194
30	Goa	3,891	50,735
31	Ladakh	1,807	12,618
32	Lakshadweep	348	4,363
33	Puducherry	4,744	59,714
34	Daman DIU and NH	1,673	16,782
	Total:	90,90,792	10,05,23,996

Annexure-II

NUMBER OF WOMEN BENEFICIARIES DISTRICT-WISE IN RAJASTHAN SCHEME UNDER DAY-NRLM

Sl No.	District	Number of SHGs formed	Number of Women mobilized into SHGs
1.	AJMER	6,517	80,294
2.	ALWAR	7,569	89,011
3.	BALOTARA	6,117	69,547
4.	BANSWARA	17,858	2,04,040
5.	BARAN	7,122	96,927
6.	BARMER	10,363	1,17,040
7.	BEAWAR	5,067	58,979
8.	BHARATPUR	5,677	64,127
9.	BHILWARA	13,413	1,51,896
10.	BIKANER	6,651	78,621
11.	BUNDI	8,386	1,00,035
12.	CHITTORGARH	8,808	1,04,715
13.	CHURU	8,591	1,08,583
14.	DAUSA	9,045	1,10,638
15.	DEEG	4,059	47,822
16.	DHOLPUR	7,135	81,800
17.	DIDWANA-KUCHAMAN	4,915	58,225
18.	DUNGARPUR	14,926	1,69,452
19.	HANUMANGARH	7,063	89,867
20.	JAIPUR	8,389	1,02,445
21.	JAISALMER	4,704	54,016
22.	JALORE	8,140	94,728

23.	JHALAWAR	9,873	1,20,112
24.	JHUNJHUNU	6,198	74,262
25.	JODHPUR	8,630	1,06,526
26.	KARAULI	11,184	1,27,455
27.	KHAIRTHAL-TIJARA	3,267	37,246
28.	KOTA	6,893	82,104
29.	KOTPUTLI-BEHROR	4,400	52,390
30.	NAGPUR	5,616	63,360
31.	PALI	7,044	83,689
32.	PHALODI	4,424	51,090
33.	PRATAPGARH	7,911	92,902
34.	RAJSAMAND	7,241	93,581
35.	SALUMBAR	5,439	61,685
36.	SAWAI MADHOPUR	8,989	1,02,784
37.	SIKAR	7,100	86,102
38.	SIROHI	5,516	65,770
39.	SRI GANGANAGAR	8,153	94,311
40.	TONK	7,645	92,582
41.	UDAIPUR	15,837	1,83,402
	Total:	3,21,875	38,04,161

Annexure-III

AMOUNT OF CAPITALIZATION SUPPORT DISBURSED, DISTRICT-WISE IN THE STATE OF RAJASTHAN UNDER DAY-NRLM

Sl. No.	District	No. of SHGs provided Capitalization Support	Amount (in Lakh) disbursed in the form of Capitalization Support to SHGs
1.	Ajmer	8,823	5,253
2.	Alwar	8,587	5,212
3.	Banswara	21,239	11,055
4.	Baran	13,618	8,712
5.	Barmer	6,190	2,846
6.	Bharatpur	4,920	2,533
7.	Bhilwara	19,753	11,926
8.	Bikaner	8,025	4,704
9.	Bundi	9,459	5,686
10.	Chittorgarh	12,375	7,077
11.	Churu	10,994	6,065
12.	Dausa	8,793	4,321
13.	Dholpur	8,698	4,602
14.	Dungarpur	18,829	10,224
15.	Hanumangarh	5,845	2,782
16.	Jaipur	7,815	3,127
17.	Jaisalmer	2,489	1,115
18.	Jalore	5,462	3,957
19.	Jhalawar	15,203	9,102
20.	Jhunjhunu	6,524	3,237
21.	Jodhpur	9,673	5,528

22.	Karauli	10,386	5,078
23.	Kota	11,081	6,381
24.	Nagaur	3,788	1,784
25.	Pali	7,592	3,977
26.	Pratapgarh	9,475	4,980
27.	Rajsamand	12,396	7,516
28.	Sawai Madhopur	7,390	3,722
29.	Sikar	8,365	5,117
30.	Sirohi	6,401	4,103
31.	Sri Ganganagar	7,381	4,785
32.	Tonk	9,186	5,056
33.	Udaipur	21,670	10,741
34.	Total	3,28,425	1,82,304

Annexure-IV**THE STATE/UT-WISE DETAILS OF VDVKS AND ASSOCIATED MEMBERS
UNDER PM JANMAN**

Sl. No.	State	Members	VDVK Sanctioned
1	Andaman and Nicobar	56	1
2	Andhra Pradesh	6,162	73
3	Chhattisgarh	2,395	16
4	Gujarat	1,050	21
5	Jharkhand	2,876	35
6	Karnataka	1,836	33
7	Kerala	537	7
8	Madhya Pradesh	5,091	83
9	Manipur	600	2
10	Maharashtra	3,624	40
11	Odisha	5,244	66
12	Rajasthan	8,842	51
13	Tamil Nadu	2,403	37
14	Telangana	1,461	25
15	Tripura	2,550	30
16	Uttar Pradesh	319	5
17	Uttarakhand	634	9
18	West Bengal	278	5
	Grand Total	45,958	539
