

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA
UN-STARRED QUESTION No. 379
ANSWERED ON MONDAY 2nd FEBRUARY, 2026/ 13 MAGHA, 1947(SAKA)

Financial Inclusion of Women

† 379. SHRI SANJAY HARIBHAU JADHAV:

Will the MINISTER OF FINANCE be pleased to state:-

- (a) whether the Government has conducted any study pertaining to the schemes introduced for financial inclusion of women in the country during the last five years and if so, the details thereof;
- (b) whether the number of women applicants of loans for retail and business has tripled during the last five years;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) whether the Government is taking steps for improving the existing schemes to increase access to loan for women entrepreneurs; and
- (e) if so, the steps taken by the Government to mitigate the challenges being faced by women creditors?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a): The Development Monitoring and Evaluation Office (DMEO), NITI Aayog has undertaken the evaluation study of five flagship financial inclusion schemes in which women have a significant share of participation:

1. Pradhan Mantri Jan Dhan Yojana (PMJDY) (56%) -2024-25
2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (54%) - 2024-25
3. Pradhan Mantri Suraksha Bima Yojana (PMSBY) (51%) - 2024-25
4. Stand-Up India (SUPI) (82%) - 2024-25
5. Pradhan Mantri Mudra Yojana (PMMY) (67%) - 2023-24

(b) and (c): As per the data received from Public Sector Banks (PSBs), the participation of Women borrowers has increased 2.14 times under Retail and 2.62 times under MSME segment respectively during the last five years.

(d) and (e): The Government has taken various steps towards effective implementation of the existing Schemes. These, inter alia, include intensive publicity campaigns, simplification of application form, Credit Guarantee Scheme, reduction in margin money, inclusion of activities allied to agriculture, nomination of Mudra Nodal Officer and frequent reviews at various level to monitor the achievement against allocated target etc.

Apart from linking prospective borrowers with banks for loans, the online portal (www.standupmitra.in) for Stand-Up India Scheme provided guidance to prospective entrepreneurs in their endeavour to set up business enterprises, starting from training to filling up of loan applications as per Bank requirements.

The Jan Samarth portal acts as a one-stop digital platform for linking various government-sponsored loan schemes including Pradhan Mantri Mudra Yojana (PMMY) and Stand Up India Scheme (SUPI), thereby facilitating easy access for applications under these Schemes.
