

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

**LOK SABHA  
UNSTARRED QUESTION NO. 518  
ANSWERED ON 03/02/2026**

**WOMEN ENTERPRISE ACCELERATION FUND**

**518. Ms. S Jothimani:**

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

- (a) the details and total number of beneficiaries of the Women Enterprise Acceleration Fund established under the DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) in Tamil Nadu over the preceding three years;**
- (b) the details and total Credit Guarantee Support disbursed to date, disaggregated with specific data for Tamil Nadu and the KarurLokSabha Constituency, State-wise;**
- (c) whether the Government deems it necessary to expand the purview of the aforementioned scheme to embrace women-led enterprises in rural areas that extend beyond the current classifications of nano and small enterprises;**
- (d) whether the Women Enterprise Acceleration Fund effectively bridging the substantial finance gap for women entrepreneurs in rural areas; and**
- (e) if not, the measures being implemented or proposed to address the identified shortcomings?**

**ANSWER**

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

**(a): DeendayalAntyodayaYojana–National Rural Livelihoods Mission (DAY-NRLM) has established a Women Enterprise Acceleration Fund to facilitate credit for individual women SHG members to expand and scale their enterprises. Key components of the women enterprise acceleration fund are as follows:**

- i. Reimbursement of credit guarantee fees to lending institutions.**

**ii. Interest subvention on prompt repayment to Individual women SHG members.**

**As primary objective of the scheme is to facilitate access to credit for individual SHG members, the Ministry has engaged extensively with all Public Sector Banks and major private sector banks to design dedicated credit products. As on date, all 12 Public Sector Banks and one major private sector bank have developed exclusive credit products for SHG members and have entered into formal partnerships with the Ministry to extend these credit services across rural areas.**

**Number of women beneficiaries in Tamil Nadu:**

**The loan disbursed to women SHG members over the last three years is as follows:**

<b>S. No.</b>	<b>Year</b>	<b>No of Beneficiaries</b>	<b>Loan Amount (Rs. in crores)</b>
<b>1</b>	<b>2023-24</b>	<b>933</b>	<b>11.43</b>
<b>2</b>	<b>2024-25</b>	<b>29440</b>	<b>620.91</b>
<b>3</b>	<b>2025-26</b>	<b>31,061</b>	<b>456.14</b>

**(b): Till date, no funds have disbursed under the Credit Guarantee Support component. Further, as per the scheme guidelines, the support amount is to be reimbursed to banks/lending institutions as and when eligible claims arise. Accordingly, the State has no role in managing funds for this component of the scheme.**

**(c): No. The scheme is intended to support and facilitate individual women SHG members in rural areas by providing subsidised loans up to Rs. 1.5 lakh, along with credit guarantee cover for loans up to Rs. 5 lakh. At present, no changes to the scheme are envisaged.**

**(d): Yes. By virtue of this scheme, all 12 Public Sector Banks and one private sector bank have designed dedicated credit products specifically for SHG members. Further, on the advice of this Ministry, banks have included individual financing to SHG members as a key focus area in their lending targets since FY 2024-25.**

**In FY 2025-26 (till date), 5.57 lakh SHG members in rural areas have availed loans totalling Rs. 8,321.21 crore to set up and expand their enterprises. Cumulatively, more than 11.11 lakh women SHG members have been supported with bank credit amounting to Rs. 14,162.96 crore.**

**(e): In view of above (d), not applicable.**

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