

Government of India
Ministry of Finance
Department of Financial services

RAJYA SABHA

UNSTARRED QUESTION NO. 1369

ANSWERED ON TUESDAY, MARCH 11, 2025/ PHALGUNA 20, 1946 (SAKA)

SUPPORT FOR TRIBAL WOMEN IN ODISHA UNDER THE MUDRA SCHEME

1369. **Dr. Sasmit Patra:**

Will the Minister of FINANCE be pleased to state:

- (a) the number of women in Odisha who have received Mudra Loan in Odisha;
- (b) the impact of Mudra Scheme on tribal women entrepreneurs, including the total number of tribal women beneficiaries under the scheme since its inception;
- (c) the specific measures taken by Government to promote financial inclusion and provide training and capacity building to tribal women in Odisha so that they can access and effectively utilize MUDRA loans for their entrepreneurial activities; and
- (d) whether Government has any plans to increase the allocation of MUDRA loans for tribal women in Odisha, particularly in sectors such as handicrafts, handloom, agriculture, food processing, etc?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF FINANCE

(SHRI PANKAJ CHAUDHARY)

(a) to (d) More than 2.66 crore loans have been sanctioned to women in Odisha under Pradhan Mantri Mudra Yojana (PMMY) since inception of the Scheme. 26.90 lakh loans have been sanctioned to persons belonging to Scheduled Tribe (ST) category (including women) in the state of Odisha under the Scheme.

The Scheme provides funding to small businesses, handicrafts, agriculture-allied activities and traditional enterprises on which many tribal women rely for income. Further, tribal women, who often lack collateral or credit history, have benefited from collateral-free loans provided under PMMY.

As per information provided by the State Level Bankers' Committee (SLBC), Odisha, following actions have been taken during the first three quarters of the current Financial Year to promote Financial Inclusion and train the entrepreneurs:

- 26,187 financial literacy camps have been conducted in 3,164 rural bank branches ;

- 4,032 financial literacy camps have been conducted by Financial Literacy Centres (FLCs) in all the 30 Districts; and
- 104 Centre for Financial Literacy (CFL) projects, providing financial education and counselling, are being operated, covering all the blocks of the State. These centres have been conducting Financial Literacy Awareness Programmes (FLAPs) regularly.

There is no sector / category specific allocation under Mudra Loans. The Scheme provides access to institutional finance to unfunded non-corporate, non-farm micro/small business units for income generating activities in the manufacturing, trading, service sectors and also for activities allied to agriculture. Any individual, who is otherwise eligible to take a loan and has a business plan for small business enterprise can avail loan under the Scheme.
