GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 4237
ANSWERED ON 19/08/2025

SCOPE OF LAKHPATI DIDI YOJANA

4237. Shri Tejasvi Surya:
Shri AvimanyuSethi:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the total number of women who have benefited from the "LakhpatiDidi" Yojana since its starting in the country;
(b) whether the Government proposes to expand the scope of the said Yojana in the upcoming Union Budget to focus not only on income generation but also on other significant impacts, if so, the details thereof and the steps taken in this regard;
(c) whether the Government also proposes to enhance access to credit and microfinance facilities under the scheme to further empower rural women; and
(d) if so, the details thereof along with the achievements of the LakhpatiDidiYojana in the State of Odisha, district-wise and the steps taken in this regard?

ANSWER

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

(a): LakhpatiDidi is an outcome of the DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM), a Centrally Sponsored Scheme scheme of this Ministry. LakhpatiDidi initiative is aimed to empower and enable Self-Help Groups (SHG) Women under the Mission, and earn a minimum income of Rupees one lakh per annum on a sustainable basis, for at least 4 agricultural seasons and/ or business cycles. Under DAY-NRLM, so far, 10.05 crore rural households have been mobilized into 90.90 Lakhs Self Help Groups (SHGs). More than 1.48 crore SHG members have become LakhpatiDidis, so far.

(b): LakhpatiDidi is an initiative and not a scheme. Therefore, no specific budget is allocated for LakhpatiDidi initiative. However, allocation of the DAY-NRLM scheme has been increased from Rs.15,047Crore in year 2024-25 to Rs. 19,005.00 Crore for year

2025-26. This enhanced budget is aimed to empower the SHG members economically and also facilitate women led rural development, and for their social and financial inclusion.

(c) & (d): DAY-NRLM is providing access to credit and microfinance facilities to empower women through various steps which are as follows:

(i) Funds are provided to SHGs in the form of Revolving Fund (RF) and Community Investment Fund (CIF) to help them in creating a corpus, from which the SHG members can avail loans for various purposes.

(ii) The SHGs are also facilitated for Bank linkage for accessing credit at subsidized rates of interest. Since 2013-14, the SHGs have been assisted to access Bank credit of Rs. 10 lakh crores, so far. The master circular for providing credit to women SHGs are issued by the Reserve Bank of India/National Bank for Agriculture and Rural Development (NABARD).

(iii) SHG members are also imparted financial literacy skills through trainings on accounting, record-keeping, budgeting, and loan management etc.

(iv) Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under the DAY-NRLM program supports and facilitates the SHGs and their family members to set-up small enterprises in the non-farm sector, create an eco-system of entrepreneurship in a block by providing trainings and hand-holding support through the Community Resource Person for Enterprise promotion (CRP-EP), finance through Community Enterprise Fund (CEF), domain and business related mentorship under a single roof called Block Resource Centre (BRC), Operated and Managed by the community. As of June 2025, 3.74 lakh enterprises have been supported under SVEP.

In Odisha, more than 7.80 lakh SHG members have been enabled as LakhpatiDidi. The initiative focusses on the individual SHG women. In the entire process of planning, implementation and monitoring, the community institution structures i.e. SHGs, Village Organizations (VOs) and Cluster Level Federations (CLFs) spearhead the engagements. A structured approach has been adopted to make the SHG members Lakhpati. The initiative also facilitates enhancing financial literacy, training and support and convergence across government departments as well as

building entrepreneurial capacity among SHG women, for social and financial inclusion.

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