

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**STARRED QUESTION NO. 363**  
TO BE ANSWERED ON 04/04/2025

**SHGs and Village Organisations formed by Ministry of Rural Development**

\*363 SMT. REKHA SHARMA:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of Self-Help Groups (SHGs) and Village Organisations (VO) formed by the Ministry since 2022 to February 2025;
- (b) the number of Business Correspondent Agents (BCAs) deployed by the Ministry since 2022 to February 2025; and
- (c) the number of women empowered to become Lakhpati Didis till February 2025?

**ANSWER**  
MINISTER OF RURAL DEVELOPMENT  
(SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (c): A Statement is laid on the Table of the House.

**STATEMENT IN REPLY TO PARTS (a) to (c) OF RAJYA SABHA STARRED QUESTION NO. \*363 ANSWERED ON 04.04.2025 REGARDING SHGs AND VILLAGE ORGANISATIONS FORMED BY MINISTRY OF RURAL DEVELOPMENT**

(a): Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) is a poverty alleviation programme of the Ministry of Rural Development (MoRD), which was launched in June, 2011. It is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor households into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life and come out of abject poverty. These SHGs are further federated into Village Organisations (VOs).

Since the financial year 2022-23 till 28th February 2025, 15.63 lakh SHGs and 1.18 lakh VOs are formed under DAY-NRLM.

(b): DAY-NRLM is providing last mile delivery of financial services in remote rural areas where people do not have much access to banking services, through deployment of SHG Women as Business Correspondent Agents, also known as BC Sakhi, to provide financial services including deposit, credit, remittance, disbursement of pensions & scholarships, payment of MGNREGA wages and enrollment under insurance & pension schemes.

Since Financial Year 2022-23 till February 2025, 62,089 women members of SHGs have been identified, trained, and deployed as Business Correspondent Agents/BC Sakhis.

(c): A Lakhpati Didi is a Self-Help Group Member, whose annual household income is at least Rs. 1,00,000 (Rupees One Lakh) with an average monthly income of at least Rs. 10,000 (Rupees Ten Thousand) sustained for at least 4 agricultural seasons and/or business cycles. Till February 2025, 1.15 crore women members of SHGs have become Lakhpati Didi.

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