

GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS

RAJYA SABHA
UNSTARRED QUESTION NO. 1015
ANSWERED ON TUESDAY THE 29TH JULY, 2025 Sraana 7, 1947 (SAKA)

NIVESHAK DIDI PHASE-2

QUESTION

1015. Shri Mayankkumar Nayak:
Shri Narayana Koragappa:
Dr. Kavita Patidar:

Will the Minister of **CORPORATE AFFAIRS** be pleased to state:

- (a) the number of rural women and areas targeted to be reached by the Ministry under Niveshak Didi Phase-2 scheme;
- (b) whether any measurable targets have been set by the Ministry for improving financial literacy through the scheme;
- (c) if so, the details thereof; and
- (d) the steps being taken to connect maximum number of women to this scheme for making contribution towards the vision of developed India @2047?

ANSWER

MINISTER OF STATE OF THE MINISTRY OF CORPORATE AFFAIRS AND MINISTRY
OF ROAD TRANSPORT AND HIGHWAYS

(HARSH MALHOTRA)

(a) to (c) Niveshak Didi Phase 2 envisages 4000 financial literacy camps targeting rural and semi urban population including women, across the country including Rajasthan, Gujarat, Karnataka, Madhya Pradesh and Himachal Pradesh. Camps are aimed to provide financial literacy and awareness, especially to women.

(d) To ensure larger participation of women in the said Scheme, following steps are taken to contribute to the broader vision of “Viksit Bharat@2047:

(i) “By Women, For Women” Model

Women postal employees and local women leaders as trained as Niveshak Didis. They hold camps targeting mostly the women of rural areas or the postal region they serve. Financial literacy sessions are conducted in 13 Indian languages, ensuring accessibility for women who are not fluent in English or Hindi. Cultural examples and storytelling make concepts relatable to the daily financial lives of women.

(ii) Doorstep & Community-Level Outreach

Camps are held at Anganwadis, self-help groups (SHGs), panchayat halls, and women-only gatherings with the help of Self-Help Groups (SHGs) and Mahila Mandals. Niveshak Didis visit homes and neighbourhoods, bringing financial education to women’s comfort zones, especially in areas where mobility is restricted.
