

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3503  
ANSWERED ON 17/12/2024**

**LAKHPATI DIDI UNDER DAY-NRLM**

**3503. SMT. SHAMBHAVI:**

**SHRI RAVINDRA DATTARAM WAIKAR:**

**SHRI NARESH GANPAT MHASKE:**

**DR. SHRIKANT EKNATH SHINDE:**

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

- (a) the manner in which the "LakhpatiDidi" initiative under the DeendayalAntyodayaYojana National Rural Livelihoods Mission (DAY-NRLM) has impacted the economic empowerment of rural women and the steps taken to ensure its continued success particularly in Bihar and Maharashtra;**
- (b) the key strategies implemented to increase the number of "LakhpatiDidis" and ensure that Self-Help Group (SHG) members sustainably achieve an annual income of more than Rs. 1 lakh;**
- (c) the manner in which the increased budgetary allocation of Rs. 15,047 crores for Financial Year 2024-25 under DAY-NRLM strengthens the livelihoods of SHG members and the new interventions that will be introduced to further women-led development; and**
- (d) the role of convergence with other Ministries, such as the Ministry of Agriculture and Farmers Welfare and the Ministry of Micro, Small & Medium Enterprises is enhancing the livelihood opportunities for SHG members?**

**ANSWER**

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

**(a) & (b): DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY- NRLM) launched in June, 2011 is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor women 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.**

**The Mission is being implemented in 7138 blocks in 742 districts across 28 States and 6 UTs. Cumulatively, 10.05 crore women have been mobilized into 90.87 lakh SHGs. DAY-NRLM provides funds to create a resource in perpetuity for the community institutions to strengthen their institutional and financial management capacity and build their track record to attract mainstream Bank finance. These include Revolving Fund of Rs. 20,000 to Rs. 30,000 per SHG and Community Investment Fund up-to Rs. 2.50 lakh per SHG. In order to reduce the effective cost of Bank credit to women SHGs, DAY-NRLM provides interest subvention to SHGs on loans from Banks. The total amount of Capitalisation Support (Revolving Funds and Community Investment Funds) provided is Rs. 48,290 crores. Further, the total Bank loans disbursed are Rs. 9.71 lakh crore, under DAY-NRLM till November, 2024.**

**Further, the Government has taken a number of steps to financially support Self-Help Groups (SHGs) and women entrepreneurs under the DAY-NRLM through Start-up Village Entrepreneurship Programme (SVEP), AajeevikaGrameen Express Yojana (AGEY), MahilaKisanSashaktikaranPariyojana (MKSP), Women Enterprise Acceleration Fund (WEAF).**

**LakhpatiDidi initiative is an outcome of DAY-NRLM. A LakhpatiDidi 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. DAY-NRLM conducts regular awareness generation and capacity-building programs for SHG members to become LakhpatiDidi. So far 1.15 crores SHG women are LakhpatiDidis in country including 13,47,649LakhpatiDidis in Bihar and 10,04,338 LakhpatiDidis in Maharashtra.**

**(c): The increased budgetary allocation of Rs. 15,047 crores for the Financial Year 2024-25 for the DeendayalAntyodayaYojana – National Rural Livelihoods Mission (DAY-NRLM) aims to strengthen the livelihoods of Self-Help Group (SHG) members. The increased provision of Rs.15047.00 is inter-alia to meet requirement of Revolving Fund and Community Investment Fund for the SHGs. Further, the comprehensive interventions under DAY-NRLM with the increased budget will enhance financial inclusion and income generation among SHG women for economic empowerment, skill development, social inclusion, and overall community growth. This increased allocation will also enable making of SHG members as 'lakhpatididis'.**

**(d): The Ministry has signed Memorandum of Understandings (MoUs) with various key Ministries, including the Ministry of Agriculture and Farmer's Welfare, Ministry of Tribal Affairs, Ministry of Micro, Small and Medium Enterprises (MSME) and Ministry of Food Processing Industries etc.**

**This convergence with various Central Ministries' Schemes, e.g., Namo Drone Didi scheme, ParamparagatKrishiVikasYojana, Pradhan Mantri Formalization of Micro Enterprises etc. is not only ensuring reach of these programs to remote corners of India but also helping in strengthening livelihoods of SHG members. This initiative follows the concept of "Whole of Government" approach. The collaborations ensure that women SHG members benefit from a wide range of resources and opportunities, leading to their economic empowerment, skill development, and improved livelihoods across the country.**

**\*\*\*\*\***