

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

**LOK SABHA
UNSTARRED QUESTION NO. 3619
ANSWERED ON 17/12/2024**

LAKHPATI DIDI

3619. SHRI BALABHADRA MAJHI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the manner in which the initiatives taken by the Government to make women, financially independent under Self Help Group (SHG) successful;**
- (b) the manner in which Lakhpati Didi have been developed during last ten years; and**
- (c) the number of tribal women have been benefited under the above said scheme?**

ANSWER

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

(a) & (b): Deendayal Antyodaya Yojana – 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. The total amount of Capitalisation Support (Revolving Fund and Community Investment Fund) provided is Rs. 48,290 crores. 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 Bank loan disbursed, is Rs. 9.71 lakh crore, 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). DAY-NRLM has also established convergence with various Central Ministries' Schemes, e.g., Namo Drone Didi scheme, ParamparagatKrishiVikasPariyojana, Pradhan Mantri Formalization of Micro Enterprises (PMFME), to support women SHGs.

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. So far, 1.15 crore SHG members have become LakhpatiDidis. .

(c): Under DAY-NRLM, 11.11 lakh Scheduled Tribe SHGs have been formed in the country so far.
