

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

**LOK SABHA  
UNSTARRED QUESTION NO. 1229  
ANSWERED ON 11/02/2025**

**WOMEN ENTREPRENEURS**

**1229. SHRI ANURAG SINGH THAKUR:**

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

- (a) the specific objectives and aims of the Government to achieve through the Memorandum of Understanding (MoU) signed with ten banks, and the manner in which these objectives facilitate credit access for individual women entrepreneurs under the DeendayalAntyodayaYojana-National Rural Livelihood Mission (DAY-NRLM);**
- (b) the detailed information on how these MoUs are structured to address employment challenges in rural areas, particularly in promoting individual financing for higher-order enterprises among Self Help Group (SHG) members;**
- (c) the manner in which this initiative integrate with ongoing schemes such as the DeenDayalUpadhyayaGrameenKaushalyaYojana (DDU-GKY) and the NRLM to create a cohesive strategy for rural development and employment generation; and**
- (d) the manner in which this initiative align with the "LakhpatiDidi" vision and what is its expected impact on enhancing women's livelihoods, particularly in enabling SHG members to achieve an annual household income of at least Rs. 1,00,000?**

**ANSWER**

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

**(a): DeendayalAntyodayaYojana-National Rural Livelihood Mission (DAY-NRLM) was launched in 2011 with the objective of organizing the rural poor women into Self Help Groups (SHGs), and continuously nurturing and supporting them to take economic**

**activities till they attain appreciable increase in income over a period of time and come out of abject poverty.**

**Cumulatively, 10.05 crore women have been mobilized into 90.90 lakh SHGs so far. 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. 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. 9.89 lakh crore till January, 2025**

**To further enable the graduation of the matured SHG members as individual entrepreneurs and create LakhpatiDidis, the Ministry of Rural Development is taking systematic steps. In this direction, Memorandum of Understandings (MoUs) have been signed with eleven Banks to facilitate credit access for individual women for their businesses ventures. The Banks with which MoUs have been signed are State Bank of India, Bank of Maharashtra, Bank of India, Bank of Baroda, Canara Bank, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, UCO Bank and IDBI Bank Ltd. The main objectives of the M O U are :-**

- 1. Implement a demonstrable model of direct bank finance to individual SHG member for setting up viable economic enterprises.**
- 2. Establish structured process and protocol for extending bank finance to individual SHG member.**
- 3. Capacity Building and sensitization of Bank officials and SRLM functionaries towards need of bank finance for women-led enterprises.**
- 4. Create / define new credit products to meet the emerging credit requirements of women-led enterprises.**

**This will ensure access to finance to individual women members of SHGs.**

**(b): Banks have designed special credit for individual SHG members to support enterprise financing. These MoUs with Banks will facilitate affordable and hassle free credit to individual SHG members to establish and scale up enterprises/businesses. These enterprises/businesses will enhance the income of SHG members and will also catalyze the employment generation in rural areas.**

**(c): The MoUs signed under DAY-NRLM aim to provide affordable and timely credit to rural women entrepreneurs of SHG, supporting both farm and non-farm livelihoods. These MoUs enable women entrepreneurs from SHGs to access financing for enterprises, thus creating employment opportunities. By integrating with schemes like DAY-NRLM, the MoUs create a cohesive strategy that addresses financial needs of entrepreneurs and enhance the sustainability of rural enterprises.**

**(d): The LakhpatiDidi initiative is an outcome of the DAY-NRLM, which aligns directly with the program's vision of empowering rural women and promoting their economic independence. A LakhpatiDidi is a Self-Help Group (SHG) 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.**

**Through partnerships with eleven Banks, a reliable channel has been created for SHG women to access affordable credit with simplified paper work, for setting up businesses. This initiative of promoting entrepreneurship will also facilitate making of LakhpatiDidis.**

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