

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4084  
ANSWERED ON 25/03/2025**

**LAKHPATI DIDI YOJANA**

**4084. SHRI VIRENDRA SINGH:**

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

- (a) whether the Government has any scheme regarding recovery in case the group formed under LakhpatiDidiYojana becomes a defaulter;**
- (b) if so, the manner in which it is likely to be done and if not, the reasons therefor; and**
- (c) the details of the number of defaulters in Uttar Pradesh?**

**ANSWER**

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

**(a) to (c): LakhpatiDidi Initiative is an output of DeendayalAntyodayaYojana - National Rural Livelihoods Mission (DAY-NRLM). It focuses on individual Self Help Group (SHG) members and not on the group. A structured approach has been adopted to make the SHG members Lakhpati i.e. they earn a minimum income of Rupees one lakh per annum on a sustainable basis. However, there is no LakhpatiDidiYojana.**

**There are instances of default payment by SHGs due to natural calamities and other reasons. Such issues are addressed through social pressure by sub-committees/mechanisms of the village organisation (VO) and cluster level federation (CLF) namely community-based recovery mechanism (CBRM), performance monitoring committee, and others. The sub-committee analyses the reasons for default, including through household visits, and takes appropriate measures such as facilitating the revival of default SHGs, loan recovery etc.**

**The LakhpatiDidi initiative is the community-based mechanism of the Mission. The Central Government does not declare any SHGs as defaulters.**

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