

**GOVERNMENT OF INDIA
MINISTRY OF CORPORATE AFFAIRS**

**LOK SABHA
STARRED QUESTION NO. 106
ANSWERED ON MONDAY, JULY 28, 2025/ SRAVANA 6, 1947 (SAKA)**

NIVESHAK DIDI PHASE 2

QUESTION

***106. SHRI SATISH KUMAR GAUTAM:
SHRI JANARDAN MISHRA:**

Will the Minister of CORPORATE AFFAIRS be pleased to state:

- (a) the details of the estimated number of rural women and geographical areas targetted by the Government under the Phase 2 of Niveshak Didi Scheme across the country, State-wise.;**
- (b) whether the Government has set any measurable targets to improve financial literacy through the said scheme in the country, if so, the details thereof, State-wise particularly in Rajasthan, Gujarat, Karnataka, Madhya Pradesh and Himachal Pradesh; and**
- (c) the steps being taken to ensure larger participation of women in the said scheme to contribute to the broader vision of “Viksit Bharat@2047”?**

ANSWER

**THE MINISTER OF FINANCE
AND CORPORATE AFFAIRS
वित्त एवं कारपोरेट कार्य मंत्री**

**(SHRIMATI NIRMALA SITHARAMAN)
(श्रीमती निर्मला सीतारामन)**

(a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PART (a) TO (c) OF LOK SABHA STARRED QUESTION NO. *106 (6th POSITION) FOR 28TH JULY, 2025 REGARDING ‘NIVESHAK DIDI PHASE 2’

(a)&(b): 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.

(c): 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 neighborhoods, bringing financial education to women’s comfort zones, especially in areas where mobility is restricted.
