

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

**LOK SABHA  
STARRED QUESTION NO. 330  
ANSWERED ON 12/08/2025**

**LAKHPATI DIDI YOJANA**

**\*330. Shri Dineshbhai Makwana:  
Smt. Roopkumari Choudhary:**

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

- (a) the total number of women benefited from the “Lakhpati Didi” Yojana since its launch in the country particularly in Himachal Pradesh, State and district-wise;**
- (b) whether the Government proposes to expand the scope of the scheme to include aspects such as digital literacy, market linkages and financial inclusion;**
- (c) if so, the detailed roadmap for this expansion and the targets set for States like Maharashtra and districts under Jalgaon Lok Sabha Constituency;**
- (d) whether the Government is taking initiatives to ensure easy access to credit, microfinance and skill training for Self-Help Groups (SHGs) women under this scheme; and**
- (e) if so, the mechanisms in place to monitor the progress and overall socio-economic impact, especially in rural and aspirational districts?**

**ANSWER  
MINISTER OF RURAL DEVELOPMENT  
(SHRI SHIVRAJ SINGH CHOUHAN)**

**(a) to (e): A statement is laid on the Table of the House.**

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) OF LOK SABHA STARRED QUESTION NO. \*330 TO BE ANSWERED ON 12.08.2025 REGARDING “LAKHPATI DIDI YOJANA”**

**(a): Lakhpati Didi is an initiative and an outcome of Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM). So far, 1,48,32,258 SHG women have been enabled as Lakhpati Didis. In the State of Himachal Pradesh, 82,176 Lakhpati Didis have been enabled. District-wise data are not maintained at Ministry level. The State/UT- wise details in this regard are at Annexure I.**

**(b) & (c): The objective of Lakhpati Didi initiative is to empower and enable Self-Help Groups (SHG) Women, earn a minimum income of Rupees one lakh per annum on a sustainable basis, for at least 4 agricultural seasons and/ or business cycles. The initiative focusses on the individual SHG women and not on the SHG Group. However, in the entire process of planning, implementation and monitoring, the community institution structures i.e. SHGs, Village Organizations (VOs) and Cluster Level Federations (CLFs) spearhead the engagements. A structured approach has been adopted to make the SHG members Lakhpati. The initiative also aims on enhancing financial literacy, skill development and convergence across government departments as well as building entrepreneurial capacity among SHG women, for social and financial inclusion.**

**DAY-NRLM has promoted about 5 lakhs e-bookkeepers and trained to digitize SHG books of records. Multiple rounds of trainings have been provided physically and a Learning Management System established for self-learning on updates made available for the e-Bookkeepers. "Vidyut Sakhi" "Digi-Pay Sakhi" and "Drone Didi" are also promoted from SHG Didi to provide services to the community. These initiatives are supporting for accessing digital services at the village level.**

**The Ministry has undertaken tie-ups with eCommerce Players for promotion of SHG products. Also, Memorandum of Understandings (MoUs) have been entered between the Ministry and Flipkart Internet Pvt. Ltd., Amazon, Fashnear Technologies Pvt. Ltd. (Meesho) and Jiomart respectively to allow the Self Help Groups (SHGs) producers including the artisans, weavers and craftsmen to access national markets through the Flipkart Samarth programme, Amazon Saheli initiative, Meesho and Jiomart for marketing of SHGs products. An e-Commerce platform ([www.esaras.in](http://www.esaras.in)) is operational for online**

**marketing of SHG products. e-SARAS is also live as a Seller Network Participant on ONDC. Curated products of women SHGs are available on the Apps of ONDC network.**

**DAY-NRLM also facilitates universal access to the affordable cost-effective reliable financial services to the poor and it works on both demand and supply sides of financial inclusion by promoting financial literacy among the poor and providing catalytic capital to the SHGs and their federations. The promotion of digital finance is done through deployment of SHG Women as Banking Correspondent Sakhi (BC Sakhi), with the support of banks and Common Service Centers. Presently, more than 1.44 lakh women members of SHGs have been identified, trained, and deployed as BC Sakhi.**

**For the Lakhpati Didi initiative, All States/ UTs have been provided targets and the State Rural Livelihood Missions have made State specific strategy for its planning, implementation and monitoring. Maharashtra State has been given a target of 17.42 lakh lakhpati Didis, against which, 37.13 lakh Potential Lakhpati Didis have been identified. Constituency-wise data is not maintained.**

**(d) & (e): The Department has taken steps for easy accessibility of bank credit to women SHG members. All Public Sector Banks and one Private Bank i.e. IDBI Bank Ltd have designed specific products for financing to women SHG members and MoU has also been signed with these banks.**

**The Ministry has developed the following monitoring mechanisms to track and evaluate the overall implementation of DAY-NRLM activities:**

- Monitoring through MIS data: DAY-NRLM has a centralized MIS in which data entry is enabled right from the block level. The MIS data is used for monitoring progress at various levels of program implementation.**
- Reviews with the SRLMs: All states' performance is reviewed on a quarterly basis at the senior level of administration. This gives an opportunity to bring out pending issues or areas that are lagging behind and act upon them.**
- Performance Review Committee: The performance of the programme is also reviewed with Secretary (Rural Development) of States/UTs on annual basis during the Performance Review Committee Meetings of the Ministry.**
- National Level Monitors, Common Review Missions and Officers of the Ministry visit States/UTs at regular interval to review**

**implementation of the programme. After the field visits, the findings/shortcomings and recommendations are shared with the States/UTs for appropriate action.**

**Under DAY-NRLM, the Ministry of Rural Development implements Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETI) programmes, for skill development of rural poor youth through their employment to eradicate poverty in the country.**

**DDU-GKY is a placement-linked skill development programme for rural poor youth in the age group of 15-35 years. It empowers the rural poor youth with employable skills and facilitates their participation in regular labour markets.**

**RSETI is a Ministry of Rural Development funded training institute established by the sponsoring Banks in their Districts, to provide training for skill and entrepreneurship development. The Ministry extends financial support for the construction of RSETI building and also bears the cost of training the 'rural poor' candidates. There is also a provision for training at RSETI to any unemployed youth in the age group of 18-50 year having an aptitude to take up self-employment or wage employment.**

**In the country, under DDU-GKY a total of 17,50,784 candidates have been trained, and a total of 11,48,247 candidates have been placed, and under RSETI, a total of 56,69,265 candidates have been trained, and a total of 40,99,578 candidates have been settled since inception till June 2025.**

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**ANNEXURE I**

**ANNEXURE REFERRED TO IN REPLY OF PART (a) OF LOK SABHA  
STARRED QUESTION NO. 330 REGARDING “LAKHPATI DIDI  
YOJANA” TO BE ANSWERED ON 12.08.2025**

**State/UT-wise number of SHG women self-declared as Lakhpati  
Didis**

<b>Sl. No</b>	<b>State/UT</b>	<b>No. of Self-reported Lakhpati Didi</b>
<b>1</b>	<b>ANDAMAN AND NICOBAR</b>	<b>411</b>
<b>2</b>	<b>ANDHRA PRADESH</b>	<b>17,41,362</b>
<b>3</b>	<b>ARUNACHAL PRADESH</b>	<b>7,680</b>
<b>4</b>	<b>ASSAM</b>	<b>5,58,829</b>
<b>5</b>	<b>BIHAR</b>	<b>14,47,750</b>
<b>6</b>	<b>CHHATTISGARH</b>	<b>4,32,303</b>
<b>7</b>	<b>DNH AND DAMAN DIU</b>	<b>1,872</b>
<b>8</b>	<b>GOA</b>	<b>1,556</b>
<b>9</b>	<b>GUJARAT</b>	<b>6,06,805</b>
<b>10</b>	<b>HARYANA</b>	<b>58,577</b>
<b>11</b>	<b>HIMACHAL PRADESH</b>	<b>82,176</b>
<b>12</b>	<b>JAMMU AND KASHMIR</b>	<b>52,203</b>
<b>13</b>	<b>JHARKHAND</b>	<b>4,81,940</b>
<b>14</b>	<b>KARNATAKA</b>	<b>2,54,698</b>
<b>15</b>	<b>KERALA</b>	<b>4,12,441</b>
<b>16</b>	<b>LADAKH</b>	<b>51,736</b>
<b>17</b>	<b>LAKSHADWEEP</b>	<b>-</b>
<b>18</b>	<b>MADHYA PRADESH</b>	<b>12,84,957</b>
<b>19</b>	<b>MAHARASHTRA</b>	<b>22,69,981</b>
<b>20</b>	<b>MANIPUR</b>	<b>13,302</b>
<b>21</b>	<b>MEGHALAYA</b>	<b>44,324</b>
<b>22</b>	<b>MIZORAM</b>	<b>17,161</b>
<b>23</b>	<b>NAGALAND</b>	<b>11,000</b>
<b>24</b>	<b>ODISHA</b>	<b>7,80,996</b>
<b>25</b>	<b>PUDUCHERRY</b>	<b>7,238</b>
<b>26</b>	<b>PUNJAB</b>	<b>31,191</b>
<b>27</b>	<b>RAJASTHAN</b>	<b>4,27,865</b>
<b>28</b>	<b>SIKKIM</b>	<b>7,847</b>
<b>29</b>	<b>TAMIL NADU</b>	<b>5,63,242</b>
<b>30</b>	<b>TELANGANA</b>	<b>8,00,407</b>
<b>31</b>	<b>TRIPURA</b>	<b>61,478</b>
<b>32</b>	<b>UTTAR PRADESH</b>	<b>11,15,982</b>
<b>33</b>	<b>UTTARAKHAND</b>	<b>43,266</b>
<b>34</b>	<b>WEST BENGAL</b>	<b>11,59,682</b>
	<b>Total</b>	<b>1,48,32,258</b>

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