

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

**LOK SABHA
UNSTARRED QUESTION NO. 1598
ANSWERED ON 29/07/2025**

SELF-HELP GROUPS AND VILLAGE ORGANISATIONS

1598. Shri K Gopinath:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of Self-Help Groups (SHGs) and Village Organisations (VO) formed by the Ministry since 2022 to June 2025;**
- (b) the number of Business Correspondent Agents (BCAs) deployed by the Ministry since 2022 to June 2025; and**
- (c) the number of women empowered to become LakhpatiDidis till June 2025?**

ANSWER

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

(a): DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY-NRLM) is a poverty alleviation programme of the Ministry of Rural Development (MoRD), which was launched in June, 2011. It is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural poor households 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. These SHGs are further federated into Village Organisations (VOs)

Since the financial year 2022-23 till June, 2025, 15.61 lakh SHGs and 0.94 lakh VO are formed under DAY-NRLM.

(b): DAY-NRLM is providing last mile delivery of financial services in remote rural areas where people do not have much access to banking services, through deployment of SHG Women as Business Correspondent Agents, also known as BC Sakhi, to provide financial

services including deposit, credit, remittance, disbursement of pensions & scholarships, payment of MGNREGA wages and enrollment under insurance & pension schemes.

Since Financial Year 2022-23 till June 2025, 65,949 women members of SHGs have been identified, trained, and deployed as Business Correspondent Agents/BC Sakhis.

(c): 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. Till June 2025, 1.48 crore women members of SHGs have become LakhpatiDidi.
