

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

**LOK SABHA
UNSTARRED QUESTION NO. 1529
ANSWERED ON 09/12/2025**

LAKHPATI DIDI YOJANA IN KARNATAKA

1529. Shri B Y Raghavendra:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of women who have benefited under the LakhpatiDidiYojana in Karnataka, district-wise;**
- (b) the criteria used for selecting beneficiaries under the scheme;**
- (c) the number of Self-Help Groups (SHGs) in Karnataka that have achieved the LakhpatiDidi milestone, along with the targets set and achieved, district-wise; and**
- (d) the steps taken by the Government to ensure timely access to credit, microfinance and skill training for SHG women under the scheme in Karnataka?**

ANSWER

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

(a) to (c): LakhpatiDidi is an initiative of DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAY-NRLM) with the objective to empower and enable Self-Help Groups (SHG) Women to earn a minimum income of Rupees one lakh per annum on a sustainable basis, for at least 4 agricultural seasons and/ or business cycles. This initiative is implemented across the States/UTs including Karnataka.

A structured approach has been adopted to make the SHG members LakhpatiDidis. This initiative focuses on the individual SHG women and 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. 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.

As on date, there are about 10.05 crore Women households have been mobilized into 90.90 lakh Self Help Groups (SHGs). With the existing support structure of livelihoods intervention (both Farm & Non-Farm) and Financial Inclusion, the collective efforts are made to support the SHG members to become LakhpatiDidis. The selection of PLD is done in consultation with the community collectives (SHG, VO, CLF). For the LakhpatiDidi 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.

(d): DAY-NRLM is providing access to credit and microfinance facilities to empower women through various steps which are as follows:

- i. Funds are provided to SHGs in the form of Revolving Fund (RF) and Community Investment Fund (CIF) to help them in creating a corpus, from which the SHG members can avail loans for various purposes.**
- ii. The SHGs are also facilitated for Bank linkage for accessing credit at subsidized rates of interest. Since 2013-14, the SHGs have been assisted to access Bank credit of Rs. 11 lakh crores, so far. The master circular for providing credit to women SHGs are issued by the Reserve Bank of India/National Bank for Agriculture and Rural Development (NABARD). iii) SHG members are also imparted financial literacy skills through trainings on accounting, record-keeping, budgeting, and loan management etc.**
- iii. DAY-NRLM also facilitates universal access to the cost-effective and 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.**

Further for Skill Training, Under DAY-NRLM, the Ministry of Rural Development implements DeenDayalUpadhyayaGrameenKaushalyaYojana (DDU-GKY) and Rural Self Employment Training Institutes (RSETI) programmes, for skill development of rural poor youth and supporting them in getting the employment. 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.
