

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

**LOK SABHA
UNSTARRED QUESTION NO. 1537
ANSWERED ON 28/07/2026**

ACTION PLAN UNDER LAKHPATI DIDI INITIATIVE

1537. Shri Buntty Vivek Sahu:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether any special action plan is being implemented under the Lakhpatri Didi initiative in order to provide entrepreneurship, digital financial literacy, bank credit and marketing facilities to women of Self-Help Groups in the Chhindwara district of Madhya Pradesh;**
- (b) if so, the number of women benefitted from the same till date; and**
- (c) whether it is proposed to provide special training, marketing support, branding and additional financial assistance for agro-based processing, forest produce, handicrafts and other rural enterprises in view of the local requirement of Chhindwara, if so, the details thereof?**

ANSWER

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

(a) to (c): Lakhpatri Didi initiative is an outcome of Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a Centrally Sponsored Scheme being implemented by Ministry in partnership of States and UTs (except Chandigarh and Delhi), with the objective to improve the livelihoods of poor rural households in country, and organise rural households into Self-Help Groups (SHGs) for their social and financial inclusion.

Lakhpatri 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.

Under the DAY-NRLM, 10.08 crore rural households have been mobilised into around 92 lakh Self Help Groups (SHGs) across the country. As on date, more than 3.46 crore SHG members have been enabled as Lakhpati Didis. In Madhya Pradesh, 23,67,520 SHG members have been enabled as Lakhpati Didis, including around 46,000 SHG members in Chhindwara district.

DAY-NRLM is providing entrepreneurship support in the country including Madhya Pradesh, through Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under the DAY-NRLM program that supports and facilitates the SHGs and their family members to set-up small enterprises in the non-farm sector, create an eco-system of entrepreneurship in a block by providing trainings and hand-holding support through the Community Resource Person for Enterprise promotion (CRP-EP), finance through Community Enterprise Fund (CEF), domain and business related mentorship. As of June 2026, 4.32 lakh enterprises have been supported under SVEP in country including 30,573 in Madhya Pradesh.

DAY-NRLM is also 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. 13.41 lakh crores, so far.

(iii) SHG members are also imparted financial literacy skills through trainings on accounting, record-keeping, budgeting, and loan management etc.

(iv) DAY-NRLM also facilitates universal access to 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.

Under DAY-NRLM, regular trainings and capacity-building programmes are conducted for SHG members and community cadres on SHG management, financial literacy, livelihood promotion and enterprise development to ensure effective implementation of DAY-NRLM across all States.

DAY-NRLM also strengthens market access for SHG products in all States/UTs including Madhya Pradesh through a comprehensive branding and marketing ecosystem. The Ministry has registered the brands “Saras”, “Saras Aajeevika” and “Aajeevika” for promoting SHG products, while 25 States have developed their own State-level brands, such as UMED (Maharashtra), Palash and Adiva (Jharkhand), Himira (Himachal Pradesh) and Mathi (Tamil Nadu).

To further enhance market access, Saras Melas are organised at the National, Regional, State and District levels, including two National-level Saras Melas, one Saras Food Festival and more than 50 State-level Saras Melas every year. The Ministry also operates the Saras Aajeevika Gallery in Central Delhi for the sale of curated SHG products, while several States have established permanent retail outlets under their respective State brands. In addition, the Ministry has developed the eSaras e-commerce platform and partnered with GeM, ONDC, Amazon, Flipkart, Meesho and JioMart to expand market reach and sales opportunities for SHG products.
