

GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 1380**  
TO BE ANSWERED ON 02/08/2024

**Implementation of LakhpatiDidi Scheme**

1380 SHRI ASHOKRAO SHANKARRAO CHAVAN:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the total number of women beneficiary under “LakhpatiDidi” Scheme since its inception to till date;
- (b) whether Government proposes to extend the ambit of LakhpatiDidi Scheme 2.0 in the upcoming Union Budget to focus on achieving significant impact that extend beyond just generating income;
- (c) if so, the details thereof and steps taken in this regard;
- (d) whether Government also proposes to provide better access to credit and microfinance facilities to women to empower them; and
- (e) if so, the details thereof and steps taken in this regard?

**ANSWER**

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

a) “LakhpatiDidi” is not a scheme but an output of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) scheme of the Ministry of Rural Development (MoRD). Under DAY-NRLM, as on 30<sup>th</sup> June 2024, 10.05 crore women have been mobilized into 90.86 Lakhs Self Help Groups (SHGs). Out of these SHG members, more than 1 crore SHG members have the annual income of more than Rs. 1 Lakh, i.e., they are LakhpatiDidis.

b) Yes, during the Financial Year (FY) 2024-25, Government of India (GoI) has proposed an increased budgetary outlay of Rs. 15047.00 Crore for the DAY-NRLM. This will facilitate increased interventions for livelihoods of SHG members. These interventions will not only empower the SHG members economically but will also facilitate women led development.

c) The livelihoods for SHG members under various sub-schemes of DAY- NRLM will be diversified and deepened. Further, to facilitate minimum income of Rs one lakh per annum to SHG members, potential LakhpatiDidis have been identified. They are being hand-held by Community Resource Persons in preparing livelihood business plans, establishing linkages for assets, skills, finance, technology, market, etc. Furthermore, a dedicated "Women Enterprise Acceleration Fund" has been established to support SHG members in individual and group enterprises. The convergence with other Ministries, e.g. Ministry of Agriculture and Farmers Welfare, Ministry of Animal Husbandry & Dairying, Ministry of Food Processing Industries, Ministry of Tribal Affairs, Ministry of Micro, Small & Medium Enterprises, etc. is being strengthened, so that the benefit of their schemes can be availed by the SHG members.

d) & e) Yes, 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 more than Rs. 9.00 lakh crores. 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) every year.

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

iv) Start-up Village Entrepreneurship Programme (SVEP), a sub-scheme under the DAY-NRLM program 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 under a single roof called Block Resource Centre (BRC), Operated and Managed by the community.

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