Ministry of Rural Development

Credit Disbursed to Women Self-Help Groups reaches Rs.11 Lakh Crore

A Historic Milestone in Rural Financial Empowerment

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The Ministry of Rural Development has achieved a significant milestone under the Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), disbursing over Rs.11 lakh crore in credit to women Self-Help Groups (SHGs) through formal financial institutions.

This landmark accomplishment, made possible by the unwavering support of the banking fraternity, reflects the Government's firm commitment to inclusive development, women's empowerment, and strengthening grassroots financial resilience.

DAY-NRLM's core model aims to eliminate rural poverty by organizing poor women into robust community institutions and supporting their livelihoods. The SHGs have become essential conduits for credit delivery in rural areas—facilitating meaningful financial inclusion and nurturing women-led enterprises. This sustained flow of credit underscores the entrepreneurial drive of rural women, enabling them to establish and expand income-generating ventures.

This remarkable success would not have been possible without committed banking partners, who helped turn the aspirations of crores of women into thriving livelihoods. Their contribution has fortified the SHG movement and accelerated the journey from collective dreams to economic self-reliance.

The dedicated Bank Sakhis — SHG women members who serve as banking agents – also played a key role in this task. Their tireless efforts in credit facilitation and repayment support have been instrumental, acting as trusted liaisons between SHGs and formal banking institutions.

The SHG movement, through initiatives like DAY-NRLM and the *Lakhpati Didi* scheme, continues to empower millions of women. This Rs.11 lakh crore disbursement figure highlights the success of initiatives offering collateral-free loans, interest subventions and other financial assistance — backed by an exceptional repayment rate of over 98 percent.

Key Contributions of Banks and Bank Sakhis

It may be mentioned here that the banks have extended loans and financial services under priority sector lending and also simplified the credit access and procedures for SHG members. On the other hand, the Bank Sakhis supported

the members with banking transactions, documentation, and loan applications, promoted the financial literacy and awareness of schemes like insurance and pensions, facilitated Aadhaar and mobile seeding for bank accounts, strengthened community-based recovery mechanisms for timely loan repayment.

This achievement is more than a statistic—it's a celebration of the potential unleashed when women are empowered with trust, tools, and opportunity. Together, it will help in building a more inclusive and resilient rural India.

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