

SELF-HELP GROUPS AND VILLAGE ORGANISATIONS

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Deendayal Antyodaya Yojana-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 VOs are formed under DAY-NRLM.

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.

A Lakhpati Didi 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 Lakhpati Didi.

This information was given by Minister of State for Rural Development Dr. Chandra Sekhar Pemmasani in a written reply in Lok Sabha today.

RC/ KSR/AR

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