

Union Minister Shri Shivraj Singh Chouhan issues instructions on war footing to achieve target of 6 crore ‘Lakhpati Didis’

Action plan to link 10 crore women with financial inclusion to be prepared: Union Rural Development Minister Shri Chouhan

Government committed to ensuring ‘Lakhpati Didis’ receive maximum benefit of Rural Development Ministry schemes: Shri Shivraj Singh Chouhan

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Union Minister for Rural Development and Agriculture & Farmers’ Welfare, Shri Shivraj Singh Chouhan on Wednesday chaired a review meeting of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY–NRLM) at Krishi Bhavan in New Delhi, where officials of the Ministry of Rural Development presented updates on the implementation and progress of the mission.



During the meeting, the Union Minister sought a detailed briefing from senior officials of the Ministry on the latest progress of the scheme. Expressing satisfaction over the overall performance of the mission, Shri Chouhan directed officials to formulate a special, focused strategy and work on a war footing to achieve

the revised target of creating 6 crore 'Lakhpati Didis'.

The Union Minister underlined that achieving the ambitious goal of 6 crore 'Lakhpati Didis' would require connecting at least 10 crore women to the various financial inclusion initiatives of the Ministry of Rural Development. He instructed officials to work in close coordination with state governments and prepare a concrete, time-bound action plan to ensure the successful attainment of the target.

Shri Shivraj Singh Chouhan emphasised that financial inclusion is the backbone of women's empowerment and sustainable livelihoods in rural India. He said that bringing more women into the formal financial system through bank linkages, credit access, insurance coverage and financial literacy is essential to transform Self-Help Group (SHG) members into economically independent and self-reliant individuals.

The Union Minister also directed officials to ensure the effective and optimal utilisation of the budget allocated under the mission. He said that states whose performance is below expectations, or where the allocated funds are not being fully utilised, should be provided with necessary guidance, handholding and encouragement. This, he said, is crucial to ensure that the objectives of the scheme are achieved within the stipulated timeframe.

Highlighting the importance of continuous engagement with states, Shri Shivraj Chouhan stressed that sustained dialogue and coordination with state governments would strengthen the implementation of DAY – NRLM. He said that such an approach would help extend the benefits of the scheme to a larger number of Self-Help Groups and 'Lakhpati Didis', enabling them to derive maximum advantage from various livelihood and empowerment initiatives.

The Union Minister reiterated the government's firm commitment to ensuring that 'Lakhpati Didis' receive the maximum possible benefits from the schemes and programmes of the Ministry of Rural Development. He noted that the success of the mission lies not only in numerical targets but also in creating lasting economic empowerment and improved quality of life for rural women and their families.

It was highlighted during the meeting that the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission operates through four major components. These include institutional building and capacity development, social inclusion and social development, financial inclusion, and livelihood promotion. Together, these components aim to create robust community institutions, enhance skills, promote inclusive growth, and strengthen income-generating opportunities for rural households.

Under the mission, significant progress has been made in expanding access to formal credit through the bank linkage programme. So far, approximately ₹1.5 lakh crore in financial assistance has been extended to beneficiaries through bank linkages, enabling Self-Help Groups and their members to invest in livelihood activities and strengthen their economic base.

In addition, around 5 crore individuals have been connected with financial literacy initiatives, equipping them with the knowledge and skills required to manage finances, savings, credit and investments more effectively. The mission has also played a major role in expanding social security coverage, with nearly 7 crore people receiving insurance benefits under various social security schemes.

Shri Shivraj Singh Chouhan said that these achievements demonstrate the transformative impact of DAY – NRLM on rural livelihoods and women's empowerment. He added that with focused implementation, close monitoring and strong coordination with states, the mission can play a decisive role in achieving the government's vision of creating millions of 'Lakhpati Didis' and building a more inclusive, self-reliant (Atmanirbhar) rural economy.

The Union Minister concluded by reiterating that the government is fully committed to accelerating progress under the mission and ensuring that rural women emerge not only as income earners, but also as confident, empowered contributors to the nation's development.

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