Shri Shivraj Singh Chouhan Reviews SHG-Bank Linkages, Lays Out Credit Roadmap for Women Entrepreneurs

Faster, Adequate and Accessible Credit for Women Entrepreneurs: Shri Shivraj Singh Chouhan

Women's Empowerment Is Essential to Building a Developed India: Shri Shivraj Singh Chouhan

From 3 Crore to 6 Crore Lakhpati Didis: Chouhan Pledges to Deliver PM Modi's Vision

₹10 Lakh Crore for SHGs, ₹1 Lakh Crore for Individual Women Entrepreneurs in Five Years: Shri Chouhan

Quarterly Virtual, Half-Yearly Physical Reviews to Ensure Time-Bound Delivery: Shri Chouhan

Train, Sensitise and Deliver: Chouhan Pushes Banks to Improve Credit Access for SHG Women

Private Bankers Must Ensure Participation in District-Level Coordination Meetings: Chouhan

Posted On: 03 SEP 2026 6:56PM by PIB Delhi

Union Minister for Agriculture & Farmers' Welfare and Rural Development Shri Shivraj Singh Chouhan chaired a high-level meeting in Mumbai on Thursday to review Self-Help Group-bank linkages and individual enterprise financing under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). The meeting laid out a concrete roadmap for ensuring faster, adequate and accessible credit for women entrepreneurs, while also directing the setting up of a helpline to address difficulties faced by SHG members in accessing bank loans. SHG women, bankers, officials of State Rural Livelihood Missions, representatives of the Reserve Bank of India, National Bank for Agriculture and Rural Development and other stakeholders participated in the meeting and held detailed discussions on bottlenecks in the loan process, regional disparities and possible solutions.

The high-level meeting focused on reviewing data, addressing ground-level challenges faced by SHG members, including delays in loan approvals, paperwork, low credit limits and difficulties at the branch level.

Union Minister of State for Rural Development and Communications Dr Chandra Sekhar Pemmasani, Minister of State for Rural Development Shri Kamlesh Paswan, Maharashtra Minister for Rural Development and Panchayati Raj Shri Jaykumar Gore and Minister of State Shri Yogesh Kadam, Secretary, Department of Rural Development, Shri Rohit Kansal, Joint Secretaries Shri Amit Kumar Shukla and Smt Swati Sharma, and other senior officials of the Rural Development Department were present. Representatives from the Department of Financial Services, NITI Aayog, RBI, NABARD and the Pension Fund Regulatory and Development Authority (PFRDA) also attended the meeting.

Women’s Empowerment Central to the Vision of a Developed India

Addressing the meeting, Shri Chouhan said women’s empowerment was a fundamental prerequisite for building a developed India. Referring to PM Shri Narendra Modi’s vision, Shri Chouhan said that from the Red Fort this year, the Prime Minister had reiterated the commitment to increase the number of Lakhpati Didi from three crore to six crore. Shri Chouhan urged all stakeholders to place the national interest above individual interests and make a sense of duty their defining characteristic. “We are not doing this merely as a profession or simply for a livelihood. Whether our officers or our friends associated with banks, we have a commitment to serve the country and serve the people. We are working to fulfil that commitment,” he said. He called upon all stakeholders to become emotionally invested in achieving the target. “There should be a determination, passion and enthusiasm within us that we have to change the lives of our sisters. We must constantly ask ourselves how our contribution can be the best and how we can do better. If we make that effort, we will certainly achieve the target faster,” he said.

From 3 Crore to 6 Crore Lakhpati Didi

Shri Chouhan said that achieving the first target of three crore Lakhpati Didis was relatively easier because many women were already earning ₹60,000, ₹70,000 or ₹80,000. “But now that we have to reach six crore, we will also have to make women earning ₹40,000, ₹50,000 or ₹30,000 Lakhpati Didis,” he said. The Union Minister appreciated the performance of bankers and said the progress achieved so far was a matter of pride. “What we have achieved is truly something to be proud of. Almost every bank has achieved one-and-a-half times its target this year, and some have even achieved twice their target. I extend my heartfelt congratulations for this. But going forward, we will have to come together again with the same passion and commitment,” he said.

Time-Bound Monitoring of Commitments

Shri Chouhan directed all stakeholders to ensure that the commitments made during the meeting were implemented with full capacity and within defined timelines. He announced that the stakeholders would meet virtually once every three months and hold a physical meeting every six months to ensure continuity and monitor progress. “If there is continuity in our meetings, we will certainly be able to adhere to the timelines as well,” Shri Chouhan said.

Training and Sensitisation at Bank Level

Highlighting the difficulties faced by SHG women at the banking level, Shri Chouhan called for greater training and sensitisation among bank officials. “You have seen that the biggest problems faced by our sisters arise at the bank level. We have to make efforts towards training and sensitising people at that level,” he said. He called for regular SRLM meetings with active participation from banks. “In particular, I have received complaints that private bankers are often absent from these meetings and from District Level Consultative Committee (DLCC) meetings. They too must make every effort to fulfil this commitment with seriousness,” he said.

Greater Focus on Poorer Regions

Shri Chouhan stressed that areas with higher levels of poverty must receive greater attention. “Many times, more money goes to places where prosperity already exists. Bank branches provide loans more quickly there. But where the need is greater, our focus should be there. ‘Let us light the lamp where darkness still exists.’ Those must certainly be our focus areas,” he said.

‘Atmavat Sarvabhuteshu’: An Emotional Commitment to the Goal

Urging stakeholders to connect emotionally with the mission, Shri Chouhan invoked the Indian ethos of ‘Atmavat Sarvabhuteshu’ — treating the suffering of others as one’s own. “We believe in ‘Atmavat Sarvabhuteshu’. We are all part of the same consciousness. Why should anyone remain unhappy? Why should their suffering not become our own suffering? ‘Vasudhaiva Kutumbakam’, the welfare of the world and ‘Sarve Bhavantu Sukhinah’ are the fundamental values of our culture,” he said. “If we internalise that spirit and work towards achieving this goal, we will truly find joy in our work,” he added. Congratulating all stakeholders for their efforts, Shri Chouhan said the next step was to focus on a clear roadmap, defined timelines and effective implementation. “We have to work towards achieving the bigger goal with a clear roadmap and timeline, and make every effort to achieve it within that timeframe,” he said.

No Target Is Impossible

Quoting renowned Bhopal-based Hindi poet Dushyant Kumar, Shri Chouhan said no target was beyond reach if there was determination and sustained effort. “Let us resolve that we will fulfil the commitments we have made. We will achieve the targets and goals we have set and fulfil the Prime Minister’s commitment within the stipulated timeframe,” Shri Chouhan said.

Over 10 Crore Rural Women Mobilised, ₹13.67 Lakh Crore Credit Extended

Under DAY-NRLM, more than 10 crore rural women have so far been organised into 92–93 lakh Self-Help Groups. Banks have extended cumulative credit of more than ₹13.67 lakh crore to SHGs. Shri Chouhan said that approximately 3.5 crore Lakhpati Didi had been created so far, against the target of six crore. Over the next five years, the government has set a target of making ₹10 lakh crore in loans available to SHGs and ₹1 lakh crore in loans to individual women members.

Action Plan for Financial Inclusion 2.0

The discussions held at the meeting will feed into the future action plan under the Financial Inclusion 2.0 vision. The initiative will focus on timely and adequate credit for SHGs, dedicated financing for women entrepreneurs and expanding access to high-quality financial services across rural India. Shri Chouhan assured that every possible step would be taken to ensure that SHG women do not face difficulties in accessing bank loans. A helpline, process improvements and continuous coordination with bankers will be used to identify and remove bottlenecks. The meeting is expected to serve as an important step towards strengthening women-led rural development, deepening financial inclusion and promoting inclusive economic growth across rural India.

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(Release ID: 2306481) Visitor Counter : 247
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