

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
STARRED QUESTION NO. 123
ANSWERED ON 28/07/2026**

LAKHPATI DIDIS UNDER DAY-NRLM

***123. Smt. Smita Uday Wagh:
Shri Rodmal Nagar:**

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has reviewed the progress made under the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) towards achieving the target of six crore Lakhpati Didis, if so, the details thereof;**
- (b) the total capacity built under the newly launched National campaign on Entrepreneurship to train fifty lakh Self-Help Group (SHG) members via Community Resource Persons, State-wise;**
- (c) whether the Government maintains data on women who have attained Lakhpati Didi status and entrepreneurship training imparted under the National Campaign on Entrepreneurship, if so, the details thereof, State and district-wise including Jalgaon Lok Sabha Constituency of Maharashtra;**
- (d) whether the Government is monitoring sustainable monthly household income through the People Operating System (LokOS) application for verification of Lakhpati Didi beneficiaries, if so, the details thereof;**
- (e) whether the Government has assessed the impact of the initiative on women's financial inclusion, entrepreneurship and livelihood generation, if so, the details thereof, State-wise including Jalgaon Lok Sabha Constituency of Maharashtra; and**
- (f) whether the Government proposes to expand entrepreneurship support, credit linkage and market access for SHGs, if so, the details thereof, State-wise including Jalgaon?**

**ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI SHIVRAJ SINGH CHOUHAN)**

(a) to (f): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (f) OF LOK SABHA STARRED QUESTION NO. *123 TO BE ANSWERED ON 28.07.2026 REGARDING “LAKHPATI DIDIS UNDER DAY-NRLM”

(a): Yes, The Government regularly reviews the progress of the Lakhpati Didi initiative under the Deendayal Antyodaya Yojana– National Rural Livelihoods Mission (DAY-NRLM) through a structured multi-tier monitoring and review mechanism.

(i) At the national level, progress is periodically reviewed under the chairpersonship of the Secretary, Ministry of Rural Development, along with the Additional Secretary and Joint Secretary (Rural Development). At the State level, progress is reviewed by the State level Lakhpati Didis Steering Committee and the Mission Directors/Chief Executive Officers of the State Rural Livelihoods Missions (SRLMs). Regular reviews are also conducted at the District and Block levels to monitor implementation, identify bottlenecks and facilitate timely corrective action.

(ii) As of March 31, 2026, over 3.46 crore Self Help Group (SHG) members have achieved "Lakhpati Didi" status. The Government continues to closely monitor the progress of this initiative and is taking necessary steps to reach the overall target of 6 crore Lakhpati Didis. To support this goal, an additional target of 4.10 crore has been allocated across States/UTs, which includes an additional target of 17.50 lakh for Maharashtra. This progress is driven through sustainable livelihood promotion, training and capacity building, financial inclusion, enterprise development, and inter-departmental convergence.

(b): National Entrepreneurship Campaign was launched on 12th January 2026 to impart enterprise development training and build capacity and certify existing CRPs on Entrepreneurship Development Programme (EDP) across the States. Details are as under:

(i) More than 66,000 Community Resource Persons (CRPs), including CRP-EPs and Business Development Service Providers (BDSPs), have been oriented and sensitized to provide basic entrepreneurship training and handholding support to SHG members under the campaign.

(ii) In addition, 400 Master Trainers have been developed through the National Institute for Entrepreneurship and Small Business Development (NIESBUD), Noida and the Indian Institute of

Entrepreneurship (IIE), Guwahati, under the Ministry of Skill Development and Entrepreneurship (MSDE), to strengthen the training ecosystem and support capacity building of the field-level cadres.

(iii) The State-wise details of the trained CRP-EPs & BDSPs are enclosed at Annexure-I and the state wise data on National Campaign on Entrepreneurship training is also being captured, and the status as on date is enclosed at Annexure-II.

(c): The Government maintains comprehensive, digitized records of SHG members who are now, enabled as Lakhpati Didis and also imparts training on entrepreneurship.

(i) Data is systematically captured in the Digital Aajeevika Register, using LoKOS, the digital platform of DAY-NRLM. State wise figures are enclosed at Annexure – III. District-wise details are available on the Lakhpati Didi Dashboard (lakhpatididi.gov.in)

(ii) Data for States including Maharashtra is also maintained, Maharashtra has identified 51.59 lakh Potential Lakhpati Didis (PLDs) and verified 49.62 lakh Lakhpati Didis supported by 395 Master Trainers and 37,065 CRPs. As per data entered by CRPs, as on 31st March 2026, Jalgaon (Maharashtra) had 3.34 lakhs total Potential Lakhpati Didis (PLDs) and 2.42 lakh Lakhpati Didis supported by 1,676 CRPs.

(d): The Government utilizes the LokOS (Community Operating System), the digital platform under DAY-NRLM to support, capture, monitor and verify household income and livelihood-related information for making of Lakhpati Didis.

(i) LokOS enables trained community cadres to capture baseline household income and periodically update household income and livelihood-related information through Digital Aajeevika Register (DAR).

(ii) The application facilitates monitoring of income progression and supports assessment of whether the income criteria for making of Lakhpati Didis have been achieved and sustained.

(iii) The self declared data captured in LokOS is verified through a prescribed validation process at the block levels by CRPs, Block

Program Manager (BPM) and District Program Manager (DPM) before the entries are made in the DAR.

(iv) The robust digital LokOS platform provides dashboards, analytical reports and data insights to monitor required needs, progress and review at the National, State, District and Block levels.

(e): The Government has undertaken independent evaluations of DAY-NRLM and its interventions to assess their impact on women's financial inclusion, entrepreneurship and livelihood generation.

(i) DAY-NRLM Evaluation (2024): The evaluation found a positive impact on household incomes, which increased by around 10% over the medium to short term. In mature Cluster Level Federations (MCLFs), household incomes increased by 12% to 33%.

(ii) SVEP Endline Evaluation (2024): The evaluation found that 96% of supported enterprises remained operational, 79% of entrepreneurs had established their first business, 74% reported the enterprise as their primary occupation, 73% earned a regular monthly income, and around 86% reported increased savings, demonstrating significant improvements in entrepreneurship, financial inclusion and sustainable livelihoods.

(iii) NITI Aayog Evaluation (2025): NITI Aayog assessed DAY-NRLM as a highly relevant and impactful programme, highlighting improvements in household incomes, livelihood diversification, financial inclusion, financial literacy and women's empowerment through strong community institutions and convergence.

(iv) MKSP Impact Assessment (2024): The evaluation found that about 79% of Mahila Kisans adopted and sustained improved agricultural practices, contributing to enhanced productivity and sustainable livelihoods.

(f): DAY-NRLM is a continuing Centrally Sponsored Scheme under which support for entrepreneurship, institutional credit linkage and market access to Self Help Groups (SHGs) and their federations is an ongoing and continuous process across all participating States/UTs, including Maharashtra (which covers Jalgaon district). Supports are provided through the existing program components of the Mission such as capacity building of community cadres and livelihoods

resource persons; promotion of financial inclusion and facilitation of access to institutional credit through bank linkage, the Community Investment Fund and interest subvention; nurturing of women-owned enterprises and market-facing collectives, including through the Start-up Village Entrepreneurship Programme, women's collectives and enterprises. These activities form part of the regular functioning of the Mission and are undertaken across States/UTs, including Maharashtra

A. Entrepreneurship support

- (i) Support establishment, growth and scaling-up of women-led enterprises through Incubators.**
- (ii) Establish Incubators in all States/UTs to support higher-order women-led enterprises through incubation, business advisory, market and financial linkages, and technology support.**
- (iii) Leverage convergence with Ministries such as MSDE, MSME, Food Processing Industries, Agriculture & Farmers Welfare, Fisheries and Animal Husbandry, MNRE etc. to strengthen enterprise development.**
- (iv) Promote product-specific interventions through a cluster approach to support a large number of enterprises by strengthening value chains, improving productivity, facilitating market access, and enabling economies of scale.**

B. Credit Linkage and Enterprise Financing

- (i) Strengthen SHG Bank Linkage and expand access to individual enterprise credit for SHG members.**
- (ii) Continue the Interest Subvention Scheme to improve access to affordable institutional credit for eligible SHGs and their members.**
- (iii) Build financial assets of individual SHG members by strengthening enterprise financing and enhancing institutional credit access.**

C. Marketing and Market Access

DAY-NRLM under the Ministry of Rural Development is strengthening market access for SHG products in all States/UTs. These efforts include the following:

(i) The Ministry of Rural Development has registered brands as “Saras”, Saras Aajeevika” and “Aajeevika” for promotion of SHG products. 25 States have created state level brands and are facilitating the sales of the SHG products under these brands, e.g. UMED of Maharashtra, Palash and Adiva of Jharkhand, Himira of Himachal Pradesh, Mathi of Tamil Nadu, etc.

(ii) Saras Melas are organised at National, Regional, State and District levels to popularise the Saras brand and also to promote the sale of SHG products in urban markets. Every year, 2 National level Saras Melas and 1 food festival & 50+ State Level Saras are organised to promote SHG products. A retail store - Saras Aajeevika Gallery is being operated in Central Delhi for sale of curated products of SHG members. Similarly states also operate retail outlets under the state's brands.

(iii) A dedicated eCommerce platform eSaras for selling of curated SHG products has been set up by MoRD. Tie-ups/ partnership have been done with other eCommerce players i.e. GeM, ONDC, Amazon, Flipkart, Meesho and JioMart for promotion of SHG products.

No separate State-wise or Parliamentary Constituency-wise expansion plan, including for Jalgaon Lok Sabha Constituency, is maintained. The above interventions are implemented by the State Rural Livelihoods Missions (SRLMs) in a demand-driven manner across eligible districts and blocks.

ANNEXURE-I

**ANNEXURE REFERRED TO IN REPLY OF PART (b) OF LOK SABHA
STARRED QUESTION NO. 123 ANSWERED ON 28.07.2026
REGARDING “Lakhpatti Didis under DAY-NRLM”**

Sl. No.	State/UT	No. of CRP-EP* & BDSPs**
1	Uttar Pradesh	12,342
2	Andhra Pradesh	10,822
3	Maharashtra	10,642
4	West Bengal	6,137
5	Madhya Pradesh	4,271
6	Jharkhand	2,880
7	Karnataka	2,846
8	Rajasthan	1,997
9	Punjab	1,973
10	Assam	1,857
11	Kerala	1,726
12	Bihar	1,640
13	Tamil Nadu	1,370
14	Gujarat	1,112
15	Tripura	952
16	Jammu & Kashmir	735
17	Odisha	613
18	Nagaland	577
19	Himachal Pradesh	436
20	Chhattisgarh	435
21	Arunachal Pradesh	258
22	Goa	240
23	Mizoram	119
24	Uttarakhand	115
25	Manipur	84
26	Haryana	63
27	Meghalaya	43
28	Sikkim	34
29	Telangana	17
30	Puducherry	16
31	Ladakh	12
32	Andaman & Nicobar	26
Total		66,390

* CRPs-EP - Community Resource Persons Enterprise Promotion.

** BDSPs - Business Development Service Providers

ANNEXURE-II

**ANNEXURE REFERRED TO IN REPLY OF PART (b) OF LOK SABHA
STARRED QUESTION NO. 123 ANSWERED ON 28.07.2026
REGARDING “Lakhpatti Didis under DAY-NRLM”**

Sl. No.	States/UTs	SHG Members Trained under the National Campaign on Entrepreneurship
1	Andhra Pradesh	8,64,424
2	Arunachal Pradesh	8,940
3	Assam	3,12,064
4	Bihar	3,68,521
5	Chhattisgarh	2,71,396
6	Goa	27,720
7	Gujarat	57,600
8	Haryana	85,724
9	Himachal Pradesh	5,082
10	Jammu & Kashmir	66,591
11	Jharkhand	3,08,554
12	Karnataka	34,915
13	Kerala	4,95,816
14	Madhya Pradesh	2,48,828
15	Maharashtra	52,925
16	Manipur	4,332
17	Meghalaya	16,709
18	Mizoram	3,437
19	Nagaland	16,514
20	Odisha	86,420
21	Punjab	21,017
22	Rajasthan	61,368
23	Sikkim	2,717
24	Tamil Nadu	10,380
25	Telangana	1,08,160
26	Tripura	4,793
27	Uttar Pradesh	3,62,252
28	Uttarakhand	15,031
29	West Bengal	2,16,000
	Total	41,38,229

ANNEXURE-III

**ANNEXURE REFERRED TO IN REPLY OF PART (c) OF LOK SABHA
STARRED QUESTION NO. 123 ANSWERED ON 28.07.2026
REGARDING “Lakhpatri Didis under DAY-NRLM”**

S.No	States/UTs	Number of Lakhpatri Didis (as on 31.03.2026)
1	Maharashtra	49,66,617
2	Bihar	43,40,227
3	West Bengal	34,20,962
4	Uttar Pradesh	33,52,157
5	Odisha	26,74,261
6	Madhya Pradesh	23,67,520
7	Andhra Pradesh	22,73,869
8	Telangana	17,31,262
9	Rajasthan	15,21,620
10	Gujarat	11,31,865
11	Chhattisgarh	10,95,729
12	Tamil Nadu	9,55,015
13	Assam	9,19,762
14	Kerala	7,74,592
15	Jharkhand	7,38,822
16	Karnataka	7,17,755
17	Punjab	3,85,666
18	Uttarakhand	2,84,934
19	Jammu & Kashmir	2,52,867
20	Haryana	2,27,433
21	Tripura	1,63,126
22	Himachal Pradesh	1,45,773
23	Meghalaya	78,946
24	Mizoram	31,747
25	Manipur	24,145
26	Nagaland	19,661
27	Arunachal Pradesh	15,674
28	Sikkim	15,253
29	Puducherry	13,318
30	Goa	4,778
31	Dadra and Nagar Haveli and Daman and Diu	3,172
32	Andaman & Nicobar	674
33	Ladakh	246
34	Lakshadweep	0
	Total	3,46,49,448
