



Lakhpati Didi - Transforming Lives in Chhattisgarh | Chhattisgarh | 13 Sep 2024

Why in News?

Recently, the [Lakhpati Didi Yojana](#) has significantly impacted women's lives in Chhattisgarh by supporting them through various [self-help group \(SHG\)](#) initiatives, helping them become self-reliant and financially empowered.

Key Points

- **Lakhpati Didi Yojana:** The scheme, launched by the **Central Government**, aims to make 35,000 women in the district lakhpatis.
 - A "[Lakhpati Didi](#)" is a member of a SHG who has successfully achieved an annual household income of **Rupees One Lakh or more**.
 - This income is sustained across at least four agricultural seasons or business cycles, ensuring that the average monthly income exceeds Rupees Ten Thousand (Rs. 10,000).
 - It was initiated by the [Deendayal Antyodaya Yojana- National Rural Livelihoods Mission \(DAY-NRLM\)](#), wherein each SHG household is encouraged to take up multiple livelihood activities coupled with value chain interventions, resulting in a sustainable income of Rs. 1,00,000 or more per year.
 - **Purpose:** The initiative aims to empower women not only by improving their income but by transforming their lives through sustainable livelihood practices.
 - These women serve as role models in their communities, demonstrating the power of effective resource management and entrepreneurship.
- **Achievements:** Since the inception of the [Lakhpati Didi Yojana in 2023](#), one crore women have already been made Lakhpati Didis and the government announced the enhancement of the target for Lakhpati Didi from 2 crore to 3 crore, recognising the success of 83 lakh SHGs with 9 crore women transforming the rural socio-economic landscape.
 - Positive changes reported in **Lundra development block** (Chhattisgarh).
 - **Personal Experience of Shobha Lakra:**
 - **Group:** Champa Mahila Swayam Sahayata Samuh
 - **Activities:** Goats and sheep rearing
 - **Benefits:** Knowledge of government schemes, mutual support, loans, and earning over ₹1 lakh annually