

Lakhpati Didi - Transforming Lives in Chhattisgarh

Why in News?

Recently, the <u>Lakhpati Didi Yojana</u> has significantly impacted women's lives in Chhattisgarh by supporting them through various <u>self-help group (SHG)</u> 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 "<u>Lakhpati Didi"</u> 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 <u>Deendayal Antyodaya Yojana- National Rural Livelihoods</u>
 <u>Mission (DAY-NRLM)</u>, 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 <u>Lakhpati Didi Yojana in 2023</u>, 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

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