



# Lakhpati Didi

Source: PIB

## Why in News?

Recently, the Prime Minister (PM) of India participated in the **Lakhpati Didi Sammelan** in Maharashtra, a significant event focused on empowering rural women through **Self-Help Groups (SHGs)**.

## What are the Key Highlights of the Lakhpati Didi Sammelan?

- **Certificates and Felicitations:** PM handed out certificates and felicitated **11 lakh new Lakhpati Didis** who recently became **Lakhpati** during the third term of the present government.
- **Financial Disbursements:** A revolving fund of Rs 2,500 crore was released, benefiting about 48 lakh members of 4.3 lakh SHGs.
  - Additionally, Rs 5,000 crore in bank loans were disbursed to benefit 25.8 lakh members of 2.35 lakh SHGs.
- **Cultural and Economic Significance:** The PM emphasised women's vital role in the rural economy and their contribution to **India's rise as the third-largest global economy within three years**, highlighting a shift from **historical neglect** to recent initiatives aimed at alleviating their burdens.

## What is the Lakhpati Didi Initiative?

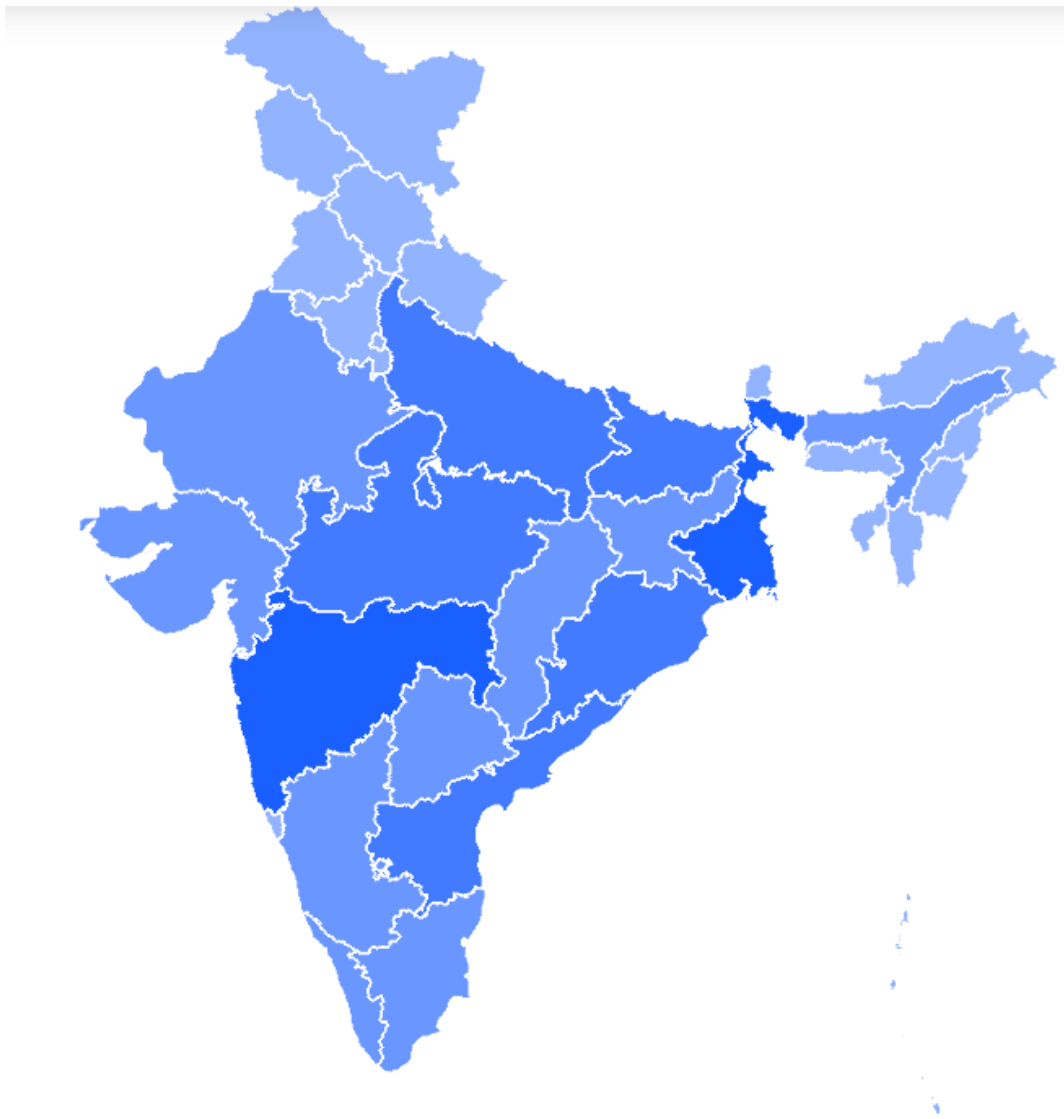
- **About:** A "Lakhpati Didi" is a member of a SHG who has successfully achieved an **annual household income of Rupees One Lakh or more**.
  - This income is sustained across at least four agricultural seasons or business cycles, ensuring that the average monthly income exceeds Rupees Ten Thousand (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.
- **Lakhpati Didi Strategy:**
  - **Diversified Livelihood Options:** The initiative emphasises deepening, strengthening, and expanding livelihood options for SHG members.
    - Trained Community Resource Persons facilitate livelihood planning for SHG members using digital tools for resource linkages.
  - **Implementation Support:** SHG members receive timely support in the form of **assets** (inputs, equipment, infrastructure), **skills** (knowledge and practical skills), access to finance (bank linkage, departmental schemes), and **market access** (branding, packaging, **e-commerce**).
  - **Capacity Building:** Regular and structured training programs are provided to Mission Staff, community institutions, and SHG members on various aspects of livelihood activities.
  - **Convergence and Partnerships:** The initiative leverages convergence with various

government schemes and partnerships with private sector players to mobilise technical, financial, and capacity-building resources.

//

Ministry	Schemes for Convergence
Ministry of Rural Development, MoRD	1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) 2. Deendayal Upadhyay Grameen Kaushal Yojana (DDU-GKY) 3. Rural Self Employment Training Institutes (RSETIs) 4. Pradhan Mantri Awas Yojana -Grameen (PMAY-G)
Ministry of Agriculture & Farmers' Welfare (MoA&FW)	1. Mission for Integrated Development of Horticulture (MIDH), 2. Sub Mission on Agriculture Mechanization (SMAM), 3. National Bamboo Mission, 4. National Mission on Honey and Bee keeping, 5. Promotion of Millet, 6. Pradhan Mantri Krishi Sinchayi Yojana (PMKSY), 7. 10K FPO, Agri Infra Fund (AIF), 8. Natural Farming and Engagement of Community Resource Persons (CRPs) as extension agents for service delivery etc
Department of Animal Husbandry and Dairying (DAHD)	1. Accredited Agent for Health and Extension of Livestock Production (A-HELP), 2. National Livestock Mission, Animal Husbandry Infrastructure Fund, 3. Rashtriya Gokul Mission etc.
Ministry of Food Processing Industries (MoFPI)	Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME)
Dept. of Fisheries	PM Matsya Sampada Yojana
Ministry of Small & Medium Enterprises (MSME)	Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

- **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.
  - More than Rs 6000 Crore were disbursed for lakhs of Women SHGs spanning across India.



Potential Lakhpati Didis Identified

■ 0 - 6L 
 ■ 6L - 13L 
 ■ 13L - 19L 
 ■ > 19L



## Other Initiatives Related to Women Empowerment

- [Pradhan Mantri Mudra Yojana](#)
- [Mahila E-Haat](#)
- [Pradhan Mantri Awas Yojana](#)
- [Mission Shakti](#)
- [Nari Shakti Puraskar](#)

## UPSC Civil Services Examination Previous Year Questions (PYQs)

### Prelims

Q. How does the National Rural Livelihood Mission seek to improve livelihood options of rural poor? (2012)

1. By setting up a large number of new manufacturing industries and agribusiness centres in rural areas

2. By strengthening 'self-help groups' and providing skill development
3. By supplying seeds, fertilizers, diesel pump-sets and micro-irrigation equipment free of cost to farmers

**Select the correct answer using the codes given below:**

- (a) 1 and 2 only
- (b) 2 only
- (c) 1 and 3 only
- (d) 1, 2 and 3

**Ans: (b)**

PDF Refernece URL: <https://www.drishtias.com/printpdf/lakhpai-didi-3>

