



Lakhpati Didi Yojana in Uttarakhand

Why in News?

Udham Singh Nagar district of Uttarakhand has achieved the highest success in implementing [the Lakhpati Didi Yojana](#), a key initiative under [the National Rural Livelihood Mission \(NRLM\)](#).

Key Points

- **Progress Towards Targets:**
 - **Udham Singh Nagar is nearing its target, with 25,918 women** becoming Lakhpati Didis against a goal of 27,285.
 - **Haridwar follows**, achieving 21,442 out of its 23,588 target.
 - Pauri, Almora, and Tehri have also made significant progress.
- **Entrepreneurial Opportunities for Rural Women:**
 - Under the Lakhpati Didi Yojana, rural women have become entrepreneurs by engaging in:
 - Value addition of coarse grains and fruits.
 - **Dairy farming** and **LPG** distribution.
 - Primary veterinary care and insurance schemes, earning commissions.
 - Digital transactions, strengthening household incomes.
- **NRLM's Impact on Women's Empowerment:**
 - NRLM has transformed the lives of women in remote villages, offering them not just financial stability but also empowerment and self-reliance.

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.

National Rural Livelihood Mission

- **About:**
 - It is a [centrally sponsored programme](#), launched by the Ministry of Rural Development in June 2011.
- **Aim:**

- To **eliminate rural poverty** through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country.
- **Functioning:**
 - It **involves working with community** institutions through community professionals in the spirit of self-help which is a unique proposition of DAY-NRLM.
 - It impacts the **livelihoods through universal social mobilization** by inter alia organising one-woman member from each rural poor household into **Self Help Groups (SHGs)**, their training and capacity building, facilitating their micro-livelihoods plans, and enabling them to implement their livelihoods plans through accessing financial resources from their own institutions and the banks.

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