Lakhpati Didi Initiative

From Household Income Enhancement to Women-Led Rural Entrepreneurship

PIB Analysis

- As of June 2026, the initiative has enabled **3.76 crore Lakhpati Didis**, against the target of six crore by March 2029.
- An IIM Ahmedabad assessment reported a **61% increase in average monthly household income** and a **61.7% rise in monthly savings**.

From Subsistence to Sustainable Livelihoods

- Launched on **15 August 2023**, the initiative promotes women's entrepreneurship and sustainable household incomes under DAY-NRLM.
- Initial target of two crore women was raised to three crore in February 2024 and further to six crore by March 2029 in February 2026.
- A **Lakhpati Didi** is an SHG member whose household earns at least ₹1 lakh annually through sustainable farm and non-farm activities, after expenses.
- It promotes livelihood diversification, financial inclusion, skill development and enterprise support.

Progress and Achievements

- By June 2026:
  - **3.76 crore** women enabled as Lakhpati Didis.
  - **5.70 crore** women identified as Potential Lakhpati Didis.
- IIM Ahmedabad's independent assessment covered 6,531 respondents across 17 States and UTs, reporting significant improvements in household income and savings.

Institutional Foundation: DAY-NRLM and SHGs

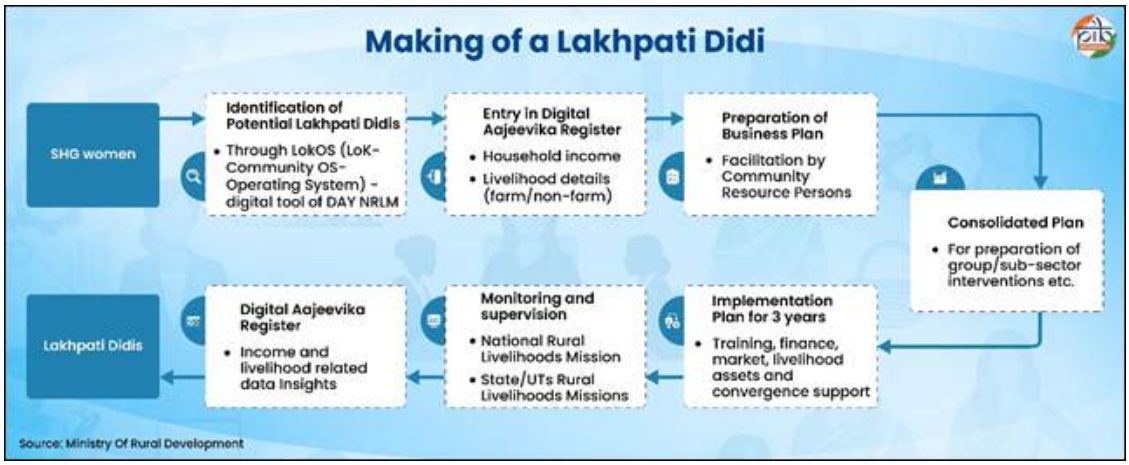
- Launched in June 2011, DAY-NRLM organises rural women into Self-Help Groups (SHGs), promoting savings, credit, training and market access.
- As of 12 November 2026, it had mobilised **10.13 crore women into 94.40 lakh SHGs**.
- Village Organisations and Cluster Level Federations provide institutional support for implementation.

Evolution and Expansion

- **2021:** States advised to promote diversified farm and non-farm livelihoods.

- **2023:** Initiative launched with a two-crore target.
- **2024:** Target increased to three crore; Lakhpati Didi portal and Digital Aajeevika Register introduced.
- **2025:** Didi Business Plan tool and financial-literacy application launched. Three-crore target achieved ahead of schedule in December.
- **2026:** Target expanded to six crore by March 2029; enterprise loan application and upgraded LokOS platform introduced.

Identification and Implementation Framework



The initiative follows a community-led process:

1. **Identification:** Potential beneficiaries identified through SHGs and LokOS.
2. **Income Assessment:** Household income and expenditure recorded through the Digital Aajeevika Register.
3. **Enterprise Planning:** Community Resource Persons (CRPs) prepare individual business plans.
4. **Implementation Support:** Three-year assistance through training, finance, assets and market access.
5. **Monitoring:** National and State missions review and validate progress digitally.

Leadership and Implementation

- Strategic planning began in October 2021, followed by household income surveys in 2022.
- The September 2023 National Conclave released a strategy note for enabling two crore Lakhpati Didis.
- Twelve priority livelihood sectors were identified, including bamboo, honey, goat rearing, poultry and tasar silk.
- Subsequent measures included community training, interdepartmental convergence, regional consultations, digital tools and income-data validation.
- In June 2026, a producer-group platform and public Lakhpati Didi dashboard were launched.

Building Women-Led Rural Prosperity

- The initiative moves beyond income enhancement towards sustainable

entrepreneurship and livelihood diversification.

- By strengthening financial inclusion, enterprise development and women's leadership, it seeks to improve rural household resilience and promote inclusive rural economic growth.

Reference

PIB

