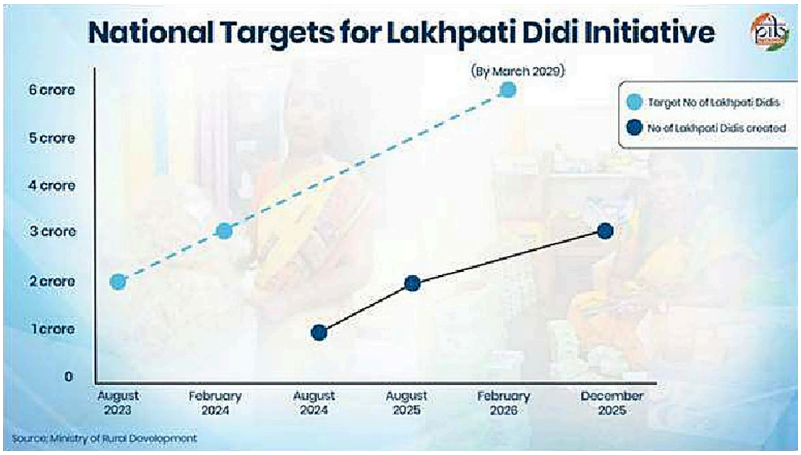
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The Lakhpati Didi Initiative promotes sustainable household incomes through women's entrepreneurship and diversified livelihoods



CHENNAI – 16 Nov, 2026 is being implemented under the DAY-NRLM, which leverages the SHG network to provide rural women with financial access, skills and market opportunities. The initiative's implementation reflects a phased approach to policy planning, institutional strengthening and community mobilisation. As of June 2026, t he initiative has enabled 3.76 crore Lakhpati Didis, with a target of six crore by March 2029.An independent assessment by IIM Ahmedabad reported a 61 percent rise in average monthly household income and a 61.7 percent increase in average monthly savings in Lakhpati Didi households.

From Subsistence to Sustainable Livelihoods

The Lakhpati Didi Initiative is a flagship effort to strengthen women's economic participation in rural India. It aims to improve household incomes through sustainable livelihood opportunities and enterprise development. The government announced this initiative on 15 August 2023. It initially targeted two crore women from Self-Help Group (SHG) households. The target was subsequently increased to three crore in February 2024. The initiative aims to create six crore Lakhpati Didis by March 2029. This target was envisioned in February 2026.

A Lakhpati Didi is an SHG member whose household earns at least ₹ 1 lakh annually. The benchmark considers total household income rather than individual earnings. Income from eligible farm and non-farm activities contributes towards this target. It is calculated after expenses and should remain sustainable across agricultural seasons or business cycles.

The initiative builds on the institutional network of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). It seeks to move rural women beyond subsistence-based activities. Its approach combines livelihood diversification, financial inclusion, skill development and enterprise support.

3.76 Crore Rural SHG Women Enabled as Lakhpati Didis

By June 2026, 3.76 crore rural SHG women had been enabled as Lakhpati Didis and 5.70 crore women were identified as Potential Lakhpati Didis.

An independent evaluation of the Lakhpati Didi initiative by IIM Ahmedabad, covering 6,531 respondents in 17 states and UTs, reported improvements in household economic conditions. Average monthly household income increased by 61 percent, while average monthly savings increased by 61.7 percent.