

Ministry of Rural Development



LAKHPATI DIDI SCHEME

Posted On: 22 JUL 2025 5:21PM by PIB Delhi

Lakhpati Didi initiative is an outcome of Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), a Centrally Sponsored Scheme being implemented by Ministry in partnership of States and UTs (except Chandigarh and Delhi), with the objective to improve the livelihoods of poor rural households in country, and organise rural households into Self-Help Groups (SHGs) for their social and financial inclusion. So far, 10.05 crore rural households have been organised into 90.90 lakh SHGs in country under DAY-NRLM. Lakhpati Didi initiative is to empower and enable Self-Help Groups (SHG) Women, earn a minimum income of Rupees one lakh per annum on a sustainable basis, with an average monthly income of at least Rs. 10,000 (Rupees Ten Thousand) sustained for at least 4 agricultural seasons and/or business cycles. So far 1,48,32,258 SHG households' women have become Lakhpati Didis. The State/UT- wise details are at Annexure-I.

The Lakhpati Didi initiative focusses on the individual SHG women and not on the Self-Help Group (SHG). However, in the entire process of planning, implementation and monitoring, the community institution structures i.e. SHGs, Village Organizations (VOs) and Cluster Level Federations (CLFs) spearhead the engagements. A structured approach has been adopted to make the SHG women Lakhpati Didi. The initiative also aims on enhancing financial literacy, skill development and convergence across government departments as well as building entrepreneurial capacity among SHG women, for social and financial inclusion.

There is no separate budget allocated for the Lakhpati Didi initiative. All activities of Lakhpati Didi initiative for e.g. training and capacity building, financial assistance including seed funding, are funded under the DAY-NRLM Scheme. For additional financial requirements, support to SHG Members is facilitated through bank linkage and bank loan. The State/UT- wise budget of NRLM for the current financial year is at Annexure-II.

ANNEXURE I

“LAKHPATI DIDI SCHEME”.

Sl. No	State/UT	No. of Self-reported Lakhpati Didi
1	ANDAMAN AND NICOBAR	411
2	ANDHRA PRADESH	17,41,362
3	ARUNACHAL PRADESH	7,680

4	ASSAM	5,58,829
5	BIHAR	14,47,750
6	CHHATTISGARH	4,32,303
7	DNH AND DAMAN DIU	1,872
8	GOA	1,556
9	GUJARAT	6,06,805
10	HARYANA	58,577
11	HIMACHAL PRADESH	82,176
12	JAMMU AND KASHMIR	52,203
13	JHARKHAND	4,81,940
14	KARNATAKA	2,54,698
15	KERALA	4,12,441
16	LADAKH	51,736
17	LAKSHADWEEP	-
18	MADHYA PRADESH	12,84,957
19	MAHARASHTRA	22,69,981
20	MANIPUR	13,302
21	MEGHALAYA	44,324
22	MIZORAM	17,161
23	NAGALAND	11,000
24	ODISHA	7,80,996

25	PUDUCHERRY	7,238
26	PUNJAB	31,191
27	RAJASTHAN	4,27,865
28	SIKKIM	7,847
29	TAMIL NADU	5,63,242
30	TELANGANA	8,00,407
31	TRIPURA	61,478
32	UTTAR PRADESH	11,15,982
33	UTTARAKHAND	43,266
34	WEST BENGAL	11,59,682
	Total	1,48,32,258

ANNEXURE II

“LAKHPATI DIDI SCHEME”.

NRLM (FY 2025-26) (Up to 30.6.2025)			
(Rs. in Lakhs)			
SL No	State/UT	Central Allocation	Central Releases
1	Andhra Pradesh	41406.07	
2	Bihar	168858.74	42214.69
3	Chhattisgarh	37504.59	9376.15
4	Goa	1200.00	300.00

5	Gujarat	26718.87	
6	Haryana	15719.20	3929.54
7	Himachal Pradesh	6619.94	1654.99
8	Jammu & Kashmir	8180.53	2045.13
9	Jharkhand	63669.70	15917.43
10	Karnataka	53601.35	
11	Kerala	24050.76	
12	Madhya Pradesh	80345.40	
13	Maharashtra	105956.75	26489.19
14	Odisha	81188.62	20297.16
15	Punjab	7639.36	1909.84
16	Rajasthan	40701.29	
17	Tamil Nadu	62763.55	15690.89
18	Telangana	29575.76	
19	Uttar Pradesh	243100.19	
20	Uttarakhand	12799.38	3199.85
21	West Bengal	90224.95	22556.24
22	A&N Islands	950.00	
23	Daman & Diu and D&N Haveli	700.00	
24	Lakshadweep	400.00	
25	Ladakh	1000.00	

26	Pondicherry	2400.00	600.00
27	Arunachal Pradesh	10076.47	2519.12
28	Assam	51535.06	
29	Manipur	17552.57	
30	Meghalaya	19665.38	4916.35
31	Mizoram	4550.69	1137.68
32	Nagaland	13489.47	3372.37
33	Sikkim	5038.24	1259.57
34	Tripura	31692.12	
	Total	1360875.00	179386.19

This information was given by Minister of State for Rural Development Dr. Chandra Sekhar Pemmasani in a written reply in Lok Sabha today.

RC/ KSR/AR

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