

Lakhpati Didi

A Unique Initiative



To give impetus to economic empowerment of women, the 'Lakhpati Didi' initiative has been initiated by the Deendayal Antyodaya Yojana- National Rural Livelihoods Mission, 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 lakh or more per year.

“ **T** Sarla Meena

oday 10 crore rural women are part of the Self-Help Groups. When you go to a village, you will find 'bankwali didi', 'Anganwadi didi' and 'dawaiwali (medicine) didi'. It is my dream to make two crore lakhpati didis in the villages"- With these words from the ramparts of Red Fort in his Independence Day address, Prime Minister Shri Narendra Modi unveiled the significant initiative 'Lakhpati Didi' scheme aimed at empowering women's Self-Help Groups (SHGs) across India.

The objective of the 'Lakhpati Didi' Scheme is to enable at least 2 crore Lakhpati Didis soon, from the

10 crore large family of SHG Didis of the Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM). SHGs, or self-help groups, are community-based organisations formed by a group of individuals, primarily women, who come together to address their common economic, social, or developmental needs. Women SHGs play a significant role in empowering women, promoting socio-economic development, and contributing to grassroots governance, and a 'Lakhpati Didi' is the one who earns a sustainable income of at least Rs. 1 lakh per annum per household. Lakhpati Didis are going to be driving the rural economy and landscape in Amrit Kaal. Under this scheme, women will

undergo training in a range of practical skills that align with emerging industry demands. These skills include plumbing, LED bulb manufacturing, and the operation and repair of drones, among others. The 'Lakshpati Didi' Scheme is also empowering women in STEM (Science, Technology, Engineering, and Mathematics). The Prime Minister has underlined the importance of women-led development and how it is essential to take the country forward. Today, in India, girls outnumber boys in the pursuit of STEM and the world today is looking at this capacity of India. This above-mentioned diversified training approach ensures that women can tap into various sectors and explore entrepreneurial opportunities.

The Ministry of Rural Development is inspired and geared to realise the Prime Minister's dream in reality with hard work and a multi-pronged approach in a time-bound manner. The Ministry has successfully enabled more than 1.5 crore Lakshpati Didis so far and is determined to complete the 2 crore target by this year instead of March 2024. In order to do this, the Ministry of Rural Development is taking multiple steps and involving various government departments and agencies, to maximise the impact of the 'Lakshpati Didi' Initiative. This approach includes convergence efforts to transform the rural economy and enable the success of the initiative. The Ministry of Rural Development recently signed a Memorandum of Understanding with the Ministry of Ayush to collaborate in developing skilled personnel by imparting training to rural poor youth and women's for the Ayush healthcare system under the Deen Dayal Upadhyaya-Grameen Kaushalya Yojana (DDU-GKY).

The execution of the 'Lakshpati Didi' initiative falls under the purview of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). DAY-NRLM is a flagship rural poverty alleviation programme of the Government of India, and today it is the world's largest initiative to improve the livelihoods of the rural poor. Addressing multiple dimensions of poverty, the programme aims to reach out to 10 crore rural poor households and organise one woman member from each rural household into affinity-based women SHGs. These SHGs provide close, long-term handholding support to their members, enabling them to access financial services from banks, diversify and stabilise their livelihoods, and effectively access their entitlements with ease. The core objective of the

programme is to ensure that each family, once it is in SHG for 6-8 years, is able to achieve household food security and have more than one stabilised livelihood source.

The mission, in its endeavour to empower the SHG women, has made concerted efforts in the collectivisation of women, strengthening their federations, and capacitating them with knowledge and skills for livelihood intervention, financing, and credit support, etc. for the livelihood augmentation of the SHG women. The mission seeks to achieve its objective through investing in four core components: (a) social mobilisation and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor; (b) financial inclusion of the rural poor; (c) sustainable livelihoods; and (d) social inclusion, social development, and convergence. The progress made by the mission is as follows:

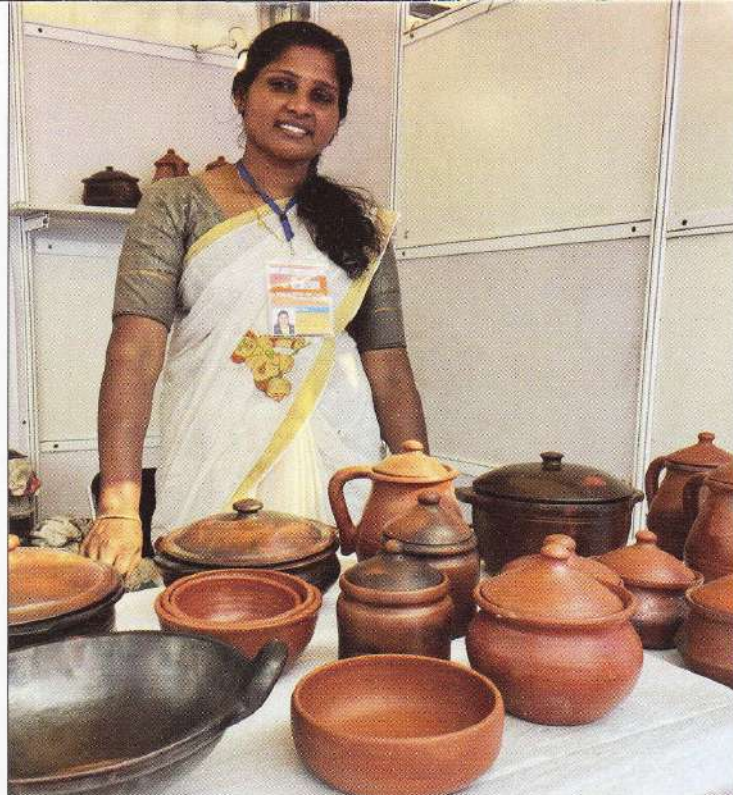
1. Geographical Coverage: The mission has covered 7091 blocks spread over 742 districts across all States and UTs (except Delhi and Chandigarh) under the intensive strategy.
2. Social Mobilisation/Institution Building: 9.54 crore women have been mobilised into 87.39 lakh Self-Help Groups (SHGs).
3. Social Capital: Community driven approach is the central to the mission's implementation strategy. Nearly 4 lakh Community Resource Persons have been trained in multiple interventions.
4. Capitalisation Support: Cumulatively, about Rs. 33,497.62 crore has been provided as community investment support under the mission.
5. SHG-Bank Linkage: Nearly Rs. 6.96 lakh crore of bank credit has been accessed by the SHGs since 2013-14. The NPA at 1.88% is a result of the efforts undertaken at various levels of the mission.
6. SHG members as Business Correspondent Agents (BCAs): In order to provide last mile delivery of financial services, more than 1,00,000 SHG members have been identified and trained as Business Correspondent Agents/ Digipay points. At present, 1.07 lakh Banking Correspondents Sakhi/Digipay Sakhi have been deployed.
7. Livelihoods: DAY-NRLM promotes sustainable agriculture, livestock, and NTFPs in intensive

blocks under the Farm interventions. The focus of the interventions is on training and capacity building, and promotion of agro-ecological practices as well as livestock practices to enhance crop and animal productivity. As of August 23, 3.02 crore women farmers have been covered under this interventions. Under the Non-Farm strategy, DAY-NRLM works on Startup Village Entrepreneurship Programme (SVEP) that aims to support entrepreneurs in rural areas to set up local enterprises. Implemented since 2016-17, nearly 2.45 lakh enterprises have been supported under SVEP thus far.

8. Custom Hiring Centres / Tool Banks: About 28623 Custom Hiring Centre/ Community Managed Tool Bank have been set up across multiple States. These CHCs enable small and marginal famers provided access to farm equipment and other services at a nominal rate.

Under the mission, about 9.54 crore women are part of 87.39 lakh Self Help Groups (SHGs). A great deal of head way has been made in financial inclusion, e.g. Financial literacy, opening of Bank accounts, Credit, insurance etc. Around Rs. 33,497 crore of capitalisation support has been provided to the SHGs. This has enabled credit linkage of Rs. 6.95 lakh crore from the banks to the SHGs and their federations since the year 2013-14.

The mission has adopted a whole-of-society approach where collaboration and partnership have been strengthened with the Government, private sector, multilateral agencies, CSOs, and technical institutions to provide all necessary support in enhancing the income of the SHG Households. The mission has nurtured a large number of Community Resource Persons (CRPs), who are NRLM's feet on the ground and are instrumental in facilitating the interventions taken up by the Mission. At present, more than 5 lakh CRPs (including Samuh Sakhi, Krishi Sakhi, Pashu Sakhi, Madhu Sakhi, Matshya Sakhi, Bank Sakhi, Banking Correspondent Sakhi, etc.) are deployed by the mission. These CRPs are well trained in the technical know-how of livelihood interventions, various extension services, etc. In addition, the mission has also deployed professionals (National Resource Persons and State Resource Persons) to handhold and train stakeholders at the State, District, and sub-district level.



Similarly, to give impetus to economic empowerment of women, the Lakhpati Didi initiative has been initiated by the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission, 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 lakh or more per year. The Lakhpati Didi Initiative and DAY-NRLM reflect the government's commitment to empowering rural women and alleviating poverty.

The 'Lakhpati Didi' Initiative aims to provide self-employment and skilled-wage employment opportunities to women from poor households. The scheme is designed to empower women by equipping them with essential skills that pave the way for the establishment of microenterprises. It focuses on social mobilisation, financial inclusion, sustainable livelihoods, and social development to empower rural women and enhance their access to entitlements. Through these efforts, the government aims to create sustainable and diversified livelihood options for rural women, thereby contributing to poverty reduction and economic empowerment at the grassroots level.

It is well said that when women prosper, the world prospers. Their economic empowerment fuels growth, and their access to education drives global progress. Their leadership fosters inclusivity, and their voices inspire positive change. The most effective way to empower women is through a women-led development approach, and India is making huge strides in this direction. □

Handloom Weavers Expanding their Wings through Handloom Haats



India is a country of cultural and traditional diversity. The traditional crafts provide a strong foundation to Indian culture. Our indigenous weavers and artisans are preserving India's age-old traditional and cultural heritage through handlooms and handicrafts. The traditional crafts of India not only give India a distinct identity on the world stage but our crafts also attract the tourists.

These rural crafts are cottage industry in themselves and showcase excellent skills and entrepreneurship. For centuries, women have been doing this ancestral work shoulder to shoulder with men and thus rural handicrafts and their associated skills are also becoming synonymous with women empowerment.

National Handloom Development Corporation (NHDC) is doing a great job by providing these artisans a platform to exhibit and sell their products at their outlets. NHDC also give away awards to selected artists annually.

Recently, an exhibition of rural entrepreneurs was organised at Handloom Haat, Janpath, New

Delhi. Entrepreneur from different hook and corner of the country came to participate in the event.

Surbala is a successful woman entrepreneur. Around 30 people work in her enterprise. Surbala started her business in 2017 by taking a loan of Rs. 2-2 lakh each under Mudra Yojana and Startup Scheme. She sells traditional Manipur dresses and home decor items made by artisans. She has taken training in designing from 'SMART'. She earns at least Rs. 30 thousand per month.

Rekha Sattogopal has established her own enterprise by the name of 'Jute Craft'. Rekha, a resident of Delhi, makes jute items herself and also gets them prepared from artisans from villages around Delhi. Her 'Jute Craft' business is doing well and she earns a good amount of money even after paying the artisans.

Most of the participants were satisfied with the government initiatives to enhance their skills. They accepted that they easily got loan from govt schemes like Mudra scheme at low interest rate to grow their work. They accepted that such exhibition spaces at prominent places provide them opportunity to reach out to elite customers too. And hence it helps them to grow their business.

