Lakhpati Didi: 3.76 Crore Women Enabled, Target 6 Crore; IIM-A Records 61% Income Rise (PIB)



Original symbolic graphic: pcsmantra.com

Why in News

According to a PIB feature (15 November 2026), the **Lakhpati Didi initiative** had enabled **3.76 crore** rural SHG women as Lakhpati Didis by June 2026; **5.70 crore** women are identified as "Potential Lakhpati Didis", and the target is **six crore by March 2029**. An independent IIM Ahmedabad assessment (17 states/UTs, 6,531 respondents) recorded a **61% rise in average monthly household income** and a **61.7% rise in average monthly savings** in Lakhpati Didi households. Meanwhile, Union Minister Shivraj Singh Chouhan (14 November, Balangir) said Odisha crossed its 27-lakh target a year early with **29 lakh Lakhpati Didis**, and that banks will extend **Rs 10 lakh crore in loans** to women nationwide over the next five years - with **guarantee-free loans** now possible for individual enterprises.

The Initiative's Framework

- **Launch:** announced on 15 August 2023 - an initial target of two crore women from SHG households; raised to three crore in February 2024; the **six-crore-by-March-2029** target was envisioned in February 2026.
- **Vehicle: DAY-NRLM** (since June 2011) - as of 12 November 2026, **~10.13 crore SHG members in 94.40 lakh SHGs**; an institutional lattice of Village Organisations and Cluster Level Federations.
- **Approach:** livelihood diversification, financial inclusion, skill development and enterprise support - from subsistence to sustainable incomes; phased policy planning and community mobilisation.
- **Assessment:** IIM Ahmedabad - 61% rise in average monthly household income and 61.7% rise in average monthly savings.

New Announcements (14 November, Odisha)

- **Rs 10 lakh crore in loans:** to women nationwide through banks over the next five years - to help more women become Lakhpati Didis.
- **Guarantee-free credit:** credit is no longer limited to SHG members - women starting individual businesses can obtain loans without a guarantee.
- **Odisha's success:** the 27-lakh target met a year early - 29 lakh Lakhpati Didis.

Why It Matters

- **GS-I/II (Society/Governance):** among the largest women's empowerment and rural livelihood efforts - the SHG model's ability to scale.
- **GS-III (Economy):** raising women's workforce participation, rural incomes and savings - "women-led development".
- **Evidence-based policy:** an independent IIM-A evaluation - an example of institutionalised programme assessment.

Prelims Practice Questions

Q1. The Lakhpati Didi initiative is implemented under which scheme?

(a) MGNREGA

(b) DAY-NRLM

(c) PMJDY

(d) Stand-Up India

Answer and Explanation

Answer: (b) It builds on the SHG network of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM).

Q2. Per PIB (15 November 2026), the Lakhpati Didi target by March 2029 is:

(a) 3 crore

(b) 4 crore

(c) 5 crore

(d) 6 crore

Answer and Explanation

Answer: (d) Six crore; 3.76 crore achieved by June 2026, with 5.70 crore "potential" identified.

Mains Practice Question

Q: "The Lakhpati Didi initiative is an experiment in the transition from subsistence livelihoods to enterprise." Review this statement in the context of the latest figures and the IIM Ahmedabad assessment. (250 words)

Outline: Introduction - the initiative and the 3.76-crore milestone; the mechanism - DAY-NRLM, SHG federations, financial access; the impact - 61% income / 61.7% savings rise; the new steps - Rs 10 lakh crore loans, guarantee-free credit; challenges - market access, skill quality, debt-cycle risks; conclusion - women-led development.

FAQ

Short answer: By June 2026, 3.76 crore women had become Lakhpati Didis; the target is six crore by March 2029. IIM Ahmedabad found incomes up 61% and savings up 61.7%. Odisha met its target a year early (29 lakh); Rs 10 lakh crore in loans will flow to women over five years, guarantee-free for individual enterprises.

Q: What is the Lakhpati Didi initiative?

A DAY-NRLM-based effort to take rural women to sustainable "lakhpati" incomes through livelihood diversification, financial inclusion, skills and enterprise support; announced on 15 August 2023; the target is six crore by March 2029.

Q: What did the IIM Ahmedabad assessment find?

In a survey of 6,531 respondents across 17 states/UTs, Lakhpati Didi households recorded a 61% rise in average monthly income and a 61.7% rise in average monthly savings.

Q: What is new in credit access?

Rs 10 lakh crore in bank loans to women over five years; SHG membership no longer mandatory - women starting individual ventures can also get guarantee-free loans.

Sources

- PIB (15 November 2026, official): Lakhpati Didi Initiative - 3.76 crore enabled, IIM-A assessment, 6-crore target
- PIB (14 November 2026, official): 29 lakh Lakhpati Didis in Odisha; Rs 10 lakh crore loans, guarantee-free credit announced