O.I.H.

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 779
TO BE ANSWERED ON 24/07/2026

SHGS FORMED UNDER DAY-NRLM

779 Smt. Phulo Devi Netam:

Will the Minister of Rural Development be pleased to state:

(a) number of Self Help Groups (SHGs) formed in the country till date under Deendayal Antyodaya Yojana- National Rural Livelihood Mission (NRLM) and number of rural women associated with them;

(b) the details of the special loan facilities being provided to women in Self Help Groups for financial literacy, technical skills, and starting micro-enterprises with the goal of making them Lakhpati Didi; and

(c) total turnover recorded during last one year through 'Saras Aajeevika Stores' and e-commerce platforms from the marketing of the products manufactured by these women's groups?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a): Under Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM), 92 lakh Self Help Groups (SHGs) have been formed across the country, covering 10.05 crore rural women.

(b): Under DAY-NRLM, the Ministry is promoting financial inclusion of women Self Help Group (SHG) members through financial literacy, enhanced access to institutional credit, and promotion of micro-enterprises.

To deepen financial inclusion in rural areas, particularly among women SHG members, DAY-NRLM has launched a comprehensive Financial Literacy Programme in partnership with Rural Self Employment Training Institutes (RSETIs) and banks. Financial Literacy Community Resource Persons conduct village-level financial literacy camps covering modules on Financial Planning, Savings, Credit, Insurance, Pension, Enterprise Financing, and Business Correspondence. During the Financial Year 2025–26, more than 3.81 crore women SHG members were imparted financial literacy training on these modules.

Further, all Public Sector Banks and one private sector bank have designed their own dedicated credit products for individual women SHG members under DAY-NRLM to facilitate the Lakhpati Didi initiative. These credit products enable women SHG members to establish new enterprises or expand their existing enterprises by availing institutional credit at affordable rates.

(c): During the Financial Year 2025–26, the total turnover from the marketing of products manufactured by women Self Help Groups under DAY-NRLM through Saras Aajeevika Stores and e-commerce platforms is as under:-

S.No.	Platform	Turnover
1.	Saras Aajeevika Stores	Rs. 2,09,69,691
2.	E-commerce platforms	Rs. 84,49,730

*****