

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 2694  
ANSWERED ON 04/08/2026**

**FORMATION OF SHGS UNDER DAY-NRLM**

**2694. Shri Arun Govil:**

**Dr. Rajeev Bharadwaj:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether the Government has decided that Self Help Groups will now be formed only for needy women, if so, the details thereof and the scheme formulated to strengthening the current functioning of SHGs;**
- (b) the total number of SHGs formed so far under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) along with the total amount of bank loans disbursed to them, State and district-wise including Dewas- Shajapur, Kangra and Chamba Lok Sabha Constituencies of Madhya Pradesh and Himachal Pradesh;**
- (c) the number of loan accounts categorized as Non-Performing Assets (NPAs) out of the said loans along with the total NPA amount;**
- (d) whether the Government is aware that the income of Self Help Groups can be significantly enhanced through dairy activities, if so, the details thereof;**
- (e) the steps taken by the Government to link such groups with dairy business, milk collection, processing and marketing;**
- (f) whether the Government are undertaking any specific initiative to integrate them with schemes like 'Lakhpatti Didi', if so, the details thereof along with the efforts made in this regard in Meerut-Hapur Lok Sabha Constituencies; and**
- (g) the details of the schemes formulated by the Government to strengthen the currently functioning SHGs?**

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

**(a): The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) schemes adheres to the principle of universal social mobilization, which aims to organize all identified rural poor households by mobilizing at least one-woman member from each household into a Self-Help Group (SHG), ensuring that no poor household is left behind. The identification of poor households is undertaken through the Socio-Economic and Caste Census (SECC) 2011 and the Participatory Identification of Poor (PIP) process. Recognizing that poverty and social exclusion are multidimensional, the Mission places special emphasis on reaching the most vulnerable and marginalized groups, including Scheduled Castes (SCs), Scheduled Tribes (STs), Particularly Vulnerable Tribal Groups (PVTGs), minorities, persons with disabilities (PwDs), elderly persons, transgender persons, single women, women-headed households, migrant families, and other socially excluded communities.**

**The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is being implemented to strengthen the functioning of Self-Help Groups (SHGs) through continuous capacity building in group management, financial literacy, bookkeeping, and livelihoods. Funds are provided to SHGs in the form of Revolving Fund (RF) and Community Investment Fund (CIF) to strengthen their financial base, along with facilitating savings, bank credit, interest subvention, and other financial services. The Mission also promotes sustainable farm and non-farm livelihoods, enterprise development, skill enhancement, and market linkages, while strengthening Village Organisations (VOs) and Cluster Level Federations (CLFs) for institutional support. Further, community cadres such as Bank Sakhis, Krishi Sakhis, and Pashu Sakhis provide last-mile services.**

**(b): The total number of SHGs formed under DAY-NRLM scheme is given at Annexure -I and total amount of bank loan disbursed to states/UTs is placed at Annexure-II. Bank loan disbursed to Dewas-Shajapur, Kangra and Chamba Lok Sabha Constituencies of Madhya Pradesh and Himachal Pradesh are given at Annexure - III & IV respectively.**

**(c): The NPA data is not maintained district wise, however, the NPA account & amount in respect of Madhya Pradesh is 14308 and**

**Rs.13,305 lakh respectively and as far as Himachal Pradesh concerned NPA Accounts is 478 and amount is Rs.638.56 lakh.**

**(d) & (e): In order to enhance the income of SHGs through dairy activities following measures are undertaken by the Government.**

- i. The Department of Animal Husbandry & Dairying (DAHD) is implementing schemes such as National Programme for Dairy Development (NPDD), Supporting Dairy Cooperatives & Farmer Producer Organisations engaged in dairy activities (SDCFPO), Animal Husbandry Infrastructure Development Fund (AHIDF) across the country to complement and supplement the efforts of State Governments in strengthening dairy infrastructure. These schemes aim to expand the network of dairy cooperatives, strengthen dairy infrastructure, meet working capital needs. These measures help to strengthen cooperatives, expand the organised dairy sector, and ensure that milk producers receive the maximum share of the consumer price. The SHGs are eligible to avail assistance under the schemes as per the norms of the scheme.**
- ii. Under DAY-NRLM, special attention has been given to promote women owned dairy based collectives who are into aggregation, value addition and marketing of milk. These collectives have also been provided support for milk collection, processing and marketing.**
- iii. Besides, the SHGs members are mobilised by the States to aggregate and supply milk to local dairy cooperatives and companies.**

**(f): The Lakhpati Didi initiative is an outcome of DAY-NRLM. The objective of the initiative is to enable SHG member earn an income of at least Rs.1.00 lakh as on sustainable basis (for 4 agricultural / business cycles). The mission is facilitating SHG members through structural approach of identifying potential Lakhpati Didi, training & facilitating them to have income generating activities. So far, 3.46 crore Lakhpati Didis have been enabled across the country, including 24,000 in Meerut and 13,000 in Hapur, Uttar Pradesh.**

**(g): The Deendayal Antyodaya Yojana–National Rural Livelihoods Mission (DAY-NRLM) is being implemented to strengthen the functioning of Self-Help Groups (SHGs) through continuous capacity building in group management, financial literacy, bookkeeping, and livelihoods. Funds are provided to SHGs in the form of Revolving Fund (RF) and Community Investment Fund (CIF) to strengthen their financial base, along with facilitating savings, bank credit, interest subvention, and other financial services. The Mission also promotes**

**sustainable farm and non-farm livelihoods, enterprise development, skill enhancement, and market linkages, while strengthening Village Organisations (VOs) and Cluster Level Federations (CLFs) for institutional support. Further, community cadres such as Bank Sakhis, Krishi Sakhis, and Pashu Sakhis provide last-mile services.**

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**Annexure -I**

**Annexure referred to in reply of Part (b) of Lok Sabha Unstarred Question No. 2694 for answer on 04.08.2026 regarding “Formation of SHGs under DAY-NRLM”.**

**State/UT wise number of SHGs formed under DAY-NRLM**

| <b>Sl No.</b> | <b>States/UTs</b>                               | <b>SHG Formed</b> |
|---------------|-------------------------------------------------|-------------------|
| <b>1</b>      | <b>Andaman And Nicobar Islands</b>              | <b>1343</b>       |
| <b>2</b>      | <b>Andhra Pradesh</b>                           | <b>827133</b>     |
| <b>3</b>      | <b>Arunachal Pradesh</b>                        | <b>12853</b>      |
| <b>4</b>      | <b>Assam</b>                                    | <b>356760</b>     |
| <b>5</b>      | <b>Bihar</b>                                    | <b>1353025</b>    |
| <b>6</b>      | <b>Chhattisgarh</b>                             | <b>291453</b>     |
| <b>7</b>      | <b>Dadra and Nagar Haveli and Daman and Diu</b> | <b>1823</b>       |
| <b>8</b>      | <b>Goa</b>                                      | <b>3462</b>       |
| <b>9</b>      | <b>Gujarat</b>                                  | <b>232911</b>     |
| <b>10</b>     | <b>Haryana</b>                                  | <b>62921</b>      |
| <b>11</b>     | <b>Himachal Pradesh</b>                         | <b>44033</b>      |
| <b>12</b>     | <b>Jammu And Kashmir</b>                        | <b>96637</b>      |
| <b>13</b>     | <b>Jharkhand</b>                                | <b>320838</b>     |
| <b>14</b>     | <b>Karnataka</b>                                | <b>297982</b>     |
| <b>15</b>     | <b>Kerala</b>                                   | <b>238981</b>     |
| <b>16</b>     | <b>Ladakh</b>                                   | <b>2119</b>       |
| <b>17</b>     | <b>Lakshadweep</b>                              | <b>348</b>        |
| <b>18</b>     | <b>Madhya Pradesh</b>                           | <b>515943</b>     |
| <b>19</b>     | <b>Maharashtra</b>                              | <b>667562</b>     |
| <b>20</b>     | <b>Manipur</b>                                  | <b>13689</b>      |
| <b>21</b>     | <b>Meghalaya</b>                                | <b>47946</b>      |
| <b>22</b>     | <b>Mizoram</b>                                  | <b>10083</b>      |
| <b>23</b>     | <b>Nagaland</b>                                 | <b>15333</b>      |
| <b>24</b>     | <b>Odisha</b>                                   | <b>551414</b>     |
| <b>25</b>     | <b>Puducherry</b>                               | <b>4927</b>       |
| <b>26</b>     | <b>Punjab</b>                                   | <b>57337</b>      |
| <b>27</b>     | <b>Rajasthan</b>                                | <b>336928</b>     |
| <b>28</b>     | <b>Sikkim</b>                                   | <b>5895</b>       |
| <b>29</b>     | <b>Tamil Nadu</b>                               | <b>348977</b>     |
| <b>30</b>     | <b>Telangana</b>                                | <b>393845</b>     |
| <b>31</b>     | <b>Tripura</b>                                  | <b>54860</b>      |
| <b>32</b>     | <b>Uttar Pradesh</b>                            | <b>871820</b>     |
| <b>33</b>     | <b>Uttarakhand</b>                              | <b>69811</b>      |
| <b>34</b>     | <b>West Bengal</b>                              | <b>1167882</b>    |
|               | <b>Total</b>                                    | <b>92,78,874</b>  |

**District wise number of SHGs formed under DAY-NRLM including Dewas and Shajapur, in Madhya Pradesh**

| Sl. No. | Districts    | Total SHG       |
|---------|--------------|-----------------|
| 1.      | Agar         | 4676            |
| 2.      | Alirajpur    | 8292            |
| 3.      | Anuppur      | 7782            |
| 4.      | Ashok Nagar  | 5940            |
| 5.      | Balaghat     | 19300           |
| 6.      | Barwani      | 11185           |
| 7.      | Betul        | 13703           |
| 8.      | Bhind        | 4793            |
| 9.      | Bhopal       | 4540            |
| 10.     | Burhanpur    | 4520            |
| 11.     | Chhatarpur   | 13252           |
| 12.     | Chhindwara   | 13757           |
| 13.     | Damoh        | 13756           |
| 14.     | Datia        | 4618            |
| 15.     | Dewas        | 8399            |
| 16.     | Dhar         | 16203           |
| 17.     | Dindori      | 9649            |
| 18.     | Guna         | 10683           |
| 19.     | Gwalior      | 5237            |
| 20.     | Harda        | 3975            |
| 21.     | Indore       | 4664            |
| 22.     | Jabalpur     | 11008           |
| 23.     | Jhabua       | 11903           |
| 24.     | Katni        | 11623           |
| 25.     | Khandwa      | 8108            |
| 26.     | Khargone     | 15994           |
| 27.     | Maihar       | 5701            |
| 28.     | Mandla       | 13107           |
| 29.     | Mandsaur     | 5514            |
| 30.     | Mauganj      | 5515            |
| 31.     | Morena       | 8855            |
| 32.     | Narmadapuram | 7370            |
| 33.     | Narsinghpur  | 8926            |
| 34.     | Neemuch      | 4033            |
| 35.     | Niwari       | 3389            |
| 36.     | Pandhurna    | 3116            |
| 37.     | Panna        | 10463           |
| 38.     | Raisen       | 10545           |
| 39.     | Rajgarh      | 15743           |
| 40.     | Ratlam       | 8483            |
| 41.     | Rewa         | 13160           |
| 42.     | Sagar        | 18491           |
| 43.     | Satna        | 9088            |
| 44.     | Sehore       | 9088            |
| 45.     | Seoni        | 14619           |
| 46.     | Shahdol      | 12742           |
| 47.     | Shajapur     | 6156            |
| 48.     | Sheopur      | 5850            |
| 49.     | Shivpuri     | 12837           |
| 50.     | Sidhi        | 10829           |
| 51.     | Singroli     | 10551           |
| 52.     | Tikamgarh    | 7600            |
| 53.     | Ujjain       | 8534            |
| 54.     | Umaria       | 6435            |
| 55.     | Vidisha      | 11643           |
|         | <b>Total</b> | <b>5,15,943</b> |

**District wise number of SHGs formed under DAY-NRLM including Kangra and Chamba in Himachal Pradesh.**

| <b>Sl. No.</b> | <b>Districts</b>       | <b>Total SHG</b> |
|----------------|------------------------|------------------|
| <b>1.</b>      | <b>Bilaspur</b>        | <b>2205</b>      |
| <b>2.</b>      | <b>Chamba</b>          | <b>2959</b>      |
| <b>3.</b>      | <b>Hamirpur</b>        | <b>2754</b>      |
| <b>4.</b>      | <b>Kangra</b>          | <b>8486</b>      |
| <b>5.</b>      | <b>Kinnaur</b>         | <b>789</b>       |
| <b>6.</b>      | <b>Kullu</b>           | <b>3404</b>      |
| <b>7.</b>      | <b>Lahul and Spiti</b> | <b>245</b>       |
| <b>8.</b>      | <b>Mandi</b>           | <b>8308</b>      |
| <b>9.</b>      | <b>Shimla</b>          | <b>5720</b>      |
| <b>10.</b>     | <b>Sirmaur</b>         | <b>3988</b>      |
| <b>11.</b>     | <b>Solan</b>           | <b>2387</b>      |
| <b>12.</b>     | <b>Una</b>             | <b>2788</b>      |
|                | <b>Total</b>           | <b>44,033</b>    |

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**Annexure -II**

**Annexure referred to in reply of Part (b) of Lok Sabha Unstarred Question No. 2694 for answer on 04.08.2026 regarding “Formation of SHGs under DAY-NRLM”.**

**Amount of bank loans disbursed to Women SHGs up to June 2026**

| <b>Sl.No.</b> | <b>States/UTs</b>                               | <b>Total Amount (in ₹ Crore)</b> |
|---------------|-------------------------------------------------|----------------------------------|
| <b>1</b>      | <b>Andaman &amp; Nicobar Islands</b>            | <b>20.12</b>                     |
| <b>2</b>      | <b>Andhra Pradesh</b>                           | <b>369426.53</b>                 |
| <b>3</b>      | <b>Arunachal Pradesh</b>                        | <b>236.2</b>                     |
| <b>4</b>      | <b>Assam</b>                                    | <b>26748.22</b>                  |
| <b>5</b>      | <b>Bihar</b>                                    | <b>71599.9</b>                   |
| <b>6</b>      | <b>Chhattisgarh</b>                             | <b>12425.45</b>                  |
| <b>7</b>      | <b>Goa</b>                                      | <b>455.49</b>                    |
| <b>8</b>      | <b>Gujarat</b>                                  | <b>4528.35</b>                   |
| <b>9</b>      | <b>Haryana</b>                                  | <b>2829.09</b>                   |
| <b>10</b>     | <b>Himachal Pradesh</b>                         | <b>1466.83</b>                   |
| <b>11</b>     | <b>Jammu &amp; Kashmir</b>                      | <b>3281.24</b>                   |
| <b>12</b>     | <b>Jharkhand</b>                                | <b>20522.73</b>                  |
| <b>13</b>     | <b>Karnataka</b>                                | <b>179081.93</b>                 |
| <b>14</b>     | <b>Kerala</b>                                   | <b>48297.53</b>                  |
| <b>15</b>     | <b>Ladakh</b>                                   | <b>6.06</b>                      |
| <b>16</b>     | <b>Lakshadweep</b>                              | <b>3.89</b>                      |
| <b>17</b>     | <b>Madhya Pradesh</b>                           | <b>18943.53</b>                  |
| <b>18</b>     | <b>Maharashtra</b>                              | <b>52561.22</b>                  |
| <b>19</b>     | <b>Manipur</b>                                  | <b>245.78</b>                    |
| <b>20</b>     | <b>Meghalaya</b>                                | <b>839.51</b>                    |
| <b>21</b>     | <b>Mizoram</b>                                  | <b>287.49</b>                    |
| <b>22</b>     | <b>Nagaland</b>                                 | <b>323.96</b>                    |
| <b>23</b>     | <b>Odisha</b>                                   | <b>70972.59</b>                  |
| <b>24</b>     | <b>Puducherry</b>                               | <b>1406.38</b>                   |
| <b>25</b>     | <b>Punjab</b>                                   | <b>822.1</b>                     |
| <b>26</b>     | <b>Rajasthan</b>                                | <b>13278.18</b>                  |
| <b>27</b>     | <b>Sikkim</b>                                   | <b>264.53</b>                    |
| <b>28</b>     | <b>Tamil Nadu</b>                               | <b>117216.67</b>                 |
| <b>29</b>     | <b>Telangana</b>                                | <b>146582.08</b>                 |
| <b>30</b>     | <b>Dadra and Nagar Haveli and Daman and Diu</b> | <b>5.16</b>                      |
| <b>31</b>     | <b>Tripura</b>                                  | <b>2505.03</b>                   |
| <b>32</b>     | <b>Uttar Pradesh</b>                            | <b>12417.4</b>                   |
| <b>33</b>     | <b>Uttarakhand</b>                              | <b>1864.97</b>                   |
| <b>34</b>     | <b>West Bengal</b>                              | <b>157917.74</b>                 |
|               | <b>Total</b>                                    | <b>13,39,383.88</b>              |



**Annexure -III**

**Annexure referred to in reply of Part (b) of Lok Sabha Unstarred Question No. 2694 for answer on 04.08.2026 regarding "Formation of SHGs under DAY-NRLM".**

**District wise details of bank loans disbursement including Dewas and Shajapur Districts in Madhya Pradesh as on June, 2026**

| SI No. | Districts             | Amount (₹ in crores) |
|--------|-----------------------|----------------------|
| 1.     | Agar                  | 143.88               |
| 2.     | Alirajpur             | 406.42               |
| 3.     | Anuppur               | 403.12               |
| 4.     | Ashoknagar            | 117.27               |
| 5.     | Balaghat              | 1067.35              |
| 6.     | Barwani               | 656.71               |
| 7.     | Betul                 | 727.18               |
| 8.     | Bhind                 | 98.74                |
| 9.     | Bhopal                | 382.94               |
| 10.    | Burhanpur             | 149.96               |
| 11.    | Chhatarpur            | 193.69               |
| 12.    | Chhindwara            | 1031.22              |
| 13.    | Damoh                 | 356.31               |
| 14.    | Datia                 | 71.65                |
| 15.    | Dewas                 | 490.04               |
| 16.    | Dhar                  | 699.13               |
| 17.    | Dindori               | 267.34               |
| 18.    | Guna                  | 210.56               |
| 19.    | Gwalior               | 222.88               |
| 20.    | Harda                 | 72.8                 |
| 21.    | Hoshangabad           | 340.9                |
| 22.    | Indore                | 419.16               |
| 23.    | Jabalpur              | 438.91               |
| 24.    | Jhabua                | 741.53               |
| 25.    | Katni                 | 356.01               |
| 26.    | Khandwa (East Nimar)  | 350.65               |
| 27.    | Khargone (West Nimar) | 516.69               |
| 28.    | Maihar                | 6.04                 |
| 29.    | Mauganj               | 0.78                 |
| 30.    | Mandla                | 809.64               |
| 31.    | Mandsaur              | 160.76               |
| 32.    | Morena                | 192.16               |
| 33.    | Narsinghpur           | 344.84               |
| 34.    | Neemuch               | 135.96               |
| 35.    | Niwari                | 34.8                 |
| 36.    | Pandhurna             | 2.72                 |
| 37.    | Panna                 | 176.15               |
| 38.    | Raisen                | 323.6                |
| 39.    | Rajgarh               | 369.08               |
| 40.    | Ratlam                | 225.47               |
| 41.    | Rewa                  | 473.69               |
| 42.    | Sagar                 | 510.05               |
| 43.    | Satna                 | 524.42               |
| 44.    | Sehore                | 334.82               |
| 45.    | Seoni                 | 747.14               |
| 46.    | Shahdol               | 563.73               |
| 47.    | Shajapur              | 197.5                |
| 48.    | Sheopur               | 164.75               |
| 49.    | Shivpuri              | 412.65               |
| 50.    | Sidhi                 | 220.61               |
| 51.    | Singrauli             | 145.83               |
| 52.    | Tikamgarh             | 151.94               |
| 53.    | Ujjain                | 305.42               |
| 54.    | Umaria                | 240.85               |
| 55.    | Vidisha               | 235.09               |
|        | <b>Total</b>          | <b>18,943.53</b>     |

**Annexure -IV**

**Annexure referred to in reply of Part (b) of Lok Sabha Unstarred Question No. 2694 for answer on 04.08.2026 regarding “Formation of SHGs under DAY-NRLM”.**

**District wise details of bank loan disbursed in Himachal Pradesh as on June 2026 including Kangra and Chamba Districts**

| <b>Sl. No.</b> | <b>Districts</b>         | <b>Amount<br/>(₹ in crores)</b> |
|----------------|--------------------------|---------------------------------|
| <b>1</b>       | <b>Bilaspur</b>          | <b>47.46</b>                    |
| <b>2</b>       | <b>Chamba</b>            | <b>56.18</b>                    |
| <b>3</b>       | <b>Hamirpur</b>          | <b>73.43</b>                    |
| <b>4</b>       | <b>Kangra</b>            | <b>397.60</b>                   |
| <b>5</b>       | <b>Kinnaur</b>           | <b>11.21</b>                    |
| <b>6</b>       | <b>Kullu</b>             | <b>70.89</b>                    |
| <b>7</b>       | <b>Lahul &amp; Spiti</b> | <b>1.71</b>                     |
| <b>8</b>       | <b>Mandi</b>             | <b>325.26</b>                   |
| <b>9</b>       | <b>Shimla</b>            | <b>191.61</b>                   |
| <b>10</b>      | <b>Sirmaur</b>           | <b>83.06</b>                    |
| <b>11</b>      | <b>Solan</b>             | <b>85.37</b>                    |
| <b>12</b>      | <b>Una</b>               | <b>123.05</b>                   |
|                | <b>TOTAL</b>             | <b>1,466.83</b>                 |

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