GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
STARRED QUESTION NO. 224
ANSWERED ON 04/08/2026

SHGS UNDER DAY-NRLM

***224. Shri Dileshwar Kamait:**

Will the Minister of RURAL DEVELOPMENT be pleased to state:

(a) the details and total number of rural households mobilised into Self-Help Groups (SHGs) under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) as on May 2026;

(b) whether the deployment of Bank Sakhis under the Scheme has enhanced rural financial inclusion and access to institutional credit, if so, the details thereof; and

(c) the details and number of enterprises supported under the entrepreneurship component of DAY-NRLM as on May 2026?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (c): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (c) OF LOK SABHA STARRED QUESTION NO. *224 TO BE ANSWERED ON 04.08.2026 REGARDING "SHGS UNDER DAY-NRLM"

(a): Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) is being implemented across the country (except Delhi & Chandigarh) with the objective of organizing the rural households into Self Help Groups (SHGs) and continuously nurturing and supporting them till they attain appreciable increase in income over a period of time and improve their quality of life. The mission seeks to achieve its objective through investing in four core components, viz., (a) social mobilization, 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. Cumulatively, 10.05 crore women have been mobilized into 92 lakh SHGs as on May 2026.

(b): Deployment of Bank Sakhi under Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) has enhanced rural financial inclusion and access to institutional credit in the country. Bank Sakhi supports in completing documentation formalities for opening of the Saving Bank account of women SHG members. Bank Sakhi has been preparing the list of eligible SHGs for bank linkage and facilitating submission of loan applications including review/enhancements and following up of pending loan applications. Bank Sakhi is instrumental in ensuring regular repayment of Banks loans and has helped in reducing the NPA in SHG Bank Linkage. 55,371 Bank Sakhi, have been deployed in different branches of the banks who work as facilitators between the Banks and the Women SHGs. Rs. 13,41,852.66 crores have been accessed by women SHGs under DAY-NRLM from Banks since 2013-14.

(c): Under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), the Start-up Village Entrepreneurship Programme (SVEP) is a dedicated component aimed at promoting entrepreneurship development in the non-farm livelihood sector. SVEP comprises six distinct sub-components, each designed to support different aspects of rural entrepreneurship and enterprise development.

Key achievements under SVEP umbrella are as below :-

1. **SVEP:- SVEP is a sub-scheme under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), supports Self-Help Group (SHG) members and their family members in establishing small non-farm enterprises. The programme is implemented at the block level and as on May 2026, a total of 4.32 lakh enterprises have been supported under SVEP.**

2. **OSF (One Stop Facility):- The One Stop Facility (OSF) sub-component provides advanced support to growth-stage nano enterprises. It facilitates enterprise expansion by offering assistance with regulatory compliance, access to larger markets, bank credit, product development, quality standardization, and other business development services. As of date, 1.18 lakh enterprises have been supported under OSF.**

3. **MED (Micro Enterprise Development):- The Micro Enterprise Development (MED) sub-component focuses on strengthening nano enterprises by improving access to finance, skill development, and market linkages. It aims to create a supportive ecosystem that enables sustainable growth of rural micro-enterprises. As of date, 1.11 lakh enterprises have been supported under MED.**

4. **Cluster Development:- The Cluster Development component promotes collective enterprise growth by leveraging shared resources and economies of scale to improve competitiveness and reduce market risks. The programme supports artisan and sector-specific clusters with strong market potential, while providing technical assistance for business planning, market linkages, access to finance, skill upgradation and so far 21 clusters have been established.**

5. **AGEY (Aajeevika Grameen Express Yojana):- Launched in August 2017, Aajeevika Grameen Express Yojana (AGEY) aims to provide safe, affordable, and community-managed rural transport services, improving connectivity to remote villages. Under the scheme, SHG members receive an interest-free loan from the Community Investment Fund (CIF) to purchase transport vehicles, with financial assistance of up to Rs. 6.5 lakh per vehicle for SHG members at individual level and an additional amount of Rs. 2 lakh for insurance and maintenance in case of community owned enterprises. As on May 2026 total 2,745 vehicles have been purchased by SHG women.**

6. Incubator:- The Incubator initiative is designed to nurture and scale women-owned or women-led growth-oriented enterprises by supporting 150 enterprises in each State. The programme provides intensive mentoring, business advisory services and ecosystem support to create successful and replicable enterprise models and as of date 750 growth order enterprises have been supported under this initiative.

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