

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

**LOK SABHA  
UNSTARRED QUESTION NO. 3689  
ANSWERED ON 11/08/2026**

**ASSISTANCE TO SHGS IN UTTARAKHAND**

**3689. Shri Trivendra Singh Rawat:**

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

- (a) the details and total number of women Self Help Groups (SHGs) assisted by the Department directly or through various rural schemes in Uttarakhand, district-wise including Haridwar Lok Sabha Constituency;**
- (b) the schemes and provisions implemented by the Department to promote the income, livelihoods, skill development, marketing, financial inclusion and entrepreneurship of these women Self Help Groups;**
- (c) whether regular third-party audits and impact assessments of the various schemes and programmes are conducted by the Department, if so, the details thereof; and**
- (d) the major findings and recommendations made in the said audits and evaluation and the corrective measures taken thereon for the effective implementation of the Schemes?**

**ANSWER**

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

**(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. Cumulatively, 10.08 crore rural households have been mobilized into more than 92 lakh SHGs as on June 2026. The details and total number of women Self Help Groups (SHGs) assisted by the Department of Rural Development through DAY-NRLM in Uttarakhand, district-wise including Haridwar Lok Sabha Constituency are in Annexure –I.**

**(b): The sub schemes under DAY-NRLM and their provisions implemented by the Department of Rural Development to promote the income, livelihoods, skill development, marketing, financial inclusion and entrepreneurship of women Self Help Groups are given below:**

**i) National Rural Livelihoods Mission (NRLM) as a sub-scheme promotes sustainable institutions of the poor, their capacity building, livelihoods, ensuring access to financial services, strengthening social development outcomes such as Food, Nutrition, Health, WASH (FNHW) and gender inclusion.**

**ii) The Start-up Village Entrepreneurship Programme (SVEP) is a dedicated component that promotes entrepreneurship development in the non-farm livelihood sector through following sub-components.**

- 1. SVEP supports Self-Help Group (SHG) members and their family members in establishing small non-farm enterprises.**
- 2. One Stop Facility (OSF) provides advanced support to growth-stage nano enterprises by facilitating regulatory compliance, access to larger markets, bank credit, product development, quality standardization, and other business development services to enable enterprise expansion.**
- 3. Micro Enterprise Development (MED) focuses on strengthening nano enterprises by improving access to finance, skill development, and market linkages, thereby creating a supportive ecosystem for the sustainable growth of rural micro-enterprises.**
- 4. Cluster Development promotes collective enterprise growth by leveraging shared resources and economies of scale to enhance competitiveness and reduce market risks, while supporting artisan and sector-specific clusters with strong market potential through business planning, market linkages, access to finance, and skill upgradation.**
- 5. Aajeevika Grameen Express Yojana (AGEY) aims to provide safe, affordable, and community-managed rural transport services, thereby improving connectivity to remote villages.**
- 6. The Incubator initiative is designed to nurture and scale women-owned or women-led growth-oriented enterprises.**

**iii) Mahila Kisan Sashaktikaran Pariyojana (MKSP) is a sub-scheme under DAY-NRLM with the primary objective to transform women in agriculture and allied from subsistence farmers to surplus producers by making systematic investments in the farming models, farm-based livelihoods, including livestock-based livelihoods which are sustainable and climate resilient. The sub-scheme focuses on promotion of Agro Ecological Practices, scientific**

**cultivation/collection of Non Timber Forest Products (NTFPs), value chain development, livestock interventions and Integrated Farming Cluster.**

**iv) Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) aims to skill rural youth and promote sustainable livelihoods for rural youth through placement-linked skilling programs. The Scheme mandates that at least 33% of the candidates covered shall be women. Rural women are provided demand-driven skill training, assessment, certification and placement in wage employment across sectors with high employment potential.**

**v) Rural Self Employment Training Institute (RSETI) is a poverty alleviation programs under the DAY-NRLM for rural youth in the age group of 18-50. The objective of RSETI is self-employment and micro-enterprise development with a mandate of minimum 70% settlement (including max. 10% wage employment) and Credit-linkage facilitation and handholding support to trainees for up to two years after the completion of training.**

**Further, for strengthening market access of SHG products, DAY-NRLM is taking following efforts:**

- i. The Ministry of Rural Development has registered brands as “Saras”, Saras Aajeevika” and “Aajeevika” for promotion of SHG products.**
- ii. Saras Melas are organised at National, Regional, State and District levels to popularise the Saras brand and also to promote the sale of SHG products in urban markets. Every year, 2 National level Saras Melas and 1 food festival & 50+ State Level Saras are organised to promote SHG products.**
- iii. A retail store - Saras Aajeevika Gallery is being operated in Central Delhi for sale of curated products of SHG members. Similarly states also operate retail outlets under the state’s brands.**
- iv. A dedicated eCommerce platform eSaras for selling of curated SHG products has been set up by MoRD. Tie-ups/ partnership have been done with other eCommerce players i.e. GeM, ONDC, Amazon, Flipkart, Meesho and JioMart for promotion of SHG product.**

**(c) & (d): Yes, The Government has already put in place a comprehensive Monitoring, Evaluation and Learning (MEL) framework under DAY-NRLM, which includes third-party evaluations, real-time MIS-based monitoring through LoKOS, periodic data validation and field-level verification, and outcome-based monitoring. The**

**evaluations and its major findings of DAY-NRLM scheme and its sub scheme are given below:**

**The 3ie Impact Evaluation Study (2025), based on two rounds of data collection conducted in 2019 and 2024 across 9 States, covering about 23,000 households, found that household incomes increased by 9.5% in NRLM blocks, while income gains in mature community institution clusters ranged from 12% to 33%. The study also reported an increase of 6–11% in per capita household consumption, along with improvements in women’s empowerment, livelihood diversification, and overall household welfare.**

**Further, NITI Aayog’s Evaluation of Centrally Sponsored Schemes in the Rural Development Sector (2025) assessed DAY-NRLM as a highly relevant and impactful programme, noting its contribution to increased incomes, diversified livelihood opportunities, enhanced financial inclusion and literacy, greater self-confidence among women, and improved social inclusion through strong community institutions and convergence with other development initiatives. These findings underscore the significant role of DAY-NRLM in advancing women’s empowerment and improving the socio-economic well-being of rural households.**

**\*\*\*\*\***

**ANNEXURE I**

**ANNEXURE REFERRED TO IN REPLY OF PART (a) OF LOK SABHA  
UNSTARRED QUESTION NO. 3689 TO BE ANSWERED ON 11.08.2026  
REGARDING “ASSISTANCE TO SHGs IN UTTARAKHAND”.**

**Details of Total No. of SHGs formed in Uttarakhand State:-**

| <b>Sr. No</b> | <b>District</b>          | <b>Total No. of SHGs Formed</b> |
|---------------|--------------------------|---------------------------------|
| <b>1</b>      | <b>Almora</b>            | <b>6,968</b>                    |
| <b>2</b>      | <b>Bageshwar</b>         | <b>3,171</b>                    |
| <b>3</b>      | <b>Chamoli</b>           | <b>6,362</b>                    |
| <b>4</b>      | <b>Champawat</b>         | <b>2,585</b>                    |
| <b>5</b>      | <b>Dehradun</b>          | <b>4,246</b>                    |
| <b>6</b>      | <b>Haridwar</b>          | <b>6,039</b>                    |
| <b>7</b>      | <b>Nainital</b>          | <b>5,440</b>                    |
| <b>8</b>      | <b>Pauri Garhwal</b>     | <b>7,457</b>                    |
| <b>9</b>      | <b>Pithoragarh</b>       | <b>5,320</b>                    |
| <b>10</b>     | <b>Rudra Prayag</b>      | <b>2,754</b>                    |
| <b>11</b>     | <b>Tehri Garwal</b>      | <b>6,567</b>                    |
| <b>12</b>     | <b>Udham Singh Nagar</b> | <b>8,033</b>                    |
| <b>13</b>     | <b>Uttar Kashi</b>       | <b>5,614</b>                    |
|               | <b>Total</b>             | <b>70,556</b>                   |

\*\*\*\*\*