

STRENGTHENING RURAL LIVELIHOODS THROUGH SELF-HELP GROUPS

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The Ministry of Rural Development is implementing Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY – NRLM) 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., social mobilization, promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor; financial inclusion of the rural poor; sustainable livelihoods; and social inclusion, social development. The progress achieved under the DAY-NRLM during the last three years is given as below:

Sr. No.	Indicators	Progress during FY 2023-24 to 2025-26
	No. of Households covered in SHGs	1,06,33,882
	No. of SHGs formed	7,58,243
	No. of Village Organizations formed	1,07,677
	No. of Cluster level Federations formed	9,324
	Capitalization Support to SHGs, Village Organisations and Cluster Level Federations (in Rs. crore)	33,335.92
	Bank Credit disbursed (in Rs. crore)	6,38,339.43
	Non-Performing Assets % (NPA)	1.85%
	Number of Mahila Kisans under Agro-Ecological Practices (in Rs. lakh)	248
	Number of enterprises supported	53,80,137

Cumulatively, 10.08 crore women have been mobilized into 92 lakh SHGs. 57.60 lakhs women SHGs were credit linked during 2025-26 under the DAY-NRLM.

DAY-NRLM under the Ministry of Rural Development is strengthening market access for SHG products in all States/UTs. These efforts include the following:

(i) The Ministry of Rural Development has registered brands as “Saras”, Saras Aajeevika” and “Aajeevika” for promotion of SHG products. 25 States have created state level brands and are facilitating the sales of the SHG products under these brands, e.g. UMED of Maharashtra, Palash and Adiva of Jharkhand, Himira of Himachal Pradesh, Mathi of Tamil Nadu, etc.

(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 melas 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, Open Network for Digital Commerce (ONDC), Amazon, Flipkart, Meesho and JioMart for promotion of SHG products.

This information was given by the Minister of State for Rural Development DR. CHANDRA SEKHAR PEMMASANI in a written reply in Rajya Sabha today.

RC/PU

(रिलीज आईडी: 2296024) आगंतुक पटल : 665
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