Last checked: 23 October 2026 · Urban Development Department (urban local bodies), Government of Uttarakhand

Swayam Sahayata Samuh (DAY-NULM Self Help Groups of Urban Poor Women, Uttarakhand Urban Local Bodies)

Under the urban livelihoods mission, urban poor women in Uttarakhand towns are helped to form self help groups, which get a one time start up grant and can take bank credit for self employment.

What you may get

Each group formed under the mission gets a one time incentive grant from the Government of India. The group opens a savings account in a nationalised bank, the women save every month, and the urban body helps the group get cash credit limit loans from banks for self employment. Groups taking up self employment can also get subsidy from the central and state governments.

Who it is for

Poor women living in the area of an urban local body in Uttarakhand, whose family income is within the limit of the mission.

Main conditions

- The woman lives in the area of an urban local body (nagar nigam, nagar palika or nagar panchayat)
- Family annual income is below the limit of the mission
- She joins a self help group formed in her ward and has an Aadhaar card and a passport size photo

Documents

- Aadhaar card
- Passport size photograph

How to apply

1. Contact the urban local body office of your town. Staff of the mission visit the wards and hold group meetings with women.
2. After the meeting the women form a self help group and open a savings account for it in a nationalised bank.
3. The members save every month and are encouraged to take up self employment. The urban local body then starts the process for cash credit limit loan from the bank.

Status

Active

Official source: https://cdnbbsr.s3waas.gov.in/s36547884cea64550284728eb26b0947ef/uploads/2025/04/20250407116054055 3.pdf#page=88
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