

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 1901

To be answered on Friday, December 21, 2018/Agrahayana 30, 1940 (Saka)

Financial Inclusion of Female Sex Workers

1901. SHRIMATI MEENAKASHI LEKHI:

Will the Minister of FINANCE be pleased to state:

(a) whether any schemes have been introduced to ensure financial inclusion of female sex workers, if so, the details thereof;

(b) whether any intervening steps are taken for improvement of financial literacy and access to financial institutions of female sex workers, if so, the details thereof; and

(c) whether any study or survey has been conducted to assess the percentage of female sex workers having access to financial services like Public Provident Fund, Fixed Deposit and Insurance Policy, if so, the details thereof?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SHIV PRATAP SHUKLA)**

(a) to (b) With a view to increase banking penetration, and promote financial inclusion, Pradhan Mantri Jan Dhan Yojana (PMJDY) was initially launched on 28th August, 2014 with a focus on universal access to all households across the country. PMJDY has subsequently been extended beyond 28.8.2018 with the focus for opening of accounts shifting from "every household to every unbanked adult".

Govt. is also leveraging the expanded banking network created under PMJDY for extending micro-insurance (accidental death/ life cover) through Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for the weaker and poorer sections of the society.

Accordingly, female sex workers are also eligible to avail benefits under the above mentioned FI related schemes of the Government.

Following Reserve Bank of India's guidelines dated 14.1.2016 on Financial Literacy Centres (FLC), the FLCs and rural branches of banks conduct camps for imparting financial education across the country.

(c) As informed by Ministry of Women and Child Development and Ministry of Statistics and Programme Implementation, no such study has been undertaken.
