

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA
UNSTARRED QUESTION NO. 3263
ANSWERED ON 21/03/2023

LAUNCH OF SAKSHAM APP

3263. SHRI SUNIL DATTATRAY TATKARE:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has launched Saksham Centres under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAYNRLM) in the country including Maharashtra and if so, the details thereof along with the aims and objectives behind the move;
- (b) whether the Government has decided the criteria for managing these centres and if so, the details thereof;
- (c) whether the Government will provide financial literacy and financial services like credit, savings, pensions etc., to Self Help Group (SHG) members and rural poor;
- (d) if so, the number of SHG groups and rural poor benefitted; and
- (e) whether the Government has also launched Saksham App and if so, the aims and objective along with its usefulness?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(SADHVI NIRANJAN JYOTI)

(a) Yes Sir, DeendayalAntyodayaYojana-National Rural Livelihoods Mission (DAYNRLM) has been facilitating establishment of SAKSHAM center across country, including in Maharashtra. These SAKSHAM centers have been established to act as one-stop facilitation centers for basic financial needs of SHGs and their members households in rural areas. As on February 2023, 876 SAKSHAM Centers have been established across country . The state wise number of SAKSHAM Centers is placed as annexure I.

(b) Yes Sir, all State Rural Livelihoods Mission have been advised that the SAKSHAM Centers should be managed by Financial Literacy Community Resource Persons (FL-CRPs) under the overall supervision of Cluster Level Federations (CLF) of SHGs.

(c) Yes Sir

(d) The details of Number of SHGs/SHG members provided financial literacy training and facilitated for financial services under DAY-NRLM as on February 2023 are as under-:

- 1.96 Crore SHG members trained on Financial Literacy during FY 2022-23
- Rs 6.25 lakh Crore cumulative credit has been accessed by SHGs since April 2013
- Coverage under Insurance during 2022-23:
 - Pradhan Mantari Jeevan Jyoti BimaYojana(PMJJB) : 4.3 Crore SHGs Members
 - Pradhan Mantari SurakshaBimaYojana (PMSBY): 5.7 Crore SHGs Members

- Health Insurance under Pradhan Mantari Jan Arogya Yojana (PMJAY)and State Schemes (cumulatively): 6.45 Crore SHGs Members
- Coverage under Pensions, cumulatively:
 - Atal Pension Yojana& Pradhan MantariShram Yogi Mandhan (PMSYM): 55.97 lakhs SHG Members

(e) Yes Sir, the objective of the SAKSHAM app is to monitor the progress and performance of Financial Literacy Camps being conducted at village level. The App also captures gaps in access to financial Services in different geographies.

ANNEXURE-I REFERRED IN REPLY TO part (a) of LOK SABHA UNSTARRED QUESTION NO. 3263 TO BE ANSWERED ON 21.03.2023 REGARDING “Launch of Saksham App”

S. NO	STATES	NO. OF SAKSHAM CENTRES
1	ANDHRA PRADESH	57
2	ASSAM	287
3	CHHATTISGARH	124
4	GUJARAT	11
5	HARYANA	2
6	HIMACHAL PRADESH	3
7	JHARKHAND	151
8	KERALA	5
9	MADHYA PRADESH	23
10	MAHARASHTRA	8
11	MEGHALAYA	37
12	ODISHA	75
13	PUNJAB	4
14	RAJASTHAN	64
15	SIKKIM	10
16	TRIPURA	10
17	UTTAR PRADESH	5
TOTAL		876