



Saksham Centres: DAY-NRLM

 drishtiias.com/printpdf/saksham-centres-day-nrlm

Why in News

Recently, as part of **Azadi ka Amrit Mahotsav**, a total of 152 **Centre for Financial Literacy & Service Delivery (SAKSHAM Centres)** across 77 districts of 13 states were launched.

The centres were launched under **Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)** of the **Ministry of Rural Development**.

Key Points

- **SAKSHAM Centres:**

- **About:**

Centre for Financial Literacy & Service Delivery (CFL&SD) would act as a **one stop solution/single window system** for basic financial needs of **Self-Help Groups (SHGs)** households in rural areas.

- **Objective:**

To **provide financial literacy & facilitate delivery of financial services** (savings, credit, insurance, pensions etc.) to SHG members and rural poor.

- **Managed By:**

SHG network, largely at the level of the Cluster Level Federations (CLFs), with the help of trained Community Resource Persons (CRPs).

- **SAKSHAM Application:**

A **mobile & web-based application called “SAKSHAM”** has also been developed.

It will be used by the **community resource person of the Centre** to know the penetration of various financial services for each SHG & village, identify major gaps and accordingly provide training and deliver the required financial services.

Deendayal Antyodaya Yojana-National Rural Livelihood Mission

- **About:**

It is a **centrally sponsored programme**, launched by the Ministry of Rural Development in June 2011.

- **Aim:**

To **eliminate rural poverty** through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country.

- **Functioning:**

- It **involves working with community institutions** through community professionals in the spirit of self-help which is a unique proposition of DAY-NRLM.
- It impacts the **livelihoods through universal social mobilization** by inter alia organising one-woman member from each rural poor household into **Self Help Groups (SHGs)**, their training and capacity building, facilitating their micro-livelihoods plans, and enabling them to implement their livelihoods plans through accessing financial resources from their own institutions and the banks.

- **Implementation:**

It is **implemented in a Mission mode by special purpose vehicles** (autonomous state societies) with dedicated implementation support units at the national, state, district and block levels, using professional human resources in order to provide continuous and long-term handholding support to each rural poor family.

- **Sub-Schemes:**

- **MKSP:** In order to promote agro-ecological practices that **increase women farmers' income** and reduce their input costs and risks, the Mission has been implementing the ***Mahila Kisan Shashaktikaran Pariyojana (MKSP)***.
- **SVEP and AGEY:** As part of its non-farm livelihoods strategy, DAY-NRLM is implementing **Start-Up Village Entrepreneurship Programme (SVEP)** and **Aajeevika Grameen Express Yojana (AGEY)**.
 - SVEP aims to support entrepreneurs in rural areas to set up local enterprises.
 - AGEY, launched in August 2017, to provide safe, affordable and community monitored rural transport services to connect remote rural villages.
- **DDUGKY:** Deendayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) aims at building placement-linked skills of the rural youth and placing them in relatively higher wage employment sectors of the economy.
- **RSETIs:** The Mission, in partnership with 31 Banks and State Governments, is supporting **Rural Self Employment Institutes (RSETIs)** for skilling rural youth to take up gainful self-employment.

- **Outcomes:**

- Today, ten years since the NRLM was first launched, **India has the largest network of women's SHGs across the world.** As of May 2021, there are 6.9 million SHGs in India with 75 million members across 7,83,389 villages.
- The Mission has achieved significant success in **improving the last mile delivery of credit services** through the agency of SHGs.
- The NRLM has **enabled rural families to negotiate for greater access to essential services** such as education and healthcare. It has had an impact on food security, improved school enrolment, access to land for women to grow food, and on gender issues with women's groups taking on issues like dowry, child marriage, and discrimination against girls.

Source: PIB