

SAMARTH Campaign

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SAMARTH Campaign:

- It was started on 1st **February 2023** and will continue till **15 August 2023** under the Azadi Ka Amrit Mahotsav.
- The key thrust of the campaign is to **promote Digital Transactions in rural areas, particularly among women.**
- Minister praised the significant reduction in Non-Performing Assets (**NPA**) of **Self-Help Groups (SHGs)**, which has **decreased from 9.58% in 2013 to below 2%** presently.
- The event witnessed unveiling of a compendium of **75 Inspirational Tales of BC Sakhis** along with live testimonies of transformations in the lives of BC Sakhis who narrated before the august gathering their success stories.
- **Deendayal Antyodaya Yojna- National Rural Livelihoods Mission (DAY-NRLM)** will help to achieve the goals of this campaign.

DAY- National Rural Livelihoods Mission:

- It was launched by the **Ministry of Rural Development**, Government of India in **June 2011** as a restructured version of Swarna Jayanti Gram Swarozgar Yojna (SGSY).
 - **Aim:** It aims at creating efficient and effective institutional platforms of the **rural poor** enabling them to **increase household income** through sustainable livelihood enhancements and improved access to financial services.
 - The program was **renamed Deendayal Antayodaya Yojana (DAY-NRLM)** in November 2015.
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Q1) What is a non performing asset?

Non-Performing Assets (NPAs) are loans or advances issued by banks or financial institutions that no longer bring in money for the lender since the borrower has failed to make payments on the principal and interest of the loan for at least 90 days.

Source: [Over 1000 Banking Sakshis \(BC\) from 29 States & UTs participated in the Launch of SAMARTH](#)

Source: <https://vajiramandravi.com/current-affairs/samarth-campaign/>

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