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Government Schemes

Quarterly Revision

December, 2024 - February, 2025

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Note to students

Dear Students,

We are glad to introduce the **"Quarterly Revision"** document for **December 2024** to **February 2025,** which is aimed at fostering a **continuous learning process.**

The document is crafted in such a way that it will not only **enhance time efficiency** and retention capacity but also **alleviate last-minute stress of the final exam.**

Our **'Government Schemes Quarterly Revision Document'** comprises of **three key sections:**

- **Schemes in News:** It delves into **schemes that featured** during the recent quarter.
- **Flagship Schemes in Focus:** Focuses on the Government of India's 'Flagship Schemes,' which are **inherently vital for the exam.**
- **Test your learning:** Use multiple choice questions to evaluate your progress and understanding.

Your success is our priority, and we are hopeful that the Quarterly Revision document will play a pivotal role in achieving your goals.

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1. SCHEMES IN NEWS

1.1 Ministry Of Agriculture

1.1.1. Digital Agriculture Mission (DAM)

Context

Recently, **Gujarat became the first State** in the country to **generate Farmer IDs for 25%** of the targeted number of farmers in the State under Digital Agriculture Mission.

Quick facts

- **Purpose:** Build a **digital agriculture ecosystem** with innovative solutions and timely, reliable crop and farmer information.
- **Type:** Central Sector Scheme except components of Support to states/ UTs (Centrally Sponsored)
- **Intended beneficiary:** Farmers
- **Tenure:** 5 Years (FY 2021-22 to FY 2025-26)

Objectives

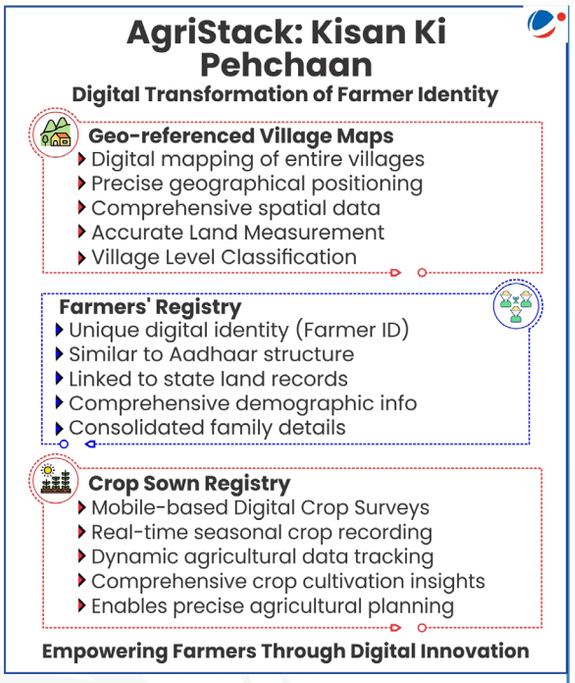
- Build a **farmer-focused digital ecosystem** to enhance **transparency in the government programs.**
- Aid government in **informed decision-making.**
- To promote **public and private innovation and partnerships** in Agri-tech.

Salient Features

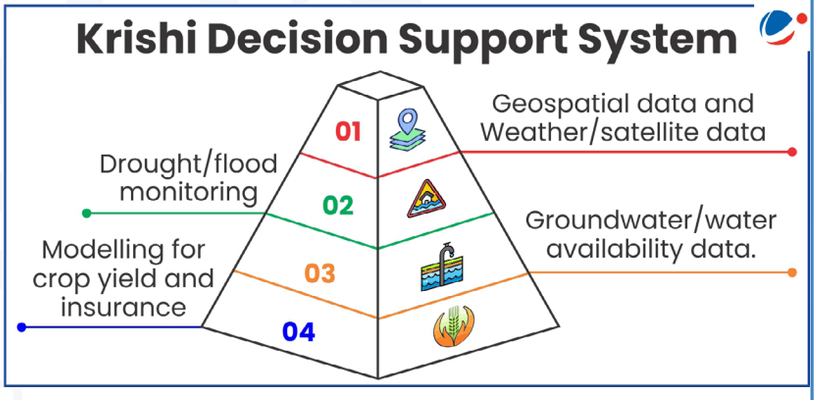
Background:

- The **National e-Governance Plan in Agriculture (NeGPA)** began in 2010-11 to provide timely agricultural information **using ICT** and updated in 2020-21 to adopt digital technologies.
- The DAM now supports initiatives like **Digital Public Infrastructure, Crop Estimation, and IT** projects by governments and institutions.

Programmes and schemes under DAM:



- **Agristack:** A digital public good **like "Aadhar"** for efficient farmer services. Built with Central, State, and UT collaboration in a federated system. Includes **three key agriculture registries/databases** (refer to the infographic).
- **Krishi Decision Support System:**
  - **Integrates geospatial and non-geospatial data** for satellite, weather, soil, crops, and **government schemes.**
  - Supports **crop mapping, diversification, and insurance claims,** aligned with **the National Geo-Spatial Policy.**
- **Nationwide Soil Resource Mapping project:**
  - Initiated by **Soil and Land Use Survey of India (SLUSI),** it uses high-resolution satellite and ground data to map **village-level soils at a 1:10,000 scale.**
  - Creates **detailed soil profiles and standardized maps** for sustainable agriculture and better land and crop planning.
- **Digital General Crop Estimation Survey (DGCES):**
  - To Automate the **General Crop Estimation Survey (GCES) process**, from state-level planning planning to field data recording of Crop Cutting Experiments and report generation.
- **IT Initiatives Support:** Includes **IT Initiative support to States and Other Organizations** under the Mission, Support for **IT-related activities of DA&FW**.
- **Support to Mahalanobis National Crop Forecasting Centre (MNCFC)**
  - Estimates **crop acreage and production under FASAL** and assesses horticulture crops.
  - **Aids drought monitoring, weather tracking, and geospatial training** for states.
  - **Technical partner for PMFBY,** assisting in area analysis, smart sampling, and yield dispute resolution.



Key Issues with the Scheme

- **Digital Divide in Rural Areas:** Many regions still lack reliable internet connectivity and electricity, hampering the effective use of digital agricultural tools.
- **Infrastructure Gaps:** Basic digital infrastructure is inadequate in remote and interior villages, limiting the outreach and adoption of DAM.
- **High Upfront Investment Requirements:** Digital technologies often involve substantial initial costs, which are not affordable for small farmers**.**
- **Diverse Agro-Climatic Conditions:** India's varied agro-climatic zones and heterogeneous farming practices make it challenging to develop **on-size-fits-all digital solutions.**

Strengthen rural digital infrastructure through **public-private partnerships** and targeted government schemes. Provide **financial support to small and marginal farmers** to adopt digital tools. Promote **region-specific, customizable digital solutions s**uited to diverse agro-climatic zones.

1.1.2. Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)

Context

The Government of India approved the continuation of the Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA) Scheme during the 15th Finance Commission Cycle up to 2025-26.

Quick facts

- **Purpose:** To provide remunerative prices to farmers and control price volatility of essential commodities for consumers.
- **Type:** Central Sector Scheme
- **Total Outlay:** ₹35,000 crore during the 15th Finance Commission Cycle (up to 2025-26).
- **Tenure:** Until 2025-26.

Objectives

To ensure remunerative prices to farmers for their produce of Fair Average Quality (FAQ) and control price volatility of essential commodities for consumers.

Salient Features

- **Background:** Umbrella Scheme aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.

Components:

- Price Support Scheme (PSS)
- Price Stabilization Fund (PSF)
- Price Deficit Payment Scheme (PDPS)
- Market Intervention Scheme (MIS)

Price Support Scheme (PSS)

- Under this, the government **procures notified pulses, oilseeds, and copra that meet Fair Average Quality (FAQ) standards.** Central Nodal Agencies (CNAs) conduct the procurement at the **Minimum Support Price (MSP),** working with state-level agencies to purchase directly from pre-registered farmers.
- The government has allowed **100% procurement of Tur (Arhar), Urad, and Masur under PSS** for the 2024-25 procurement year. In the Budget 2025, the government announced that this procurement measure would **continue for another four years** to achieve **self-sufficiency in pulses.**

Interventions under PSF:

- This scheme will help mitigate extreme price fluctuations of agri-horticultural commodities.
- Maintenance of strategic buffer stock of pulses and onions for calibrated release to prevent hoarding and ensure affordability.
- Extension of PSF for interventions in other crops such as Tomato, Bharat Dal, Bharat Atta, and Bharat Rice.

Price Deficit Payment Scheme (PDPS):

- **Ensures remunerative prices for oilseeds** notified by the Government of India.
- **Compensates farmers for the difference between MSP and market price** when produce is sold in notified APMC yards. central government covers up to 15% of MSP.
- State governments/UTs **can opt for PDPS instead of PSS for specific oilseeds.**

Market Intervention Scheme (MIS):

- Covers 25% of production for **perishable horticultural crops.**
- Introduces **direct differential payments to farmers' accounts** instead of physical procurement.
- **Ensures price stabilization for consumers** while maintaining remunerative prices for farmers.

Procurement Policy: 25% of the national production of notified pulses, oilseeds, and copra to be procured at MSP from 2024-25 onwards.

- No procurement ceiling for **Tur, Urad, and Masur** during the 2024-25 season (100% procurement at MSP).

Key Updates:

- Government guarantee enhanced to ₹45,000 crore for procurement of notified crops under MSP.
- Increased PDPS coverage for oilseeds to 40% of state production, with the implementation period extended to 4 months.
- MIS coverage expanded to 25% of production, with an option for direct differential payments into farmers' accounts.
- Transportation and storage costs for Tomato, Onion, and Potato (TOP) crops during peak harvests borne by the government to ensure remunerative prices for farmers.

Key Issues with the Scheme

- **Farmer Registration Issues:** Farmers face challenges with the cumbersome registration process for the Price Deficiency Payment Scheme (PDPS).
- **Awareness Gaps:** Many farmers remain unaware of the benefits of PM-AASHA.
- **Inflation Challenge:** Due to increase in MSP and procurement level price inflation will remain a challenge.
- **Low Private Sector Participation:** Private Procurement and Stockist Scheme had to be scrapped due to less private sector participation.
- To make the scheme more effective, launch **widespread awareness campaigns at the grassroots level** about PM-AASHA benefits. Encourage private participation through incentives and **ensure MSP hikes are aligned with inflation** management strategies.

1.1.3. Pradhan Mantri Fasal Bima Yojana (PMFBY)

Context

The Union Cabinet has approved the continuation of Pradhan Mantri Fasal Bima Yojana till 2025-26.

Quick facts

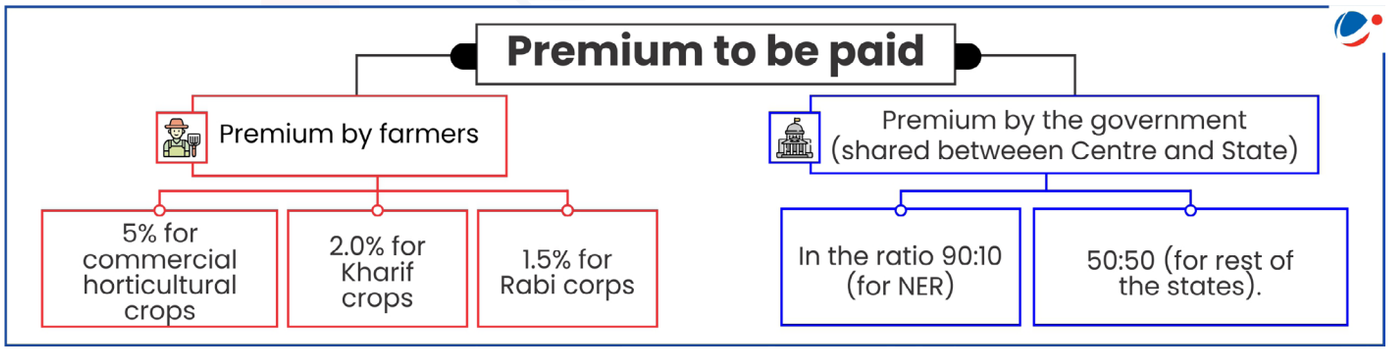
- **Purpose:** Comprehensive crop insurance from pre-sowing to post-harvest period
- **Type:** Central Sector Scheme
- **Nature:** Demand driven scheme and is voluntary for the States as well as farmers
- **Beneficiaries:** All farmers including sharecroppers and tenant farmer growing the notified crops in the notified areas.

Objectives

- **Financial support to farmers** suffering crop loss/ damage, **stabilizing their income** and ensuring flow of credit to the agriculture sector.
- **Adoption of innovative & modern agricultural practices** and crop diversification.

Salient Features

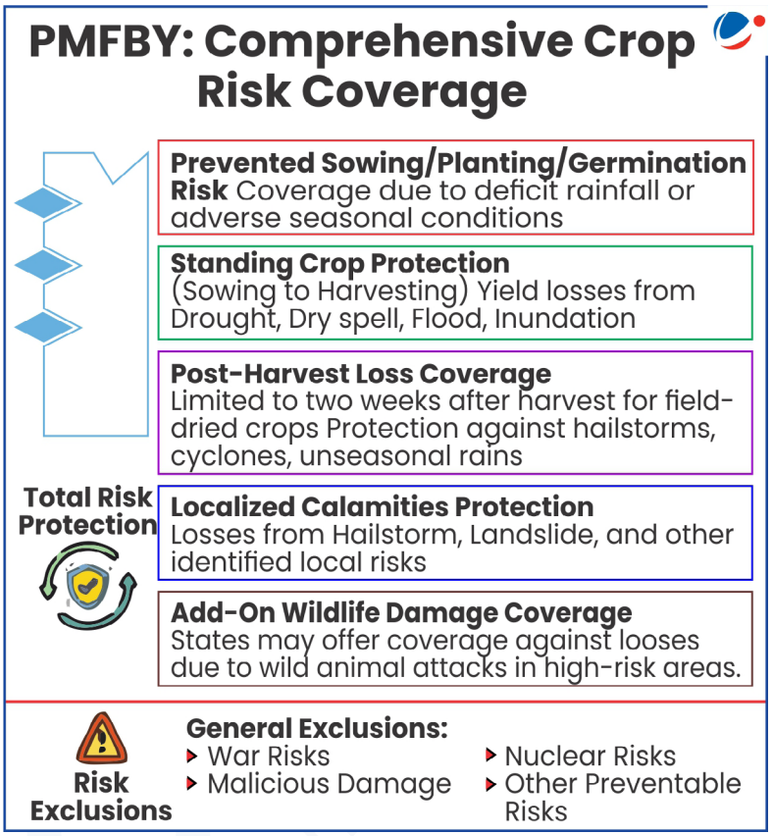
- **Background: PMFBY** replaced the **National Agricultural Insurance Scheme (NAIS) and Modified NAIS**.
  - However, the **Restructured Weather-Based Crop Insurance Scheme (RWBCIS)** is still continued.
  - RWBCIS **uses weather parameters as "proxy" for crop yields** in compensating the cultivators for deemed crop losses.
- **Crops covered for rabi and kharif:** All cereals, millets, pulses and Oilseeds.
- **Premium to be paid:** Premium is paid as **% of the sum assured or Actuarial Premium Rate (APR),** whichever is less.
  - **APR** is the premium rate **set by insurance companies.**



- **Insured sum of crops:**
  - **Crops with MSP:** States/UTs can either **choose a scale of finance or district-level value of notional average yield** at MSP.
  - **Crops without MSP: Farm gate price** will be considered.

Other Key Initiatives under PMFBY:

- **DigiClaim:** Claims processed via National Crop Insurance Portal (NCIP) and paid directly to farmers, with tracking updates via SMS.
- **Weather Information Network Data Systems (WINDS) portal:** Provides centralized **hyper-local weather data** for better risk assessment.
- **Yield Estimation System, based on Technology (YES-TECH) Manual:** For precise assessments at the Gram Panchayat level.
- **FASAL Project** (Forecasting Agricultural output using Space, Agro- meteorology and Land based observations Project).
- **National e-Governance Plan in Agriculture (NeGPA):** Offers agriculture information via ICT and is now integrated into the Digital Agriculture Mission.
- **ISRO's Bhuvan**: Offers data on plantation, pests, and weather.
- **NADAMS** (National Agricultural Drought Assessment and Monitoring System)
- **CROPIC (**Collection of Real Time Observations and Photo of Crops)
- **Door to Door enrollment app AIDE/Sahayak**



Key Issues with the Scheme

- **Poor State Participation:** Financial constraints have led some states like **West Bengal** to opt out of the scheme.
- **Delayed Claim Settlements:** Major delays in insurance payouts due to **late yield data**, **subsidy release**, and **incomplete farmer details**.
- **Slow Progress in Certain Regions:** Limited progress in **North-Eastern states** due to **long seedling periods** and **lack of nurseries**.
- **Environmental and Social Concerns: Palm oil cultivation** raises concerns over **long gestation**, **deforestation**, **biodiversity loss**, and potential **displacement of tribal communities**.

To make the scheme more effective, ensure **timely release of yield data and subsidies** to speed up insurance claims. Provide **special support to financially weak states** and promote **eco-friendly, community-led palm cultivation**. Boost nursery infrastructure and adopt region-specific strategies for long-term success.

1.1.4. Rashtriya Krishi Vikas Yojana (RKVY) Cafetaria Scheme

Context

Soil Health Card Scheme (SHCS) completed 10 Years. The scheme is merged in Rashtriya Krishi Vikas Yojana (RKVY) scheme as one of its components under name 'Soil Health & Fertility' from the year 2022-23.

Quick facts

- **Purpose:** PM-RKVY will promote sustainable agriculture
- **Type:** Centrally Sponsored Scheme
- **Coverage:** All States / UTs shall be eligible for funding under RKVYRAFTAAR
- **Flexibilities to states:** States can select projects and programmes under the scheme as per their **need priorities and agro-climate requirements**

Objectives

- To **strengthen the farmers' efforts** through creation of required pre and postharvest agri-infrastructure.
- To provide **autonomy, flexibility to States to plan and execute schemes** as per local/farmers' needs.
- To **promote value chain addition linked production models** that will help farmers increase their income.
- To **mitigate risk of farmers** with focus on additional income generation activities.
- To **attend national priorities** through several sub-schemes.
- To **empower youth through skill development, innovation and agri-entrepreneurship** based agribusiness models that attract them to agriculture.

Salient Features

- **Background:** RKVY was initiated in **2007** as an umbrella scheme for **holistic development of agriculture and allied sectors.**
  - **In 2017 the RKVY was rechristened** into Remunerative Approaches for Agriculture and Allied sector Rejuvenation (RKVY-RAFTAAR).
  - Re-structured as **RKVY Cafeteria Scheme from 2022-23 onwards** merging some schemes of Department of Agriculture & Farmers Welfare.

Fund Sharing Between Centre and States

NE & Himalayan States	All Other States
90% Centre, 10% States	60% Centre, 40% States

UTs-100% Grant

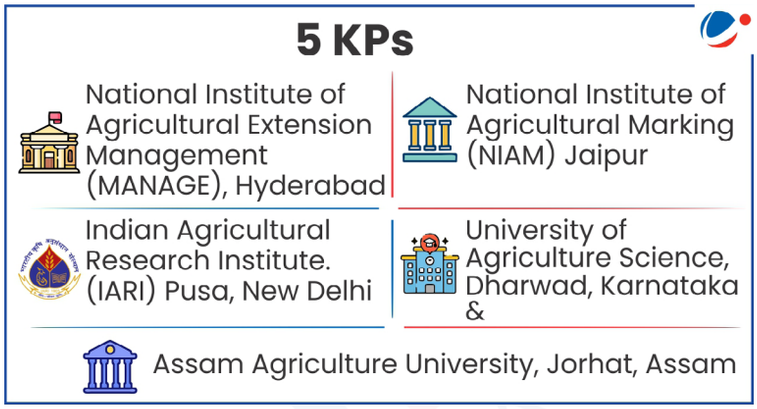
- **State Level Sanctioning Committee Meeting (SLSC):** The funds are released to the State Governments/UTs on the basis of **projects approved in the (SLSC)** headed by the Chief Secretary of the concerned State.
- **Obligations for the states:** States are mandated to fulfill certain conditions like
  - no deviation from the components/guidelines
  - **Allocation and monitoring of resources for SC/ST/Women beneficiaries** and maintaining database.
- **Flexibilities to States:** The state governments be given flexibility to re-allocate funds from one component to other based on their state specific requirements.
- **Innovation & Agri-Entrepreneurship programme:**
  - **Financial support** is provided to **entrepreneurs in the field of agriculture & allied sector** to set up their startups.
    - **Rs. 5.00 lakh** is provided at the idea/pre seed stage and **Rs. 25 lakh at the seed stage as grant-in-aid** under the programme.

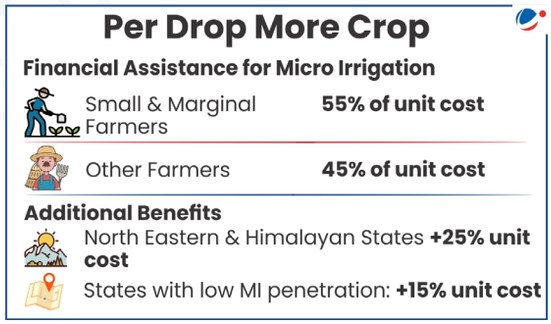
- **So far, more than 1500 Agri-Startups** have been supported under this programme **during FY 2019-20 to 2023-24.**

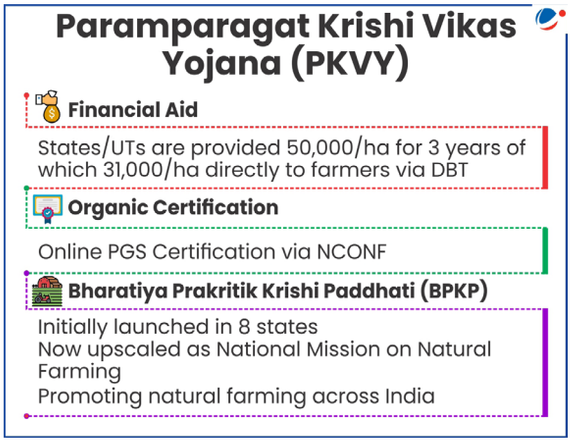
- DA&FW has **selected 5 Knowledge Partners (KPs)** as Centre of Excellence and **24 RKVYRAFTAAR Agribusiness Incubators (R-ABIs) from across the country** to support agri-startups throughout the country.

Major schemes merged under RKVY cafeteria scheme

- **Soil Health & Fertility:** To promote soil test based Integrated Nutrient Management (INM) through conjunctive use of chemical fertilizers, organic fertilizers and bio-fertilizers.
- **Rainfed Area Development:** Aims at promoting Integrated Farming System (IFS) with emphasis on multi cropping, rotational cropping, inter cropping, mix cropping.
- **Paramparagat Krishi Vikas Yojana (PKVY):**
  - Provides **end-to-end support to organic farmers** i.e. from production to processing certification and marketing by a clusters approach.
  - The primary focus of the scheme is to **form organic clusters (other than NE states) to help them to create a value and supply chain** with robust focus on marketing.
- **Per Drop More Crop:** Focuses on **enhancing water use efficiency at farm level** through Micro Irrigation, namely, Drip and Sprinkler Irrigation systems.
- **Agroforestry:** It is the rechristened version of the erstwhile Centrally Sponsored Scheme of Sub-Mission on Agro forestry (SMAF).
  - **Tenure:** 2021-22 to 2025-26
  - **Special focus:** On **production of certified Quality Planting Material (QPM).**
  - **ICAR-Central Agro forestry Research Institute (CAFRI) is the nodal agency** for providing technical support, capacity building, setting up of nurseries, production of QPM etc.
- **Agriculture Mechanization** (including Promotion of Agricultural Mechanization and Management of Crop Residue (CRM).
- **Crop Diversification Programme:** To divert the area of water intensive paddy crop to alternative crops like pulses, oilseeds, coarse cereals, nutri cereals, cotton etc.
- **RKVY DPR component**
- **Accelerator Fund for Agri Startups**







Key Issues with the Scheme

- **Soil health Cards** are technical, with excessive scientific data. Design appears more suited for scientists than farmers.
  - Many farmers, even literate ones, struggle to understand terms **like pH, EC (Electrical Conductivity), and OC (Organic Carbon).**
- **Per Drop More Crop component** faces issues like water scarcity in dry seasons or in occasions of low rainfall, clogging of feeder pipes and damages by animals etc.

- **Less financial allocation and incentives to organic farming:** Under RKVY, less than 2% of the project was for organic farming so far.

To make the scheme more effective simplify Soil Health Cards using **visuals** to make data farmer-friendly. Improve **infrastructure and maintenance** for micro-irrigation systems under *Per Drop More Crop*. Increase **funding and targeted incentives** to promote organic farming under RKVY.

1.2 Ministry of Finance

1.2.1. Sukanya Samriddhi Account (SSA) Scheme

Context

The scheme marks its 10th anniversary in January 2025.

Quick facts

- **Purpose:** A small deposit scheme to meet the education and marriage expenses of a girl child.
- **Minimum Deposit:** 250 Rupees.
- **Time Period:** Fifteen Years from the day of opening account.
- **Coverage:** Exclusive for girl child upto age 10 years.

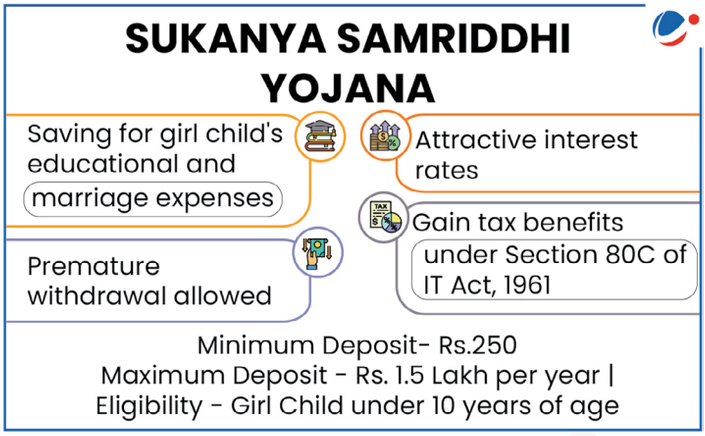
Objectives

A small deposit scheme meant exclusively for a girl child to meet the education and marriage expenses of a girl child.

Salient Features

- **Background:** It was launched by the Prime Minister on 22nd January 2015 as a part of **Beti Bachao Beti Padhao campaign.**
- **Opening the account:**
  - The guardian can open the account **immediately after the birth of the girl child till she attains the age of 10 years**. Any girl child who is a resident Indian from the time of opening the account till the time of maturity/closure is eligible for the scheme.

- Only **one account** is allowed per child. Parents can **open a maximum of two accounts** for each of their children. However, there is an **exception allowed** for more accounts in case of twins or triplets.
- The account can be transferred to anywhere in India.
- **The following documents are required for opening an account:**
  - Sukanya Samriddhi Account Opening Form
  - Birth certificate of girl child
  - Identity proof (as per RBI KYC guidelines)
  - Residence proof (as per RBI KYC guidelines)



- **Deposit Required:** Account can be opened at any **post office** or **designated commercial bank branch**, starting with a **minimum initial deposit of ₹250**, and subsequent deposits can be made in **multiples of ₹50**, provided that **at least ₹250 is deposited in a financial year.**
  - The total annual deposit limit is capped at **₹1,50,000**; any excess amount will not earn interest and will be returned.
  - Deposits can be made for a **period of up to fifteen years** from the account opening date.

1.2.2. Unified Pension Scheme

Context

Ministry of Finance officially notifies the implementation of the Unified Pension Scheme (UPS).

Quick facts

- **Purpose:** To provide lifelong financial support for government employees after retirement.
- **Coverage:** Central Government Employees
- **Effective from: April 1, 2025.**

Objectives

To provide lifelong financial support for government employees after retirement.

Salient Features

- **Background:** It was introduced in **August 2024** as an option under the **National Pension System** for Central Government employees.
- **Beneficiaries:** Benefiting **~23 lakh Central Government employees**
- **Assured Pension: 50 % of the average basic pay** drawn over the last 12 months prior to superannuation for a **minimum qualifying service of 25 years**. Proportionate for lesser service periods up to a **minimum of 10 years of service**.
- **Assured Family Pension: 60% of pension** of the employee immediately before her/his demise.
- **Assured Minimum Pension: 10000 per month** on superannuation **after minimum 10 years of service.**
- **Inflation Indexation:**
  - On assured pension, on assured family pension and assured minimum pension.
  - Dearness Relief based on **All India Consumer Price Index for Industrial Workers** (AICPI-IW) as in case of serving employees.
- **Benefits:**
  - Lump-Sum payment at superannuation **in addition to gratuity.**
  - 1/10th of monthly emolument (pay + DA) as on the date of superannuation for every completed six months of service.
  - This payment will not reduce the quantum of assured pension.
- **Other Features of UPS:**
  - Provisions of UPS will apply to **past retirees of NPS** (who have already superannuated).
  - **Arrears** for past period will be paid with interest @PPF rates
  - UPS will be **available as an option** to the employees. Existing as well as future employees will have an option of joining NPS or UPS. Choice, once exercised, will be final.
  - **Employee contribution will not increase**. The government will provide additional contributions for implementing UPS.
  - **Government contribution** increased from **14 to 18.5%.**

1.3 Ministry of Health & Family Welfare

1.3.1. Ayushman Bharat Health Infrastructure Mission (ABHIM)

Context

The Delhi High Court ordered implementing PM- Ayushman Bharat Health Infrastructure Mission (PM-ABHIM) scheme in the national capital.

Quick facts

- **Purpose:** To establish a health system which is responding effectively to the future pandemics/disasters
- **Type:** Centrally Sponsored Scheme with Some Central Sector Components
- **Focus:** Developing capacities of health systems and institutions across the continuum of care at all levels viz. primary, secondary and tertiary
- **Tenure:** 6 years from 2021 to 2026

Objectives

- **To strengthen grass root public health institutions** to deliver **universal Comprehensive Primary Health Care.**
- **Strengthen public health institutions** to meet challenges posed by the current and future pandemics/ epidemic.
- To expand and **build an IT enabled disease surveillance system** for effectively detecting, investigating, preventing and combating **Public Health Emergencies and Disease Outbreaks.**
- To **support research on COVID-19** and o**ther infectious diseases** and to develop core capacity to deliver the **One Health Approach.**

Salient Features

- **Background:** Announced in, 2021 as 'Prime Minister Atmanirbhar Swasth Bharat Yojana' (PMASBY) scheme with an outlay of about Rs. 64,180 Cr over six years (till FY 25-26).
- This scheme is **in addition to the National Health Mission.**
- **Centrally Sponsored Scheme Components**
  - **Ayushman Arogya in rural areas:** support for infrastructure development is proposed in 7 High Focus States (Bihar, Jharkhand, Odisha, Punjab, Rajasthan, UP and WB) and 3 North Eastern States (Assam, Manipur and Meghalaya).
  - **Ayushman Arogya Mandir' in Urban areas:** Support for 11044 Urban Health & Wellness Centres across the country is proposed under this component.
  - **Block Public Health Units:** Support for 3382 BPHUs in 11 High Focus States/ UTs (Assam, Bihar, Chhattisgarh, Himachal Pradesh, UT - Jammu and Kashmir, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and Uttarakhand)
    - **For the remaining States**, the support for establishing BPHUs is being provided under FC-XV Health Grants through **Local Governments.**
    - For the UTs, the proposed District Integrated Public Health Labs under the PM ABHIM at the Districts will be catering the needs of the Blocks in the UTs.
  - **Integrated District Public Health Laboratories** in all districts.
  - **Critical Care Hospital Blocks in all districts with a population more than 5 lakhs,** in state government medical colleges / District Hospitals.

- **Central Sector Components**
  - **Critical Care Hospital Blocks** in 12 Central Institutions.
  - **Strengthening Disaster and Epidemic Preparedness:** Support for 15 Health Emergency Operation Centres & 2 Container based mobile hospitals.
  - **Strengthening surveillance of infectious diseases and outbreak response:** Support for 20 Metropolitan Surveillance Units, 5 Regional NCDCs and implementation of IHIP in all states.
  - **Strengthening surveillance capacities at Points of Entry:** Support for 17 new Points of Entry Health Units and Strengthening of 33 existing Units.
  - **Bio-security preparedness and strengthening Pandemic Research** and Multi Sector, National Institutions and Platforms for One Health: Support for setting up of a **National Institution for One Health,** a Regional Research Platform for WHO South East Asia Region, 9 Bio-Safety Level III Laboratories and 4 new Regional National Institutes of Virology (NIVs).

Key Issues with the Scheme

- **Slow Implementation:** Of the 3,051 Urban-AAMs (Ayushman Arogya Mandirs) approved till FY 2024–25, only 1,932 have been operationalized. Similarly, out of 577 approved Critical Care Blocks, just 6 have been completed so far (Annual Report 2024–25).
- **Low Fund Utilization:** The ratio of 'Actual' expenditures to 'Budget Estimate' of the CSS component was only around 29% in 2022-23. In 2023-24, the 'Revised Estimate' was about 50% of the Budget Estimate, but is expected to be lower in the 'Actuals'.
- **Limited State Fiscal Capacity:** States will need to bear the long-term costs of running health facilities built under PM-ABHIM, as central support for human resource ends in 2025-26.

Ensure **timely fund release** and fast-track construction of critical infrastructure through strict monitoring. Improve **state-centre coordination** and provide **flexible financial support** to states beyond 2025–26 to maintain healthcare facilities. Strengthen **capacity-building and workforce recruitment** to ensure operational efficiency.

1.3.2. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB PM-JAY)

Context

The Union Budget 2025-26 announced the extension of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) to cover **one crore gig workers.**

Quick facts

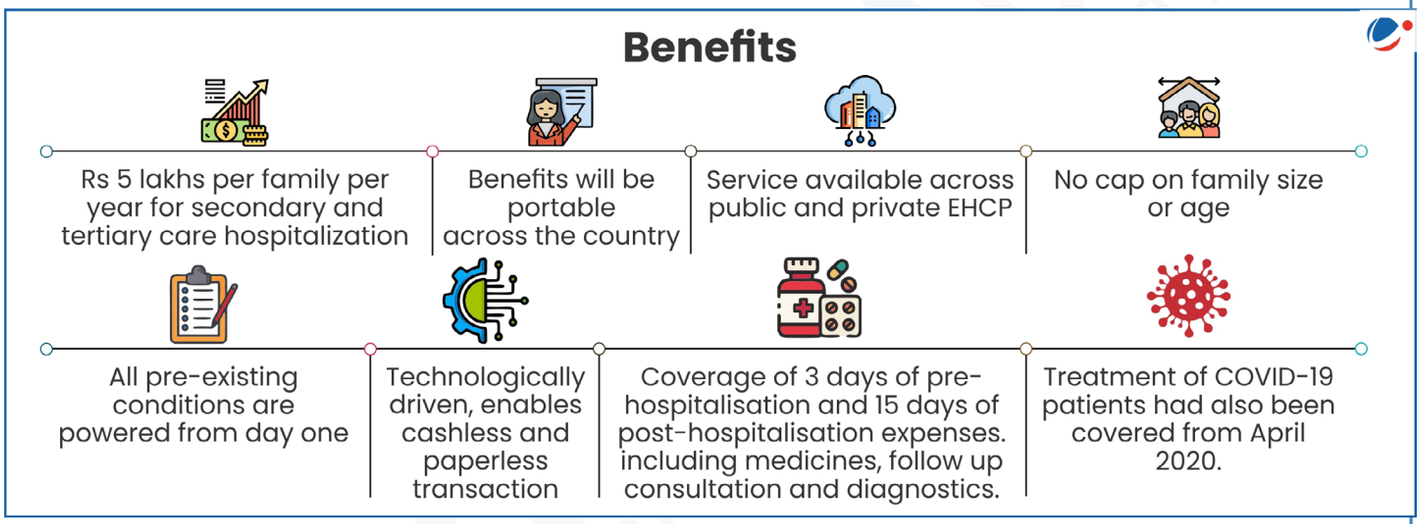
- **Purpose:** To achieve the vision of **Universal Health Coverage (UHC)**
- **Type:** Centrally Sponsored Scheme
- **Target: 12 crore families**
- **Components:** Ayushman Arogya Mandir; Pradhan Mantri Jan Arogya Yojana (PM-JAY)

Objectives

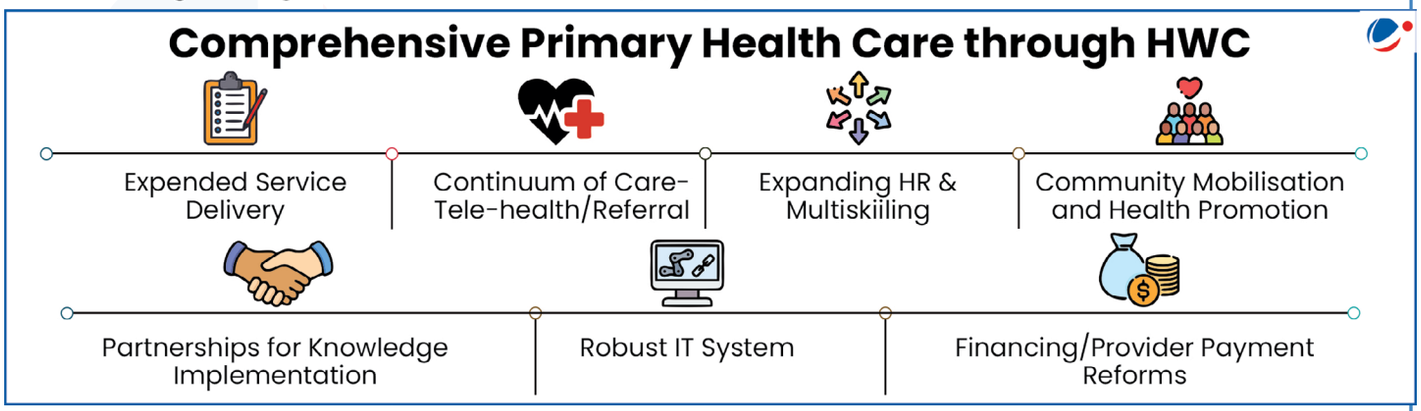
- **Holistically address the healthcare system** (covering prevention, promotion and ambulatory care) at the primary, secondary and tertiary level.
- **To reduce the financial burden on poor and vulnerable groups** arising out of catastrophic hospital episodes and ensure their access to quality health services.

Salient Features

- **Background:** Recommended by the **National Health Policy 2017.**
- **Benefits:** Refer to the Infographic.



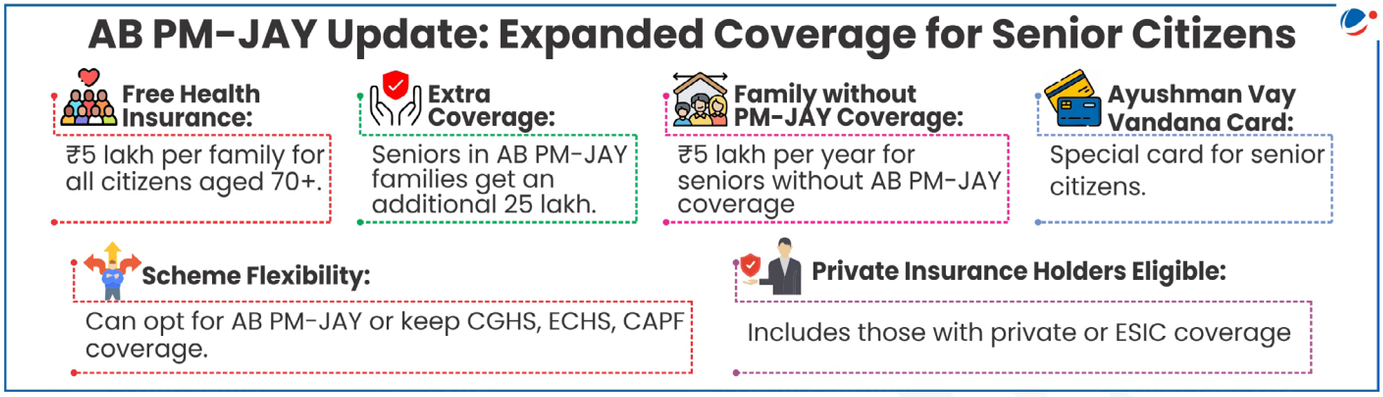
- **Ayushman Arogya Mandir (earlier Health and Wellness Centre)**
  - **1,50,000 Ayushman Arogya Mandir** will be created to deliver **Comprehensive Primary Health Care (CPHC),** that **is universal and free to users.**
  - **Focus:** Wellness and the delivery of an expanded range of services closer to the community
  - **Funding:** Through National Health Mission (NHM)



Pradhan Mantri Jan Arogya Yojana (PM-JAY)

- **Background:** The erstwhile **National Health Protection Scheme (NHPS)** has been rechristened as PM-JAY. It is the **largest health assurance scheme** in the world.

- **Beneficiaries:**
  - Identified through **Socio-Economic Caste Census-2011** (SECC-2011).
  - Also, **families** that were covered under Rastriya Swasthya Bima Yojana (RSBY) but did not form part of the SECC-2011.
  - **All senior citizens** of the age **70 years and above.**
- **3 modes of implementation**



  - **Insurance:** SHA pays premium to the insurance company per eligible family for the policy period.
  - **Assurance/Trust:** SHA directly reimburse the healthcare providers.
  - **Mix:** Mix of above two.

- **Implementing Agencies:**
  - **National Health Authority (NHA)** an autonomous body chaired by the Union Minister of Health & Family Welfare.
  - **State:** SHA headed by a CEO appointed by the state government.
  - **District:** District Implementing Unit (DIU) chaired by DC/DM/Collector of the district.
- **Transparency and accountability:**
  - **4 modes of verification** of beneficiaries-Aadhar based e-KYC, Finger print, iris scan, and face authentication
  - **Whistle Blower Policy** issued by the NHA.
  - **Anti-Fraud Cell** in the state for carrying out surprise inspections, imposing penalties, de-empanelment, etc.
- **Key initiatives**
  - **Ayushman Bhava campaign:** It aims to saturate coverage of health services through its three components
    - **Ayushman - Apke Dwar 3.0**,
    - **Ayushman Melas** at **Ayushman Arogya Mandir** and Community Health Centres (CHCs) and
    - **Ayushman Sabhas** in every village and panchayat

Key Issues with the Scheme

- **Financial Irregularities::** Weak validation led to misuse of funds and misallocation in public hospitals.
- **Database Errors:** Beneficiary lists had invalid names, fake IDs, and unrealistic data entries. *Example,* 4,761 registrations linked to just 7 Aadhaar numbers in Tamil Nadu.
- **Poor Quality Infrastructure:** Many empanelled hospitals lacked basic facilities and did not meet minimum quality standards.
- **Delays in Operations:** Significant lags in claim submissions, approvals, and grievance redressal processes.

Strengthen **Aadhaar-based validations** and regularly audit the beneficiary database to avoid fraud. Enforce **strict infrastructure norms** for hospital empanelment and introduce **timelines for claim approvals and grievance redressal** to enhance efficiency.

1.3.3. National Health Mission (NHM)

Context

Recently, Union Cabinet approved the extension of the NHM for another five years.

Quick facts

- **Purpose:** Achievement of **universal access to equitable, affordable & quality health care services**
- **Type:** Centrally Sponsored Scheme
- **Mission Head: Mission Director** of the rank of Additional Secretary
- **Tenure:** 2021-2026

Objectives

- Reduction in **child and maternal mortality.**
- Prevention and control of **communicable and non-communicable diseases.**
- Access to **integrated comprehensive primary health care.**
- Population **stabilisation**, gender and demographic balance.
- Revitalize local health traditions & mainstream **AYUSH**
- **Universal access to public services** for food and nutrition, sanitation and hygiene and universal access to public health care.
- Promotion of **healthy lifestyles.**

Salient Features

- **Background:** In 2013, NRHM (launched in 2005) and NUHM (launched in 2013) merged under the **National Health Mission (NHM)**.
- **2 Sub-Mission:** National Urban Health Mission (NUHM) and National Rural Health Mission (NRHM)
- **National Urban Health Mission (NUHM)**
  - **Coverage:** all State capitals, district headquarters and cities/towns with a population of more than 50000.
  - **Decentralised:** Need based city specific urban health care system and implemented in partnership with community and local bodies and NGOs.
  - **External aide:** Funding is being provided by the **Asian Development Bank (ADB)** based on progress related to certain indicators.

- **Service Delivery Infrastructure:** Urban–Primary Health Centre, Urban-Community Health Centre (U-CHC) and Referral Hospitals and Outreach services.

- **National Rural Health Mission**
  - The thrust of the mission is on establishing a **fully functional, community owned, decentralized health delivery system** with inter-sectoral convergence at all levels.
  - The mission will ensure **simultaneous action** on a wide range of determinants of health such as **water, sanitation, education, nutrition, social and gender equality.**
- **Support to states:** The financing to the state is based on the **State's Programme Implementation Plan (PIP).**
  - States that show **improved progress made on key Outcomes/Outputs** such as IMR, MMR, etc. can receive **additional funds as incentives.**
- **Electronic Vaccine Intelligence Network (e-VIN):** It combines state-of-the-art technology, a strong IT infrastructure and trained human resource to enable **real time monitoring of stock and storage temperature** of the vaccines kept in multiple locations across the country.

Major Initiatives

- **Janani Suraksha Yojana**
  - It is a demand promotion and **conditional cash transfer scheme** for **promoting institutional delivery.**
  - It is 100% Centrally Sponsored Scheme.

- Launched in **2005**
- **ASHA** act as a **link** between **poor pregnant women** and **public health sector**
- Focus on 10 **low performing states**
- **Incentives for ASHA** and mother for each **institutional delivery**

Beneficiaries of JSY

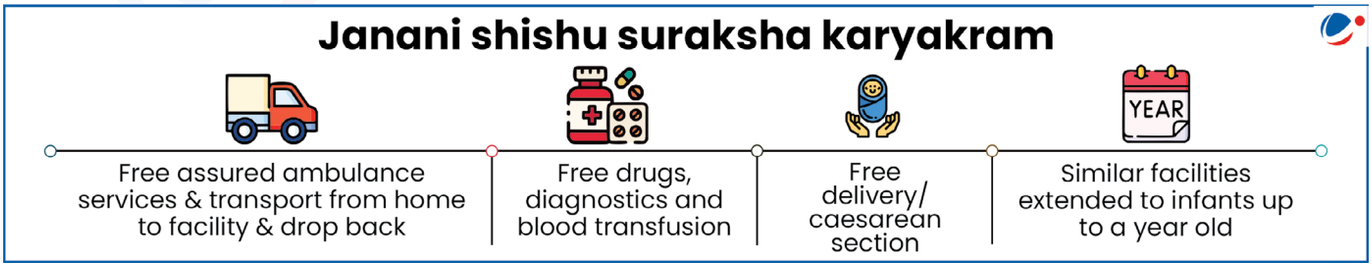
Low performing states*-all pregnant women after institutional delivery

High performing states - Below Poverty Line (BPL) women and the SC and ST women after institutional delivery, up to 2 live births

*States with low institutional delivery rate

Incentives	Mother	ASHA
Low performing states		
Rural areas	Rs. 1400	Rs. 600
Urban areas	Rs. 1000	Rs. 400
High performing states		
Rural areas	Rs. 700	Rs. 600
Urban areas	Rs. 600	Rs. 400

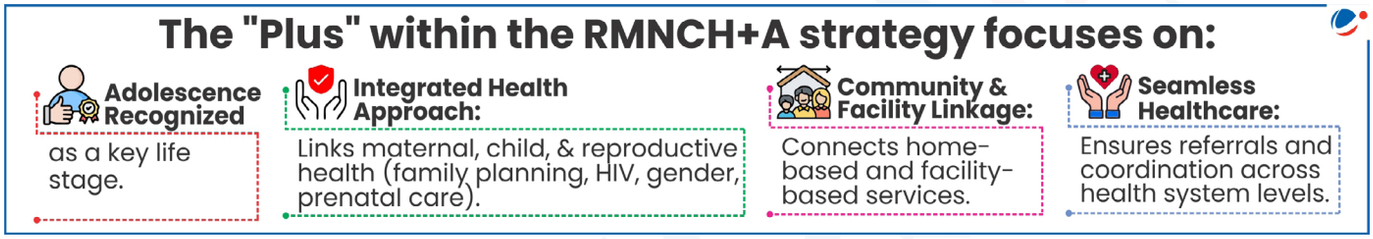
- **Janani Shishu Suraksha Karyakram (JSSK)**
  - **Objectives:** To provide **better health facilities for pregnant women and neonates** and mitigate the problem of out of pocket expenses
  - Facilitates **'zero expense deliveries'** to pregnant women who access Government health facilities for their delivery (refer to the infographics).



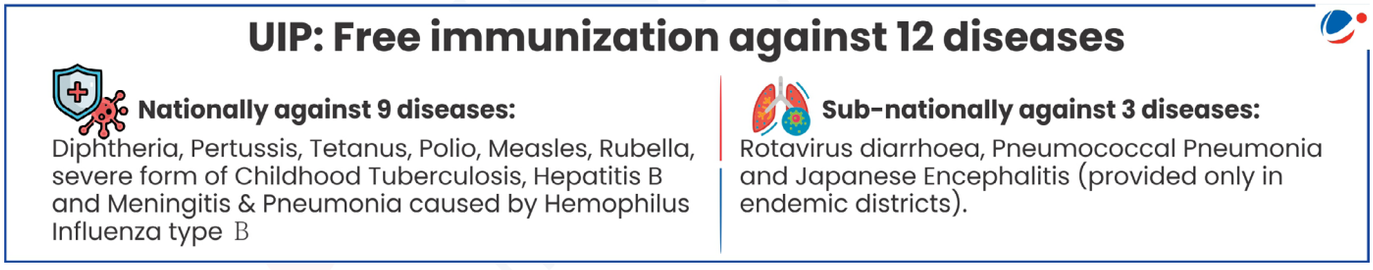
- **Rashtriya Bal Swasthya Karyakram (RBSK)**
  - **Aim: Early identification** and early intervention for children to cover **4 'D's** viz. Defects at birth, Deficiencies, Diseases, Development delays including disability.

- **Intended beneficiary:** All **children of 0-6 years of age group** in rural areas and urban slums, and children **up to 18 years of age** enrolled in classes 1st to 12th in **Government and Government aided schools.**
- Child Health Screening and Early Intervention Services envisages to cover **30 selected health conditions for Screening, early detection and free management.**

- **Rashtriya Kishor Swasthya Karyakram**
  - **Beneficiaries: For Adolescents (10-19 years)** to make informed health decisions.
  - **Health Screening in Schools** for early disease detection, especially NCDs.
  - **Community Support:** Peer educators (Saathiya) guide adolescents.
  - **Saathiya Resource Kit:** Helps address sensitive topics, especially in rural areas.
  - **Menstrual Hygiene Scheme (MHS):** Subsidized sanitary napkins for rural girls.
  - **National Adolescent Health Strategy:** Developed by MoHFW & UNFPA.
- **RMNCH+A (Reproductive, Maternal, Newborn, Child and Adolescent Health):** The RMNCH+A strategy promotes links between various interventions across thematic areas **to enhance coverage throughout the lifecycle to improve child survival in India**.



- **Universal Immunisation Programme (UIP)**
  - It is a **100% Funded by the central government**.
  - It was **launched in 1985,** and is one of the **largest immunizations programmes in the world**.



- **Intensified Mission Indradhanush**
  - **Background:** In 2014, India launched Mission Indradhanush (MI), flagship programme with the aim **to improve Routine Immunization coverage.**
  - **Subsequently** IMI was launched to ensure **no one is left behind.**
- **Communicable Disease Control Programme**
  - **National Vector Borne Disease Control Programme (NVBDCP):** For preventing vector-borne diseases (Malaria, Japanese Encephalitis, Dengue, Chikungunya, Kala-azar and Lymphatic Filariasis)
  - **National Tuberculosis Elimination Programme (NTEP):** To reduce TB burden in India by 2025, five years ahead of the Sustainable Development Goals.
    - **Nikshay Poshan Yojana (NPY):** ₹1000/month for TB patients via DBT.
  - **National Leprosy Eradication Programme (NLEP):** Provides free leprosy treatment to all.
  - **Integrated Disease Surveillance Programme (IDSP):** Tracks epidemic-prone diseases with IT-based surveillance.
- **Non Communicable Disease Control Programmes**

- National Programme for prevention & Control of Cancer, Diabetes, Cardiovascular Diseases & stroke (NPCDCS)
- National Programe For Control Of Blindness & Visual Impairment(NPCBVI)
- National Mental Health Programme (NMHP)
- National Programme for healthcare of Elderly(NPHCE)
- National Programme for Palliative care (NPPC)
- National Programme for the Prevention & Control of Deafness (NPPCD)
- National Tobacco Control Programme (NTCP)
- National Programme for Prevention & Management of Burn Injuries (NPPMBI)
- National Oral Health Programme(NOHP)

Key Issues with the Scheme

- **Governance and structural Issues:** Lack of coordination between the Directorate of Health Services and NHM also there is uneven adherence to the proposed frameworks under the blueprint of NHM.
- **Human Resource Issues:** It includes issues like limited focus on long term planning for Human Resource for Health (HRH), Motivational issues amongst contractual staff etc.
- **Technological challenges in HMIS:** It includes issues like Use of multiple parallel systems (causing duplication of work), Challenges of data based decision making (data analysis capacity challenge) etc.
- **Monitoring and evaluation issues:** Issues includes lack of a strategic health plan, there is a lack of monitoring and evaluation of the work done in the state,No uniform structure for monitoring and evaluation

Strengthen inter-agency coordination by clearly defining roles of NHM and Directorate of Health Services under a unified operational framework. Build a long-term **HRH strategy**, regularize contractual staff, streamline HMIS with a single integrated digital platform, and establish a **uniform, state-specific monitoring and evaluation structure** backed by real-time data analytics.

1.4 Ministry of Jal Shakti

1.4.1. Jal Jeevan Mission (JJM): Har Ghar Jal

Context

Government announced an **extension of the Jal Jeevan Mission (JJM) till 2028,** with an outlay of Rs 67,000 crore in the Union Budget 2025-26.

Quick facts

- **Purpose: 'No one is left out',** thus ensuring **tap water** supply to **every rural home by 2024**
- **Type:** Centrally Sponsored Scheme
- **Focus on children:** Piped water supply in schools, Anganwadi centres and shramshalas
- **Priority Areas:** Districts affected by **Japanese Encephalitis & Acute Encephalitis Syndrome, and groundwater contamination (Arsenic, Fluoride, Iron, etc.).**

Objectives

- To provide **Functional Household Tap Connection (FHTC) to every rural household.**
- Prioritizing FHTC provision in **quality-affected areas,** drought-prone regions, desert areas, and Sansad Adarsh Gram Yojana (SAGY) villages.
- FHTC to **Schools, Anganwadis, GP buildings, Health centres, etc.**
- **Monitoring the functionality** of tap connections.
- Ensuring the **sustainability of water supply systems,** including water sources, infrastructure, etc.
- Developing **human resources in the water sector,** covering construction, plumbing, electrical work, etc.
- To promote **voluntary community ownership** by way of contribution in cash, kind and/ or labour (shramdaan).
- To bring **awareness on various aspects and significance of safe drinking water.**

Salient Features

- **Background:** Launched in 2019 when only 3.23 crore (17%) rural households had tap water connections.
  - So, far **more than 15.5 crore (80.2%) of rural households in the country have been provided with tap water connection.**

- **Goal:** Develop **"WASH enlightened villages"** wherein the local communities are equipped to provide **sustainable water and sanitation services.**
- **FHTC:** FHTC refers to **household tap connection** providing **adequate water,** in **prescribed quality** and **on regular basis.**
- **Decentralized:**
  - **Village Action Plan (VAP)** for long-term drinking water security which **focuses on:**
    - **Drinking water sources**
    - **Grey water reuse**
    - **Water supply systems**
    - **Operation & maintenance**
  - **Paani Samitis or Village Water and Sanitation Committees (VWSCs)** is responsible for the operation and maintenance of the village water supply system.

Women empowerment

A minimum of **five women in each village** are being **trained to use Field Test Kits (FTKS)** for water quality testing at the village level.

Capacity building of women in sectors which were otherwise **considered male bastions** like working as masons, mechanics, plumbers, etc.

Minimum 50% members of Paani Samitis are to be **women** and proportionate representation of weaker sections of society.

- **Reducing the Non-Revenue Water: Non-revenue water** refers to **water that is pumped and then lost or unaccounted for.**
- **Key Resource Centres (KRCs):** To **enhance capacity** various governmental and non-governmental **academic institutions,** think tanks, and training institutions are involved as KRCs.
- **National WASH Expert: National Centre for Drinking Water, Sanitation, and Quality** empanels and deploys National WASH Experts (NEW) to verify **implementation, provide star ratings, and offer technical support to States.**
- **Release of funds:** It is contingent upon **the utilization of available Central funds** and **matching State shares.**

Mechanism for Transparency & accountability

Enhanced monitoring

- **JJM - Water Quality Management Infor-mation System (JJM-WQMIS)** to capture physical and financial progress under JJM, in real-time
- **Sensor-based IoT solution** for **measure-ment & monitoring of water supply** on **real time basis**
- All transaction through **Public Finance Management System (PFMS)**

Enhanced delivery

- **Geo-tagging** of every asset created under JJM
- **Linkage of tap connection with Aadhar number** of the head of household
- **'Mobile App'** for use of all stakeholders 'ease of working'
- Mandatory **Third Party inspection (TPI)** to ensure the **quality of works and materials** used under JJM

  - **Performance grant to States/ UTs** is provided based on functionality assessment survey.
- **15th Finance Commission (FFC) Funding:** ₹2.36 lakh crore allocated (2021-26) for water and sanitation.

Key initiatives

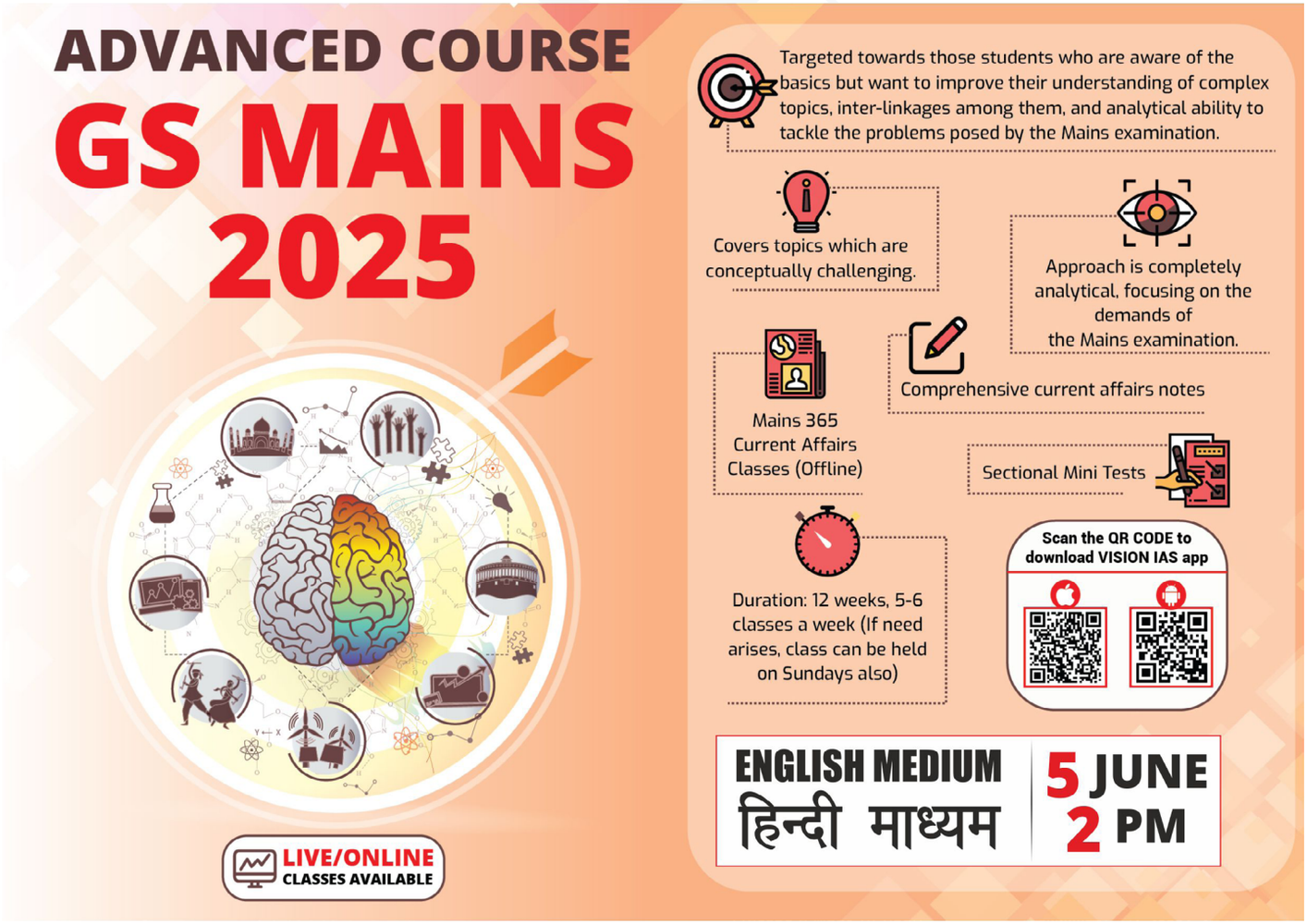
- **Rural WASH Partners Forum (RWPF):** Promotes **innovation in WASH** through technology and knowledge sharing.
- **Nal Jal Mitra Programme:** Trains villagers as "Nal Jal Mitras" to **maintain and repair** water supply systems.
- **Jal Shakti Abhiyan: Catch the Rain (JSA: CTR):** Launched in 2019 for water conservation through public participation.
  - **2024 Theme: "Nari Shakti se Jal Shakti",** emphasizing women's role in water conservation.

Key Issues with the Scheme

- **Reduced Budget Allocation:** Allocation reduced to ₹67,000 crore (2025–26), raising concerns about long-term viability.

- **Missed Coverage Target:** Against the stated goal of 100% coverage by 2024, only 80.2% of rural households had tap water connections as of March 2025.
- **Water quality issues:** Contaminants like **iron, fluoride, arsenic, nitrate, and bacteria** still found in many states.
- **Operation & Maintenance and Manpower Gap:** Weak O&M systems and lack of trained manpower hinder sustainable supply.
- **Low Awareness & Behavioural Gaps:** Rural populations lack awareness about water potability and helpline use, affecting trust and grievance redress.

Ensure **adequate and timely funding**, with better planning to meet 100% coverage. Strengthen **water testing infrastructure** and local manpower training for O&M. Run **awareness campaigns** to educate rural users on water quality and grievance mechanisms.



1.5 Ministry of Skill Development and Entrepreneurship

1.5.1. Skill India Programme

Context

Recently, Union Cabinet approved the continuation and restructuring of the Skill India Programme (SIP) till 2026 with an overlay outlay of Rs.8,800 crore.

Quick facts

- **Purpose:** Focuses on skilling, re-skilling and up-skilling through short term and long term training programmes.
- **Type:** Central Sector Scheme
- **Finance:** Integrated Finance Division (IFD) of the Ministry
- **Monitoring:** Mission Directorate

Objectives

- Preparing the **youth of India as a manpower resource** for World Markets.
- **Diversifying Skills development programmes** to meet the changing requirements, particularly of the emerging knowledge economy.
- Ensuring **quality and relevance of training.**
- Building **true market place competencies** rather than mere qualifications.

Salient Features

- **Background:** Skill India Mission was **launched in 2015**
  - Government through **more than 20 Central Ministries/Departments** is implementing various skill development schemes across India.
  - **Restructured Scheme:** The scheme is restructured by combining 3 key components, namely, Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY 4.0), Pradhan Mantri National Apprenticeship Promotion Scheme (PM-NAPS) and Jan Shikshan Sansthan (JSS) Scheme.

Under Skill India Mission, following are Skill development schemes

- **Pradhan Mantri Kausal Vikas Yojana (PMKVY)**: At present, **PMKVY 4.0** is being implemented across the country from FY 2022-2023.

- It Impart **short duration skill development and certification** to youth to make them employable. Its key Components include:
  - **Short Term Training (STT):** To school/college dropouts or unemployed and placement assistance by Training Partners
  - **Recognition of Prior Learning (RPL):** Individuals with prior learning experience or skills are assessed and certified aligning them with NSQF.
  - **Special Projects:** Training in special areas and premises of Government bodies, industry bodies etc.

Key Features of PMKVY 4.0

Pradhan Mantri Kaushal Vikas Yojana

Industry-oriented	On-the-Job Training	Flexible Learning
Aligns with industry demands and market requirements	**Integration** of **OJT** for **experiential learning**	**Blended** and **flexible learning model**
Micro-credentials	**Inclusive Skilling**	**Quality Assurance**
NoS-based courses and **micro-credential approach**	**Accessible training** in multiple **regional languages**	**Quality training** and **assessments**
Standardization	**RTD Training**	**Addressing Skill Gaps**
Expertise and **standardization across training centers**	**Recruit Train** Deploy **training through industries**	**Better identify sectoral skill gaps** and **industry needs**

- **Jan Shikshan Sansthan (JSS) Scheme:** Provide **vocational training to non-literates, neo-literates as well as school drop-outs in rural regions** by identifying skills that have a relevant market in that region.
  - It offers flexible, community-based vocational **training for women, rural youth, and the underprivileged aged 15–45.**
- **National Apprenticeship Promotion Scheme:** Provides financial support to industrial establishments undertaking apprenticeship programmes. **21.4 lakh apprentices** have been engaged by industries.
  - The Central Government provides **25% of the stipend**, up to **Rs.1,500 per month** per apprentice through **Direct Benefit Transfer,** during the training period to support apprentices and establishments.
- **Craftsmen Training Scheme:** Provides long-term training through 14,938 **Industrial Training Institutes (ITIs).** Since 2015, 91.7 lakh students have been trained.

Key Issues with the Scheme

- **Low Penetration of Vocational Training:** Only 3-4% of total workforce is formally skilled in India (as on march 2023).
- **Top-Down Policy Approach:** Skill initiatives follow a centralised model which often overlooks local labour market needs and contexts.
- **Institutional Apathy:** Technical and higher education institutions reluctant to offer short-term vocational courses.

Promote **decentralised, skilling programs** aligned with local industry needs. Incentivise **higher education institutions** to integrate short-term vocational courses. Strengthen **public-private partnerships** to boost outreach and improve training infrastructure.

1.6 MINISTRY OF WOMEN AND CHILD DEVELOPMENT

1.6.1. Beti Bachao Beti Padhao (BBBP)

Context

The **Beti Bachao Beti Padhao (BBBP)** scheme marks its 10th anniversary in January 2025.

Quick facts

- **Purpose:** Creating behavioural and social change in the way the girl child is perceived across the country
- **Financing: 100% funding** will be provided by the **Central Government** for the district level component.
- **Cash benefits:** No provision for Direct Benefit Transfer (DBT) or creation of capital assets
- **Coverage: All the districts** of the country

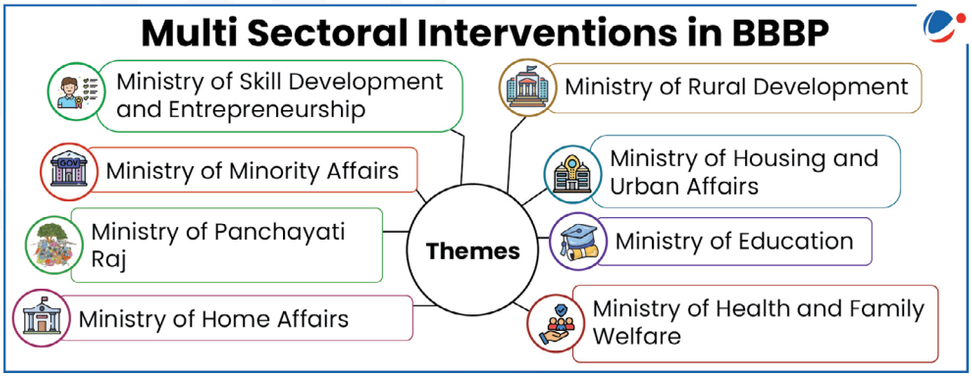
Objectives

- Improvement in the **Sex Ratio at Birth (SRB)** by **2 points every year**
- Improvement in the percentage of **institutional deliveries** or sustained at the rate of **95% or above**
- **1% increase** in 1st Trimester **Anti-Natal Care (ANC) Registration** per year
- **1% increase** in **enrolment at secondary education level and skilling of girls/ women** per year
- To **check dropout rate among girls** at secondary and higher secondary levels
- Raising awareness about safe **Menstrual Hygiene Management (MHM)**

Salient Features

- **Background:** BBBP Scheme was launched in 2015 to **address the issue of decline in Child Sex Ratio (CSR)** along with related issues **in a life cycle continuum.**
  - It comes under the sub-scheme **Sambal** of the umbrella scheme **Mission Shakti.**
- **Prime focus:** The scheme is primarily focused on **creating behavioural and social change** in the way the girl child is perceived across the country by informing, influencing, motivating, engaging and empowering all stakeholders
- **Preventing Child marriage: Tracking child marriages** and taking **strict actions to stop them.**

- **Capacity building: Sensitisation of frontline workers**, **medical practitioners, officers i**n the District, Zila Parishad, District Legal Services Authority (DLSA), etc.
- **Social and Behaviour Change Communication (SBCC): Key activities for behavioural changes**
  - Celebrating **National Girl Child Day** on 24th January every year
    - Since 2008, **January 24** is celebrated as National Girl Child Day for promoting **equal opportunities** for girl child while **raising awareness of the injustices that girls face.**
    - On January 24 1966 Smt. Indira Gandhi took her oath as the **first woman Prime Minister of India.**
    - Now it also commemorates anniversary of **Beti Bachao, Beti Padhao (BBBP) Scheme** which was launched on January 22, 2015.
  - **Display of Guddi-Gudda Boards** in Gram Panchayats (GPs) and public places to exhibit the number of girls born vis-a-vis the number of boys.
  - **Awareness activities** with parents/families to better understand the value of girls and their needs.
- **Activity Calendar**
  - Provides **several activities within each month for the districts.**
  - However, the **districts can choose to conduct their own activities** based on their local context and needs.
- **District level score card**
  - It would be made based on the **data extracted from the Mission Shakti MIS.**
  - **Annual District BBBP Ranking** will be issued as per the District Score Card.
  - This data would be used to **capture state performance.**
- **Implementation:** A **committee headed by the Secretary, MoWCD**, made under the Mission Shakti mandate, will be the Apex Committee to review implementation.
- **Key Issues with the Scheme**
  - **Poor Fund Utilization:** Nearly **79% of funds (2016–19)** were spent on media campaigns rather than actual implementation (**Parliament committee on Empowerment of Women report).**



  - **Barriers to Girls' Education:** Girls face **dual household responsibilities**, **lack of basic school infrastructure** (toilets, uniforms, books), and **unsafe commute**, limiting access to education.
  - **Son Meta preference: NFHS-5** data shows that **80 per cent** of those surveyed said they wanted at least one son in their lifetime.

Shift spending **from awareness to implementation**, especially in education, health, and safety infrastructure for girls. Ensure **targeted support** like free transport, uniforms, and sanitation. Launch **community-based programs** to challenge gender bias and promote equal value for daughters.

2. SCHEMES IN FOCUS

2.1. Pradhan Mantri Jan Dhan Yojana (PMJDY) - National Mission for Financial Inclusion

Quick facts

- **Purpose:** To ensure **access to financial services** like Banking, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Overdraft facilities:** Rs. 10,000
- **Accident Coverage:** Rs. 2 lakhs
- **Focus:** Every Unbanked Adult

Objectives

- Ensure access of **financial products & services** at an **affordable cost.**
- **Use of technology** to lower cost & widen reach.

Salient Features

Basic Tenets of PMJDY

Banking the Unbanked:
Basic Savings Bank Deposit (BSBD) accounts with zero balance, minimal paperwork, and simplified KYC

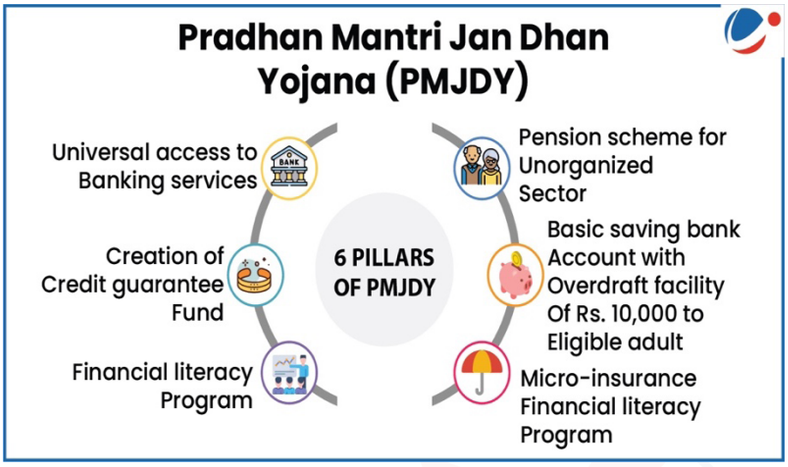
Securing the Unsecured:
Free Indigenous debit cards and Rs. 2 lakh accident insurance coverage

Funding the Unfunded:
Access to micro-insurance, overdraft facility, pension, and credit services

- **Background:** Launched in 2014, the PM JDY is a **National Mission for Financial Inclusion.**
- **Approach:**
  - **Accounts opened are online accounts** in core banking system of banks.
  - **Inter-operability** through RuPay debit card or Aadhaar enabled Payment System (AePS).
  - **Fixed-point Business Correspondents.**

- **Simplified KYC / e-KYC** in place of cumbersome KYC formalities.

- **RuPay Card Insurance:** Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to **Rs. 2 lakhs** for PMJDY accounts opened after 28.8.2018.
- **Overdraft facilities:** OD **upto Rs 2,000/- (without conditions)** and upper age limit for OD is **65 years.**
- **Inoperative PMJDY Accounts:** As per extant RBI guidelines, **a PMJDY account is treated as inoperative if there are no customer induced transactions** in the account for over a period of two years.



- **Jan Dhan Darshak App:** A mobile application, was launched to **provide a citizen centric platform for locating banking touch points such as bank branches,** ATMs, Bank Mitras, Post Offices, etc. in the country.
- **Coverage under other schemes:** PMJDY Accounts are eligible for benefits under schemes like PM Jeevan Jyoti Bima Yojana (PM JJBY), PM Suraksha Bima Yojana (PM SBY), Atal Pension Yojana and MUDRA Scheme.

2.2. Mission Shakti: An Integrated Women Empowerment Programme

Quick facts

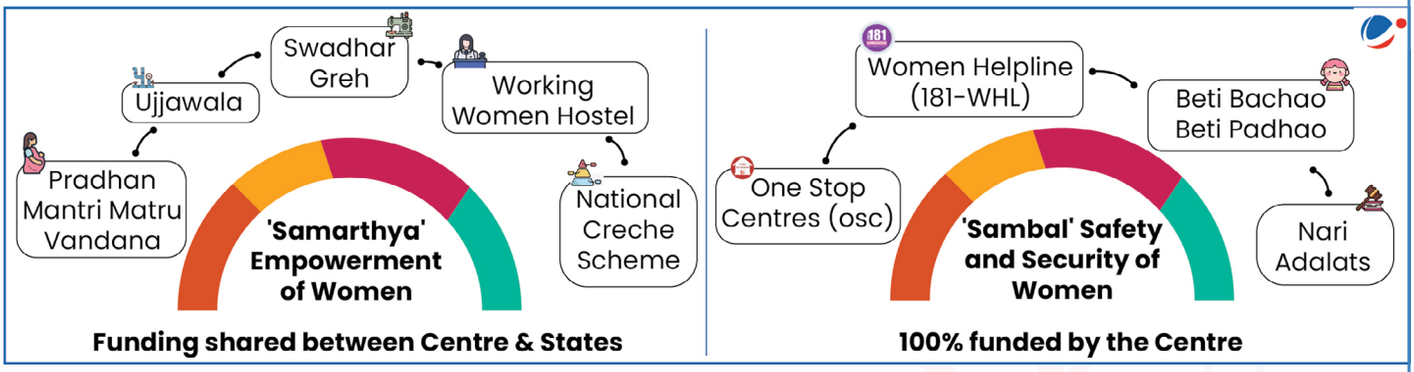
- **Purpose:** To ensure **safety, security and empowerment** of women **on a life-cycle continuum basis**
- **Type:** Central Sector and Centrally Sponsored Scheme
- **Monitoring:** Hub for Empowerment of Women (HEW) will monitor the performance of scheme
- **Tenure:** 2021-22 to 2025-26

Objectives

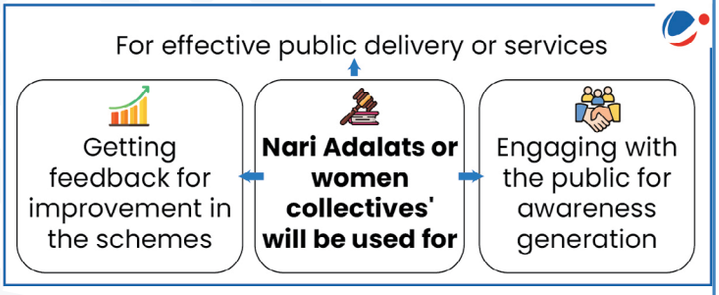
- Empowerment of women, **reduce care burden** on them and **increase female labour force participation** by promoting skill development, etc.
- Continuum of **care, support and assistance** to women **affected by violence.**
- **Making people aware** about Government schemes, **capacity building and training of functionaries,** collaboration with partner Ministries/ Departments, etc.
- Create awareness among the masses for inducing **positive behavioral change** towards women and girls.

Salient Features

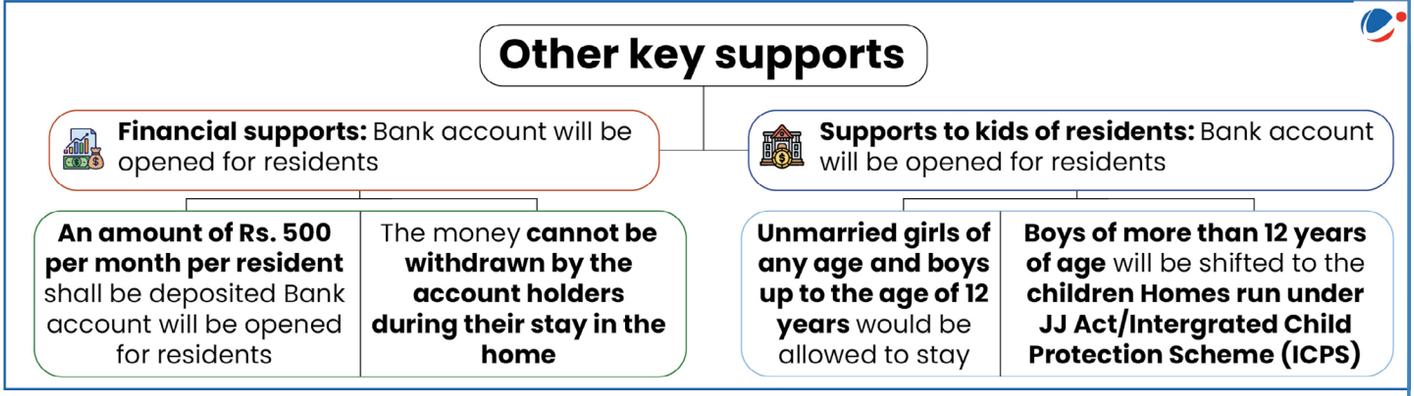
- **Encompasses two sub-schemes**



- **Sambal: For safety and security of women**
  - **One Stop Centre (OSC):** To provide integrated **support and assistance to women, affected by violence and in distress, both in private and public spaces,** under one roof.
  - **Women Helpline (WHL): Toll-free 24-hours telecom service to women** seeking support and information **for all emergency services** like police/ fire/ Ambulance services and with OSC.
  - **Funding:** Through Nirbhaya Funds along with 100% central assistance.
  - **Nari Adalats:**
    - A**lternate Grievance Redressal Mechanism for** resolving cases of petty nature (harassment, subversion, etc.) faced by women **at Gram Panachayat level.**
    - **'Nari Adalats or women collectives'** will be formed of **committed and socially respected women**.
    - **No remuneration to the selected members** shall be provided.
    - Expenses for organising the **meetings and for providing the badge/ uniform to the members** will be funded by the ministry.
      - **The Nari Adalats does not hold any legal status**. It provides assistance to all girls and women for their grievances within their local community.



  - **Beti Bachao Beti Padhao (BBBP)**
    - **Covers all the districts** of the country through multi-sectoral interventions (it was operational in **only in 405 districts earlier).**

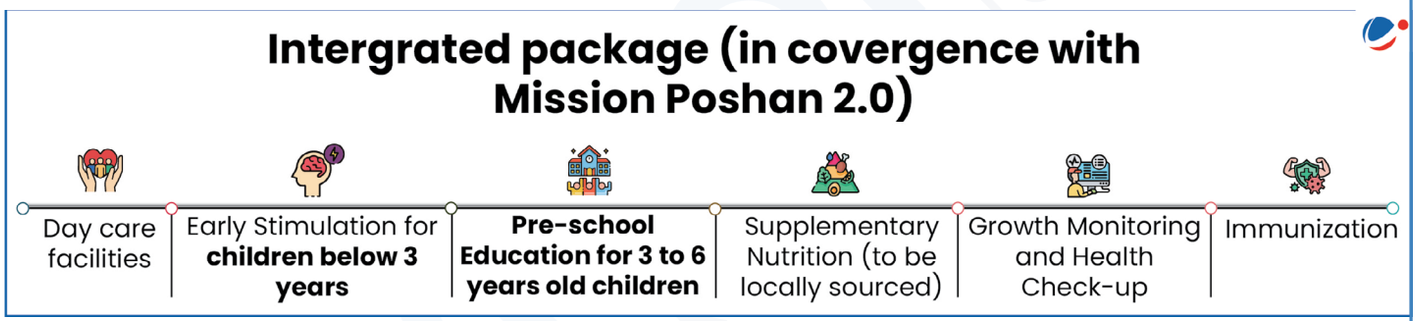


- **Aims for zero-budget advertising**.
- **Greater spend** on activities that have on **ground impact**, e.g., for promoting sports among girls, self-defence camps, etc.

- **Samarthya: For Empowerment of Women**
  - **Shakti Sadan**
    - **Integrated Relief and Rehabilitation Home** that **incorporates** the erstwhile **SwadharGreh and Ujjawala Scheme.**
    - It will be a **home for destitute, distressed, marginalized, victims of trafficking,** etc. The residents of Shakti sadan will be provided with food, clothing, shelter, and all other facilities for their basic needs.

Other Key Support under Shakti Sadan

- **Anti-Human Trafficking Units:** To facilitate **'reintegration and repatriation' of the victims of trafficking** and of commercial sexual exploitation set up in the districts.
- **Home for Widows:**
  - A **Central Sector Component.**
  - T**o accommodate 1000 widows** to provide them a safe and secure place of stay.
  - Facilities of **health services, nutritious food, legal and counseling services**.
- **SakhiNiwas– Working Women Hostel:** To promote **availability of safe and conveniently located**



accommodation for **working women and other women pursuing higher education or training**, who need to live away from their families due to professional commitments.

- **Hub for Empowerment of Women (HEW):**
  - HEW is being set up at **National, State and District levels**.
  - It aims to facilitate **inter-sectoral convergence of schemes and programs** meant for women at the **central, State/ UT level and district level.**

- **Gender Budgeting: Gender Budgeting, Research, Publication & Monitoring schemes** have been included under this component.
  - A **new component of Gap Funding** for Economic Empowerment has also been added.
  - Sub-schemes of **Mahila Shakti Kendra (MSK) and Mahila Police Volunteer (MPV) have been discontinued.**
- **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Provides **cash incentive for partial compensation for the wage loss to pregnant and lactating mothers.**

Other key provisions

- **Convergence:** Convergence strategy efficiently and effectively through schemes and efforts **to realize desired outcomes.**
- **Approval of proposals:** A **Programme Approval Board (PAB)** shall be constituted by the MoWCD to approve financial proposal of the States/UTs.
- **Geo-tagging: All institutions** supported by the Ministry would be geo tagged in order to map,

analyse and monitor on a real time basis.

- **Social Audit: Direct feedback** will also be obtained from those who have availed the services under the scheme through appropriate evidence gathering methods.
- **Mandatory conditions to be fulfilled by State governments**
  - **Full compliance with the official name of all Centrally Sponsored Schemes** (CSSs) [correct translation to local language is permissible] and any **guidelines/instructions** issued by the Centre **regarding branding of CSSs,** in **all schemes of the Ministry.**
  - Full compliance of **Department of Expenditure instructions** regarding the new procedure for release of funds under the CSSs or any other instruction on the subject, issued from time to time.

NOTE:

- Gender Budgeting was adopted by the Government of India **in 2005-06** as a tool **for promoting gender equality** and ensuring continued investments through Government planning and budgeting.
  - **Financing for gender equality** is central to mitigate gender inequalities, and Gender Budgeting is a critical strategy in this endeavour.

For More detail on **PMMVY** Refer to **National Food Security Act (NFSA), 2013 under the** Ministry of Consumer Affairs, Food & Public Distribution.

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3. TEST YOUR LEARNING

Q1. Under the Digital Agriculture Mission (DAM), which of the following initiatives is designed to function as a digital public good similar to "Aadhaar" for farmers?

(a) Krishi Decision Support System
(b) Agristack
(c) Nationwide Soil Resource Mapping
(d) Digital General Crop Estimation Survey

Q2. Consider the following statements about PM-AASHA:

1. It includes a Price Deficit Payment Scheme (PDPS) to compensate farmers for the gap between MSP and market price.
2. The scheme mandates 100% procurement of Tur, Urad, and Masur at MSP.
3. It is a Centrally Sponsored Scheme.

Which of the statements given above is/are correct?

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2, and 3

Q3. The Pradhan Mantri Fasal Bima Yojana (PMFBY) covers which of the following risks?

(a) Only post-harvest losses
(b) Only drought-related crop failures
(c) Pre-sowing to post-harvest losses
(d) Only pest attacks

Q4. Under the Unified Pension Scheme (UPS), what is the assured pension for Central Government employees after 25 years of service?

(a) 40% of average basic pay
(b) 50% of average basic pay
(c) 60% of average basic pay
(d) 75% of average basic pay

Q5. The Ayushman Bharat Health Infrastructure Mission (ABHIM) aims to:

1. Strengthen primary health centers in urban areas.
2. Establish Bio-Safety Level III Laboratories for pandemic research.
3. Provide health insurance coverage of ₹10 lakh per family.

Select the correct answer using the codes below:

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2, and 3

Q6. Which of the following is not a component of the National Health Mission (NHM)?

(a) Janani Suraksha Yojana

(b) Rashtriya Bal Swasthya Karyakram
(c) Health and Wellness Centres (HWCs)
(d) Universal Immunization Programme

Q7. The Jal Jeevan Mission (JJM) aims to achieve which of the following by 2024?
(a) Provide tap water connections to 100% rural households
(b) Construct dams in all water-scarce districts
(c) Replace groundwater sources with desalination plants
(d) Privatize water supply in urban areas

Q8. Under Jal Jeevan Mission, what is the role of Paani Samitis?
(a) To monitor industrial water usage
(b) To operate and maintain village water supply systems
(c) To regulate groundwater extraction licenses
(d) To oversee international water treaties

Q9. The PM-Surya Ghar: Muft Bijli Yojana subsidies for rooftop solar installations vary based on:
(a) Household income levels
(b) Property size
(c) Average monthly electricity consumption
(d) Urban vs. rural location

Q10. The SVAMITVA Scheme uses which technology for mapping rural properties?
(a) Satellite imagery
(b) Artificial Intelligence
(c) Blockchain
(d) Drone surveys

Q11. What is the primary purpose of the SVAMITVA Scheme?
(a) To provide free LPG connections
(b) To issue property cards for rural inhabited land
(c) To build smart cities
(d) To promote organic farming

Q12. Under PM Ujjwala Yojana 2.0, what additional feature was introduced for migrant households?
(a) Free electricity connections
(b) Subsidized CNG kits
(c) No requirement for ration cards or address proof
(d) Free solar panels

Q13. The MGNREGA mandates that at least one-third of workers must be:
(a) Senior citizens
(b) Skilled laborers
(c) Disabled individuals
(d) Women

Q14. The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) includes which of the following components?

1. Short Term Training (STT)
2. Recognition of Prior Learning (RPL)
3. Apprenticeship programs

Select the correct answer:

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2, and 3

Q15. The Beti Bachao Beti Padhao (BBBP) Scheme focuses on:

1. Improving Sex Ratio at Birth (SRB)
2. Reducing school dropout rates among girls
3. Providing cash transfers to girl children

Which of the statements above is/are correct?

(a) 1 and 2 only
(b) 2 and 3 only
(c) 1 and 3 only
(d) 1, 2, and 3

Q16. Which of the following is not a permissible work under MGNREGA?

(a) Construction of rural roads
(b) Water conservation projects
(c) Digging of private farm wells
(d) Flood control measures

Q17. The Sukanya Samriddhi Account (SSA) can be opened for a girl child until she attains the age of:

(a) 18 years
(b) 12 years
(c) 15 years
(d) 10 years

Q18. Consider the following statements about PM-AASHA:

1. It includes a Market Intervention Scheme (MIS) for perishable horticultural crops.
2. The Price Deficit Payment Scheme (PDPS) compensates farmers for the gap between MSP and market price.

Which of the statements is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2

Q19. Consider the following regarding Sukanya Samriddhi Yojana (SSY):

1. The account matures after 21 years from the date of opening.
2. The scheme was launched in 2015.

Which of the statements is/are correct?

(a) 1 only
(b) 2 only

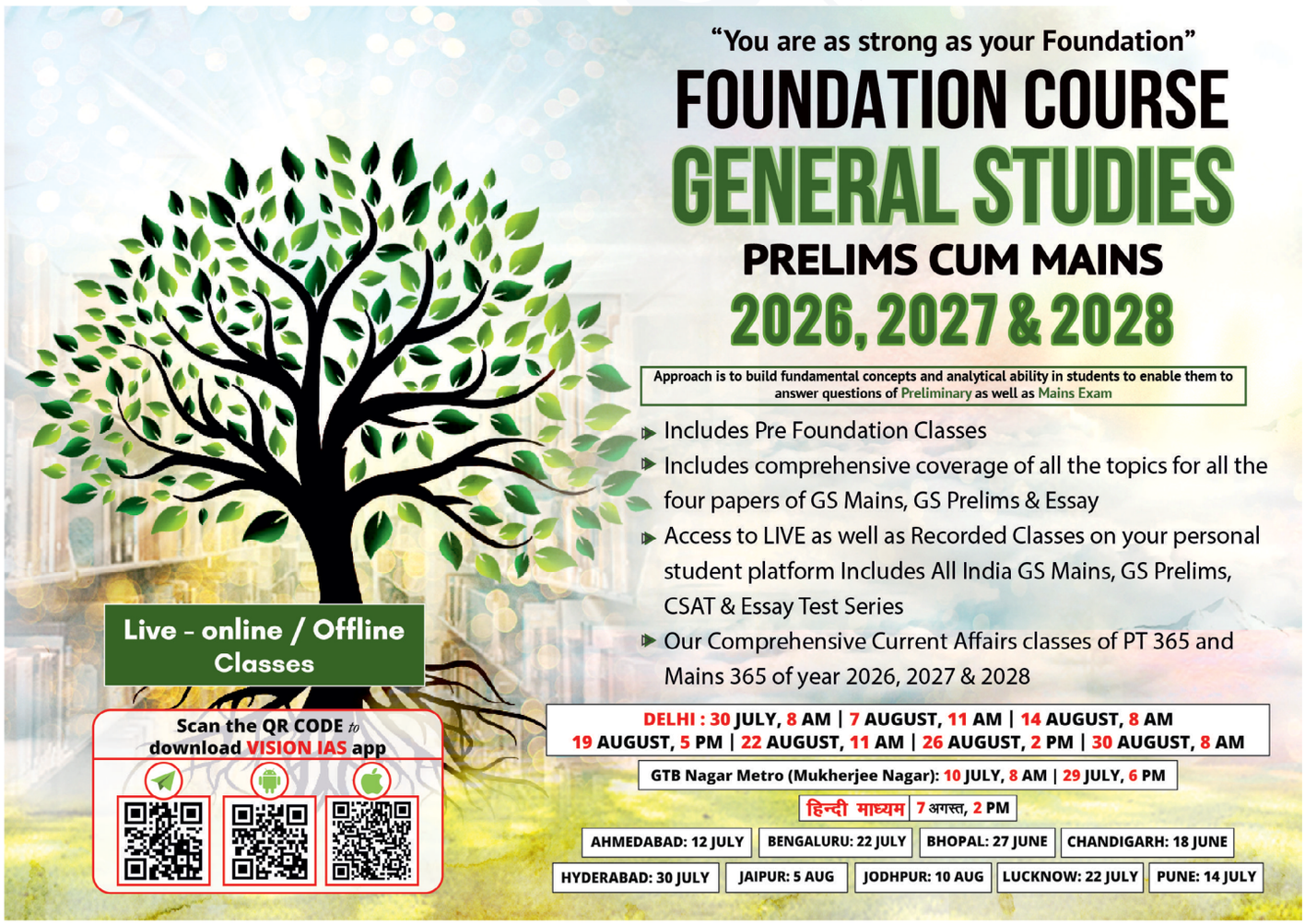
(c) Both 1 and 2
(d) Neither 1 nor 2

Q20. Consider the following statements about the Skill India Programme:

1. Pradhan Mantri Kaushal Vikas Yojana (PMKVY) includes a Recognition of Prior Learning (RPL) component to certify existing skills of workers.
2. The Jan Shikshan Sansthan (JSS) scheme focuses exclusively on providing advanced technical training to engineering graduates.

Which of the statements given above is/are correct?

(a) 1 only
(b) 2 only
(c) Both 1 and 2
(d) Neither 1 nor 2



ANSWER

1	2	3	4
Answer: B	**Answer: A**	**Answer: C**	**Answer: B**

5	6	7	8
Answer: A	**Answer: C**	**Answer: A**	**Answer: B**

9	10	11	12
Answer: C	**Answer: D**	**Answer: B**	**Answer: C**

13	14	15	16
Answer: D	**Answer: A**	**Answer: A**	**Answer: C**

17	18	19	20
Answer: D	**Answer: C**	**Answer: B**	**Answer: A**

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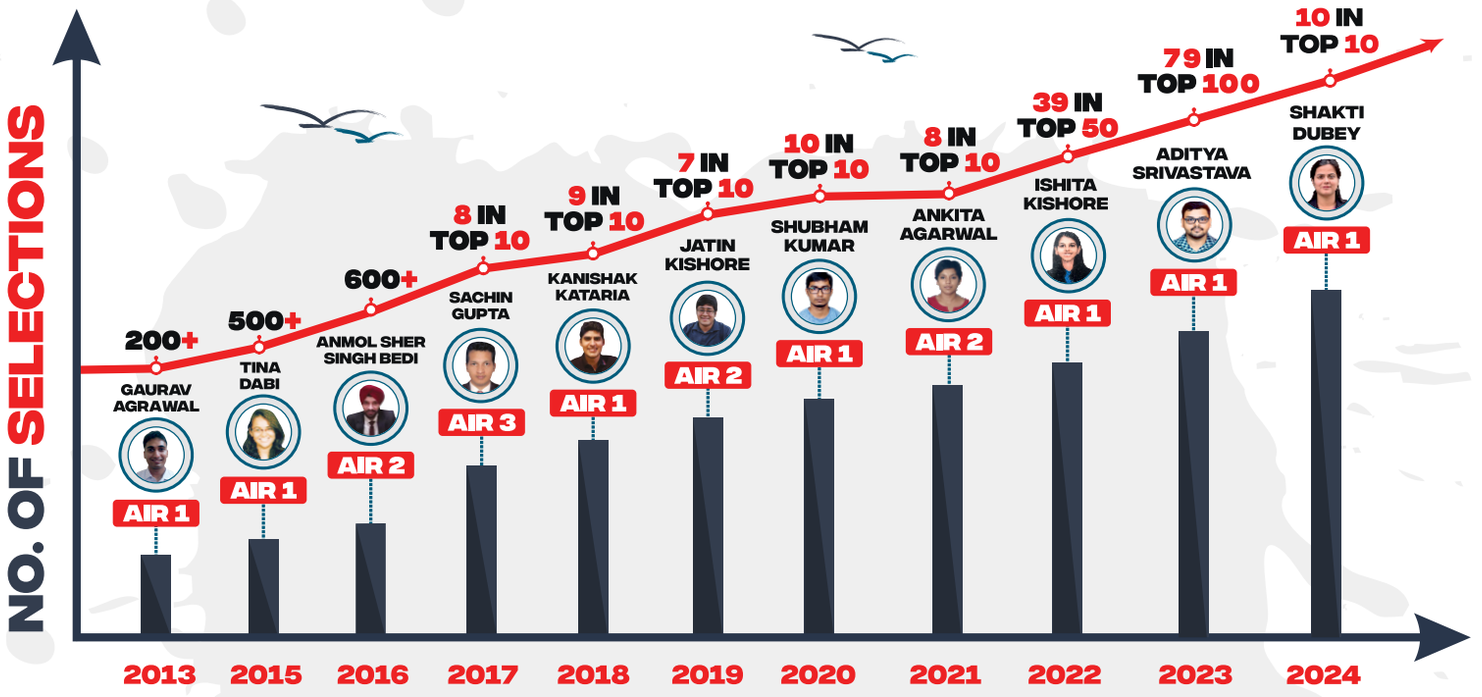

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