

**Government Schemes**

# Quarterly *Revision*



September - November 2023

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## Note to students

### Dear Students,

We are glad to introduce our new initiative, the "Quarterly Revision" document 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.

# 1. Schemes in News



## 1.1 Ministry of Agriculture & Farmers Welfare

### 1.1.1 Pradhan Mantri Kisan Samman Nidhi Scheme (PM-KISAN)



#### Context

Recently, the Government released the **15th instalment** amount of Rs. 18,000 crores under the PM-KISAN through Direct Benefit Transfer.



#### Quick facts

- ➔ **Type:** Central Sector Scheme
- ➔ **Purpose:** To supplement the financial needs of all landholding farmers' families in procuring various inputs
- ➔ **Beneficiaries:** All the **landholding farmers**, subject to certain exclusions
- ➔ **Benefits:** ₹6,000 per year in **three equal instalments of ₹ 2,000** every four months



#### Objective

To provide **income support to all land-holding eligible farmer families** (families include husband, wife and minor children).

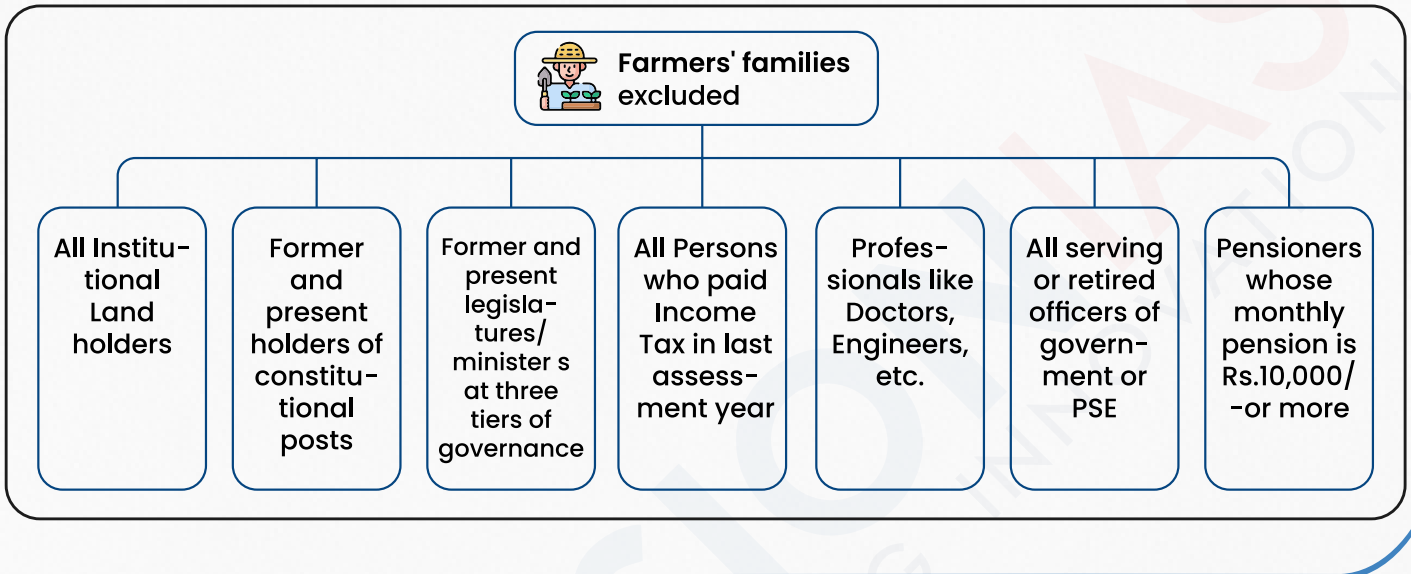


#### Salient Features

- ➔ **Land records mandatory:** Benefit shall be paid to only those farmers' families whose names are entered into the land records **except for forest dwellers, North-eastern states and Jharkhand** which has separate provisions for land records.
- ➔ **Identification of beneficiary farmers families:** Responsibility of **state/UT government**.
- ➔ **Self-registration Mechanism:** Through **mobile app, PM KISAN portal** and walk-ins via **Common Service Centers (CSC)**.



- ➔ **Kisan Credit Cards (KCC):** To be given to **All PM-KISAN beneficiaries** to help such farmers to get short-term loans for crop and animal/fish rearing at a **maximum interest of 4% on timely repayment.**
- ➔ **Prevention of diversion of funds: Physical Verification** Module (of 5% beneficiary every), **Aadhar authentication** and **Income Tax payee verification.**
- ➔ **Project Management Unit (PMU):** Established at the **Central level**, PMU is responsible for **overall monitoring of the scheme.**
  - ➔ State Government may consider setting up a **dedicated PMU.**
- ➔ **Grievance redressal:** Any grievances or complaints which are received by Monitoring and **Grievance Redressal Committee** should be disposed of on **merit preferably within two weeks' time.**
- ➔ **Exclusion:** Beneficiaries of **higher economic status** shall not be eligible



## Key issues with the scheme

- ➔ **State uploaded erroneous data** and some non-beneficiaries had received payments.
- ➔ **No provision for offline application** as a result many marginalised beneficiaries are being left out.
- ➔ **State Government did not have any mechanism to cross-check self-declaration** about status of income tax payment and exclude other ineligible beneficiaries.
- ➔ **Eligibility controversy** like in Bihar 45,879 around beneficiaries are income tax payees since 2020.

To further enhance the effectiveness of the scheme there is a need for **dedicated PMU at the state level, early redressal of grievances, timely verification of the beneficiaries.**



## 1.2 Ministry of Consumer Affairs, Food & Public Distribution

### 1.2.1 National Food Security Act (NFSA), 2013



#### Context

The union government **extended the Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY) for another 5 years** with effect from 1st January, 2024.



#### Quick facts

- **Type:** Centrally sponsored scheme
- **Purpose:** To provide **food and nutritional security** in human life cycle approach.
- **Beneficiaries:** 67% of the country's population (75% of the rural and 50% of the urban population)
- **Identification of Household:** Based on the NSS Household Consumption Survey data for 2011-12



#### Objective

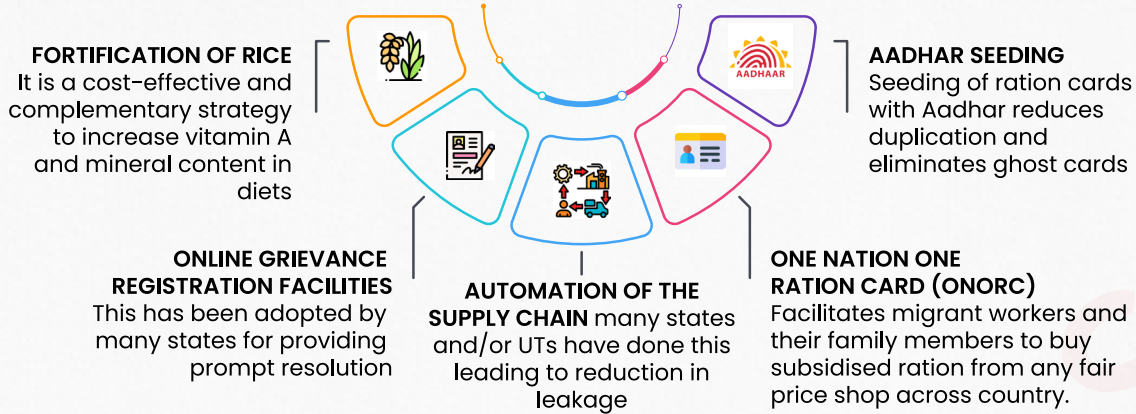
- A **legal right** to persons belonging to "**eligible households**" to receive food **grains at subsidised price** (called central issue prices/CIPs) under the Targeted Public Distribution System (TPDS).



#### Salient Features

- **Benefits:** Beneficiaries are provided **subsidised Rice, wheat and coarse grains**.
  - **Food grains** are issued at **Central Issue Price (CIP)** of Rs.1, Rs.2 and Rs.3 for Coarse-grains, wheat and rice respectively.
  - **Primary Households** are entitled for **5 Kgs** of foodgrains **per person per month**
  - **Antyodaya Anna Yojana (AAY) households (poorest family)** are entitled for **35 Kgs** of foodgrains **per family per month**.
- **Life cycle approach:**
  - **Pregnant women and lactating mothers (PW&LM), and children** (age group of 6 months to 14 years).
  - **Pregnant women and lactating mothers** are entitled to receive **maternity benefit of not less than Rs. 6,000**
- **Other Benefits**
  - **Food Security Allowance:** Given to **beneficiaries in case of non-supply of entitled food grains or meals**.
  - **Grievance Redressal Mechanism:** Set up at the District and State levels.
  - **Penalty on public servant or authority:** To be imposed by the State Food Commission, in case of failure to comply with the **relief recommended by the District Grievance Redressal Officer**.
  - **Women Empowerment:** Ration cards is issued in the name of the **eldest woman of the household** (of age 18 years or above).
- **Joint responsibility of federal Governments:**
  - **Centre's responsibility:** **Allocation and Transportation of foodgrains**, assistance to States/UTs for delivery of food grains from FCI godowns to **Fair Price Shop (FPS)**
  - **State's responsibility:** Effective implementation like **identification of eligible households, issuing them ration card**, etc.

## RECENT REFORMS To enhance effectiveness of NFSA, 2013



## Key Initiatives

- ➔ **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**
  - ➔ **Benefits:** Free food to around 80 crores people, ensuring nutrition security, etc.
- ➔ **One Nation One Ration Card (ONORC) plan:** To implement **nation-wide portability of the ration cards** issued by the States/UTs under the NFSA.
  - ➔ Migrant beneficiaries, can **lift their entitled foodgrains from any ePoS enabled FPS** through **biometric/Aadhaar authentication** using their **existing ration card** issued under NFSA.
- ➔ **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)**
  - ➔ Launched for providing **one hot cooked meal in Government and Government – aided Schools** from **2021-22 to 2025-26**.
  - ➔ **Beneficiaries:** Children of **pre-schools or Bal Vatika** (before class I) and Children of **classes I to VIII**
  - ➔ **Ministry of Education** is the nodal implementing ministry.
- ➔ **Pradhan Mantri Matru Vandana Yojana or PMMVY**
  - ➔ **Beneficiaries:** PW&LM of at least 19 years of age in informal and unorganized sectors.
  - ➔ **Benefits:**
    - **Conditional Maternity benefit** of ₹ 5,000 for **first living child of family**.
    - **Institutional delivery** and **incentive** available **Janani Suraksha Yojana (JSY)** are also provided. **Therefore, on an average, a woman gets ₹ 6000.**
    - **Support to girl child:** Under PMMVY 2.0 **incentive of ₹6,000 in a single instalment is provided following birth of the second girl child.**
  - ➔ It was launched in 2017 and in 2022 incorporated in Mission Shakti
  - ➔ **Minister of Women and Child Development** is the nodal implementing ministry.



## Key issues with the scheme

- ➔ **Identification of beneficiaries:** Usage of different criteria by States leads to errors.
- ➔ **Poor public grain management system:** Government maintains buffer stock of more than the mandated 21.4 million tonnes which results in high storage cost, inflation and wastage.
- ➔ **Massive leakages in the PDS:** As per the Shanta Kumar committee leakages in PDS ranged from **40%-50%**, and in some states go as high as **60%-70%**.
- ➔ **Financial unviability:** Although cost of production has increased in the last decades CIPs have remained unchanged resulting in doubling of food subsidy bill during 2014-22.

To further enhance the effectiveness of the scheme there is a need for **standardised criteria for identification and selection of PHH**, Reduce the number of **beneficiaries to 40%** and **revise CIP**.





## 1.3 Ministry of Health & Family Welfare

### 1.3.1 Ayushman Bharat Digital Mission (ABDM)



#### Context

The National Health Authority (NHA) celebrated **two years of the Ayushman Bharat Digital Mission (ABDM)**.



#### Quick facts

- ➔ **Purpose:** To integrate digital health solutions for continuum care, and effective utilization of resources
- ➔ **Type:** Central Sector Scheme
- ➔ **Tenure:** 5 Years
- ➔ **Implementing Agency:** National Health Authority (NHA)



#### Objective

- ➔ Supporting the integrated digital health infrastructure of the country to **bridge the gaps in existing digital health solutions**.

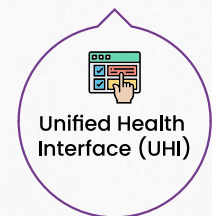


#### Salient Features

- ➔ **ABHA and ABHA App**
  - ➔ ABHA is a **14-digit identification number**, generated using an Aadhaar or mobile number for accessing and sharing health records digitally.
  - ➔ **ABHA App** allows **self-uploading/scanning of existing physical health records** such as diagnostic reports, prescriptions, etc.
- ➔ **Health Facility Registry:** Comprehensive repository of **all health facilities** (Includes **both public and private**) in the country across different systems of medicine.
- ➔ **Healthcare Professionals Registry:** Comprehensive repository of **all healthcare professionals** involved in healthcare delivery services across **both modern and traditional systems of medicine**.
- ➔ **Unified Health Interface (UHI):** Envisioned as an **open protocol for various digital health services**.



Ayushman  
Bharat Health  
Account (ABHA)  
and ABHA App



Unified Health  
Interface (UHI)

**Building blocks of  
ABDM includes**

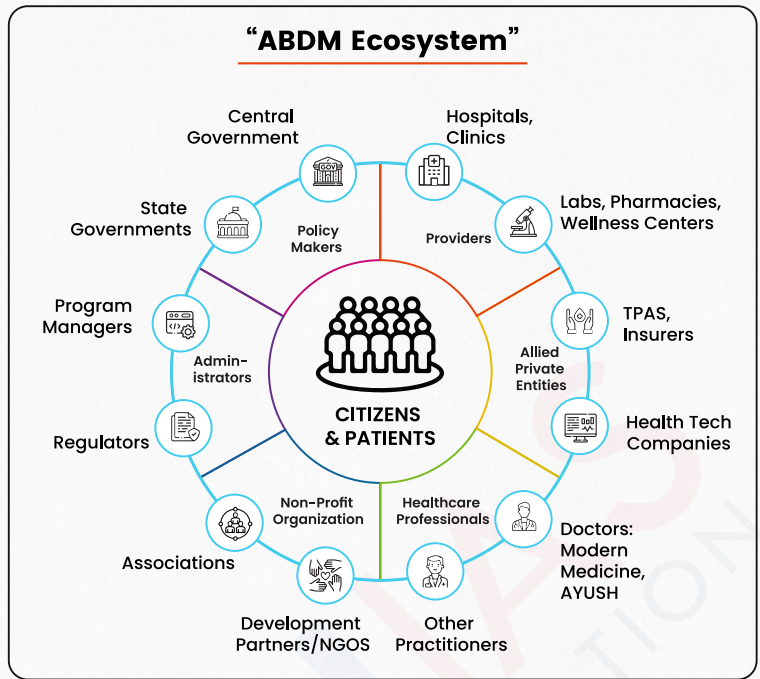


Health Facility  
Registry



Healthcare  
Professionals  
Registry

- UHI will enable service including appointment teleconsultation, etc.
- Benefits: ABDM provide**
  - Choice to individuals to access both public and private health services.
  - Facilitate compliance with laid down guidelines and protocols.
  - Ensure transparency in pricing of services and accountability for the health services being rendered.



## Key issues with the scheme

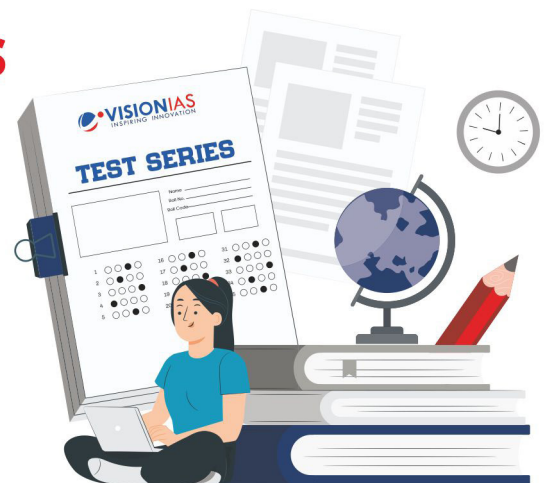
- High cost of digitization of medical data.
- Difficulty in adoption due to digital divide and illiteracy.
- Concerns about personal data security and privacy
- Duplicity of efforts as Health is a state subject, leading to various state schemes and initiatives that have same vision and mission as ABDM.
- Poor interoperability between states, with data migration and inter-state transfer facing multiple errors and shortcomings.

To further enhance the effectiveness of the scheme there is a need for strengthening data security, digital skilling, standardizing medical data and incentivizing private sector participation.

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## 1.4 Ministry of Housing and Urban Affairs

### 1.4.1 City Investments to Innovate, Integrate and Sustain 2.0 (CITIIS 2.0)



#### Context

The government approved the **second phase of the City Investments to Innovate, Integrate, and Sustain (CITIIS) project.**



#### Quick facts

- ➔ **Purpose:** To develop and implement **innovative and sustainable urban infrastructure projects** in selected cities.
- ➔ **Global Collaboration:** Loan from **France and Germany** and technical assistance from the **European Union.**
- ➔ **Coordinated by:** National Institute of Urban Affairs (NIUA).
- ➔ **Tenure:** Till 2027



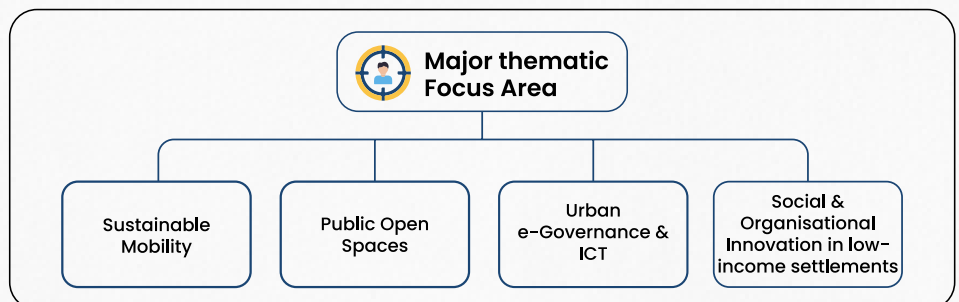
#### Objective

- ➔ Advance climate action through the **promotion of a circular economy** with a focus on integrated waste management.



#### Salient Features

- ➔ **Background:** CITIIS 1.0 was launched in 2018 as a **sub-component of Smart Cities Mission** and assisted 12 cities across India.
- ➔ **Eligibility of cities:** **18 cities**, selected based on competition, and **all 100 Smart Cities** chosen under the Smart Cities Mission of the Government of India, are eligible to apply.
- ➔ **Components of CITIIS 2.0**
  - ➔ **Component 1: City Level Action** on Promoting **Circular Economy** with Focus on Integrated Waste Management.
  - ➔ **Component 2: State-Level Action** on Strengthening **Climate Governance** Mechanisms for Climate Action Through Data-Driven Planning & Capacity Building.
  - ➔ **Component 3: National-Level Action** on Institutional Strengthening, **Climate Research, Knowledge Capitalisation and Capacity Building.**





# 1.4.2 DEEN DAYAL ANTYODAYA YOJANA- URBAN (NATIONAL URBAN LIVELIHOODS MISSION): DAY-NULM

## Context

DAY-NULM and the **SIDBI signed MOU for promoting women-led enterprises** among experienced members of Self-Help Groups (SHGs).

## Quick facts

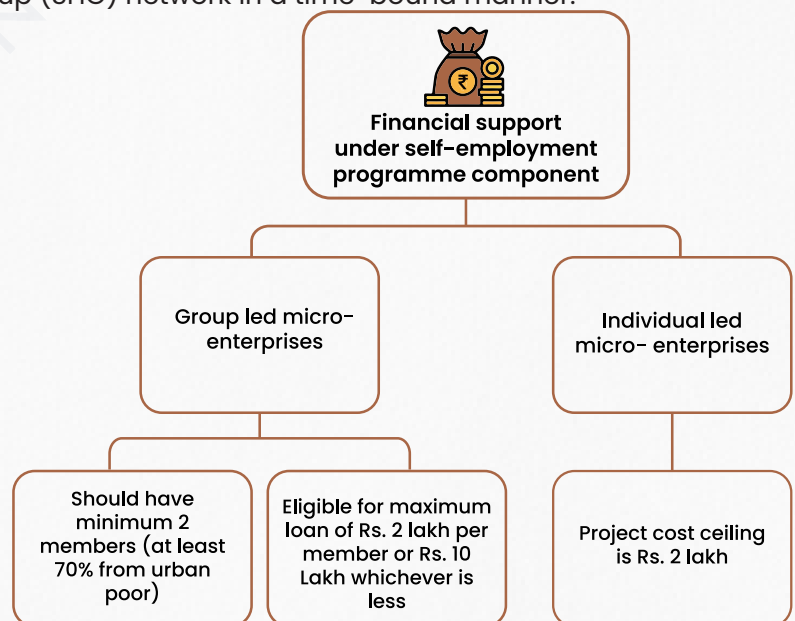
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Purpose:** To reduce poverty and vulnerability of urban poor households on a sustainable basis.
- ➔ **Beneficiaries:** Individuals/ groups/ Self Help Groups (SHGs) of urban poor.
- ➔ **Area covered:** All District Headquarter Towns and all other cities with a population of 1,00,000 or more (2011 census).

## Objective

- ➔ Enabling urban poor to access **gainful self-employment and skilled wage employment** opportunities through **building strong grassroots level institutions of the poor.**

## Salient Features

- ➔ **Social Mobilisation:** At least one member from each urban poor household, preferably a woman, should be brought under the Self-Help Group (SHG) network in a time-bound manner.
- ➔ **SHG membership:** At least 70% of the members should be urban poor to qualify for funding support. SHGs may consist of 10-20 members.
  - ➔ In hilly tracts/regions dominated by tribals smaller groups of less than 10 members may also be formed.
  - ➔ SHGs of minimum 5 members may also be formed for differently abled persons.
- ➔ **Financial Support:** Provides to group led as well as individual enterprises
- ➔ **SHG - Bank Linkage:**
  - ➔ Interest Subsidy above 7% rate of interest is applicable to all SHGs accessing bank loan.
  - ➔ Additional 3% interest subvention to all women SHGs who repay their loan in time in all the cities.



- ➔ **Support to Urban Street Vendors:** This includes **skilling, micro-enterprise development**, credit enablement, pro-vending urban planning, social security options for vulnerable (women, SCs/STs, etc.)
  - ➔ **Permanent all-weather 24x7 shelters** for the urban homeless is also provides.
- ➔ **Promoting innovative and Special Projects:** It is **Centrally administered** and **no state share provision is needed**. It is aimed at
  - ➔ Catalysing sustainable approaches to urban livelihoods through **Public, Private, Community Partnership (P-P-C-P)**.
  - ➔ Demonstrating a promising methodology or **making a distinct impact on the urban poverty** situation through scalable initiatives.
- ➔ **Monitoring and Evaluation:** State Mission management Unit (SMMU) at the State level and City Mission Management Unit (CMMU) at the ULB level are mandated to monitor.



## Key Initiatives

- ➔ **UNDP- DAY-NULM partnership:** For empowering women to make **well-informed career choices** in the field of **entrepreneurship**.
  - ➔ It is 3 year project, extendable beyond 2025.
  - ➔ It will cover **eight** cities in the initial phase.
- ➔ **NIPUN:** To be implemented by the National Skill Development Corporation (NSDC).

Creating a future-ready labour force

**National Initiative for Promotion of Upskill of Nirman workers (NIPUN) launched**



Skill training to over 1 lakh construction workers



Better job opportunities and higher pay



Onsite training & fresh skilling



Opportunity of International placements

- ➔ **PaiSA portal:** It is a centralised electronic platform for processing **interest subvention on bank loans** to beneficiaries under DAY-NULM.



## Key issues with the scheme

- ➔ Many **beneficiaries end up quitting the training programme**.
- ➔ Lack of **reliable data** of urban poor
- ➔ Inadequate **soft skills** is needed to increase the placement.

To further enhance the effectiveness of the scheme there is a need for incentivising completion of the courses, **real-time based data on urban poor, focus on enhancing soft skills**.

## 1.4.3 PM Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) Scheme



### Context

Recently, PM SVANidhi achieved the target of **covering 50 Lakh Street Vendors**.



### Quick facts

- ➔ **Type:** Central Sector Scheme.
- ➔ **Purpose:** To facilitate **collateral-free working capital loans** to street vendors to restart their businesses.
- ➔ **Beneficiary:** Street vendors/ hawkers vending in **urban areas and surrounding peri-urban and rural areas**.
- ➔ **Implementing Agency:** Small Industries Development Bank of India (SIDBI).



### Objectives

- ➔ **Facilitate collateral free working capital loan** upto ₹10,000, of 1 year tenure, with enhanced loan of ₹20,000 and ₹50,000 in the second and third tranches respectively, on repayments of earlier loans.
- ➔ To **incentivize regular repayment** and to **reward digital transactions**.



### Salient Features

- ➔ **Background:** A micro-credit scheme for urban street vendors to **facilitate street vendors in resuming their livelihood** activities, which were adversely impacted by the COVID-19 pandemic.
- ➔ **Beneficiaries identification:** **State/ULBs** are responsible for identifying eligible street vendors and mobilising new applications under the scheme.
- ➔ **Criteria for Identification of eligible vendors:**
  - ⊕ Street vendors in **possession of Certificate of Vending/Identity Card** issued by Urban Local Bodies (ULBs).

#### Empowering Street Vendors with PM SVANidhi Scheme



**Loan tenure of 1 year** on working capital



**Covers urban local bodies** across the country



**Interest Subsidy at 7% p.a.** on timely repayment, paid quarterly



**Higher loan eligibility** on timely/early repayment of the first loan



**Monthly cash-back incentive up to ₹100** on digital transactions



- Vendors, who have been **identified in the survey** but have not been issued a Certificate of Vending/ Identity Card.
- Vendors, **left out of the ULB led identification survey** or who have started vending after completion of the survey and **have been issued Letter of Recommendation (LoR)** to that effect by the ULB / Town Vending Committee (TVC).
- The vendors of surrounding **development/ peri-urban / rural areas** vending in the **geographical limits of the ULBs** and have been issued LoR to that effect by the ULB / TVC
- **Eligible state/UTs:** Available for beneficiaries belonging to **only those States/UTs** that have notified **Rules under the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.**
- **Timeline:** Extended till December **2024.**
- **Credit Guarantee:** Credit Guarantee Cover for the loans sanctioned. It is administered by **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).**



## Key Initiatives

- **SVANidhi se Samriddhi:**
  - It aims to provide **social security benefits to street vendors** for their holistic development and socio-economic upliftment.
  - **Quality Council of India (QCI)** is the **implementing partner** for the programme.



## Key issue with the scheme

- **Delay** in issuance of **Letters of Recommendation (LoRs)** by some municipalities.
- **Mobile numbers** of various vendors were not **linked with their Aadhar cards.**
- **Some lending institutions seek a CIBIL score** (a three-digit numeric summary of credit history, rating, and report) before granting loans to the vendors.
- **High rate of loan rejection** (as per Parliamentary Standing Committee around 10% to 20% of the loan applications are returned or rejected on various grounds).

To further enhance the effectiveness of the scheme there is a need for **fixing a time frame** for the application to be processed, keeping the **documentary requirements under** the scheme to a **minimal, Aadhaar seeding of mobile numbers.**

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## 1.4.4 Swachh Bharat Mission Urban 2.0 (SBM-Urban 2.0)



### Context

Ministry launched Mega Campaign 'Meri LiFE, Mera Swachh Shehar' under the aegis of SBM-U 2.0.



### Quick facts

- ➔ **Purpose:** Creating 'Garbage Free Cities (GFCs)
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Coverage:** All the statutory towns
- ➔ **Tenure:** Till 2026



### Objective

- ➔ Ensuring cleanliness and hygiene in public places, **reducing air pollution, holistic Sanitation, treatment of used water** before discharge, **Capacity building, awareness and Jan Andolan.**



### Salient Features

- ➔ **Background:** SBM-U was launched on 2nd October 2014 for five years (2014-2019) to make India Open Defecation Free or ODF (i.e. **not a single person is found defecating in the open**).
- ➔ **Outcomes envisaged**
  - ➔ **GFC: Star rating for statutory towns:** All statutory towns are certified at least **3-star Garbage Free, or higher**
  - ➔ **ODF+:** All statutory towns become at least ODF+ (i.e., toilets with water, maintenance and hygiene)
  - ➔ **ODF++:** All statutory towns with **less than 1 lakh population** become at least ODF++ (toilets with sludge and septage management)
  - ➔ **Water+:** At least **50%** of all statutory towns with **less than 1 lakh population** become Water+ (i.e., ensure that no untreated waste water is discharged into the open environment or water bodies)
- ➔ **GFC-Star rating protocol:** Release of government funds is now contingent upon ULBs attaining a minimum 1-star certification.
- ➔ **Promoting entrepreneurship:** Adoption of **locally innovated, cost effective solutions** and business models in sanitation by private entrepreneurs.
- ➔ **Digital Enablement:**
  - ➔ **Strengthening e-Learning platforms** to build institutional and individual capacities.

#### Urban Swachh Bharat Mission 2.0



Aims to focus on:

- Complete faecal sludge management & water waste treatment
- Source segregation of garbage
- Minimise use of single-use plastic
- Reduce air pollution by effective management of waste from construction & demolition sites
- Bio-remediation of all legacy dumpsites 11 UNION
- Bio-remediation of all legacy dumpsites

- ➔ **Skill Development** in Sanitation and waste management
- ➔ **ICT-Enabled Governance:**
- ➔ **Urban-Rural convergence:** Develop **infrastructure clusters** to efficiently serve neighbouring urban and rural areas with shared waste processing facilities.
- ➔ **Challenge Fund:** Cities with a population of **10 lakh and above** are provided **₹13,029 crore** Challenge Fund **over 5 years to meet service level benchmarks** for sanitation and solid waste management.



## Key Initiatives

- ➔ **Swachh Survekshan:** It's an **annual survey** assessing **cleanliness, hygiene, and sanitation** in Indian cities and towns—the world's largest of its kind.
  - **The Quality Council of India (QCI)** is its implementation partner.
- ➔ **Meri Life, Mera Swachh Shahar'** Campaign to spread awareness regarding **Mission LiFE** and to **nudge behaviour change** of citizens to minimize waste generation, etc.
- ➔ **National Behaviour Change Communication Framework for GFC:** To strengthen the ongoing jan andolan for GFC.



## Key issues with the scheme

- ➔ Lack of **piped water supply**.
- ➔ **Poor construction** of toilet substructures.
- ➔ **Misconception** among people about toilet use.

To further enhance the effectiveness of the scheme there is a need for **effective monitoring of utilisation of funds**, improving **quality of infrastructure, awareness** through Social media, TV ads about the scheme.

## 1.4.5 Pradhan Manti Aways Yojana-Urban (PMAY-U)



### Context

The Ministry has informed that PMAY-U is a demand-driven scheme and the **Centre has not fixed any target for the construction of houses**.



### Quick facts

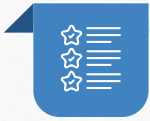
- ➔ **Type:** Centrally Sponsored Scheme except for CLSS vertical (Central Sector)
- ➔ **Purpose:** Houses to all eligible families/ beneficiaries by 2024
- ➔ **Family:** Comprises husband, wife, and unmarried children
- ➔ **Exclusion:** Beneficiary family should not own a pucca house in any part of India





## Objective

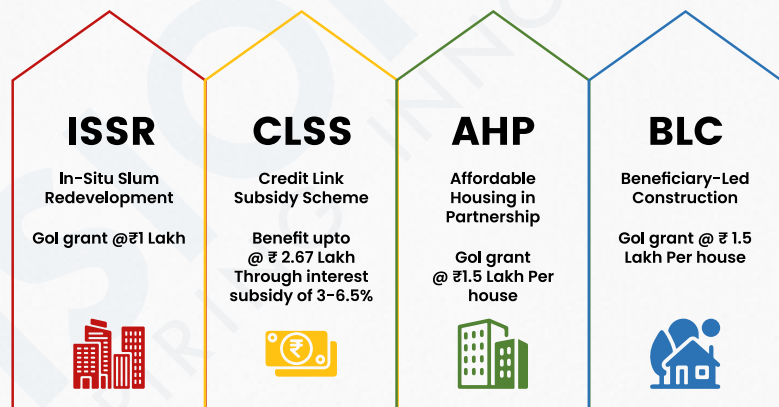
- ➔ Provide **central assistance to implementing agencies** for providing all-weather pucca houses to **all eligible families/ beneficiaries**.



## Salient Features

- ➔ **Beneficiaries:**
  - ➔ **Economically Weaker Section (EWS):** Annual household income up to Rs. 3 Lakh. Eligible for all four verticals
  - ➔ **Low Income Group (LIG):** Annual household income from 3–6 Lakh. Eligible only under CLSS
  - ➔ **Middle Income Group (MIG):** Annual household income from Rs. 6–18 Lakh. Eligible only under CLSS.
- ➔ **Identification of beneficiary:** Use **Aadhaar/ Aadhaar Virtual ID** to avoid duplication.
- ➔ **Quality of Houses:**
  - ➔ **Basic amenities in houses:** Availability of civic infrastructure like water, sanitation, sewerage, road, electricity etc.
  - ➔ **Safety:** Houses should meet the requirement of structural safety against earthquakes, floods, cyclones, etc.
    - Houses should conform to the standards of the **National Building Code (NBC)** and other relevant **Bureau of Indian Standards (BIS)** codes.
- ➔ **Funding Mechanism:** Mission involves **public expenditure (40%)** and **private investment including beneficiary contribution (60%)**.
- ➔ **Monitoring and evaluation:**
  - ➔ **Third Party Quality Monitoring (TPQM):** Agencies are to be engaged by **States/UTs** to ensure quality of construction. **Centre provide financial assistance** on sharing basis for the same.
  - ➔ **Social Audit:** Social Audit of **5–10% (using random sampling technique)** of the sanctioned projects under **BLC, AHP and ISSR** verticals is Mandatory. It is to be done by agencies selected by States/ UTs.
- ➔ **Grievance redressal:** Centralised Public Grievance Redressal and Monitoring System (CPGRAMS) can be used to lodge grievances on any subject related to service delivery including PMAY-U.
- ➔ **Impact on other Rural schemes:**
  - ➔ Beneficiaries in the **permanent wait list of PMAY (G)** will have the **flexibility for opting** for a house under PMAY(G) or PMAY(U).
  - ➔ The **benefits of all existing and future rural schemes will not be denied** to a beneficiary.
- ➔ **Other features**
  - ➔ **Women empowerment:** Only in cases when there is **no adult female member in the family**, the house **can be in the name of male member**.
  - ➔ **'Infrastructures status':** **Granted** to for the affordable housing sector.
  - ➔ **CLSS component implemented by:** National Housing Bank (NHB) & Housing Urban Development Corporation (HUDCO).
- ➔ **Tenure:** The Mission has now been extended up to 31 December, 2024 with all verticals except Credit Linked Subsidy Scheme (CLSS) vertical to complete houses sanctioned up to 31 March 2022.

### Benefits could be availed only under one vertical





## Key Initiatives

- ➔ **Global Housing Technology Challenge - India (GHTC-India)**
  - ➔ To mainstream innovative construction technologies for **sustainable, eco-friendly and disaster-resilient housing**.
  - ➔ Six **Light House Projects for Agartala, Chennai, Indore, Lucknow Rajkot & Ranchi** (one for each) are finalised under it.
  - ➔ LHP is a model housing project with **approximately 1,000 houses** built with shortlisted **alternate technology suitable to the geo-climatic and hazard** conditions of the region.
- ➔ **CLSS Awas Portal (CLAP):**
  - ➔ Facilitates **processing of applications** and **tracking of subsidy status** by beneficiaries.
  - ➔ **CLSS tracker** has also been incorporated in **PMAY(U) mobile App** and **UMANG platform**.



## Key issues with the scheme

According to the **Parliamentary Standing Committee:**

- ➔ **Gap in housing demand assessment:** Since it is a demand driven scheme, **some homeless people might not have availed its benefits** due to non-fulfilment of eligibility conditions or requirement of land.
- ➔ **Lack of basic amenities:** 5.6 lakh houses were not delivered to beneficiaries due to lack of basic services.
- ➔ **Low sanctioning of houses under ISSR vertical** under which slum dwellers are rehabilitated.
- ➔ **Delay in implementation, high-cost burden on beneficiary.**

To further enhance the effectiveness of the scheme there is a need for conducting an **impact assessment, strict timelines** for completing the construction of houses, **less emphasis on BLC vertical**.



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## 1.5 Ministry of Jal Shakti

### 1.5.1 Atal Bhujal Yojana (Atal Jal)



#### Context

Recently, Atal Bhujal Yojana bagged **Skoch award 2023** in gold category.



#### Quick facts

- ➔ **Type:** Central Sector Scheme
- ➔ **Purpose:** To improve ground water management.
- ➔ **Tenure:** 2020-21 to 2024-25
- ➔ **Funding:** 50% through World Bank loan and remaining through budgetary support.



#### Objective

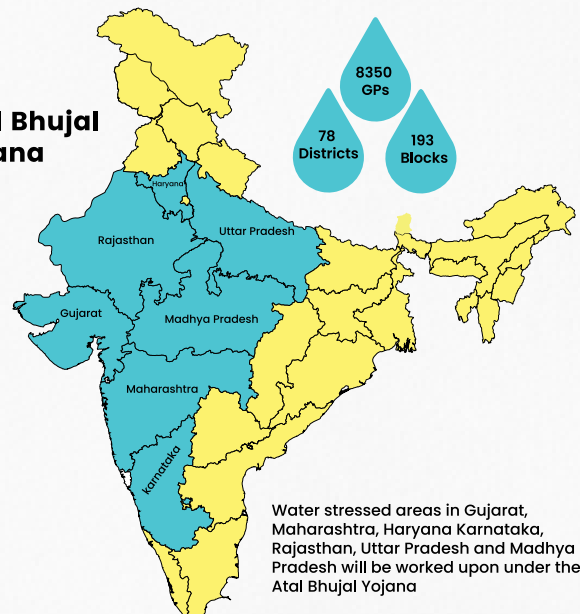
- ➔ **Ground water management** through **community participation** in identified priority areas in seven States.



#### Salient Features

- ➔ **Goal:** The goal of Atal Jal is to demonstrate community-led sustainable ground water management which can be taken to scale.
- ➔ **Coverage:** 7 states including **Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Uttar Pradesh.**
- ➔ **Incentives to States:** The fund under the scheme, inter alia, is released as per performance based upon achievements of certain pre-defined indicators.
- ➔ **Grassroots level governance:** Active participation of the **communities.** Gram Panchayat wise **Water Security Plans (WSPs)** & their implementation
- ➔ **Women empowerment:** Mandatory participation of women.
- ➔ **Other provisions:** **IEC activities** related to sustainable ground water management.

#### Atal Bhujal Yojana





**Institutional Strengthening and Capacity Building.**

- ➔ **Nodal Implementing agency:** Central Ground Water Board (CGWB), a multi-disciplinary scientific organization of the Department of Water Resources, River Development and Ganga Rejuvenation
- ➔ **Expected benefits:**
  - ➔ Improved **groundwater sustainability** in the target areas
  - ➔ Contribution to **doubling farmers' income**.
  - ➔ **Inculcation of behavioural changes** to promote judicious water use.
- ➔ **Initiatives to improve the effectiveness of the scheme**
  - ➔ Standard Operating Procedures for **data collection** by the stakeholders,
  - ➔ Modifications in **MIS** to make it **more user-friendly**,
  - ➔ Regular reviews at various levels along with field visits by **National Program Monitoring Unit (NPMU) officers etc.**



## Key issues with the scheme

- ➔ **Low convergence by the States** as compared to what was expected.
- ➔ **Water budgeting** by the gram panchayat **overlooked imported surface water**, which enters the region through canals but originates outside the village's jurisdiction.
- ➔ **Interdependence between** surface water and groundwater is missing.
- ➔ **Maintaining community** participation is a complex task.

To further enhance the effectiveness of the scheme there is a need for **awareness about the scheme**, proper **water budgeting**, include **interdependence** between surface water and groundwater



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## 1.5.2 Jal Jeevan Mission (JJM): Har Ghar Jal



### Context

The JJM achieved the milestone of **13 Crore Rural Households Tap Connections**.



### Quick facts

- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Purpose:** 'No one is left out', thus ensuring **tap water** supply to **every rural home by 2024**
- ➔ **Focus on children:** Piped water supply in schools, anganwadi centres and ashramshalas
- ➔ **Monitoring:** **Integrated Management Information System (IMIS)** and **JJM-Dashboard** have been put in place.



### Objectives

- ➔ To provide **Functional Household Tap Connection (FHTC)** to **every rural household**.
- ➔ To provide functional tap connection to **Schools, Anganwadis, GP buildings, Health centres, etc.**
- ➔ To promote **voluntary ownership** among the local community 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

- ➔ **Goal:** To develop '**WASH enlightened villages**' - wherein the **local communities are equipped** to provide long-term assured **water supply and sanitation services to all**.
- ➔ **Functional Household Tap Connection (FHTC):** FHTC refers to household tap connection providing water:
  - ➔ in **adequate quantity:** at least **55 lpcd (litre per capita per day)**
  - ➔ in **oprescribed quality:** **BIS:10500 standard**
  - ➔ on **regular basis:** **continuous supply in long-term**.
- ➔ **Decentralized:** JJM is a **demand-driven, and community-managed water supply programme**. It provides for Village Action Plan (VAP) for long-term drinking water security.
  - ➔ **VAP focuses on:** drinking water sources; grey water reuse; water **supply systems; operation & maintenance**.
- ➔ **Paani Samitis:** Paani Samitis or Village Water and Sanitation Committees (VWSCs) is responsible for the **regular operation and maintenance of the village water supply system**.
  - ➔ **Minimum 50% members of Paani Samitis** are to be **women** and proportionate representation of weaker sections of society.
- ➔ **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.
  - ➔ Also provides for building the **capacity of women**, in sectors which were otherwise **considered male**

**bastions** like working as masons, mechanics, plumbers, etc.

- ➔ **Water Quality Monitoring and Surveillance:** Program promotes regular testing of water samples at source and delivery points.
  - ➔ **Public access to water quality testing labs in States/UTs** is available at affordable rates.
- ➔ **Release of funds:** Performance grant to States/ UTs is provided based on functionality assessment survey.
- ➔ **Employment opportunities:** JJM aims to develop skills in various roles such as **masons, mechanics, plumbers, pump operators, technicians, utility managers.**
- ➔ **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 (NWE):** The National Centre for Drinking Water, Sanitation, and Quality is responsible for empanelling and deploying NWE to provide **on-the-ground verification and technical assistance** to States.
  - ➔ Based on the **status of implementation of JJM**, the NWEs are providing **star ratings to villages and feedback to States.**
- ➔ **Emphasis on Districts Affected by JE- AES:** Priority to districts affected by Japanese Encephalitis (JE) and Acute Encephalitis Syndrome (AES) **to ensure the provision of potable tap water in every household.**
- ➔ **Other Focus Areas:** Additionally, priority is given to regions with groundwater containing **geo-genic contaminants** such as Arsenic, Fluoride, Iron, salinity, heavy metals, etc.
- ➔ **Reducing the Non-Revenue Water:** Calls for implementing **District Metering Areas (DMA)** with SCADA systems and sensors to reduce non-revenue water.
  - ➔ **Non-revenue water** refers to water that is pumped and then lost or unaccounted for.
- ➔ **Transparency & accountability:**

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

### Enhanced monitoring

- » **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 Inspecon (TPI)** to ensure the **quality of works and materials** used under JJM

### Enhanced delivery

- ➔ **Funding by 15th Finance Commission (FFC):** The FFC recognizes **water supply and sanitation as a national priority**, allocating Rs. 2.36 lakh Crore to PRIs from 2021-22 to 2025-26.
  - ➔ **60% of the funds** as Tied Grants are specifically designated for **drinking water, rainwater harvesting, and sanitation**, including the maintenance of open-defecation-free (ODF) villages.
- ➔ **Key achievements**
  - ➔ Goa became the First **'Har Ghar Jal' Certified State**
  - ➔ **Dadra & Nagar Haveli and Daman & Diu** became the First **'Har Ghar Jal' Certified UT .**
  - ➔ **Burhanpur District of Madhya Pradesh** became the first **'Har Ghar Jal'** certified district.
  - ➔ **Andaman and Nicobar Islands** became first **'Swachh Sujal Pradesh'**





## Key Initiatives

- ➔ **Rural WASH Partners Forum (RWPF):** It is a platform created by the Department of Drinking Water and Sanitation (DDWS) in collaboration with KPMG India.
  - ➔ Its key objective is to **drive innovation in the WASH sector.**
  - ➔ It supports **States/UTs** in their flagship programs, including **JJM' and SBM-G.**
  - ➔ Consists of **government institutes, bilateral and multilateral donor agencies including UN agencies, corporates, and civil society organizations.**
- ➔ **Swachh Jal Se Suraksha campaign:** To impress upon the States/ UTs to make concerted efforts towards taking up **water quality monitoring and surveillance activities**
- ➔ **Jalmani Programme:** This programme involves the **installation of a Stand-Alone Purification System in rural schools, since 2008.**



## Key issues with the scheme

- ➔ Fulfilling **rising demand of water.**
- ➔ **Presence of groundwater contaminants** such as fluoride, arsenic, and other heavy metals across 18 states.
- ➔ India has **diverse climatic conditions** and **water demand varies accordingly.**

To further enhance the effectiveness of the scheme there is a need for more **effective systems on implementing sustainable** water conservation method, **infrastructure development** for supply of clean water, and **impact assessment** of the scheme to bring further changes.

### 1.5.3 Swachh Bharat Mission (Grameen) Phase-II



## Context

**ODF Plus status** has been attained by **84% of India's villages** during the **second phase of the SBM-G.**



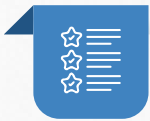
## Quick facts

- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Purpose:** All **villages** achieve **Open Defecation Free Plus (ODF Plus) status** at the earliest
- ➔ **Focus:** **Behavioural changes** of the mass to adopt **better sanitation and hygiene practices**
- ➔ **Tenure:** From 2020-21 to 2024-25



## Objective

- Ensuring safe management of solid and liquid waste in villages, reinforcing ODF behaviours and ensuring that no one is left behind and everyone uses a toilet.



## Salient Features

- Background:** The rural sanitation coverage in the country at the time of launch of SBM (G) on 02.10.2014 was reported as 38.7%.

- Under SBM (G) phase I rural areas in all the States have declared themselves ODF as on 2nd October, 2019, the 150th birth anniversary of Mahatma Gandhi

### Open Defecation Free (ODF)

- SBM ODF:** If not a single person is found defecating in the open.

- SBM ODF+:** ODF status conditions and all community and public toilets are functional and well maintained.

- SBM ODF++:** ODF+ status conditions and toilets with sludge and septage management.

### Components under SBM-II:

- Construction of Individual Household Latrines (IHHLs):** Rs.12,000/- for construction of IHHL and water storage facilities is provided.

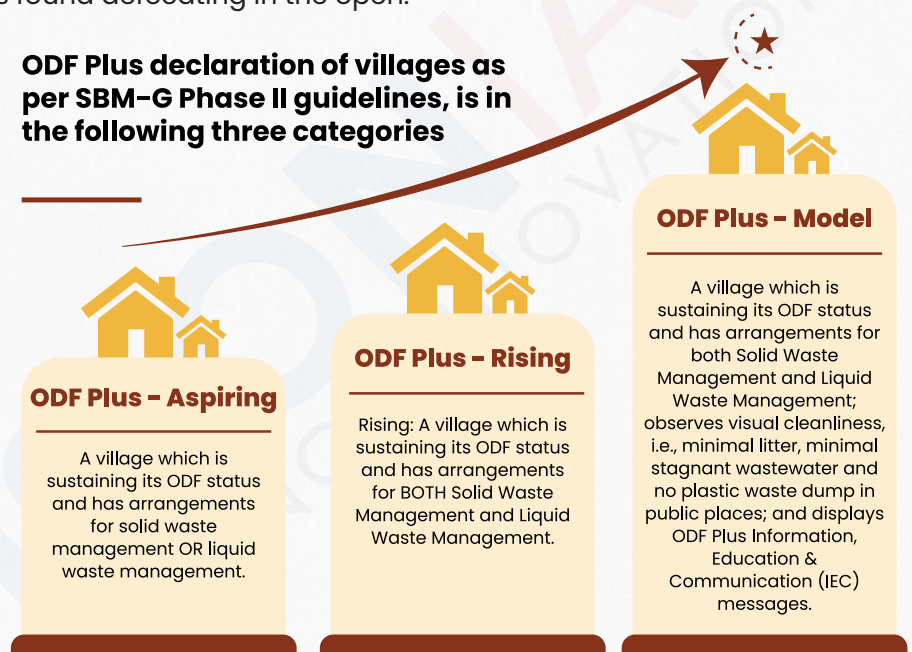
- Retrofitting of toilets:** States and Districts are asked to take necessary IEC and IPC interventions to motivate households to retrofit their toilets wherever needed.

- Construction of Community Sanitary Complexes (CSCs):** Financial assistance to the Gram Panchayats for construction of CMSC at village level.

### Construction of Assets for Solid Waste Management (SWM):

- Biodegradable waste management:** Department of DWS prefer composting as the preferred method to manage biodegradable waste in the rural areas.
  - However, states have the flexibility to choose technology best suited for the local condition.
- Composting:** Composting, employing aerobic (with oxygen) and anaerobic (without oxygen) methods to degrade organic waste to create manure from Organic waste. SBM provides for:
  - Household composting pit where space is available
  - Community level compost pit for 100-150 households
- GOBAR-dhan:** promotes village cleanliness by transforming biodegradable waste, including animal waste, kitchen leftovers, crop residue, etc. into biogas and bioslurry.
  - Rs. 50 Lakh per District is provided for establishing community or cluster-level biogas plants at the village/Block/District level.
- Plastic waste manager:** Supports Gram Panchayats (GPs) to create awareness on curbing the use of single-use plastic (SUP) and effective management of plastic waste.
  - Plastic waste management should be a component of the Block or District plan.
  - For plastic waste management unit (Block/District level) up to Rs. 16 lakh per unit has been provisioned.

**ODF Plus declaration of villages as per SBM-G Phase II guidelines, is in the following three categories**



### Works for Liquid waste Management:

- **On-Site Greywater Management:** Managing greywater at the source using sustainable techniques like **soak pit, leach pit, magic pit, or kitchen garden.**
- **Community level Greywater Management:** If on-site management is impractical, opt for community or village-level greywater management using preferred technologies like WSP, CW, DEWATs, Phytoid, etc.

### Faecal Sludge Management (FSM):

Districts must enhance **mechanized desludging of on-site sanitation systems** and set up treatment units for safe faecal matter disposal.

- **Rs. 230 per capita** is allocated for FSM implementation at the District or Block level.
- **Additional funding**, if needed, can be sourced **from various channels**, including the 15th Finance Commission, MPLAD/MLALAD/CSR funds, and other State/Central Government schemes.

### Role of Panchayati Raj Institutions (PRIs):

Planning; Receipt of fund flow; Coordination; Monitoring (organising social audit); Implementation through community mobilization.

### Village Water and Sanitation Committee (VWSC):

May be constituted as a sub-committee of GP for providing support in terms of motivation, preparation of Village Action Plan, etc.

### Monitoring:

National Informatics Centre has developed

- ⊕ Solid Liquid Waste Management (SLWM) Dashboard
- ⊕ ODF-Plus App
- ⊕ Swachh Gram Darpan App

## The World Lauds India's Swachh Bharat Mission

Swachh Bharat Mission could avert 3 lakh lives each year due to diarrhoeal disease and protein-energy malnutrition



Open Defecation Free families. save up to 50,000 per year by averting medical cost Every rupee invested in improving sanitation will help save 4.30



## Key Initiatives

### Swachh Iconic Places (SIP) initiative:

- ⊕ **Aim:** Enhancing the visitors at **iconic heritage** (spiritual and cultural) by **improving the sanitation and cleanliness standards** at and around the sites.
- ⊕ **Other key stakeholders:** Ministry of Housing and Urban Affairs; Ministry of Tourism; Ministry of Culture; Concerned State/UT governments
- ⊕ Some of the SIP are **Ajanta Caves** (Maharashtra) **Sanchi Stupa** (Madhya Pradesh), **Kumbhalgarh Fort** (Rajasthan), **Jaisalmer Fort** (Rajasthan), etc.

### Rashtriya Swachhta Kendra (RSK):

It was announced on centenary of **Champanan Satyagraha** i.e. 10 April, 2017.

- ⊕ It is an interactive experience centre on the SBM, at the **Gandhi Smriti** and **darshan samiti** at **Rajghat**.

### Darwaza Band Media Campaign:

- ⊕ **Aim:** To encourage behaviour change in men who have toilets but are not using them. Supported by the **World Bank**.
- ⊕ 'Darwaza Band -Part 2' campaign focuses on **sustaining the ODF status of villages** across the country.

### Swachhta hi Sewa Campaign

- ⊕ **Aim:** To mobilise people and **reinforce janaandolan** (mass movement) for sanitation.
- ⊕ It is a **fortnight-long sanitation campaign** to highlight the cleanliness initiative, SBM.





## Key issues with the scheme

- ➔ **Lack of piped water** supply, poor construction of toilet substructures.
- ➔ **Lack of any resources** for maintenance of school toilets and community sanitary complexes could result in rapid deterioration and subsequent non-usage of toilets over time.
- ➔ **Shortage of staff** for implementation of both water and sanitation programmes.

To further enhance the effectiveness of the scheme there is a need for **awareness about the scheme, skill development in sanitation, and effective monitoring of utilisation of funds.**

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## 1.6 Ministry of Labour & Employment

### 1.6.1 Atmanirbhar Bharat Rozgar Yojana (ABRY)



#### Context

Recently, Atmanirbhar Bharat Rozgar Yojana (ABRY) has surpassed its **initial employment generation goals leading to job creation.**



#### Quick facts

- **Type:** Central Sector Scheme
- **Purpose:** To boost the creation of **new jobs in the formal sector** post-COVID-19.
- **Benefits:** Job creation is incentivised by **contribution to the EPF by the Central Government.**
- **Implementing Agency:** Employees Provident Fund Organisation (EPFO).



#### Objective

- To incentivise employers, registered with EPFO, to give **employment to new employees** and re-employing persons **from low wage brackets** who **lost their jobs during the COVID-19 pandemic.**



#### Salient Features

- **Background:** As a component of the **Aatmanirbhar Bharat 3.0 package** aimed at economic stimulation, ABRY was introduced.
  - **Commencing on October 1, 2020,** the registration period for ABRY was initially set until June 30, 2021, and subsequently **extended to March 31, 2022.**
- **Eligibility:** Subject to some specific conditions benefit is extended to **all EPFO-registered establishments** and their **new employees** (earning **less than Rs. 15,000** per month)
  - hired between **October 1, 2020, and June 30, 2021,** or
  - those who **lost jobs between March 1, 2020, and September 30, 2020.**
- **Benefits:** Contribution made by the **centre to the EPF** for **establishments employing:**
  - **upto 1000 employees:** Both employees' and employers' share of contribution (12% each)
  - **more than 1000 employees:** Only employees' share of contribution (12%)
- **Aadhaar Seeded UAN:** The new employee should have **Aadhaar seeded Universal Account Number (UAN).**
  - Payments will be made directly to the UAN of eligible employees maintained by the EPFO.

- ➔ **Duration of benefits:** Benefit is applicable for **24 months** from the date of new employee registration, with a **deadline of March 2024**.
- ➔ **Exclusion: No benefits will be provided** for new employee if (s)he is already **registered beneficiaries under**
  - ➔ Pradhan Mantri Rojgar Protsahan Yojana (**PMRPY**)
  - ➔ Pradhan Mantri Paridhan Rojgar Protsahan Yojana (**PMRPY**)
- ➔ **Accountability:** EPFO shall undertake a **Third-Party Evaluation** of the Scheme within three months of its closure.

### 3 Pillars of ABRV Scheme



Creation of new employment by incentivizing employers



Social Security benefits to workers



Restoration of loss of employment during COVID-19 pandemic



### Key Issues with the scheme

- ➔ **Exclusion of some beneficiaries** due to cut of date criteria.
- ➔ **Differential treatment based** on employees' number limits the effectiveness of the scheme.
- ➔ **Lack of Awareness** among beneficiaries.

To further enhance the effectiveness of the scheme there is a need for making the schemes more inclusive by removing cut-off date, **formalisation of economy and increasing the awareness** about the scheme.

## 1.6.2 Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM)



### Context

Recently, **21% unorganised workers have exited from the PM-SYM** owing to growing inflation and high cost of living



### Quick facts

- ➔ **Type:** Central Sector Scheme
- ➔ **Purpose:** To provide **Social Security to unorganized sector employees**.
- ➔ **Nature:** Operates as a **voluntary and contributory** pension scheme on a **50:50 basis**
- ➔ **Implementing Agency:** LIC will be the Pension Fund Manager and and responsible for Pension pay out.





## Objective

- ➔ To ensure old age protection for Unorganized Workers.



## Salient Features

- ➔ **Voluntary & Contributory:** The beneficiary is required to make a **specified age-specific contribution**, and the Central Government provides a **corresponding matching contribution**.
- ➔ **Minimum Assured Pension:** Subscribers are guaranteed a minimum pension of Rs 3000/- per month upon reaching the **age of 60**.
- ➔ **Family Pension:** In the event of the subscriber's demise, the spouse is entitled to receive 50% of the pension as family pension. Family pension applies exclusively to the spouse.

- ⊕ If the **subscriber passes away during contributions** to the scheme, the spouse can either continue the scheme by paying regular contributions or choose to exit as per the provisions for exit and withdrawal.

- ⊕ After the death of subscriber as well as his/her spouse, the entire corpus will be **credited back to the fund**.

- ➔ **Administrative Cost:** The **subscriber incurs no administrative costs**, as the scheme is a Social Security Scheme of the Government of India.

- ➔ **Compatibility with Other Schemes:** Eligible individuals can join PM-SYM in addition to the **Atal Pension Yojana (APY)**.

- ➔ **Enrollment agency:** All the Common Services Centres (CSC) in the country.

- ➔ **Regularization of Contributions:** If a subscriber has failed to make continuous contributions, they have the **option to regularize their payments**.

- ⊕ This involves settling all outstanding dues, along with any applicable penalty charges determined by the Government.

- ➔ **Conditions for enrolment:** Individual should possess **Aadhar card** as well as **Savings Bank Account / Jan Dhan account number with IFSC**.

- ➔ **Early Exit and Refund:**

- ⊕ **Less than 10 Years:** If the beneficiary **exits the scheme before completing 10 years**, only their share of the contribution along with the savings bank interest rate will be returned.

- ⊕ **After 10 Years but Before 60:** If the subscriber exits after 10 years or more but before reaching 60 years of age, the **beneficiary receives their share of contribution** along with accumulated interest,

### Pradhan Mantri Shram-yogi Maan-dhan (PM-SYM) Pension Yojana

Assuring old age protection and Social Security for Unorganised Workers

#### Eligibility Criteria:



This scheme is only for Unorganised Workers



Entry age between 18 to 40 years



Monthly income of Rs 15,000 or below

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either as earned by the fund or at the savings bank interest rate, whichever is higher.


- **Permanent Disability Before 60 Years:** If the subscriber becomes permanently disabled before reaching 60 years and cannot continue under the scheme, the spouse has the option to continue by paying regular contributions or exit the scheme.
  - In the exit scenario, the spouse receives the beneficiary's contribution with interest, based on the fund's actual earnings or at the **savings bank interest rate**, whichever is higher.
- **Exclusion:** The individual **must not be enrolled in NPS, ESIC scheme, or EPFO**, and should also not be a taxpayer.



## Key issues with the scheme




- **Voluntary nature** of the scheme limits its impact.
- **Large exit from the scheme as high inflation** has reduced the capability of unorganised workers to continue contributing.
- **Lack of awareness** among beneficiaries.

To further enhance the effectiveness of the scheme there is a need for **increasing existing income limit** for an eligible subscriber, the **increase the entry age limit and enhancing awareness of the scheme**.



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<b>JAIPUR</b> 3 JAN	<b>JODHPUR</b> 3 JAN	<b>LUCKNOW</b> 3 JAN	<b>PUNE</b> 20 NOV





## 1.7 Ministry of Micro, Small and Medium Enterprises

### 1.7.1 PM VISHWAKARMA SCHEME



#### Context

Prime Minister launched 'PM Vishwakarma' Scheme for traditional artisans and craftspeople on occasion of Vishwakarma Jayanti.



#### Quick facts

- ➔ **Type:** Central Sector Scheme.
- ➔ **Purpose:** Holistic support to the **traditional artisans and craftspeople**
- ➔ **Coverage:** Rural and urban areas with a focus on saturating districts in a phased manner.
- ➔ **Tenure:** FY 2023-24 to FY 2027-28.



#### Objectives

- ➔ To enable **recognition** of artisans and craftspeople as **Vishwakarmas** and to provide **skill upgradation**
- ➔ To provide **incentives for digital transactions** to encourage digital empowerment of Vishwakarmas.
- ➔ To provide a **platform for brand promotion** and market linkages to help them access new opportunities for growth.



#### Salient Features

- ➔ Scheme will be conjointly implemented by the **MSME**, the **Ministry of Skill Development and Entrepreneurship (MSDE)** and the **Department of Financial Services (DFS)** of **Ministry of Finance (MoF)**.
- ➔ **Eligibility criteria:** An artisan or craftsman working with hands and tools and engaged in one of the recognized (18) family-based traditional trades with minimum age of 18 years.
  - ➔ The benefits are limited to one member per family (a 'family' includes the husband, wife, and unmarried children).
  - ➔ Also, beneficiaries should be engaged in the relevant trades at the time of registration.
- ➔ **Benefits**
  - ➔ **Recognition:** Recognition of artisans and





craftspeople through **PM Vishwakarma certificate and ID card**.

- ➔ **Skill Upgradation:** **Basic Training** of 5–7 days and **Advanced training** of 15 days or more, with a stipend of Rs. 500 per day.
- ➔ **Toolkit Incentive:** A toolkit incentive of **up to Rs. 15,000** in the form of e-vouchers at the beginning of Basic Skill Training.
- ➔ **Credit Support:** Collateral free '**Enterprise Development Loans**' of upto Rs. 3 lakh in two tranches.
  - The first tranche is Rs. 1 lakh, and the second is Rs. 2 lakh with the loan tenures are 18 months and 30 months (respectively).
  - The **interest rate is fixed at 5%**, with a Government of India subvention of 8%.
    - The **Credit Oversight Committee** headed by Secretary, DFS may revise the subvention cap of 8% keeping in view the prevailing interest rates.
- ➔ **Eligibility for Enterprise Development Loans**
  - ➔ **Eligibility for First Tranche:** Beneficiaries who have completed basic training are eligible to avail the first tranche of credit support.
  - ➔ **Eligibility for Second Tranche:** Beneficiaries who have availed the first tranche, maintained a standard loan account, and have
    - either adopted digital transactions in their business or
    - undergone advanced training.
- ➔ **Incentive for Digital Transaction:** Beneficiaries will receive **Rs. 1 per digital transaction**, up to a **maximum of 100 transactions per month**.
- ➔ **Marketing Support:** The **National Committee for Marketing (NCM)** will provide marketing and branding support for the products of the registered **artisans and craftspeople**.
  - ➔ NCM will support **quality certification, branding, advertising, onboarding of the products and services** of Vishwakarmas on popular e-commerce platforms like Open Network for Digital Commerce (ONDC), etc.
- ➔ **Enrolment of beneficiaries:** Through **Common Service Centres (CSCs)** with **Aadhaar-based biometric authentication on PM Vishwakarma portal**.
- ➔ **Inclusivity:** seeks to promote **empowerment of women**, and those belonging to the marginalised groups like the **Scheduled Castes, Scheduled Tribes, OBCs, Specially Abled, Transgenders, residents of NER states, Island Territories and Hilly Areas**.
- ➔ **Promoting Social Security Awareness:** Increase awareness among the beneficiaries about various social security schemes of the Centre and State Governments such as:
  - ➔ Prime Minister Jeevan Jyoti Bima Yojana
  - ➔ Prime Minister Suraksha Bima Yojana
  - ➔ Atal Pension Yojana
  - ➔ Pradhan Mantri Shram Yogi Maan-dhan Yojana
- ➔ **Implementation Framework:** National Steering Committee, State Monitoring Committee and District Implementation Committee.
- ➔ **Interministerial coordination:** Implementation in coordination with Ministry of Electronics and Information Technology, Ministry of Labour & Employment, Ministry of Panchayati Raj, etc.
- ➔ **Credit Guarante:** Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) would provide

guarantee coverage to **eligible Lending Institutions** for facilitating credit support to Vishwakarmas:

➔ **Exclusion:**

- ➔ Beneficiaries who have **availed loans under similar credit-based schemes** of the Centre or State for self-employment or business development in the past 5 years.
  - **Exceptions** are made for **MUDRA and SVANidhi** beneficiaries who fully repay their loans within this period.
- ➔ Individuals in government service and their family members are not eligible under the Scheme.



## Key issues with the scheme

- ➔ **Outdated Craft Census Data** with the last census conducted during the Seventh Plan period, concluding in 2012.
- ➔ The scheme may **unintentionally reinforce caste-based occupations**.
- ➔ The scheme is silent on the issue of **low wages for artisans**.
- ➔ While the scheme aims to bolster the **Guru-Shishya parampara**, **mandatory certification training provision may adversely affect it**.

To further enhance the effectiveness of the scheme there is a **need for real-time data on beneficiaries, addressing the issue of low wage issues, etc.**

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## 1.8 Ministry of Petroleum and Natural Gas

### 1.8.1 Pradhan Mantri Ujjwala Yojana (PMUY) 2.0



#### Context

Centre extended PMUY and now it will add **new 75 lakh LPG connections** over **three years**, spanning from the Financial Year **2023-24 to 2025-26**.



#### Quick facts

- ➔ **Purpose:** Safeguarding health of women & children by providing them with a clean cooking fuel-LPG
- ➔ **Applicant: Woman only** who must have attained **18 years of age**.
- ➔ **Benefits:** Deposit-free connection for cooking gas cylinders
- ➔ **Primary beneficiaries:** Women & Children



#### Objective

- ➔ To provide **deposit-free LPG connections** to those **low-income families** who could **not be covered under the earlier phase of PMUY**.



#### Salient Features

- ➔ **Background:** In 2016, the PMUY initiative was introduced to offer 8 crore deposit-free LPG connections to rural and deprived households.
  - ➔ **Union Budget 2021-22** announced an additional provision for 1 crore LPG connections under the **PMUY scheme**.
  - ➔ As of 31st October 2023, there are **9.67 Crore active LPG Connections** under PMUY.
- ➔ **Eligibility:** An **adult woman** from a a poor household without an existing LPG connection fulfilling the following criteria qualifies as a beneficiary.
  - ➔ Eligible as per Socio Economic and Caste Census (SECC) 2011 list or
  - ➔ Belongs to SC/ST households, be a beneficiary of **Pradhan Mantri Awas Yojana (PMAY), Antyodaya Anna Yojana (AAY), Forest dwellers, Most Backward Classes (MBC), Tea and Ex-Tea Garden Tribes, People residing in river islands.**

on **6** Years of **PM UJJWALA Yojana**



*Universal Access to Clean Cooking Fuel*

**The World Lauds India's Ujjwala Yojana**

**“ A 'major achievement' in improving the environment and health of women**

*International Energy Agency (IEA)*



➔ **Subsidy:**

- ➔ **Central Financial Assistance of Rs 1600** for each LPG connection.
- ➔ Subsidy of ₹ 200/- per 14.2 Kg refill up to 12 refills/year
- ➔ **Ease of registration for migrants:** Migrants are not required to submit ration cards or any address proof. A self-declaration is sufficient.
- ➔ **Exclusion:** Household having any other LPG connection from any Oil Marketing Company.



**Key issues with scheme**

- ➔ **Low refill rates** due to the high cost of refills and logistic issues like **lack of doorstep delivery in remote locations.**
- ➔ **Omission of genuine beneficiaries** and inclusion of ineligible individuals in beneficiaries.
- ➔ **Diversion of LPG refills for commercial purposes.**
- ➔ **No parameters set to monitor sustained usage of clean fuel.**

To further enhance the effectiveness of the scheme there is a **need for making the refill affordable, update the distributor's software and e-KYC to reduce leakage, doorstep delivery in difficult areas and awareness about the scheme.**

# CSAT

## क्लासेस

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## 2. Flagship Schemes in Focus



### 2.1 National Health Mission (NHM)



#### Quick facts

- **Ministry:** Ministry of Health & Family Welfare
- **Type:** Centrally Sponsored Scheme
- **Purpose:** Achievement of universal access to equitable, affordable & quality health care services
- **Mission Head:** Mission Director of the rank of Additional Secretary.



#### 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

- **Scheme is divided in 2 Sub-Mission**
  - **National Urban Health Mission (NUHM):** Focuses on improving health infrastructure and services in urban areas.
  - **National Rural Health Mission (NRHM):** Focuses on improving health infrastructure and services in rural areas.
- **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.
- ➔ **Key implementing bodies:**
  - ➔ **Apex body for technical support:** National Health Systems Resource Centre (NHSRC)
  - ➔ **Apex body for training:** National Institute of Health and Family Welfare (NIHFW)
  - ➔ **Policy direction at national level:** Provided by the Mission Steering Group (MSG) chaired by the Union Minister of Health & Family Welfare.

**Key Initiatives**

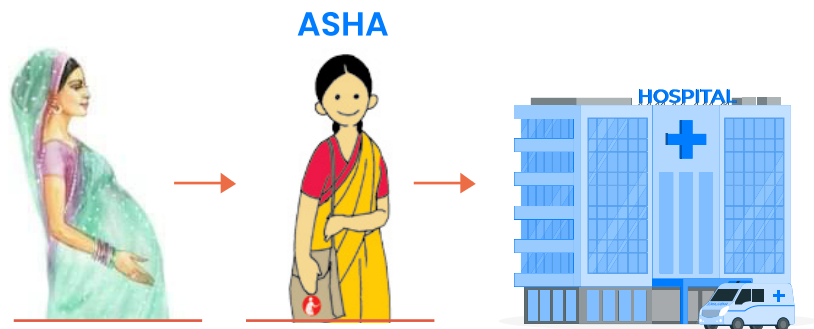
➔ **Janani Suraksha Yojana**

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

**Safe Motherhood Intervention**

**Objective:** Reducing maternal mortality by **promoting institutional delivery** among pregnant women belonging to **weaker sections of society**.

- ✓ 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

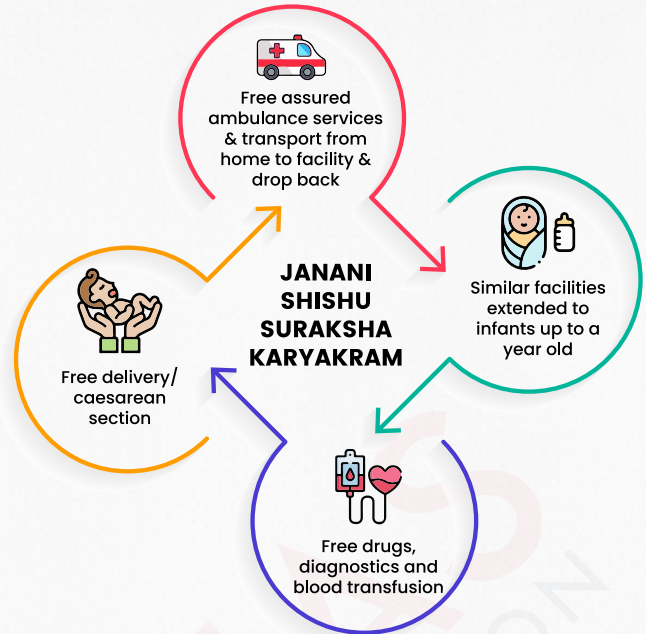
Incentives	Mother	ASHA
<b>Low performing states</b>		
Rural areas	Rs. 1400	Rs. 600
Urban areas	Rs. 1000	Rs. 400
<b>High performing states</b>		
Rural areas	Rs. 700	Rs. 600
Urban areas	Rs. 600	Rs. 400



➔ **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).

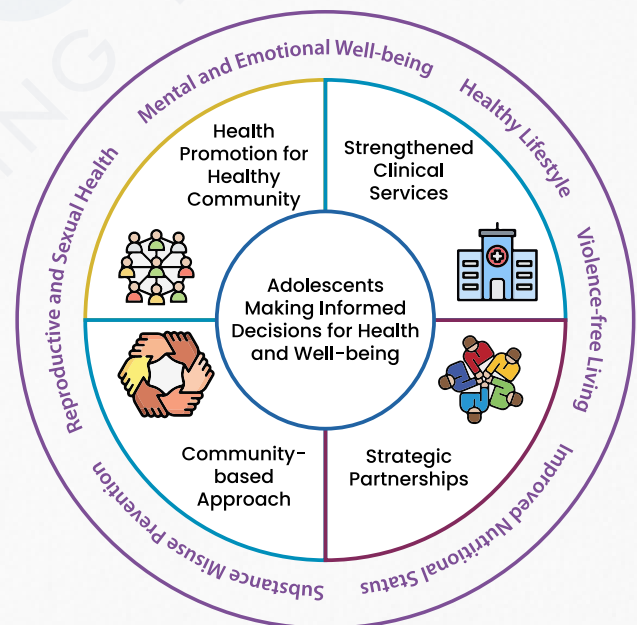


➔ **Rashtriya Bal Swasthya Karyakram (RBSK)**

- ➔ **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 (RKSK)**

**Objectives of RKSK**



- ➔ **Beneficiaries:** Adolescents, in the age group of 10-19 years
- ➔ The programme envisions enabling all adolescents in India to realize their full potential by making informed and responsible decisions related to their health and well being.
- ➔ **Students are screened in schools** and then referred to health facilities for early detection of diseases, particularly the non-communicable diseases (NCDs).
- ➔ **Community-based interventions** through peer educators called **Saathiya**.
  - **Saathiya resource kit** to help peer educators, especially in villages, discuss sensitive issues and answer teenage queries.
- ➔ **National Adolescent Health Strategy** has been developed by the MoHFW in collaboration with UN Population Fund (UNFPA).
- ➔ **Menstrual Hygiene Scheme (MHS)** provides subsidized sanitary napkins among adolescent girls residing primarily in rural areas.

➔ **RMNCH+A (Reproductive, Maternal, Newborn, Child and Adolescent Health):** To enhance coverage throughout the lifecycle to improve child survival in India. The “plus” within the strategy focuses on:

- ➔ **Inclusion of adolescence** as a distinct life stage within the overall strategy.
- ➔ **Linking maternal and child health** to reproductive health and other components like family planning, adolescent health, HIV, gender, and preconception and prenatal diagnostic techniques.

- ➔ **Linking home and community-based services** to facility-based services.
- ➔ **Ensuring linkages, referrals, and counter-referrals** between and among various levels of health care system to create a continuous care pathway, and to bring an additive /synergistic effect in terms of overall outcomes and impact.
- ➔ **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.**

### VACCINES LAUNCHED BY THE GOVERNMENT



- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>▪ Diphtheria Vaccine</li> <li>▪ Pertussis Vaccine</li> <li>▪ Tetanus Vaccine</li> <li>▪ Polio Vaccine</li> <li>▪ Measles Vaccine</li> <li>▪ Hepatitis B Vaccine</li> <li>▪ Pentavalent Vaccine</li> </ul> | <ul style="list-style-type: none"> <li>▪ Rotavirus Vaccine</li> <li>▪ Rubella Vaccine</li> <li>▪ Adult JE Vaccine</li> <li>▪ Japanese Encephalitis Vaccine</li> <li>▪ Bivalent Oral Polio Vaccine (bOPV)</li> <li>▪ Measles-Rubella Vaccine (MR)</li> <li>▪ Inactivated Polio Vaccine (IPV)</li> </ul> |
|--|--|

#### ➔ Intensified Mission Indradhanush (IMI) 4.0

- ➔ **Background:** In 2014, India launched Mission Indradhanush (MI), flagship programme with the aim to improve Routine Immunization coverage.
- ➔ Subsequently MI2 and MI3 was also launched.
- ➔ IMI4.0 was launched to **catch up on gaps** that might have emerged due to the **COVID-19 pandemic.**

#### ➔ Communicable Disease Control Programme

- ➔ **National Vector Borne Disease Control Programme (NVBDCP)** for prevention and control Malaria, Japanese Encephalitis, Dengue, Chikungunya, Kala-azar and Lymphatic Filariasis.
- ➔ **National Tuberculosis Elimination Programme (NTEP)** to strategically reduce TB burden in India by 2025, five years ahead of the Sustainable Development Goals.
  - **Nikshay Poshan Yojana (NPY)** scheme provides incentives for **nutritional support to TB patients.**
  - **Financial incentive of Rs.500/- per month** in cash or Kind for each notified TB patient on anti-TB treatment is given through **DBT in Aadhareenabled bank account** of beneficiary.
- ➔ **National Leprosy Eradication Programme (NLEP)** to provide quality leprosy services free of cost to all sections of the population.
- ➔ **Integrated Disease Surveillance Programme (IDSP)** to strengthen enabled disease surveillance system for **epidemic prone diseases.**

#### ➔ Non Communicable Disease Control Programmes

- ➔ National Programme for prevention & Control of Cancer, Diabetes, Cardiovascular Diseases & stroke (NPCDCS)
- ➔ National Programme 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)



## 2.2

# Samagra Shiksha Abhiyaan- An Integrated Scheme for School Education



### Quick facts

- ➔ **Ministry:** Ministry of Education
- ➔ **Type:** Centrally Sponsored Scheme
- ➔ **Implementing agency:** State Implementation Society (SIS) at the State/UT level
- ➔ **Tenure:** 2021 to 2026



### Objectives

- ➔ **Universal Access, Equity and Quality**, promoting **Vocationalisation** of Education and strengthening of Teacher Education Institutions (TEIs).
- ➔ **Support** States in implementation of **Right of Children to Free and Compulsory Education (RTE) Act, 2009**.



### Salient Features

- ➔ **Background:** Samagra Shiksha is an **overarching programme for the school education** sector extending from **pre-school to class 12**.
- ➔ The scheme subsumes following three schemes:
  - **Sarva Shiksha Abhiyan:** To **universalize access to elementary education** by providing financial support for the creation of school infrastructure as per the **norms and standards specified in the RTE Act, 2009**.
  - **Rashtriya Madhyamik Shiksha Abhiyan (RMSA):** To enhance **access to secondary education** and to improve its quality.
  - **Scheme on Teacher Education:** To create a sound institutional infrastructure for **pre-service and in-service training of elementary & secondary school teachers** and for provision of academic resource support to elementary and secondary

## Samagra Shiksha Scheme for School Education



- > **Covers 1.16 million schools, over 156 million students and 5.7 million Teachers of Govt. and Aided schools**
- > **Access to quality education with an equitable and inclusive classroom environment**
- > **Greater focus on imparting skills among the students**
- > **All child centric interventions will be provided directly to the students through DBT mode over a period of time**



schools.

## ➔ Initiatives to align with NEP 2020

- ➔ **SARTHAQ** (Students' and Teachers' Holistic Advancement through Quality Education): **NEP Implementation Plan**
- ➔ **NIPUN BHARAT** (National Initiative for Proficiency in Reading with Understanding and Numeracy): For ensuring that **every child necessarily attains foundational literacy and numeracy in Grade 3 by 2026-27.**
- ➔ **Foundational Learning Study (FLS)**: Conducted by the National Council of Educational Research and Training (NCERT) to assess the learning level of Class 3 students in Foundational Literacy and Numeracy.
- ➔ **Vidya Pravesh**: A 3 Months Play Based '**School Preparation Module**' developed by the NCERT.
- ➔ **Vidyanjali 2.0**: A web portal, through which **community/volunteer** can connect the **Government and Government aided schools** of their choice for **sharing knowledge, skills and** contributing in the form of **assets/material/equipment.**
- ➔ **Kasturba Gandhi Balika Vidyalyas (KGBVs)**: To provide residential and **schooling facilities upto Class-XII** including Incinerator and sanitary pad vending machines in all girls' hostels.
- ➔ **Netaji Subhas Chandra Bose Avasiya Vidyalyas**: In hilly terrain, small and sparsely populated areas for children without adult protection who are in need of shelter and care.
- ➔ **NISHTHA 4.0 (ECCE)**: An online **teacher training programme** for Early Childhood Care and Education (ECCE).
- ➔ **Focus on Girl Education**: Upgradation of **Kasturba Gandhi Balika Vidyalyas (KGBVs)** from Class 6-8 to Class 6-12.
  - ➔ **Self-defence training** for girls from upper primary to senior secondary stage.
  - ➔ Enhanced Commitment to '**Beti Bachao Beti Padhao**'.
- ➔ **Focus on Digital Education**: Support '**Operation Digital Board**' in all secondary schools over a period of 5 years. Digital initiatives like UDISE+, Shagun, to be strengthened.
- ➔ **Shiksha ShabdKosh**: A document on **glossary of various terminologies in School Education.**
- ➔ **Administrative reform**: Single and unified administrative structure leading to harmonized implementation.
- ➔ **Samagra Shiksha Framework**: Issued by the DoSEL, gives the **Key Performance Indicators (KPI)** for **each component and physical and financial details** of implementation of **each component of Samagra Shiksha.**
- ➔ **Amendment in RTE Act, 2009**: The schedule to RTE Act, 2009 has been amended regarding **pupil teacher ratio for special educators** in general schools.
  - ➔ **At primary level**: One special education teacher for every ten pupils with disabilities.
  - ➔ **At upper primary level**: One special education teacher for every fifteen pupils with disabilities enrolled.

# TEST YOUR LEARNING

**Q1. Consider the following statements regarding the PM Kisan Samman Nidhi Scheme (PM-KISAN):**

1. Identification of beneficiary of the scheme is responsibility of state government.
2. Its objective is to provide income support to all farmers including landless workers.

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

**Q2. ABHA app has been in news recently. Which of the following statement is correct about this app?**

- (a) It facilitates accessing and exchanging of health records between various care provider organizations.
- (b) It records details of all the COVID infected people you have come in contact with during the day.
- (c) It allows access to digital versions of various documents e.g. Driver license, Academic mark sheet etc.
- (d) It hosts Open Educational Resources (OER) and tools for teachers.

**Q3. Consider the following statements about the Pradhan Mantri Matru Vandana Yojana :**

1. This scheme was launched by the Central Government in 2017.
2. Under the Scheme government would provide ₹6,000 financial aid to pregnant and lactating mothers.
3. It also aims at improving the health of pregnant women and lactating mothers through cash incentives.

How many of the statements given above are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) None of the above

**Q4. Regarding the provisions made under the National Food Security Act, 2013, consider the following statements:**

1. Primary Households are entitled to 5 Kgs of foodgrains per person per month.
2. Food Security Allowance is given to beneficiaries in case of non-supply of entitled food grains.
3. One nation one ration card is one of its key initiatives.

Which of the statements given above is/are correct?

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

**Q5. PM SVANidhi scheme was in the news. What is the objective of the scheme?**

- (a) Skill upgradation of artisans and craftspeople.
- (b) Facilitate collateral-free working capital loans to street vendors.
- (c) Reduce maternal and neonatal mortality among poor pregnant women.
- (d) Facilitate interest free loan to rural agricultural self help groups.

**Q6. Consider the following statements regarding the Swachh Bharat Mission Urban 2.0 (SBM-Urban 2.0) scheme:**

1. Campaign Meri LiFE, Mera Swachh Shehar has been launched under the aegis of SBM-U 2.0.
2. This Centrally Sponsored Scheme covers all the statutory towns in India.
3. GFC star rating protocol which seeks to make city garbage free comes under the scheme.
4. Scheme also promotes entrepreneurship by adopting locally innovative, cost-effective solutions.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

**Q7. Consider the following statements regarding the Pradhan Manti Aways Yojana-Urban (PMAY-U) scheme:**

1. Scheme excludes economically weaker section from the beneficiary list.
2. Global Housing Technology Challenge - India has been launched under the scheme.
3. The purpose of the scheme is to build houses for all eligible families/ beneficiaries by 2024.
4. Its funding Mechanism involves both public expenditure and private investment.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

**Q8. Consider the following statements regarding the Ayushman Bharat Digital Mission (ABDM):**

1. Its purpose is to integrate digital health solutions for continuum care, and effective utilization of resources
2. The mission is being implemented by the National Health Authority (NHA).

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

**Q9. Consider the following statements regarding the National Urban Livelihoods Mission:**

1. It is a centrally sponsored scheme.
2. Its beneficiaries include individuals and Self Help Groups (SHG).
3. Scheme provides additional interest subvention to all women SHGs.
4. Its purpose is to reduce poverty and vulnerability of all urban old age people.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four



**Q10. Consider the following statements about the NIPUN scheme. Which of the following statement is incorrect?**

- (a) It comes under Deendayal Antyodaya Yojana–National Urban Livelihood Mission.
- (b) The scheme provides end-to-end support to artisans and craftspeople
- (c) It will train construction workers to access self-employment.
- (d) Scheme will be implemented by the National Skill Development Corporation (NSDC).

**11. Consider the following statements with reference to Atal Bhujal Yojana (Atal Jal):**

- 1. It is a Central Sector Scheme.
- 2. It is funded by the World Bank.

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

**12. Identify the incorrect statement in the context of the Paani Samitis.**

- (a) They are responsible for the regular operation and maintenance of the village water supply system
- (b) They are constituted under the Atal Bhujal Yojana (Atal Jal).
- (c) 50% members of Paani Samitis are to be women and proportionate representation of weaker sections of society.
- (d) None

**13. Consider the following statements regarding the Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM):**

- 1. It provides Social Security to unorganized sector employees.
- 2. It operates as a voluntary and contributory pension scheme.
- 3. Life Insurance Corporation (LIC) is the Pension Fund Manager.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**14. PM Vishwakarma Scheme was launched recently. It promotes the welfare of which of the following?**

- (a) Traditional artisans and craftspeople
- (b) Daily wage workers
- (c) Framers
- (d) Drivers

**15. Consider the following statements with reference to the Pradhan Mantri Ujjwala Yojana (PMUY):**

- 1. Ministry of Power is its nodal agency.
- 2. It aims at providing LED lights to every household.

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

**16. Initiative Vidyanjali 2.0 was in the news. It is a**

- (a) Scholarship scheme for Scheduled class students.
- (b) Education channel commenced by NCERT.
- (c) Adoption of primary government schools by private Institutions.
- (d) Web based platform through which community/volunteer can connect the Government and Government aided schools of their choice for sharing knowledge, skills.

**17. Consider the following statements in relation to Janani Suraksha Yojana:**

- 1. It is a safe motherhood intervention of the State Health Departments.
- 2. Its objective is to reduce maternal and neonatal mortality among poor pregnant women.
- 3. It aims to promote institutional delivery among poor pregnant women.
- 4. Its objective includes providing public health facilities to sick infants up to one year of age.

How many of the statements given above are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

**18 Consider the following statements with reference to the Intensified Mission Indradhanush (IMI):**

- 1. It aims to improve Routine Immunization coverage.
- 2. IMI4.0 was launched to catch up on gaps that might have emerged due to the COVID-19 pandemic

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

**19 Consider the following Conditions the Pradhan Mantri Shram Yogi Maan Dhan (PM-SYM):**

- 1. Unorganised Workers
- 2. Age between 18 to 40 years
- 3. Monthly income of Rs 15,000 or below
- 4. Belonging to Rural Areas.

How many of the above-mentioned conditions need to be fulfilled by a person to become beneficiary of the

- (a) Only two
- (b) Only three
- (c) All four
- (d) None

**20 Consider the following statements regarding the Samagra Siksha Abhiyaan:**

- 1. It covers pre-school to class 12.
- 2. It subsumed Sarva Shiksha Abhiyan and Rashtriya Madhyamik Shiksha Abhiyan (RMSA).
- 3. It emphasizes on imparting skills.
- 4. It supports States in implementation of Right of Children to Free and Compulsory Education (RTE) Act, 2009.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

# ANSWER

1	2	3	4
Answer: A	Answer: A	Answer: C	Answer: D

5	6	7	8
Answer: B	Answer: D	Answer: C	Answer: C

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

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

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



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