TNPSC GROUP II/IIA MAIN 2023

CURRENT AFFAIRS

CENTRAL GOVERNMENT SCHEMES

(EIGHT YEARS OF CURRENT GOVERNMENT SCHEMES)

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I. PRIME MINISTER'S DREAM PROJECTS

Swachh Bharat Mission - 2014

❖ Swachh Bharat Mission (SBM) is a country-wide campaign initiated by the Government of India in 2014 to eliminate open defecation and improve solid waste management.

❖ It is a restructured version of the Nirmal Bharat Abhiyan launched in 2009.

❖ Phase 1 of the Swachh Bharat Mission lasted till October 2019.

❖ Phase 2 is being implemented between 2020–21 and 2024–25.

❖ The mission aimed to achieve an "open-defecation free" (ODF) India by 2 October 2019, the 150th anniversary of the birth of Mahatma Gandhi through construction of toilets.

❖ **The objectives of the first phase of the mission**:
- Eradication of manual scavenging.
- Generating awareness and bringing about a behaviour change regarding sanitation practices.
- Building capacity at the local level.

❖ **The second phase of the mission** aims to sustain the open defecation free status and improve the management of solid and liquid waste, while also working to improve the lives of sanitation workers.

❖ Under the scheme, the Government provides subsidies for constructing toilets, waste management structures, and awareness campaigns to bring behaviour change.

❖ The campaign is financed by the Government of India and state governments.

❖ The mission is split into two: Rural and Urban.
  o In rural areas "SBM - Gramin" is financed and monitored through the Ministry of Jal Shakti.

  o In Urban areas "SBM - urban" is overseen by the Ministry of Housing nd Urban Affairs.

Make in India

Name of the scheme	Make in India
Date of launching	25th September 2014
Launched by	PM Narendra Modi
Government Ministry	Ministry of Commerce and Industry

Make in India – Objectives

1. Raise in manufacturing sector growth to 12-14% per year.
2. Create 100 million additional jobs in the manufacturing sector by 2022.
3. Increase in the manufacturing sector's share in the GDP to 25% by 2022.
4. Creating required skill sets among the urban poor and the rural migrants to foster inclusive growth.
5. A rise in the domestic value addition and technological depth in the manufacturing sector.
6. Having an environmentally-sustainable growth.
7. Augmenting the global competitiveness of the Indian manufacturing sector.

Make in India Logo

The Make in India logo is a lion. It is a lion's silhouette filled with cogs. This symbolizes manufacturing, national pride, and strength.

Make In India – Focus on 25 Sectors

The Make in India website also has listed the 25 focus sectors and also furnished all relevant details about these sectors, and related government schemes, including the FDI policies, IPR, etc. The main sectors (27 sectors) covered under this campaign are given below:

Manufacturing Sectors:

1. Aerospace and Defence
2. Automotive and Auto Components
3. Pharmaceuticals and Medical Devices
4. Bio-Technology
5. Capital Goods
6. Textile and Apparels
7. Chemicals and Petro chemicals
8. Electronics System Design and Manufacturing (ESDM)

9.   Leather & Footwear
10. Food Processing
11. Gems and Jewellery
12. Shipping
13. Railways
14. Construction
15. New and Renewable Energy

Services Sectors:

1.   Information Technology & Information Technology enabled Services (IT &ITeS)
2.   Tourism and Hospitality Services
3.   Medical Value Travel
4.   Transport and Logistics Services
5.   Accounting and Finance Services
6.   Audio Visual Services
7.   Legal Services
8.   Communication Services
9.   Construction and Related Engineering Services
10. Environmental Services
11. Financial Services
12. Education Services

Make in India – Initiatives

1.   For the first time, the sectors of railways, insurance, defense, and medical devices have been opened up for more Foreign Direct Investment (FDI).
2.   The **maximum limit in FDI in the defense sector** under the automatic route has been raised from **49% to 74%.** This increase in FDI was announced by Finance Minister Nirmala Sitaraman on May 16, 2020.
3.   In construction and specified rail infrastructure projects, 100% FDI under the automatic route has been permitted.
4.   There is an **Investor Facilitation Cell** that assists investors from the time of their arrival in India to their departure from the country. This was created in 2014 for giving services to investors in all phases such as the pre-investment phase, execution, and also after delivery services.
5.   The government has taken steps to improve **India's 'Ease of Doing Business' rank**. India climbed 23 points in the Ease of Doing Business index to 77th place in 2019, becoming the highest-ranked in South Asia in this index.

6. The **Shram Suvidha Portal, eBiz portal**, etc. have been launched. The eBiz portal offers single-window access to eleven government services connected with starting a business in India.

7. Other permits and licenses required to start a business have also been relaxed. Reforms are being undertaken in areas like property registration, payment of taxes, getting power connection, enforcing contracts, and resolving insolvency.

8. Other reforms include licensing process, time-bound clearances for applications of foreign investors, automation of processes for registration with the Employees State Insurance Corporation and the Employees Provident Fund Organization, adoption of best practices by states in granting clearances, decreasing the number of documents for exports, and ensuring compliance through peer evaluation, self-certification, etc.

9. The government hopes to improve physical infrastructure chiefly through the PPP mode of investment. Ports and airports have seen increased investment. Dedicated freight corridors are also being developed.

The government has **launched plans to create 5 industrial corridors**. They are underway. These corridors are spread across the length and breadth of India, with a strategic focus on inclusive development which will augment industrialization and urbanization in a planned manner. The corridors are:

1. Delhi-Mumbai Industrial Corridor (DMIC)
2. Amritsar-Kolkata Industrial Corridor (AKIC)
3. Bengaluru-Mumbai Economic Corridor (BMEC)
4. Chennai-Bengaluru Industrial Corridor (CBIC)
5. Vizag-Chennai Industrial Corridor (VCIC)

Startup India Scheme

Startup India Scheme	
Date of launching	16th January 2016
Government Ministry	Ministry of Commerce and Industry
Department	Department for Promotion of Industry and Internal Trade
Launched by	Arun Jaitley (Former Finance Minister of India)

Organized by the Department for promotion of industry and internal trade, the major objective of Startup India is to discard some of the restrictive States Government policies which include:

1. License Raj
2. Land Permissions
3. Foreign Investment Proposals
4. Environmental Clearances

The Startup India scheme is based majorly on **three pillars** which are mentioned below:

1. Providing funding support and incentives to the various start-ups of the country.
2. To provide Industry-Academia Partnership and Incubation.
3. Simplification and Handholding.

Startup India Benefits

1. To reduce the patent registration fees.
2. Improvement of the Bankruptcy Code ensuring a 90-day exit window.
3. To provide freedom from mystifying inspections and capital gain tax for the first 3 years of operation.
4. To create an innovation hub under the Atal Innovation Mission.
5. Targeting 5 lakh schools along with the involvement of 10 lakh children in innovation-related programs.
6. To develop new schemes that will provide IPR protection to startup firms.
7. To encourage entrepreneurship throughout the country.
8. To promote India as a start-up hub across the world.

Stand Up India scheme (5, April 2016)

The Stand Up India scheme aims at providing people belonging to the scheduled caste or scheduled tribe or women of the country a loan between Rs.10 lakhs to Rs.1 crore, based on their requirement. The aim is to promote entrepreneurship among them.

Key Features of the Stand Up India Scheme

❖ The scheme is part of an initiative by the Department of Financial Services (DFS), Ministry of Finance to promote entrepreneurial projects.

❖ An amount ranging from Rs 10 lakhs to Rs.1 crore to be provided as a loan, inclusive of working capital for setting up a new enterprise.

❖ The scheme states that each bank branch needs to facilitate two entrepreneurial projects on an average. One for SC/ST and one for a woman entrepreneur.

❖ A RuPay debit card would be provided for the withdrawal of credit.

❖ Credit history of the borrower would be maintained by the bank so that the money is not used for any personal use.

❖ Refinance window through Small Industries Development Bank of India (SIDBI) with an initial amount of Rs.10,000 crore.

Eligibility Criteria: Stand Up India Scheme

There are certain eligibility criteria that need to be fulfilled by the people applying for the loan:

1. The individual must be 18 years or above
2. The company must be a private limited/LLP or a partnership firm.
3. The turnover of the firm must not be more than 25 crores
4. The entrepreneur should either be a woman for a person belonging to scheduled caste or scheduled tribe category.
5. The loan will only be provided to fund greenfield projects i.e., the project must be a very first one being undertaken under the manufacturing or service sector

Digital India mission

Digital India	
Date of launching	1st July 2015
Government Ministry	Ministry of Electronics and Information Technology, Finance Ministry
Launched by	PM Narendra Modi

Objectives of Digital India

The motto of the Digital India Mission is 'Power to Empower'. There are three core components to the Digital India initiative. They are digital infrastructure creation, digital delivery of services, and digital literacy.

The major objectives of this initiative

1. To provide high-speed internet in all gram panchayats.
2. To provide easy access to Common Service Centre (CSC) in all the locality.
3. Digital India is an initiative that combines a large number of ideas and thoughts into a single, comprehensive vision so that each of them is seen as part of a larger goal.
4. The Digital India Programme also focuses on restructuring many existing schemes that can be implemented in a synchronized manner.

Digital India Mission is mainly focused on three areas:

1. Providing digital infrastructure as a source of utility to every citizen.
2. Governance and services on demand.
3. To look after the digital empowerment of every citizen.

❖ **Broadband Highways–** This covers three sub components, namely Broadband for All – Rural, Broadband for All – Urban and National Information Infrastructure (NII).

❖ **Universal Access to Mobile Connectivity**- This initiative focuses on network penetration and filling the gaps in connectivity in the country.

❖ **Public Internet Access Programme-** The two sub components of Public Internet Access Programme are Common Services Centres (CSCs) and Post Offices as multi-service centres.

❖ **e-Governance:** Reforming Government through Technology- Government Process Re-engineering using IT to simplify and make the government processes more efficient is critical for transformation to make the delivery of government services more effective across various government domains and therefore needs to be implemented by all Ministries/ Departments.

❖ **e-Kranti – Electronic Delivery of Services**- To improve the delivery of public services and simplify the process of accessing them. In this regard, several e-governance initiatives have been undertaken by various State Governments and Central Ministries to usher in an era of e-Government. e-Governance in India has steadily evolved from the computerization of Government Departments to initiatives that encapsulate the finer points of Governance, such as citizen centricity, service orientation and transparency.

❖ **Information for All**- This pillar aims to ensure transparency and availability of reliable data generated by the line ministries for use, reuse and redistribution for the people of India.

❖ **Electronics Manufacturing**- This pillar focuses on promoting electronics manufacturing in the country.

❖ **IT for Jobs-** This pillar focuses on providing training to the youth in the skills required for availing employment opportunities in the IT/ITES sector.

❖ **Early Harvest Programmes**- This pillar consists of a group of different short-term projects which have immediate effect on the Indian digital ecosystem like IT platform for mass messaging, crowd Sourcing of eGreetings, biometric attendance in the government offices, WI-FI in all universities etc.

Digital India Initiatives

1. **DigiLockers –** This flagship initiative aims at 'Digital Empowerment' of the citizen by providing access to authentic digital documents to citizen's digital document wallet
2. **E-Hospitals –** It is a Hospital Management Information System (HMIS) which is a one-stop solution in connecting patients, hospitals and doctors through a single digital platform. Till February 2021, as many as 420 e-Hospitals had been established under the Digital India campaign
3. **E-Pathshala –** Developed by NCERT, e-Pathshala showcases and disseminates all educational e-resources including textbooks, audio, video, periodicals and a variety of other print and non-print materials through the website and mobile app
4. **HIM –** Bharat Interface for Money is an app that makes payment transactions simple, easy and quick using Unified Payments Interface (UPI)

National Skill Development Mission - 2015

The Ministry of Skill Development and Entrepreneurship is responsible for the Skill India initiative. This initiative consists of:

❖ National Skill Development Mission
❖ Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
❖ National Policy for Skill Development and Entrepreneurship 2015
❖ Skill Loan Scheme

The mission was launched for creating convergence across various sectors and different States in terms of activities relating to skill training. The mission would, along with consolidating & coordinating skilling efforts, expedite decision making across sectors to achieve quality skilling on a large scale.

National Skill Development Mission Objectives

❖ Implementing the National Skills Qualifications Framework (NSQF) which will allow opportunities for long-term, as well as short-term training, leading to productive employment and career improvement.

❖ Using the framework to maintain a balance between the industry/employer demand and the workforce which will lead to a sustainable livelihood because of determined training.

❖ Providing facilities of re-skilling and up-skilling to the workforce of the unorganised sectors of the industry.

❖ Ensuring high-quality training standards through high-quality teaching and benchmarked institutions according to national and international standards which result in a highly-skilled workforce and global job opportunities.

❖ Support weaker and disadvantaged sections of society through focused outreach programmes and targeted skill development activities.

Sub Missions under NSDM

Sub-Missions of National Skill Development Mission	
Institutional Training	Overseas Employment
Infrastructure	Sustainable Livelihoods
Convergence	Trainers
Leveraging Public infrastructure	

Government Initiatives to Promote Skill Development

1. **Pradhan Mantri Kaushal Vikas Yojana (PMKVY):** Aims to provide free skill training avenues to youths of India.

2. **Skills Strengthening for Industrial Value Enhancement- STRIVE:** The main focus of the scheme is to improve the performance of ITIs. The scheme is a World Bank assisted-Government of India project with the objective of improving the relevance and efficiency of skills training provided through Industrial Training Institutes (ITIs) and apprenticeships.

3. **Skill Saathi Counseling Program:** MSDE also launched the Skill Saathi program which was aimed to sensitize the youth of the country on various avenues under Skill India Mission and increase the aspiration for skill development.

4. **SANKALP:** Centrally Sponsored Scheme which is collaborated with the World Bank and focuses on district-level skilling ecosystem through convergence and coordination. Candidates can know in detail about SANKALP and Strive Scheme, Aim and Objective on the given link.

5. **Pradhan Mantri Kaushal Kendra (PMKK):** These are the state-of-the-art Model Training Centres envisaged to create benchmark institutions that demonstrate aspirational value for competency-based skill development training.

6. **Industrial Training Centres (ITIs):** Aims to expand and modernize the existing Long-Term Training ecosystem in India.

7. Offering vocational courses and Working closely with CBSE to develop "Hubs of Excellence in Skills" for school students, MSDE will introduce high-quality, technology-oriented skill programs to schools

Sagarmala Project - 2015

The Sagarmala Project has been initiated by the Government of India after Cabinet approved it in 2015 to promote port-led development in India. The project aims to harness the 7500 km long coastline of the country to unleash its economic potential. The project also seeks to boost infrastructure for transporting goods to and from ports quickly, efficiently, and cost-effectively.

Sagarmala Project Components

1. **Port Modernization & New Port Development** – extending the capacity of existing ports and developing new ports

2. **Port Connectivity Enhancement** – improving port-hinterland connectivity, optimizing cost and time of cargo movement through multi-modal logistics solutions including domestic waterways

3. **Port-linked Industrialization** – Developing industrial clusters close to ports and developing Coastal Economic Zones

4. **Coastal Community Development** – Promoting sustainable development of coastal communities through skill development & livelihood generation activities, fisheries development, coastal tourism, etc.

5. **Coastal Shipping & Inland Waterways Transport** – To move cargo through sustainable inland and coastal waterways mode.

Sagarmala Project Objectives

❖ Decreasing the cost of transporting domestic cargo by optimizing the modal mix.

❖ Identifying future industrial capacities near the coasts to reduce the logistics cost of bulk commodities.

❖ Developing discrete manufacturing clusters close to ports to enhance export competitiveness.

❖ Optimizing the time-cost of export-import container movement.

Bharatmala Pariyojana (2017-2022)

About:

❖ The Cabinet Committee on Economic Affairs has approved the implementation of an umbrella programme for the National Highway Road Sector - "Bharatmala Pariyojana Phase-I" spanning over a period of 5 years (2017-2022).

Objectives:

❖ To optimize the efficiency of freight and passenger movement across the country by bridging critical infrastructure gaps through the development of Economic Corridors, Inter Corridor and Feeder: Routes, National Corridor Efficiency Improvement, Border and International connectivity roads, Coastal and Port connectivity roads and

Significance:

❖ The project will help generate a large number of direct and indirect employment in the construction activity.

❖ The development of highways amenities and also as part of the enhanced economic activity in different parts of the country that will result from better road connectivity.

❖ The Bharatmala project is also expected to boost the associated industries like the cement and steel sectors.

Atmanirbhar Bharat Abhiyaan (May, 2022)

❖ Atmanirbhar Bharat Abhiyaan or **Self-reliant India campaign** is the vision of new India.

Aim:

❖ The aim is to make the country and its citizens independent and self-reliant in all senses.

❖ **five pillars of Aatma Nirbhar Bharat –**
   o Economy,
   o Infrastructure,
   o System,
   o Vibrant Demography and
   o Demand.

❖ Finance Minister has announced Government Reforms and Enablers across Seven Sectors under Aatmanirbhar Bharat Abhiyaan.

- ❖ The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple & Clear Laws, Capable Human Resource and Strong Financial System in this regard.

II.   SCHEMES FOR WOMEN AND CHILD DEVELOPMENT

Sukanya Samriddhi Scheme (2015)

Objective: Aims to ensure equitable share to a girl child in resources and savings of a family

Scheme:

❖ It is small deposit scheme for girl child launched under "Beti Bachao, Beti Padhao" Scheme

❖ The scheme offers higher interest rate than PPF.

❖ But it is only for girls below age of 10 years with longer lock in period.

Factual Information:

❖ Started in 2015

❖ **Investment type**: small deposit account

❖ **Where**: post office and selected banks

❖ **Max number of account**: 1 account per girl

❖ **Max number of accounts per family**: max. 2 girl child

❖ **Age**: from birth till 10 years of girl child

❖ **Min. deposit**: Rs. 250/ per year (Earlier it was Rs 1000) further multiple of Rs. 100.

  o Max. deposit: 1.5 lakh/year
  o Interest rate: 9.1% of financial year 2014-15. It will change every year
  o Partial withdrawal: 50% allowed at the age of 18 years of girl
  o Maturity: 21 years from the date of account open or marriage, whichever is earlier.

PM Ujjwala Scheme (May 1, 2016)

❖ It is a scheme of the Ministry of Petroleum & Natural Gas for providing LPG connections to women from Below Poverty Line (BPL) households.

❖ The scheme was originally launched on May 1, 2016, in Ballia, Uttar Pradesh by the Prime Minister of India with a target of releasing 8 crore connections by March 2020.

❖ During Ujjwala 1.0, a target was set to provide LPG connections to 5 crore women members of BPL households.

❖ Subsequently, the scheme was expanded in April 2018 to include women beneficiaries from seven more categories (SC/ST, PMAY, AAY, Most backward classes, tea garden, forest dwellers, Islands).

❖ Also, the target was revised to 8 Crore LPG connections.
  o So far over 9 crores, of connections under Pradhan Mantri Ujjwala Yojana have been released.

❖ This target was achieved in August 2019, seven months ahead of the target date.

❖ The PMUY 2.0 was launched in the financial year 2021-22 making a provision for the release of additional one crore connections.

PMUY 2.0

❖ In the Union budget for FY 21-22, provision for an additional one crore LPG connection under the PMUY scheme was announced.

❖ These one crore additional PMUY connections (under Ujjwala 2.0) aim to provide deposit-free LPG connections to those low-income families who could not be covered under the earlier phase of PMUY.

Objectives & significance

❖ Health Benefits: ↓ health hazards associated with cooking based on fossil fuel.
  o WHO estimates: About 5 lakh deaths in India due to unclean cooking fuels.

- ❖ **Women Empowerment:** Women are saved from the danger of collecting firewood by hiking long distances.

- ❖ **Socio-Economic Benefits:** Productive activities, & connection on Women's name.

- ❖ **Environment:** Less pollution due to fuel burning.

Beti Bachao Beti Padhao (January 22, 2015)

- ❖ It is a flagship scheme of the Government of India, launched by the Hon'ble Prime Minister on 22nd January 2015 in Haryana to arrest the declining Child Sex Ratio and related issues of empowerment of Women over a lifecycle continuum.

- ❖ It's a convergent initiative of Ministries of Women and Child Development, Health and Family Welfare and Human Resource Development.

- ❖ It is implemented by states with 100% central assistance.

- ❖ Under, BBBP scheme there is no provision of direct benefit transfer.

Objectives

- ❖ The Overall Goal of the BBBP Scheme is to Celebrate the Girl Child & Enable her Education.

- ❖ **Other objectives are as under:-**

  - o Prevent gender-biased sex selective elimination
  - o Ensure survival & protection of the girl child
  - o Ensure education of the girl child

- ❖ **Components:** It has two major components.

  - o Mass Communication Campaign on Beti Bachao Beti Padhao

    - ▪ It aims at ensuring girls are born, nurtured and educated without discrimination to become empowered citizens of this country.

- The Campaign interlinks National, State and District level interventions with community-level action in 100 districts, bringing together different stakeholders for accelerated impact.

❖ **Multi-Sectoral interventions in 100 Gender Critical Districts covering all States/UTs:-**

  o Coordinated & convergent efforts are undertaken in close coordination with MoHFW and MoHRD to ensure the survival, protection and education of the girl child.

Poshan Abhiyaan / National Nutrition Mission (NNM) - 2018

❖ Launched in 2018

❖ Government of India's flagship programme to improve nutritional outcomes for children, pregnant women and lactating mothers.

❖ **Implementing agency**: the Ministry of Women and Child Development, Government of India.

❖ **Main Components:** People's participation (Jan Andolan) and community mobilization are essential components of this endeavour.

❖ **Funding:**

  • NNM is funded by Government Budgetary Support (50%) and 50% by IBRD (World Bank) or other multilateral development banks (MDB).

  • Government budgetary support is further divided into 60:40 between Centre and States/UTs, 90:10 for NER and Himalayan States and 100% for UTs without a legislature.

❖ **Targets:**

  o NNM targets to reduce-

    - Stunting by 2% per annum,
    - Undernutrition by 2% per annum,
    - anemia (among young children, women and adolescent girls) by 3% per annum and

▪ Low birth weight by 2% per annum.

POSHAN Tracker App

❖ The Ministry of Women and Child Development has rolled out a Poshan Tracker application.

❖ **Goal:** To follow nutrition systems strengthening approach for improving maternal and child undernutrition, focused on strengthening implementation bottlenecks at all levels.

SERB-POWER (Promoting Opportunities for Women in Exploratory Research) Scheme (2020)

The Union Minister for Science and Technology has launched SERB-POWER (Promoting Opportunities for Women in Exploratory Research) Scheme, which has two components of fellowship and research grants.

❖ The Science and Engineering Research Board (SERB), is a statutory body of the Department of Science and Technology (DST), Government of India.

Key Points

❖ It is a scheme designed exclusively for women scientists to mitigate gender disparity in science and engineering research in various science and technology (S&T) programmes in Indian academic institutions and research and development (R&D) laboratories.

❖ It will serve as a benchmark of recognition in the national scenario and will empower women scientists and cultivate a women-friendly culture and ensure more women in leadership positions in decision-making bodies.

❖ **SERB-POWER Fellowship**:

    o **Target:**

        ❖ Women researchers in 35-55 years of age.
        ❖ Up-to 25 Fellowships per year and not more than 75 at any point in time.

o **Components of Support:**

- ❖ Fellowship of Rs. 15,000/- per month in addition to regular income.
- ❖ Research grant of Rs. 10 lakh per annum.
- ❖ Overhead of Rs. 90,000/- per annum.

o **Duration:**

- ❖ Three years, without the possibility of extension. Once in a career.

Jan Aushadhi Suvidha Sanitary Napkin scheme (2018)

- ❖ Jan Aushadhi Suvidha Sanitary Napkin shall be available at numerous Pradhan Mantri Bhartiya Janaushdhi Pariyojna (PMBJP) Kendras across the country at a minimum price of Rs.1/- per pad.
- ❖ Earlier the price was Rs. 2.50 per pad.

Important value additions

Jan Aushadhi Suvidha Sanitary Napkin

- ❖ The launch of "Jan Aushadhi Suvidha Oxo-Biodegradable Sanitary Napkin" for women of India was announced on the eve of World Environment Day in 2018.
- ❖ It is biodegradable.
- ❖ This means that upon discarding, it is totally biodegradable once it comes in contact with oxygen indicating that they are environmental friendly.

Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA) - 2016

Ministry/Department: Ministry of Health and Family Welfare

Aims to provide free health check-ups to pregnant women at government health centers and hospitals

Program:

- ❖ The national programme aims to provide pregnant ladies free ante-natal services (ANC) and required treatment for free on 9th of every month.

- ❖ Objectives of the scheme are

- ❖ Provide healthy life to the pregnant women.

- ❖ Lowering the maternity mortality rate.

- ❖ Making pregnant women aware of their health issues and diseases.

- ❖ Making sure safe delivery and healthy life of the baby.

- ❖ The scheme is applicable only for the pregnant women in their pregnancy period of 3 to 6 months.

- ❖ It will provide all kinds of medical check-ups completely free to pregnant women.

- ❖ These check-ups will take place at the medical centres, government and private hospitals and private clinics across the country.

Pradhan Mantri Matru Vandana Yojana (2017)

Pradhan Mantri Matru Vandana Yojana (PMMVY) is a Maternity Benefit Programme that is implemented in all the districts of the country in accordance with the provision of the National Food Security Act, 2013.

Objectives

- ❖ Providing partial compensation for the wage loss in terms of cash incentives so that the woman can take adequate res t before and after delivery of the first living child.

- ❖ The cash incentive provided would lead to improved health seeking behaviour amongst the Pregnant Women and Lactating Mothers (PW& LM).

Target beneficiaries

1. All Pregnant Women and Lactating Mothers, excluding PW&LM who are in regular employment with the Central Government or the State Governments or PSUs or those who are in receipt of similar benefits under any law for the time being in force.
2. All eligible Pregnant Women and Lactating Mothers who have their pregnancy on or after 01.01.2017 for first child in family.

3. The date and stage of pregnancy for a beneficiary would be counted with respect to her LMP date as mentioned in the MCP card.

4. Case of Miscarriage/Still Birth:

   o A beneficiary is eligible to receive benefits under the scheme only once.
   o In case of miscarriage/still birth, the beneficiary would be eligible to claim the remaining instalment(s) in event of any future pregnancy.

5. **Case of Infant Mortality**: A beneficiary is eligible to receive benefits under the scheme only once. That is, in case of infant mortality, she will not be eligible for claiming benefits under the scheme, if she has already received all the instalments of the maternity benefit under PMMVY earlier.

6. Pregnant and Lactating AWWs/ AWHs/ ASHA may also avail the benefits under the PMMVY subject to fulfilment of scheme conditionalities.

Benefits under PMMVY

❖ Cash incentive of Rs 5000 in three instalments i.e. first instalment of Rs 1000/ - on early registration of pregnancy at the Anganwadi Centre (AWC) / approved Health facility as may be identified by the respective administering State / UT, second instalment of Rs 2000/ - after six months of pregnancy on receiving at least one ante-natal check-up (ANC) and third instalment of Rs 2000/ - after child birth is registered and the child has received the first cycle of BCG, OPV, DPT and Hepatitis - B, or its equivalent/ substitute.

❖ The eligible beneficiaries would receive the incentive given under the Janani Suraksha Yojana (JSY) for Institutional delivery and the incentive received under JSY would be accounted towards maternity benefits so that on an average a woman gets Rs 6000 / -.

SABLA –scheme for adolescent girls (2010)

Background of SABLA

❖ The central government will extend and universalize the Teenage Girls Scheme (SAG)-SABLA. Eventually, the Sarkari yojana would help school girls aged 11-14 years to access adequate nutrition and health services.

Also, this program would include new districts from 1 year to 30 November 2018.

❖ Central government. Sanctions SAG Scheme in 2010 and introduced this program in 205 districts. After that, in the year 2017-18, the Government. Extends this program to 303 other districts (total of-508 districts). The central government system will be universalized in the remaining districts in the 2018-19 fiscal year.

❖ In addition to this, the Government Kishori Shakti Yojana (KSY) would also be introduced with this program. Also, all the areas of the North-Eastern (NE) area will be included as part of its phase-wise development.

SAG's key goals are as follows:

❖ Promote self-development and empowerment of young girls. Subsequently, the scheme would boost their nutrition and health status.

❖ Foster awareness of food, sanitation, and adolescent reproductive and sexual health (ARSH).

❖ The scheme also focuses on delivering home-based skills and life skills, as well as incorporating these girls into formal/non-formal education.

❖ Besides, the SAG system will also provide advice on public services such as PHC, the Post Office, the Bank, and the Police Station.

Pattern of Funding
SABLA: Pattern of Funding

❖ SAG is a centrally funded program, enforced through the Center and State share ratios of 50:50 for the nutritional portion and 60:40 for the rest of the activities.

❖ For both components, the ratio is 90:10 for the North East and three Himalayan states, and 100 percent for UTs without legislation.

Achievement of SABLA

❖ **SAG-Rapid Reporting System (RRS):** a role-based management information system (MIS) that gathers specifics of the AGs that benefit from this scheme.

❖ **Kishore Health Card:** To record the weight, height, body mass index (BMI) of the AGs along with other services given under the scheme. These health cards for AGs are held in the AWCs.

Provided Resources

❖ Nutrition-Take home ration (THR)

❖ Calorie standards.

❖ Supplement of Iron & Folic acid

❖ > 100 IFA tablets for each benefit. > Regulation of anaemia & iron deficiency.

❖ Health and referral services. > Once every three months.

❖ Nutrition & Wellbeing Education

❖ > Exercise information, healthy diet & other stuff.

❖ ARSH details, child care practice, and home management education will be offered for hygiene. HIV, contraception, etc. SERVICES TO BE Given

Vocational Training
SABLA: Vocational Training (16-18 years of age)

❖ In the case of self-employment, skills training will be given to AG's.

❖ Tie up with the National Program for the Development of Skills (NSDP)

Mission Indradhanush (2014)

❖ Mission Indradhanush was launched in 2014 as a special drive to expand full immunization coverage in India.

❖ It has completed seven years with immunization coverage among children aged 12 to 23 months increased to 76.4 percent.

Ministry:

- ❖ Ministry of Health and Family Welfare (MOHFW).

Aim:

- ❖ To expand immunization coverage to all children across India. It aims to cover all those children who are either unvaccinated, or are partially vaccinated against vaccine preventable diseases.

- ❖ Children across socio-economic, cultural and geographical spectrums in India are being immunized under this program.

- ❖ Also the pregnant women are administered the tetanus vaccine, ORS packets and zinc tablets are distributed for use in the event of severe diarrhea or dehydration and vitamin A doses are administered to boost child immunity.

Universal Immunization Programme (UIP):

- ❖ India's Universal Immunization Programme (UIP) provides free vaccines against 12 life threatening diseases.

- ❖ It provides life-saving vaccines to all children across the country free of cost to protect them against Tuberculosis, Diphtheria, Pertussis, Tetanus, Polio, Hepatitis B, Pneumonia and Meningitis due to Haemophilus Influenzae type b (Hib), Measles, Rubella, Japanese Encephalitis (JE) and Rotavirus diarrhea. (Rubella, JE and Rotavirus vaccine in select states and districts).

Phases:

- ❖ **Phase I** was started as a weeklong special intensified immunization drive in 2015 in 201 high focus districts for four consecutive months.

- ❖ **The Phase II** of Mission Indradhanush covered 352 districts in the country of which 279 are medium focus districts and remaining 73 are high focus districts of Phase-I.

- ❖ **Phase III** of Mission Indradhanush was launched from 7 April 2016 covering 216 districts.

❖ **Phase IV** of Mission Indradhanush was launched from 7 February 2017 covering the North-eastern states of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura. It was rolled out in the rest of the country during April 2017.

❖ Around 97 lakh pregnant women have also been immunized under the Mission.

The Surakshit Matritva Aashwasan (SUMAN) (10 October 2019)

The Surakshit Matritva Aashwasan (SUMAN) has been launched by the Ministry of Health and Family Welfare on 10th October 2019 with the commitment to provide Assured, dignified, respectful and quality healthcare, at no cost and zero tolerance for denial of services, for every woman and newborn.

Objectives

Assured, dignified, respectful and quality healthcare at no cost and zero tolerance for denial of services for every woman and newborn visiting the public health facility to end all preventable maternal and newborn deaths and morbidities and provide a positive birthing experience.

Beneficiaries

❖ Pregnant women
❖ All mothers upto six months post delivery
❖ Sick infants

Pradhan Mantri Mahila Shakti Kendra Scheme (2017)

Ministry: Ministry of Women and Child Development

Aim: It aims at empowering rural women through community participation to create an environment in which they realise their full potential

Scheme:

❖ The scheme is part of Umbrella Scheme "Mission for Protection and Empowerment for Women" of the Union Ministry of Women and Child Development

❖ The scheme is approved for a period 2017-18 to 2019-20.

❖ PMMSK scheme is envisioned as one-stop convergence support service for empowering rural women with opportunities for skill development, digital literacy, health and nutrition and employment.

❖ It aims to improve declining child sex ratio (CSR), ensure survival and protection of the girl child, ensuring her education and empowering her to fulfil her potential.

LaQshya program

Ministry/Department: Ministry of Health & Family Welfare

Aims at improving quality of maternity care in labour room and maternity Operation Theatre (OT).

Program:

❖ The program aims to improve quality of care for pregnant women in labour room, maternity Operation Theatre and Obstetrics Intensive Care Units (ICUs) and High Dependency Units (HDUs).

❖ It is implemented at all Medical College Hospitals, District Hospitals and First Referral Unit (FRU) and Community Health Center (CHCs).

❖ Under it, multi-pronged strategy has been adopted such as improving infrastructure up-gradation, ensuring availability of essential equipment, providing adequate human resources, capacity building of health care workers and improving quality processes in labour room.

III. SCHEMES FOR EDUCATION AND STUDENTS DEVELOPMENT

PM eVIDYA: One Nation One Digital Platform (2020)

The "PM eVidya" scheme has been awarded with the UNESCO's King Hamad Bin Isa Al-Khalifa Prize for the Use of ICT in Education for the year 2021.

About PM eVIDYA

- ❖ It has been initiated as part of Atma Nirbhar Bharat Abhiyaan by the Ministry of Education in 2020,which unifies all efforts related to digital/online/on-air education to enable multi-mode access for imparting education by using technology to minimise losses

- ❖ It aims to facilitate the learning of children. It offers multifarious educational resources in multi-platform mode viz., digital / online, TV, radio, community radio, podcast, etc.

> - **Will enable digital/online/on-air access to education**
> - **Will benefit more than 25 Crore school going children**
> - **DIKSHA: Digital Infrastructure for knowledge Sharing**
> - **SWAYAM online courses in MOOCS format for school and higher education**
> - **One earmarked TV channel class from 1 to 12**
> - **Extensive use of Radio, Community radio and CBSE Prodcast – Shiksha Vani**
> - **Special e-content for visually and hearing impaired**

MANODARPAN: Mental Health Initiative (2020)

- ❖ The initiative covers a wide range of activities to provide Psychosocial Support to students for their Mental Health & Well-being during the COVID outbreak and beyond.

Components of Manodarpan Initiative

1. Advisory Guidelines for students, teachers and faculty of School systems and Universities along with families.
2. Web page on the MHRD website, which will carry advisory, practical tips, etc.
3. National level database and directory of counsellors at School and University level.
4. National Toll-free Helpline for a country wide outreach to students from school, universities and colleges.
5. Handbook on Psychosocial Support: Enriching Life skills & Wellbeing of Students published online.
6. Interactive Online Chat Platform for contact, counselling and guidance by psychologists and other mental health professionals.
7. Webinars, audio-visual resources including videos, posters, flyers, comics, and short films to be uploaded as additional resource materials on webpage.

SC OBC Free Coaching Scheme 2022

Objective Of SC OBC Free Coaching Scheme

The main objective of launching the new coaching scheme for the students belonging to SC and OBC category is to help them get the education that they deserve

Allowance In SC OBC Free Coaching Scheme:

The following allowance will be provided to all of the beneficiaries who have enrolled themselves under the scheme:-

- ❖ 3000 rupees will be provided monthly for local students.
- ❖ 6000 rupees will be provided monthly to the outstation students.
- ❖ Physically disabled students having more than 40% disability will be provided 2000 rupees per month as a special allowance.

Credit Guarantee Fund for Education Loans (CGFEL) Scheme (2015)

The Credit Guarantee Fund Scheme for Education Loan (CGFSEL) was launched by the government in 2015 to provide a guarantee for education loans to students from the economically weaker sections (EWS) under the Model Education Loan Scheme of Indian Banks' Association (IBA).

- ❖ CGFEL Scheme provides guarantee for education loan under Model Education Loan Scheme of Indian Banks' Association.
- ❖ It is disbursed by banks without seeking any collateral security and third-party guarantee for maximum loan amount of Rs.7.5 Lakhs.

Prime Minister's Research Fellows (PMRF) Scheme (2018-19)

Ministry: Ministry of Human Resource Development (HRD)

Aims to realize importance of innovation and technology for progress and development of the nation.

Scheme:

- ❖ The fellowship scheme was announced in the Budget Speech 2018-19.

- ❖ It will be implemented for period of seven years beginning 2018-19 at total cost of Rs. 1650 crore.

- ❖ Under it, best students who have completed or are in final year of B. Tech/Integrated M.Tech/M.Sc courses in Science and Technology streams will be offered direct admission in PhD programme in IITs/IISc. Change : Earlier only students from IISc/IITs/IISERs/ NITs/IIITs are allowed in this scheme. Now students from all institutes are eligible.

- ❖ Maximum of 3000 Fellows would be selected in three year period, beginning 2018-19.

Operation Digital Board (2019)

- ❖ It is a revolutionary step which will make the learning as well as the teaching process interactive and popularize flipped learning as a pedagogical approach.

- ❖ The digital board will be introduced all over the country in government and government aided schools from class 9th onwards as well as in higher education institutions.

- ❖ The process will begin from the coming session of 2019 itself.

Implementation

I. In Higher Education Institutions (HEIs)

❖ UGC will be the implementing agency for ODB in HEIs.

❖ UGC will put in place a Portal for all the public funded HEIs to log-in and opt for the scheme giving details of this facility.

❖ This can be implemented as a Central scheme under a loan from HEFA.

II. In Schools

❖ Digital / SMART board will be provided in all Government and Government – aided schools having Secondary and Sr. Secondary classes.

❖ Nearly 1.5 lakh Secondary / Sr. Secondary schools will be covered under the scheme in collaboration with the State and UTs
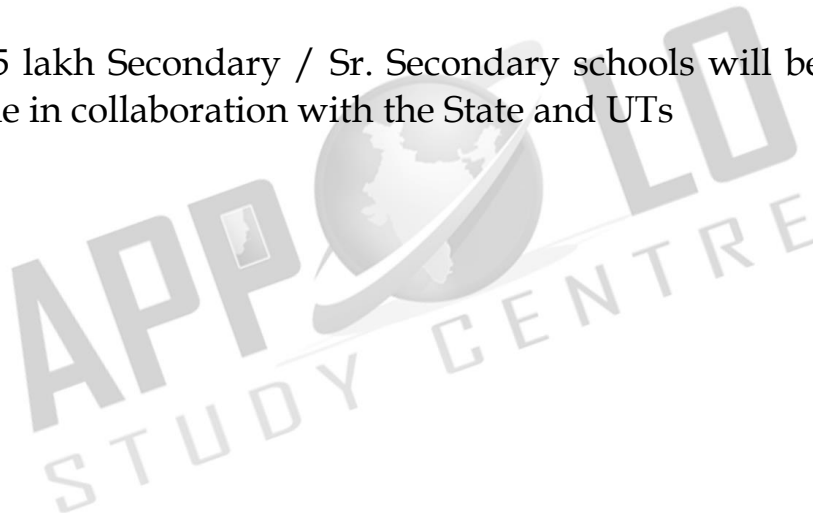
IV. SCHEMES FOR GENERAL HYGIENE AND HEALTH

Health Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) (2015)

Origin:

❖ Jan Aushadhi Scheme' was launched by the Department of Pharmaceuticals, Ministry of Chemicals & Fertilisers, Government of India in November 2008.

❖ The Government revamped the 'Jan Aushadhi Scheme' in September 2015 as 'Pradhan Mantri Jan Aushadhi Yojana' (PMJAY)

❖ To give further impetus to the scheme, it was again renamed as Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).

The Objectives of PMBJP

❖ To make available quality medicines, consumables and surgical items at affordable prices for all and reduce out of pocket expenditure of consumers/patients.

❖ To popularise generic medicines among the masses and dispel the prevalent notion that low priced generic medicines are of inferior quality or are less effective.

❖ To ensure easy availability of the menstrual health services (Janaushadhi 'Suvidha' sanitary napkins) to all women across India.

❖ Generate employment by engaging individual entrepreneurs in the opening of PMBJP Kendras.

Salient Features of PMBJP

❖ PMBJP has been approved for continuation by State Financial Corporations (SFCs)with financial outlay of Rs. 490 crore for period 2020-2021 to 2024-2025.
   o To open 10,500 PMBJP Kendras all over the country by March 2025.

❖ The sales margin/earning of PMBJP Kendras is 20% of MRP (excluding taxes), as mentioned on the product.

- ❖ The incentive provided to the Kendra owners has been enhanced from earlier Rs. 2.5 Lakh to up to Rs. 5 Lakh to be given @ 15% of monthly purchases made, subject to a ceiling of Rs. 15,000/- per month, w.e.f. April 2021.
    - o Special one-time grant of up to Rs. 2 Lakh for specified categories for opening PMBJP Kendra.

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (May 9, 2015)

- ❖ Launched on May 9,2015

- ❖ **About:** It is a one-year life insurance scheme renewable from year to year offering coverage for death due to any reason.

- ❖ **Eligibility:** Individuals in the age group of 18-50 years having a savings bank or a post office account are entitled to enroll under the scheme.

- ❖ **Benefits:** Life cover of Rs. 2 Lakh in case of death due to any reason against a premium of Rs. 330/- per annum.

- ❖ **Achievements:** As of today, the cumulative enrolments under the scheme have been more than 12.76 crore and an amount of Rs. 11,522 crores have been paid for 5,76,121 claims.

Nikshay Poshan Yojana (2018)

About

- ❖ The NPY was launched in 2018 by the Ministry of Health and Family Welfare.

- ❖ It aims to support every Tuberculosis (TB) Patient by providing a Direct Benefit Transfer (DBT) of Rs 500 per month for nutritional needs.
    - o Since its inception around Rs 1,488 crore has been paid to 5.73 million notified beneficiaries.

National AYUSH Mission(september15,2014)

Vision:

- ❖ The vision of the proposal is to establish a holistic wellness model based on AYUSH principles and practices, to empower masses for 'self-care' to reduce the disease burden and out of the pocket expenditure.

Mission

Department of AYUSH, Ministry of Health and Family Welfare, launched National AYUSH Mission (NAM) during 12th Plan for implementing through States/UTs.

- ❖ Its objective is to promote AYUSH medical systems through cost-effective AYUSH services, strengthening of educational systems, facilitate the enforcement of quality control of Ayurveda, Siddha and Unani; Homoeopathy drugs and sustainable availability of ASU & H raw-Material.

- ❖ **Ayush Health and Wellness Centre (HWC)** – Ayush Health and Wellness Centre (HWC) are focused to deliver expanded range services that go beyond Maternal and child health care services to include care for non – communicable diseases, palliative and rehabilitative care, Oral, Eye and ENT care, mental health and first-level care for emergencies and trauma, including free essential drugs and diagnostic services.

PM Atmanirbhar Swasth Bharat scheme (2021)

About:

- ❖ Announced in the Union Budget 2021-22.

- ❖ Aims to develop capacities of primary, secondary, and tertiary care health systems even in the last miles of the nation.

- ❖ Developing a modern ecosystem for research, testing and treatment in the country itself.

Funding:

- ❖ Centrally Sponsored Scheme with an outlay of about Rs. 64,180 crores.

❖ **Duration:** 6 years.

Objectives:

❖ Supporting development of 17,788 rural and 11,024 urban health and wellness centers and setting up of integrated public health labs in all districts and 3,382 block public health units in 11 states.

❖ Help in establishing critical care hospital blocks in 602 districts and 12 central institutions. Strengthening of the National Centre for Disease Control (NCDC), its 5 regional branches and 20 metropolitan health surveillance units.

❖ Expansion of the Integrated Health Information Portal to all States/UTs to connect all public health labs.

❖ Help in rolling out the Covid-19 vaccination program as well as strengthen the delivery system and build better capability and capacity to combat any future pandemics.

AarogyaSetu App

❖ The Aarogya Setu app has been designed by MyGovIndia to warn a user if an infected person is in the vicinity.

❖ It has recently been made mandatory for both government and private sector employees.

Features

❖ Arogya Setu app has been developed by National Informatics Centre (NIC) in a public-private partnership model to bring the people of India together in a resolute fight against COVID-19.

❖ This app joins Digital India for the health and well-being of every Indian.

❖ The personal data collected by the App is encrypted using state-of-the-art technology Collected data stays secure on the phone until it is needed for facilitating medical intervention.

- ❖ For now, it is available 12 languages (English, Tamil, Hindi, Telugu, Kannada, Malayalam, Punjabi, Bengali, Oriya, Gujarati, Marathi and Assamese).

Contact tracing work

- ❖ **Cross verification:** The app collects data on people's location and cross-refers it with the Indian Council of Medical Research's database of COVID-19 tests.

- ❖ **Access to Bluetooth is the key:** The app establishes a close range of proximity between two people.

Rashtriya Vayoshree Yojana (2017)

About:

- ❖ It was launched in 2017 by the Ministry of Social Justice and Empowerment.

- ❖ It is a central sector scheme funded from the Senior Citizens' Welfare Fund. The fund was notified in the year 2016.
  - o All unclaimed amounts from small savings accounts, PPF and EPF are transferred to this fund.

Implementation:

- ❖ The Scheme is being implemented by the Artificial Limbs Manufacturing Corporation (ALIMCO), a PSU (Public Sector Undertaking) under the Ministry of Social Justice and Empowerment.

Pradhan Mantri Jan Arogya Yojna (PM-JAY) (23, September 2018)

About:

- ❖ The scheme was launched on 23 September 2018 and recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC).

- ❖ It is a Centrally Sponsored Scheme having a central sector component under Ayushman Bharat Mission

- ❖ PM-JAY was earlier known as the National Health Protection Scheme (NHPS) before being rechristened.

Aims and Objectives:

- ❖ To accelerate health system preparedness for immediate responsiveness for early prevention, detection and management, with a focus on health infrastructure development including for Paediatric Care and with measurable outcomes.

Key Features:

- ❖ It is the world's largest health insurance/ assurance scheme fully financed by the government and the cost of implementation is shared between the Central and State Governments.

- ❖ It provides a cover of Rs. 5 lakhs per family per year for secondary and tertiary care hospitalization across public and private empanelled hospitals in India.

- ❖ It covers up to 3 days of pre-hospitalization and 15 days of post-hospitalization expenses such as diagnostics and medicines.

Eligibility:

- ❖ The households included are based on the deprivation and occupational criteria of Socio-Economic Caste Census 2011 (SECC 2011) for rural and urban areas respectively.

Cover Under PM-JAY

- ❖ Medical examination, treatment and consultation
- ❖ Pre-hospitalization
- ❖ Medicine and medical consumables
- ❖ Non-intensive and intensive care services
- ❖ Diagnostic and laboratory investigations
- ❖ Medical implantation services (where necessary)
- ❖ Accommodation benefits.
- ❖ Food services
- ❖ Complications arising during treatment
- ❖ Post-hospitalization follow-up care up to 15 days

Pradhan Mantri Swasthya Suraksha Nidhi (PMSSN) (2003)

About

❖ The accruals into the PMSSN will be utilised for the flagship schemes of the Health Ministry including:

  o Ayushmann Bharat–Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)
  o Ayushman Bharat–Health and Wellness Centres (AB-HWCs)
  o National Health Mission
  o Pradhan Mantri Swasthya Suraksha Yojana (PMSSY) and also disaster preparedness, and responses during health emergencies.

❖ The administration and maintenance of the PMSSN are entrusted to the health ministry and in any financial year.
  o The expenditure on such schemes of the MoHFW would be initially incurred from the PMSSN and thereafter, from gross budgetary support (GBS).

Benefits

❖ The major benefit will be: enhanced access to universal & affordable health care through availability of earmarked resources, while ensuring that the amount does not lapse at the end of financial year.

Pradhan Mantri Digital Health Mission (2020)

❖ The Prime Minister during his Independence Day speech 2020 announced that "a new campaign" would be called the National Digital Health Mission (NDHM).

❖ It aims to develop the backbone necessary to support the integrated digital health infrastructure of the country.

❖ The primary aim of this mission is to enhance the efficiency of the healthcare system in India.

❖ It will be a one-stop solution for the healthcare needs of the common man.

Implementing Agency

❖ National Health Authority (NHA) has been entrusted with the role of designing strategy, building technological infrastructure and implementation of National Digital Health Mission.

Vision

❖ To create a national digital health ecosystem that supports universal health coverage in an efficient, accessible, inclusive, affordable, timely and safe manner.

Objectives

❖ To establish state-of-the-art digital health systems, to manage the core digital health data, and the infrastructure required for its seamless exchange;

❖ To create a system of personal health records, based on international standards, easily accessible to individuals and healthcare professionals and services providers, based on individual's informed consent;

❖ To ensure national portability in the provision of health services;

❖ To promote better management of the health sector leveraging health data analytics and medical research;

❖ To provide for enhancing the efficiency and effectiveness of governance at all levels;

Components

❖ **Health ID**

  o The Health ID will be used for the purposes of uniquely identifying persons, authenticating them, and threading their health records (only with the informed consent of the patient) across multiple systems and stakeholders.

❖ **Electronic Medical Records (EMR)**

  o Electronic medical record (EMR) web app An EMR is best understood as a digital version of a patient's chart.

❖ **Health Facility Registry (HFR)**

  o It is a comprehensive repository of health facilities of the nation across different systems of medicine

❖ **Healthcare Professionals Registry (HPR)**

  o It is a comprehensive repository of all healthcare professionals involved in delivery of healthcare services across both modern and traditional systems of medicine

❖ **NDHM Health Records(PHR)**

  o A PHR is an electronic record of health-related information on an individual that conforms to nationally recognized interoperability standards and that can be drawn from multiple sources while being managed, shared, and controlled by the individual.

  o The functions that are supported by a Personal Health Record-System (PHR) will enable an individual to manage information about his or her healthcare.

Benefits

  ❖ Efficiency & Accountability:
  ❖ Choices for People
  ❖ Ease the services
  ❖ Help for Government
  ❖ Better R&D
  ❖ Integration of all

Conclusion

  ❖ The health card system will be very useful for many patients. There was an urgent need for reforms in the health care system and NDHM is a welcome move. This indeed will revolutionise the health care system in India and will bring cheers to the poor and disadvantaged.

National Strategic Plan 2017-24 and Mission SAMPARK

The Union Ministry of Health and Family Welfare launched the National Strategic Plan 2017-24 aimed at eradicating HIV/AIDS by 2030. It was launched on the occasion of World AIDS Day (1st December).

Mission SAMPARK was also launched to trace those who are Left to Follow Up and are to be brought under Antiretroviral therapy (ART) services.

key Facts

The National Strategic Plan 2017-24 will pave a roadmap not only for achieving the target of 90:90:90 Strategy but also strive along with partners towards fast track strategy of ending the AIDS epidemic by 2030.

Mission SAMPARK will further aid to will help in fast-tracking the identification of all who were HIV positive and subsequently linking to ART programme.

Presently, about 11.5 lakh People Living with HIV (PLHIVs) are taking free ART through 536 ART centres in the country.

It is big challenge to trace those who are Left to Follow Up and needed to be brought under ART services.

90:90:90 Strategy

It is a new HIV treatment narrative of UNAIDS programme which has set targets of 90% of all people living with HIV will know their HIV status (90% diagnosed), 90% of all people with diagnosed HIV infection will receive sustained antiretroviral therapy (90% on HIV treatment) and 90% of all people receiving antiretroviral therapy will have viral suppression (90% suppressed).

V. COMMON SCHEMES FOR OVERALL DEVELOPMENT

Pradhan Mantri MUDRA Yojana (8 April, 2015)

Tags:

- ❖ GS 3
- ❖ Indian Economy & Related Issues

In News

Bad loans under the Pradhan Mantri MUDRA Yojana for all banks (public, private, foreign, state cooperative, regional rural, and small finance) since the launch of the scheme on April 8, 2015, added up to Rs 46,053.39 crore as on June 30, 2022.

About Pradhan Mantri MUDRA Yojana (PMMY)

- ❖ It is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to 10 lakh to non-corporate, non-farm small/micro enterprises.
    - o These loans are classified as MUDRA loans under PMMY.

- ❖ **Objectives:** To signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth.

- ❖ **Major aspects:** Under PMMY loans are provided up to Rs. 10 Lakh through Member Lending Institutions (MLIs) viz; Banks, Non-Banking Financial Companies (NBFCs), Micro Financial Institutions (MFIs), other financial intermediaries, in three categories namely, 'Shishu', 'Kishore' and 'Tarun' which signifies the stage of growth or development and funding needs of the borrowers.

    - o Shishu: covering loans up to Rs. 50,000/-
    - o Kishore: covering loans above Rs. 50,000/- and up to Rs. 5 lakh
    - o Tarun: covering loans above Rs. 5 lakh and up to Rs. 10 lakh

Pradhan Mantri Awas Yojana-Urban (June 25, 2015)

❖ **Launched on:** June 25, 2015

❖ **Aim**: To provide pucca houses to all eligible beneficiaries by 2022.

❖ The PMAY-U is one of the two schemes envisioned under the PMAY-U. It is focused on the urban areas, while the other one—PMAY-G—is for rural areas.

❖ **Four Verticals:**
   o "In-situ" Slum Redevelopment (ISSR);
   o Credit Linked Subsidy Scheme (CLSS);
   o Affordable Housing in Partnership (AHP) and
   o Beneficiary-led individual house construction/enhancements (BLC),

❖ **Achievements:**

   o 1.21 crore houses have been sanctioned under the scheme till May 9 2022, of which 58.82 lakh houses have been completed/delivered.

❖ **Mandatory Geotagging:**

   o Under the PMAY-U guidelines, it is mandatory for the state government to ensure that all houses built under the scheme are geotagged to the Bhuvan HFA (housing for all) application.

Bhuvan HFA (housing for all)

❖ Bhuvan is an Indian Geo Platform developed by the Indian Space Research Organization (ISRO).

❖ It is a web-based application which allows users to access various map related services.

❖ The application also provides facility of geotagging of images of houses built or being constructed under the PMAY-U.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) (August 25, 2014)

About:

- ❖ launched on august28,2014

- ❖ Pradhan Mantri Jan Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure affordability in access to financial services, namely,
  - o Banking/ Savings & Deposit Accounts,
  - o Remittance,
  - o Credit, Insurance,
  - o Pension

Objectives:

- ❖ Ensure access of financial products & services at an affordable cost.

- ❖ Use of technology to lower cost & widen reach.

- ❖ **The scheme was launched based upon the following 6 pillars:**

  - o Universal access to banking services.

  - o Basic savings bank accounts with overdraft facility of Rs. 10,000/- to every eligible adult.

  - o Financial Literacy Programme– Promoting savings, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking.

  - o Creation of Credit Guarantee Fund – To provide banks some guarantee against defaults.

  - o Pension scheme for the Unorganised sector.

Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya (2017)

- ❖ It was launched in October, 2017 with the objective to achieve universal household electrification by providing electricity connections to all un-electrified households in rural areas and all poor households in urban areas in the country.

- ❖ Biggest universal electrification initiatives with collaborative and concerted efforts of the Centre and the States.

- ❖ It is a concurrent program to Deen Dayal Upadhyaya Gram Jyoti Yojana? (DDUGJY).

- ❖ Rural Electrification Corporation Limited (REC) is the nodal agency for the operationalization of the scheme throughout the country.

Goal:

- ❖ To achieve Universal Household Electrification in the country by establishing last-mile connectivity and delivering power to all un-electrified rural families and poor urban households.

Salient Features:

- ❖ The prospective beneficiary households for free connection would be identified using Socio-Economic Caste Census (SECC) 2011 data.

  - o Households not found eligible as per SECC data, would also be provided electricity connections on payment of Rs 500 recoverable in 10 instalments through electricity bills.

- ❖ All DISCOMs including Private Sector DISCOMs, State Power Departments and RE Cooperative Societies are eligible for financial assistance.

- ❖ Dedicated web portal for SAUBHAGYA has been developed to capture the information and progress of household electrification.

PM WANI (Prime Minister WiFi Access Network Interface) Scheme (2020)

- ❖ It was approved by the Union Cabinet in December 2020.

- ❖ Department of Telecom (DoT), Ministry of Communications is the nodal agency to proliferate Broadband through Public Wi-Fi networks under the framework of Prime Minister's Wi-Fi Access Network Interface (PM-WANI)

- o This was first recommended by the Telecom Regulatory Authority of India (TRAI) in 2017.

- ❖ The objective is to provide public Wi-Fi service through Public Data Offices (PDOs) spread across the length and breadth of the country just like what PCOs (Public Call Offices) did for telephone spread in India.

- ❖ The Public Wi-Fi Networks will be set up by Public Data Office Aggregators (PDOAs).

- ❖ The Public Data Offices (PDOs) will be there with no requirement of the license, registration, or any other fees.

Key Highlights:

- ❖ PM-WANI ecosystem will be operated by different players such as Public Data Office (PDO); Public Data Office Aggregator (PDOA); App Provider; Central Registry.

  - o The PDOs will either provide internet on their own or will lease from some other Internet Service Provider (ISP).

  - o A central registry will be set-up which will maintain details of all app providers, PDOAs and PDOs.

    - ▪ It will be handled by the Centre for Development of Telematics (C-DoT).

  - o It will also have an app developer who will build a platform to register users and discover Wani-compliant Wi-Fi hotspots in an area and display them on the app.

PM SVANidhi Scheme (2020)

The Government of India has extended the PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme beyond March 2022

About PM SVANidhi Scheme

- ❖ PM SVANidhi is a Central Sector Scheme to facilitate street vendors to access affordable working capital loan for resuming their livelihoods activities, after easing of lockdown.

❖ It has been extended with the following provisions:

❖ Extension of lending period till December 2024;

❖ Introduction of 3rd loan of upto Rs. 50,000 in addition to 1st & 2nd loans of 10,000 and 20,000 respectively.

❖ To extend 'SVANidhi Se Samriddhi' component for all beneficiaries of PM SVANidhi scheme across the country;

❖ 42 lakh street vendors are to be provided benefits under PM SVANidhi Scheme by December 2024.

Garib Kalyan Rojgar Abhiyaan (2020)

Objectives

The objectives of this 125 days Abhiyaan, with a resource envelop of Rs. 50,000 Crore are:

❖ Provide livelihood opportunities to returning migrants and similarly affected rural citizens

❖ Saturate villages with public infrastructure – Anganwadis, Panchayat Bhawans, Community Sanitary Complexes etc.

❖ Set stage for enhancing longer term livelihood opportunities.

Highlights of the scheme

❖ The first priority of the scheme is to meet the immediate requirement of workers who have gone back to their districts by providing them with livelihood opportunities.

❖ The focus is also on rural citizens.

Coverage

❖ A total of 116 Districts with more than 25,000 returnee migrant workers across six States, namely Bihar, Uttar Pradesh, Madhya Pradesh, Rajasthan,

Jharkhand and Odisha have been chosen for the campaign which includes 27 Aspirational Districts.

❖ These districts are estimated to cover about 2/3 of such migrant workers.

Duration of the scheme

Garib Kalyan Rojgar Abhiyaan (GKRA) will be operational for a period of 125 days, commencing from 20th June, 2020.

Intended Beneficiaries

Returnee migrant workers and similarly affected rural population of 6 States namely Bihar, Jharkhand, Odisha, Rajasthan, Madhya Pradesh and Uttar Pradesh.

Focus on 25 Works

❖ Abhiyaan involves intensified and focused implementation of 25 target driven works to provide employments and create infrastructure in the rural areas of 116 Abhiyaan Districts with a resource envelope of Rs 50,000 crore.

Implementation of the scheme

The scheme will be a coordinated effort by 12 different ministries including rural development, Panchayati Raj, Road transport and highways, mines, drinking water and sanitation, environment, railways, petroleum and natural gas, new and renewable energy, border Roads, Telecom and agriculture.

Significance of the scheme

❖ The jobs selected in the campaign will enable proper utilisation of the strength and skill of people.

❖ It will also enable the government to convert Covid crisis into an opportunity.

SWADES (Skilled Workers Arrival Database for Employment Support) Initiative (2021)

SWADES Initiative

- ❖ SWADES is a joint initiative of the Ministry of Skill Development & Entrepreneurship (MSDE), the Ministry of Civil Aviation and the Ministry of External Affairs.

- ❖ MSDE's implementation arm National Skill Development Corporation (NSDC) is supporting the implementation of the project.

- ❖ It aims to create a database of qualified citizens based on their skillsets and experience to tap into and fulfil the demand of Indian and foreign companies.

- ❖ The collected information will be shared with the companies for suitable placement opportunities in the country.

- ❖ The returning citizens are required to fill up an online SWADES Skills Card.

- ❖ The card will facilitate a strategic framework to provide the returning citizens with suitable employment opportunities through discussions with key stakeholders including.

PM Garib Kalyan Anna Yojana (2020)

- ❖ Recently, the Union government has named its new free foodgrain scheme under the National Food Security Act, 2013, as 'Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)'.

More about the scheme

About:

- ❖ The new integrated food security scheme for providing free food grains to Antodaya Anna Yojna (AAY) & Primary Household (PHH) beneficiaries, is rolled out from 1st January 2023.

- ❖ The integrated scheme is expected to strengthen the provisions of NFSA, 2013 in terms of accessibility, affordability and availability of foodgrains for the poor.

Free foodgrains for 2023:

❖ Keeping in view welfare of the beneficiaries and in order to maintain uniformity across the States, free foodgrains will be provided under PMGKAY for the year 2023 to all PHH and AAY beneficiaries, as per entitlement under NFSA.

Ministry:

❖ The Ministry of Consumer Affairs, Food and Public Distribution and state-run Food Corporation of India (FCI) along with state governments will look out for smooth roll out of the new scheme.

Pradhan Mantri Laghu Vyapari Maan-dhan Yojana (2019)

It is a voluntary and contribution based central sector scheme.

The government launched the scheme, entailing monthly minimum assured pension of ₹3,000 for the entry age group of 18-40 years after attaining the age of 60 years, with effect from July 22, 2019.

Under the scheme, the government makes matching contribution in the subscribers' account.

The scheme is based on self-declaration as no documents are required except bank account and Aadhaar Card.

Pradhan Mantri Shram Yogi Maandhan(2019)

About:

❖ It is a Voluntary and Contributory Pension Scheme under the purview of the Central Sector Scheme, administered by the Ministry of Labour and Employment and implemented by LIC.

Eligibility:

❖ The scheme is open for Unorganised Workers.

❖ They should not be engaged in the Organized Sector (member of EPFO/NPS/ESIC) or an income taxpayer.

- ❖ They should be aged between 18-40 years when registering.

- ❖ Their monthly income should be equal to or less than Rs 15,000 per month.

Features:

- ❖ Assured Pension of Rs. 3000/- month after attaining the age of 60 years. After the death of a subscriber, the spouse will get 50% of the pension as a family pension.

- ❖ Matching Contribution by the Government of India.

- ❖ In case of permanent disability, subscribers can continue or exit with the contributed amount.

- ❖ After the death of the subscriber and his or her spouse, the corpus shall be credited back to the fund.

- ❖ In case the contribution has not been made continuously, the subscriber is allowed to regularise it after payment of outstanding dues, penalty charges, if any, decided by the government.

Pradhan Mantri Vaya Vandana Yojana (2017)

- ❖ The Pradhan Mantri Vaya Vandana Yojana was launched in 2017 by the Ministry of Finance to offer a guaranteed payout of pension to senior citizens every month.

- ❖ The Scheme can be purchased offline as well as online through the Life Insurance Corporation (LIC) which has been given the sole privilege to operate this Scheme.

Eligibility:

- ❖ Minimum Entry Age: 60 years (completed)

- ❖ Maximum Entry Age: No limit

Components:

- ❖ One can invest a maximum amount of Rs. 15 lakh under PMVVY scheme. The tenure of policy is set at 10 years.

- ❖ Senior citizens can draw a minimum pension of Rs. 1,000 per month depending on the amount invested in the scheme. The maximum pension amount is limited at Rs. 10,000 per month.

- ❖ Pension will be payable as per the frequency of monthly, quarterly, half-yearly, yearly as chosen by the pensioner at the time of purchase.

- ❖ Aadhar has been made mandatory to avail the benefit of the scheme.

Role of the Government:

- ❖ The Government's financial liability is limited to the extent of the difference between the market return generated by LIC and the assured rate of return (7.4% for 2020-21).

- ❖ The pension is based on the assured rate of return.

- ❖ This protects elderly persons aged 60 years and above against a future fall in their interest income due to uncertain market conditions.

Other Benefits:

- ❖ Loan upto 75% of Purchase Price shall be allowed after 3 policy years.

- ❖ The scheme is exempted from Goods & Services Tax (GST).

AMRUT (June, 2015)

About

Aim:

- ❖ To empower startups in the water/ used-water sector to grow through innovation and design that will drive sustainable economic growth and generate employment opportunities.

Vision:

- ❖ Technology Sub-mission to engage startups as 'Technology Partner'

Selection & Support:

❖ MoHUA will select 100 start-ups through this challenge and provide Rs.20 lakh each as funding support.

❖ Mentorship will also be provided in this.

First of its kind:

❖ It is a first of its kind networking platform to startups, young innovators, industry partners, incubators and States/cities.

AMRUT 2.0

About:

❖ AMRUT 2.0 is a transformative and unique scheme.

Aim:

❖ To provide 100% coverage of water supply to all households in around 4,700 urban local bodies by providing about 2.68 crore tap connections and 100% coverage of sewerage and septage in 500 AMRUT cities by providing around 2.64 crore sewer/ septage connections, which will benefit more than 10.5 crore people in urban areas.

Principle:

❖ It will adopt the principles of circular economy and promote conservation and rejuvenation of surface and groundwater bodies.

❖ The Mission will promote data led governance in water management and Technology Sub-Mission to leverage latest global technologies and skills.

Funding:

❖ It has a huge outlay of over Rs 2.77 lakh crore.

Surveys:

❖ Under this mission, drinking water surveys will be conducted to provide better water services to the people.

❖ 'Pey Jal Survekshan' will be conducted to promote progressive competition among cities.

Benefits:

❖ Ensuring water security in the country,

❖ Reducing water's transportation costs,

❖ Reducing groundwater contamination, and

❖ Increasing water utilisation capacity.

Swachhta Saarthi Fellowship: Waste to Wealth Mission

❖ **Objectives:** To recognize students, community workers/self-help groups, and municipal/sanitary workers who are engaged in tackling the enormous challenge of waste management, scientifically and sustainably.

❖ Three Categories of Awards under the Fellowships:

   o **Category-A**: Open to School students from 9th to 12th standards engaged in waste management community work.

   o **Category-B:** Open to College students (UG, PG, Research students) engaged in waste management community work.

   o **Category-C:** Open to Citizens working in the community and through SHGs, municipal or sanitary workers working beyond specifications of their job requirements/descriptions.

Waste to Wealth Mission:

❖ This mission will identify, develop, and deploy technologies to treat waste to generate energy, recycle materials, and extract worth.

❖ The Waste to Wealth Mission is one of the nine national missions of the Prime Minister's Science, Technology, and Innovation Advisory Council (PM-STIAC).

❖ The mission will assist and augment the Swachh Bharat and Smart Cities projects to create circular economic models that are financially viable for waste management to streamline waste handling in the country.

Atal Pension Yojana (APY) (2015)

Launched:

❖ It was launched in 2015.

Aim

❖ To provide social security for the people working in an unorganised sector as people working in such sectors mainly belong to a low-income group.

Eligibility:

❖ Any Indian citizen in the age group of 18-40 years having savings bank account/ post office savings bank account.

❖ The co-contribution of the Government of India is available for 5 years & for those who are not covered by any Statutory Social Security Scheme and are not income tax payers.

Administrated By:

❖ Pension Fund Regulatory and Development Authority (PFRDA).

Coverage

❖ The Scheme has been implemented comprehensively across the country covering all states and Union Territories.

❖ Atal Pension Yojana (APY) is open to all bank account holders who are not members of any statutory social security scheme.

Guaranteed pension

❖ Under this social security scheme, a subscriber receives a minimum guaranteed pension of 1000 to 5000 per month from the age of 60 years, depending upon his contribution.

❖ The same pension would be paid to the spouse of the subscriber after the demise of subscriber and on demise of both the subscriber and spouse, the pension wealth as accumulated till age 60 of the subscriber would be returned back to the nominee.

Benefits of APY

❖ **Old age people:** APY will help benefit the people of old age.

❖ **Source of income**: The scheme will help in providing income to the people who have very little sources of income.

❖ **Fixed pension**: the contribution levels would vary and would be low if subscriber joins early and increase if he joins late.

❖ **Eligible for tax benefits**: Contributions to the Atal Pension Yojana (APY) are eligible for tax benefits similar to the National Pension System (NPS).

Heritage City Development and Augmentation Yojana (January 2015)

Under HRIDAY launched in January, 2015, heritage related infrastructure development is being taken up in 12 identified cities at a total cost of Rs. 500 cr.

Aim

It aims to preserve and rejuvenate the rich cultural heritage of the country.

Objectives

1. Planning, development and implementation of heritage-sensitive infrastructure
2. Service Delivery and infrastructure provisioning in the core areas of the historic city
3. Preserve and revitalise heritage wherein tourists can connect directly with city's unique character

Funding

❖ HRIDAY is a central sector scheme, where 100% funding will be provided by Government of India.

❖ INR 500 Crores have been allocated to the scheme.

Key facts

❖ It seeks to promote an integrated, inclusive and sustainable development of heritage sites, focusing not just on maintenance of monuments but on advancement of the entire ecosystem including its citizens, tourists and local businesses.

❖ Central government will meet the entire expenditure under the scheme.

❖ The 12 cities selected for the scheme are Ajmer, Amritsar, Amravati, Badami, Dwarka, Gaya, Warangal, Puri, Kanchipuram, Mathura, Varanasi and Velankanni.

Sugamya Bharat Abhiyan (Accessible India Campaign) (3 December 2015)

❖ It was launched by the Prime Minister of India on International Day of Persons with Disabilities on 3rd December 2015.

Implementing Agency:

❖ AIC is the nationwide flagship campaign of the Department of Empowerment of Persons with Disabilities (DEPwD), Ministry of Social Justice and Empowerment.

Components of AIC:

❖ Built Environment Accessibility

❖ Transportation System Accessibility

❖ Information and Communication Eco-System Accessibility

Sugamya Bharat App:

❖ Helping in crowdsourcing grievances of accessibility being faced on ground in infrastructure and services and forwarding for redressal.

❖ Helpful in creating sensitization and awareness generation about importance of accessibility.

❖ COVID-19 related complaints which are meant only for Divyangjans are being given top priorities.

VI. SCHEMES FOR AGRICULTURAL DEVELOPMENT

Pradhan Mantri Fasal Bima Yojana (18, February 2016)

❖ It is in line with the One Nation – One Scheme theme- It replaced National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS).

❖ Launched in 2016.

❖ **Coverage:** All food & oilseed crops and annual commercial/horticultural crops for which past yield data is available.

❖ **Premium:** The prescribed premium is 2% to be paid by farmers for all Kharif crops and 1.5% for all rabi crops. In the case of annual commercial and horticultural crops, the premium is 5%.

Objectives:

1. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases.
2. To stabilise the income of farmers to ensure their continuance in farming.
3. To encourage farmers to adopt innovative and modern agricultural practices.
4. To ensure flow of credit to the agriculture sector.

Coverage:

The Scheme covers all Food & Oilseeds crops and Annual Commercial/Horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments (CCEs) are being conducted under General Crop Estimation Survey (GCES).

PMFBY to PMFBY 2.0 (overhauled PMFBY)

Completely Voluntary: It has been decided to make enrolment 100% voluntary for all farmers from 2020 Kharif.

Limit to Central Subsidy: The Cabinet has decided to cap the Centre's premium subsidy under these schemes for premium rates up to 30% for unirrigated areas/crops and 25% for irrigated areas/crops.

More Flexibility to States: The government has given the flexibility to states/UTs to implement PMFBY and given them the option to select any number of additional risk covers/features like prevented sowing, localised calamity, mid-season adversity, and post-harvest losses.

National Agriculture Market (e-NAM) (14 April, 2016)

About National Agriculture Market (e-NAM)

- ❖ It is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities.

- ❖ Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India.

Vision

- ❖ To promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply.

Mission

- ❖ Integration of APMCs across the country through a common online market platform to facilitate pan-India trade in agriculture commodities, providing better price discovery through transparent auction process based on quality of produce along with timely online payment.

Pradhan Mantri KISAN Samman Nidhi (PM-KISAN) (2019)

Introduction

The Government with a view to augment the income of the farm families is implementing a Central Sector Scheme, namely,"Pradhan Mantri KIsan SAmman Nidhi (PM-KISAN)". The Scheme is in effect from 01.12.2018.

Objective

❖ With a view to provide income support to all land holding eligible farmer families, the Government has launched PM-KISAN.

❖ The scheme aims to supplement the financial needs of the farmers in procuring various inputs to ensure proper crop health and appropriate yields, commensurate with the anticipated farm income.

Benefits and Eligibility conditions

❖ All land holding eligible farmer families (subject to the prevalent exclusion criteria) are to avail of the benefits under this scheme, as per the recent cabinet decision taken during May 2019.

❖ The revised Scheme is expected to cover around 2 crore more farmers, increasing the coverage of PM-KISAN to around 14.5 crore beneficiaries, with an estimated expenditure by Central Government of Rs. 87,217.50 crores for year 2019-20.

❖ Earlier, under the scheme, financial benefit has been provided to all Small and Marginal landholder farmer families with total cultivable holding up to 2 hectares with a benefit of Rs.6000 per annum per family payable in three equal installments, every four months.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) (2015)

❖ The Cabinet Committee on Economic Affairs(CCEA) chaired by the Prime Minister, has approved the implementation of PMKSY for 2021-26.

About PMKSY

❖ It was launched in 2015 and is a Centrally Sponsored Scheme, providing central grants to the State Governments for specific activities (90:10 for NE states & 75:25 for rest).

❖ **The major objective of PMKSY is:**
  o to achieve convergence of investments in irrigation at the field level
  o expand cultivable area under assured irrigation
  o improve on-farm water use efficiency to reduce wastage of water
  o enhance the adoption of precision-irrigation and other water-saving technologies

- ❖ **Components of PMKSY:**
  - ○ **Accelerated Irrigation Benefits Programme (AIBP):**
    - ▪ It aims for financial support to irrigation projects.
    - ▪ The inclusion criteria have been relaxed for projects under tribal and drought-prone areas.
  - ○ **Har Khet Ko Pani (HKKP):**
    - ▪ It aims for the enhancement of physical access on the farm and the expansion of cultivable areas under assured irrigation.
    - ▪ **It consists of four sub-components:**
      - ▪ Command Area Development (CAD),
      - ▪ Surface Minor Irrigation (SMI),
      - ▪ Repair, Renovation and Restoration (RRR) of Water Bodies, and
      - ▪ Ground Water Development.
      - ▪ AIBP and HKKP are implemented by the Department of Water Resources, River Development and Ganga Rejuvenation.

Watershed Development:

- ▪ It is implemented by the Department of Land Resources.
- ▪ There is a specific provision for the development of spring sheds.
  - ○ Per Drop More Crop(PDMC):
- ▪ It is implemented by the Department of Agriculture and Farmers Welfare.
- ▪ The dedicated Micro Irrigation Fund(MIF) is with NABARD under PMKSY.

Soil Health Card Scheme (December 5, 2015)

- ❖ The Ministry of Agriculture and Farmers' Welfare introduced the scheme on December 5, 2015.

- ❖ **Soil Health Card (SHC)** is a printed report which contains nutrient status of soil with respect to 12 nutrients: pH, Electrical Conductivity (EC), Organic Carbon (OC), Nitrogen (N), Phosphorus (P), Potassium (K), Sulphur (S), Zinc (Zn), Boron (B), Iron (Fe), Manganese (Mn) and Copper (Cu) of farm holdings.

- ❖ SHC is provided to all farmers in the country at an interval of 3 years to enable the farmers to apply recommended doses of nutrients based on soil test values to realize improved and sustainable soil health and fertility, low costs and higher profits. Farmers can track their soil samples and also obtain their **Soil Health Card report**.

❖ It is a field-specific detailed report of soil fertility status and other important soil parameters that affect crop productivity.

Krishi UDAN 2.0 (2020)

❖ **Background–** Krishi UDAN Scheme was launched in 2020 on international and national routes to assist farmers in transporting agricultural products so that it improves their value realisation.

❖ **Aim–** The scheme proposes to facilitating and incentivizing movement of Agri-produce by air transportation.

❖ **Nodal ministry–** Ministry of Civil Aviation.

❖ It will be implemented at 53 airports across the country mainly focusing on Northeast and tribal regions and is likely to benefit farmer, freight forwarders and Airlines.

Key Highlights of KRISHI UDAN 2.0:

❖ **Facilitating and incentivizing movement of Agri-produce by air transportation**: The scheme will provide a full waiver of landing, parking, Terminal Navigation and Landing Charges and Route Navigation Facilities Charges for domestic airlines.

❖ **Strengthening cargo-related infrastructure at airports and off airports:** The Ministry will facilitate the development of a hub and spoke model and freight to transport perishable products.

❖ **Concessions sought from other bodies:** The Ministry has asked states to reduce sales tax on Aviation Turbine Fuel (ATF) to 1 percent for airlines under Krishi UDAN 2.0.

❖ **Resources-Pooling through establishing convergence mechanism:** Collaboration with other government departments and regulatory bodies.

❖ **Focus Routes:** Seven focus routes and the agro products to be flown from there have been identified under the scheme.

❖ **Technological convergence**: Development of E-KUSHAL (Krishi UDAN for Sustainable Holistic Agri-Logistics).

Paramparagat Krishi Vikas Yojana (2015)

Introduction

- ❖ "Paramparagat Krishi Vikas Yojana" is an elaborated component of Soil Health Management (SHM) of major project National Mission of Sustainable Agriculture (NMSA).

- ❖ Under PKVY Organic farming is promoted through adoption of organic village by cluster approach and PGS certification.

Expected outcomes
The Scheme envisages:

1. Promotion of commercial organic production through certified organic farming.
2. The produce will be pesticide residue free and will contribute to improve the health of consumer.
3. It will raise farmer's income and create potential market for traders.
4. It will motivate the farmers for natural resource mobilization for input production.

Programme implementation

1. Groups of farmers would be motivated to take up organic farming under Paramparagat Krishi Vikas Yojana (PKVY).
2. Fifty or more farmers will form a cluster having 50 acre land to take up the organic farming under the scheme.
3. In this way during three years 10,000 clusters will be formed covering 5.0 lakh acre area under organic farming.
4. There will be no liability on the farmers for expenditure on certification.
5. Every farmer will be provided Rs. 20,000 per acre in three years for seed to harvesting of crops and to transport produce to the market.
6. Organic farming will be promoted by using traditional resources and the organic products will be linked with the market.
7. It will increase domestic production and certification of organic produce by involving farmers

Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (2018)

❖ The Scheme is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.

❖ The increase in MSP can improve farmer's income by strengthening procurement mechanism in coordination with the State Governments.

Components of PM-AASHA
Price Support Scheme (PSS)

❖ Under the PSS, Central nodal agencies will procure pulses, oilseeds and copra with proactive role of state governments.

❖ The Food corporation of India (FCI) and the National Agricultural Cooperative Marketing Federation of India (NAFED) will help implement the scheme.

Price Deficiency Payment Scheme (PDPS)

❖ Under the PDPS, the state will provide the difference between the prices prevailing in mandis and the MSP.

❖ All oil-seeds are to be covered under PDPS.

Pilot of Private Procurement & Stockist Scheme (PPPS)

❖ In lieu of PSS and PDPS, in certain pilot districts the PPPS will be tried out.

❖ Private agencies will procure oilseeds in coordination with the government.

RKVY-RAFTAAR Scheme (2017)

Ministry/Department: Ministry of Agriculture

Aim: To make farming remunerative economic activity by strengthening farmer's effort, risk mitigation and promoting agri¬business entrepreneurship.

Scheme:

❖ Government has approved continuation of Rashtriya Krishi Vikas Yojana (RKVY) as Rashtriya Krishi Vikas Yojana- Remunerative Approaches for Agriculture and Allied sector Rejuvenation (RKVY-RAFTAAR) for three years i.e. 2017-18 to 2019-20.

❖ The scheme aims to fast-track agriculture development by emphasising on development of agriculture infrastructure, specifically post-harvest infrastructure and assets, promotion of value addition linked agri-business models.

❖ The financial allocation of scheme is Rs. 15,722 crore and it will be provided to states as 60:40 grants between Centre and States (90:10 for North Eastern States and Himalayan States).

VII. SCHEMES FOR INDUSTRIAL DEVELOPMENT

Prime Minister's Employment Generation Programme (PMEGP) (2008)

❖ The PMEGP has been approved for continuation over the 15th Finance Commission Cycle for five years from 2021-22 to 2025-26 with an outlay of Rs.13554.42 Crore.

About Prime Minister's Employment Generation Programme (PMEGP)

❖ The scheme is implemented by Khadi and Village Industries Commission (KVIC) functioning as the nodal agency at the national level.

❖ At the state level, the scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs), District Industries Centres (DICs) and banks.

❖ It aims to facilitate generation of employment opportunities for unemployed youth across the country by assisting the setting up of micro-enterprises in the non-farm sector.

Objectives

❖ To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.

❖ To bring together widely dispersed traditional artisans/ rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.

Major modifications/improvements have been made in the existing Scheme:

❖ Increasing the maximum project cost from existing Rs.25 lakh to Rs. 50 lakh for manufacturing units and from existing Rs.10 lakh to Rs.20 lakh for service units.

❖ Modify definition of village industry and Rural Area for PMEGP. Areas falling under Panchayti Raj institutions to be accounted under rural areas, whereas areas under Municipality to be treated as urban areas.

Pradhan Mantri Rozgar Protsahan Yojana (PMRPY) (2016)

About Pradhan Mantri Rojgar Protsahan Yojana:

❖ The scheme "Pradhan Mantri Rojgar Protsahan Yojana"(PMRPY) was announced in the Budget for 2016-17.

❖ The objective of the scheme is to promote employment generation.

❖ The scheme is being implemented by the Ministry of Labour and Employment.

❖ Under the scheme employers would be provided an incentive for enhancing employment by reimbursement of the 8.33% EPS contribution made by the employer in respect of new employment.

❖ The PMRPY scheme is targeted for workers earning wages upto Rs. 15,000/- per month.

Objectives

❖ The Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) is a scheme to incentivise employers registered with the Employees' Provident Fund Organisation (EPFO) for job creation by the Government paying the full contribution of employers to the Employee Pension Scheme (EPS) and Employees' Provident Fund (EPF) in respect of new employees having a new Universal Account Number (UAN).

❖ A direct benefit is that these workers will have access to social security benefits of the organized sector.

Scheme Eligibility

❖ All establishments registered with Employees' Provident Fund Organisation (EPFO) can apply for availing benefits under the scheme subject to the following conditions

❖ Establishments registered with the Employees' Provident Fund Organisation (EPFO) should also have a Labour identification Number (LN) allotted to them under the Shram Suvidha Portal .

❖ The LIN will be the primary reference number for all communication to be made under the PMRPY Scheme.

Sahakar Mitra: Scheme on Internship Programme (June 2020)

❖ It is an initiative by the National Cooperative Development Corporation (NCDC) for young professionals. It is expected to be beneficial for both i.e. cooperatives as well as for the young professionals.

❖ Earlier, the government launched 'The Urban Learning Internship Program (TULIP) Portal' to provide internship opportunities to thousands of fresh graduates and engineers of the country under the 'Smart City' projects.

Objectives:

❖ The Sahakar Mitra scheme will help cooperative institutions access new and innovative ideas of young professionals while the interns will gain experience of working in the field to be self-reliant.

❖ It will provide the young professionals an opportunity of practical exposure and learning from the working of NCDC and cooperatives as a paid intern.

❖ It would also provide an opportunity to professionals from academic institutions to develop leadership and entrepreneurial roles through cooperatives as Farmers Producers Organizations (FPO).

❖ In line with the AtmaNirbhar Bharat (Self Reliant India), it focuses on the importance of Vocal for Local.

Eligibility:

❖ Professional graduates in disciplines such as Agriculture and allied areas, IT, etc.

❖ Professionals who are pursuing or have completed their MBA degrees in Agribusiness, Cooperation, Finance, International Trade, Forestry, Rural Development, Project Management, etc.

Financial Support:

- ❖ NCDC has designated funds for the paid internship program under which each intern will get financial support over a 4 months internship period.

Credit Guarantee Fund Scheme (CGS) for Micro and Small Enterprises (2000)

- ❖ It was launched in 2000 by the Government of India (GoI) to make available collateral-free credit to the micro and small enterprise sector.

  - o Both the existing and the new enterprises are eligible to be covered under the scheme.

- ❖ The corpus of CGTMSE is being contributed by the GoI and SIDBI in the ratio of 4:1 respectively.

- ❖ The Ministry of MSMEs, GoI and Small Industries Development Bank of India (SIDBI) established a trust named Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) to implement the CGS.

- ❖ Discussions on increasing the reach of CGTMSE in the meeting

  - o Government has set a target of increasing credit guarantee to ₹50,000 crores under this scheme, which is a jump of about 67% over the last year.

FAME-India Scheme (1 April, 2015)

The Department of Heavy Industry is administering the scheme "Faster Adoption and Manufacturing of Electric and Hybrid Vehciles in India", popularly known as FAME India scheme since 01st April 2015.

FAME focuses on 4 areas i.e.

- ❖ Technology development,
- ❖ Demand Creation,
- ❖ Pilot Projects and
- ❖ Charging Infrastructure.

Aim

❖ To promote manufacturing of electric and hybrid vehicle technology and to ensure sustainable growth of the same, Department of Heavy Industry is implementing FAME-India Scheme Phase – I [Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India] from 1st April 2015.

❖ The scheme was initially up to 31st April 2017, has been extended up to 31st March 2019 or till Notification of FAME-II, whichever is earlier.

FAME-India Scheme Phase – II

Aims to boost electric mobility and increase the number of electric vehicles in commercial fleets.

Target

❖ The outlay of ₹10,000 crore has been made for three years till 2022 for FAME 2 scheme.

❖ The government will offer the incentives for electric buses, three-wheelers and four-wheelers to be used for commercial purposes.

❖ Plug-in hybrid vehicles and those with a sizeable lithium-ion battery and electric motor will also be included in the scheme and fiscal support offered depending on the size of the battery.

Startup India Seed Fund Scheme (January 2021)

Background

❖ It was announced by the Prime Minister of India in January 2021 marking the five-year anniversary of the Startup India initiative.

❖ The PM, at the Startup India's international summit, 'Prarambh', highlighted that the government is trying to create a startup system, which is based on the mantra 'of the youth, by the youth, for the youth'.

Need

- ❖ Easy availability of capital is crucial for entrepreneurs at the early stages of growth of an enterprise.

- ❖ Angel investors and venture capital firms only provide funding after the proof of concept has been provided. Similarly, banks provide loans only to asset-backed applicants.

About SISFS

It has been created by the Department for Promotion of Industry and Internal Trade (DPIIT).

- ❖ **Objective:** It aims to provide financial assistance to startups for proof of concept, prototype development, product trials, market entry and commercialisation.

- ❖ **Funding:** A sum of Rs. 945 crore has been allocated for the fund over the next four years for providing seed funding to eligible startups.

  - o Grants of up to Rs. 5 crore shall be provided to eligible incubators selected by an expert committee.

    - ▪ They shall be offered grants of up to Rs. 20 lakh for validation of proof of concept, prototype development or product trials.

    - ▪ Furthermore, investments of up to Rs. 50 lakh shall be provided to startups for market entry, commercialization or scaling up through convertible debentures or debt-linked instruments.

Atmanirbhar Bharat Rojgar Yojana (ABRY) (2020)

"Atmanirbhar Bharat Rozgar Yojana" is being launched to boost employment in formal sector and incentivize creation of new employment opportunities during the Covid recovery phase under Atmanirbhar Bharat Package 3.0..

The scheme is to be operational for the period 2020-2023.

About the Atmanirbhar Bharat Rojgar Yojana (ABRY)

1. Under this, Government of India will provide subsidy for two years in respect of new employees engaged on or after 1st October, 2020 and up to 30th June, 2021.
2. Government will pay both 12% employees' contribution and 12% employers' contribution i.e. 24% of wages towards EPF in respect of new employees in establishments employing upto 1000 employees for two years.
3. Government will pay only employees' share of EPF contribution i.e. 12% of wages in respect of new employees in establishments employing more than 1000 employee for two years.

Beneficiaries

Beneficiaries (new employees) under Scheme

❖ An employee drawing monthly wage of less than Rs. 15000/- who o was not working in any EPFO registered establishment and did not have a Universal Account Number (UAN) prior to 01st October, 2020 who joins employment in any establishment on or after 01.10.2020 up to 31.03.2022 and who is allotted Aadhaar validated UAN

❖ The incentive is payable by the Central Government by upfront credit in the UANs of the new employees.

Validity Period

❖ for registration of eligible employers and new employees
❖ From 1st October, 2020
❖ up to 31st March, 2022

For payment of incentive in form of EPF contributions – 24 Wage months from date of registration of new employees

Eligibility criteria for Establishments

Establishments registered with EPFO if they add new employees compared to reference base of employees as in September, 2020 as under:

❖ minimum of two new employees if reference base is 50 employees or less.

❖ minimum of five new employees if reference base is more than 50 employees.

Benefits

❖ Government of India will provide subsidy for two years in respect of new employees engaged on or after 1st October, 2020 and upto 30th June, 2021 at following scale

❖ The subsidy support to get credited upfront in Aadhaar seeded EPFO Account (UAN) of eligible new employee

PM Formalization of Micro Food Processing Enterprises (PM FME) scheme (2020)

The Ministry of Food Processing Industry (MoFPI) launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of "Atmanirbhar Bharat Abhiyan".

About the Scheme:

❖ It is an all India "Centrally Sponsored scheme" to be implemented over a period of five years from 2020-21 to 2024-25 with an outlay of Rs 10,000 crore.

❖ The expenditure under the scheme would be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and the Himalayan States, 60:40 ratio with UTs with the legislature and 100% by Centre for other UTs.

❖ It will provide financial, technical and business support for up-gradation of existing micro food processing enterprises.

❖ Under the PM FME scheme, micro-enterprises will get 35% subsidy on eligible project cost, with a maximum ceiling of Rs.10 lakh per unit.

❖ **Significance–** The Scheme would generate a total investment of Rs 35,000 crore and generate 9 lakh skilled and semi-skilled employment and benefit 8 lakh units through access to information, training, better exposure and formalization.

Implementation:

❖ The Scheme adopts **One District One Product (ODODP)** approach to reap benefits of scale in terms of procurement of inputs, availing common services and marketing of products.

❖ The States would identify food products for a district keeping in view the existing clusters and availability of raw material.

❖ The ODOP product could be a perishable produce based product or cereal-based products or a food product widely produced in a district and their allied sectors.

❖ The Scheme focuses on waste to wealth products, minor forest products and Aspirational Districts.

PLI for Food Processing Sector (2020)

The Union Cabinet approved a 10,900 crore-production linked incentive (PLI) scheme for its food processing industry.

Key Highlights

❖ **Implementation**

o This scheme will be implemented over six years till 2026-27 and the government expects it to aid the expansion of production capacities to generate processed food output worth ₹33,494 crores.

❖ **Coverage**

o This scheme aims to incentivise the manufacturing of products in four segments — ready-to-cook and ready-to-eat, processed fruits and vegetables, marine products, and mozzarella cheese.

❖ Innovative or organic products of small and medium-sized enterprises (SMEs) will also be eligible for this scheme.

❖ A portion of the subsidies has also been allocated to support the branding and marketing activities of Indian brands to help them gain wider acceptance in international markets.

VIII. SCHEMES FOR RURAL DEVELOPMENT

Jal Jeevan Mission (2019)

- ❖ **Launched:** August 15, 2019.

- ❖ **Aim:** To provide safe and adequate drinking water through individual household tap connections by 2024 to all households in rural India.

- ❖ **Ministry:** It comes under the Ministry of Jal Shakti.

- ❖ **Funding Pattern**: The fund sharing pattern between the Centre and states is:
  - o 90:10 for Himalayan and North-Eastern States
  - o 50:50 for other states
  - o 100% for Union Territories.

Focus Areas:

- ❖ recharge and reuse through grey water management
- ❖ water conservation
- ❖ rain water harvesting

Four pillars:

- ❖ people's participation,
- ❖ stakeholder participation,
- ❖ political will and
- ❖ optimum utilization of resources.

Significance:

- ❖ Local people and Gram Sabhas and other institutions of local governance have been given an unprecedented role in the campaign.

- ❖ Local women are trained for water testing and are members of 'Paani Samitis'.

- ❖ It is a scheme run by the community, for the community.

Unnat Jyoti by Affordable Lighting for All (UJALA) Scheme (2015)

❖ It is a zero-subsidy scheme launched in 2015.

❖ It is also known as the LED-based Domestic Efficient Lighting Programme (DELP) and is the world's largest domestic lighting project.

❖ **Aim:** To promote the efficient usage of energy for all i.e., its consumption, savings and lighting.

❖ **Eligibility**: Every domestic household having a metered connection can get the LED bulbs.

❖ **Achievements so far:**

   o EESL has distributed over 36.69 crore LED bulbs across India, which has resulted in

     ▪ Estimated energy savings of 47.65 billion kWh per year.
     ▪ Avoided peak demand of 9,540 MW.
     ▪ Estimated GreenHouse Gas (GHG) emission reduction of 38.59 million tonnes CO_2 per year.

   o It has helped in the growth of domestic LED markets.
   o It has helped to bring down the average household electricity bills by 15%.

Ghar Tak Fibre Scheme (2020)

❖ In 2020 Indian Prime Minister inaugurated 'Ghar Tak Fibre' scheme in Bihar.

❖ Implemented by: Ministry of Electronics and Information Technology

Key takeaways

❖ Aim: To connect all 45,945 villages of Bihar with high-speed optical fibre internet by 31st March 2021.

❖ Under the scheme, Bihar has to provide at least five fibre-to-the-home (FTTH) connections per village and at least one WiFi hotspot per village.

- ❖ The Scheme will lead digital services including e-Education, e-Agriculture, Tele-Medicine, and other social security schemes in Bihar.

- ❖ It shall boost the local employment generation with the implementation of Bharat Net initiative which will be done by recruiting local workers.

Vriksharopan Abhiyan (2021)

The Ministry of Coal will be launching Vriksharopan Abhiyan – 2021 as part of Azadi Ka Amrit Mahotsav Celebrations.

About Vriksharopan Abhiyan:

1. **Organized by:** It is a tree plantation campaign to be organized by the Ministry of Coal.

2. Under the initiative, large scale plantations will be carried out in colonies, offices, and mines and in other suitable areas of coal and lignite PSUs. Seedlings will also be distributed in the nearby areas for promoting plantation by society.

3. **Target:** It is expected that more than 300 plantation sites in and around coalfields across the country will be connected during the Abhiyan.

4. **Significance:** The initiative is expected to give a major boost to the Go Greening Initiative of the Ministry of Coal which has set an ambitious target to cover 2385 hectares of area under bio-reclamation/plantation.

- ❖ **Bio reclamation** aims to restore the natural capital of flora and fauna and productivity of land, which had been previously converted into fabricated capital through mining.

What is the need for these initiatives?

1. **The Indian economy** is facing the twin challenge of fulfilling its commitments for decarbonizing the energy sector on the one hand and, on the other, meeting the country's rising energy demand.

2. **But the energy demand** would primarily be reliant on coal due to its affordability and substantial indigenous availability.

3. **Thus,** our coal sector has to play a very crucial role in the foreseeable future in fulfilling the country's energy demand for meeting various developmental needs and at the same time, be responsible towards the environment and society.

4. **Against this backdrop**, India's coal sector has been taking several innovative initiatives to promote sustainable mining.

PM-KUSUM Scheme (2019)

❖ It was launched in 2019 by the Ministry of New and Renewable Energy (MNRE).

❖ It envisages income generation for farmers from their infertile land with the establishment of solar power plants.

   o While the farmers can sell the power generated from the solar plants to the power distribution companies, the solar pumps can also be installed for irrigation of agricultural land.

Aim:

❖ To help farmers access reliable daytime solar power for irrigation, reduce power subsidies, and decarbonise agriculture.

Components of Scheme: Three components:

❖ **Component A**: 10,000 MW of Decentralized Ground Mounted Grid Connected Renewable Power Plants of individual plant size up to 2 MW.

❖ **Component B**: Installation of 17.50 lakh standalone Solar Powered Agriculture Pumps of individual pump capacity up to 7.5 HP.

❖ **Component C**: Solarisation of 10 Lakh Grid-connected Agriculture Pumps of individual pump capacity up to 7.5 HP.

Deployment Models:

❖ They can use one of three deployment models:

   o off-grid solar pumps,
   o solarised agricultural feeders, or
   o grid connected pumps.

❖ Off-grid pumps have been the most popular, but the nearly 2,80,000 systems deployed fall far short of the scheme's target of two million by 2022.

Implementation:

❖ State Nodal Agencies (SNAs) of MNRE will coordinate with States/UTs, Discoms and farmers for implementation of the scheme.

Atal Bhujal Yojana (December 25, 2019)

❖ The Atal Bhujal Yojana (ABHY) is a central sector scheme worth Rs.6,000 crore for sustainable management of groundwater with community participation.

- o It envisages people's participation through the formation of 'Water User Associations', water budgeting, preparation & implementation of Gram-panchayat-wise water security plans, etc.

  - ▪ It is being implemented by the Ministry of Jal Shakti (earlier known as Ministry of Water Resources, River Development and Ganga Rejuvenation).

  - ▪ The scheme is being funded by the Government of India and the World Bank on 50:50 basis.

  - ▪ The identified over-exploited and water-stressed areas for the implementation of the scheme are Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, and Uttar Pradesh.

❖ The States have been selected according to the degree of groundwater exploitation and degradation, established legal and regulatory instruments, institutional readiness, and experience in implementing initiatives related to groundwater management.

Swasthya Raksha Programme (October, 2015)

Ministry/Department: Ministry of AYUSH

Aims to promote health and health education in villages.

Programme:

- ❖ Organize Swasthya Parikshan Camps, Swasthya Rakshan OPDs and Health and Hygiene awareness programme

- ❖ Create awareness about cleanliness of domestic surroundings and environment.

- ❖ Provide medical aid and incidental support in the adopted villages and colonies.

- ❖ Document demographic information, hygiene conditions, food habits, seasons, lifestyle etc., incidence and prevalence of disease and their relation to the incidence of disease.

- ❖ Assess health status and propagation of Ayurvedic concept of pathya-apathya and extension of health care services.

Shyam Prasad Mukherjee Rural-Urban Mission (SPMRM) (2016)

An expenditure of Rs.15,072.34 crore, constituting 54.24% of the outlay has already been incurred under Shyam Prasad Mukherjee Rural-Urban Mission (SPMRM).

About SPMRM

- ❖ It was launched in the year 2016 in mission mode to develop 300 clusters in the country holistically by provisioning economic, social and physical infrastructure facilities.

- ❖ The goal of SPMRM is the development of a cluster of villages that preserve and nurture the essence of rural community life with a focus on equity and inclusiveness without compromising with the facilities perceived to be essentially urban in nature, thus creating a cluster of 'Rurban villages.

- ❖ **Objectives:** To stimulate local economic development, enhance basic services, and create well planned Rurban clusters.

Following, significant achievements have been made:

- ❖ **Evaluation of NITI Aayog**: It found that "SPMRM growth clusters are playing a role in reducing urban migration by ensuring that basic infrastructure, utilities are provided.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana or DDU-GKY (2014)

Introduction

- ❖ The Vision of DDU-GKY is to "Transform rural poor youth into an economically independent and globally relevant workforce".

- ❖ It aims to target youth, in the age group of 15–35 years.

- ❖ DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.

Objectives

- ❖ Enable Poor and Marginalized to Access Benefits.

- ❖ Mandatory coverage of socially disadvantaged groups (SC/ST 50%; Minority 15%; Women 33%).

- ❖ Shifting Emphasis from Training to Career Progression.

- ❖ Post-placement support, migration support and alumni network.

- ❖ Proactive Approach to Build Placement Partnerships.

- ❖ Guaranteed Placement for at least 75% trained candidates.

- ❖ Enhancing the Capacity of Implementation Partners

- ❖ Nurturing new training service providers and developing their skills.

- ❖ Greater emphasis on projects for poor rural youth in Jammu and Kashmir (HIMAYAT).

Features

- ❖ Enable Poor and Marginalized to Access Benefits

- ❖ Demand led skill training at no cost to the rural poor

- ❖ Inclusive Program Design

- ❖ Mandatory coverage of socially disadvantaged groups (SC/ST 50%; Minority 15%; Women 33%)

- ❖ Shifting Emphasis from Training to Career Progression

- ❖ Pioneers in providing incentives for job retention, career progression and

- ❖ All program activities are subject to Standard Operating Procedures that are not open to interpretation by local inspectors. All inspections are supported by geo-tagged, time stamped videos/photographs.

Beneficiary Eligibility

- ❖ Rural Youth:15 – 35 Yrs
- ❖ SC/ST/Women/PVTG/PWD: upto 45 Yrs

Project Funding Support

- ❖ DDU-GKY provides funding support for placement linked skilling projects that address the market demand with funding support ranging from Rs. 25,696 to over Rs. 1 lakh per person, depending on the duration of the project and whether the project is residential or non-residential.

Unnat Bharat Abhiyan (2019)

- ❖ It is a flagship program of the Ministry of Education. It was launched in 2014.

- ❖ It aims to link the Higher Education Institutions (HEIs) with a set of at least (5) villages, so that these institutions can contribute to the economic and social betterment of these village communities using their knowledge base.

- o It covers two major domains for holistic development of villages – human development and material (economic) development - in an integrated way.

- ❖ The Indian Institute of Technology Delhi (IIT, Delhi) has been designated as the National Coordinating Institute (NCI) for the UBA scheme.

Main Objectives:

- ❖ To engage the faculty and students of HEIs in identifying development issues in rural areas and finding sustainable solutions for the same.

- ❖ Identify & select existing innovative technologies, enable customisation of technologies, or devise implementation methods for innovative solutions, as required by the people.

- ❖ To allow HEIs to contribute to devising systems for smooth implementation of various Government programmes.

Unnat Bharat Abhiyan 2.0:

- ❖ It is the upgraded version of UBA 1.0. It was launched in 2018.

- ❖ UBA 1.0 or UBA Phase-1 was the Invitation Mode in which Participating Institutions were invited to be a part of UBA.

- ❖ Whereas UBA 2.0 is the Challenge Mode of Unnat Bharat Abhiyan programme where all HEIs are required to willingly adopt at least 5 villages. Currently, UBA 2.0 Mode is going on.

IX. SCHEMES FOR YOUTH DEVELOPMENT

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) (2015)

❖ Launched in 2015, it is a flagship program of the Ministry of Skill Development and Entrepreneurship (MSDE) implemented by the National Skill Development Corporation (NSDC).

❖ Under PMKVY, training and assessment fees are paid completely by the Government. Pay-outs are provided to the Training Providers (TPs) in alignment with the common norms.

❖ **Funding**: The scheme is being implemented at the Centre and the State level with a 50:50 allocation of funds and targets with more enhanced involvement of District Skill Committees (DSC).

❖ **Objective:** To enable Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood.
   o Individuals with prior experience are also assessed and certified under Recognition of Prior Learning (RPL).

❖ **Key Components:**

❖ **Short Term Training:** STT component imparted at PMKVY Training Centres (TC) is expected to benefit candidates of Indian nationality who are either school/college dropouts or unemployed.

❖ **Recognition of Prior Learning (RPL):** It is a skill certi?cation component to enable Indian youth to take on industry-relevant skill certification which will help them to secure a better livelihood. Individuals with prior learning experience or skills can register themselves and get assessed and certi?ed under the RPL component of PMKVY.

   o It focuses mainly on individuals engaged in unregulated sectors

❖ **Special Projects**: It envisages the creation of a platform that will facilitate training in special areas and/or premises of Government bodies, corporates or industry bodies, and training in special job roles, not defined under the available Qualification Packs (QPs)/National Occupational Standards (NOS).

Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 3.0

The Union Minister of State for Skill Development, Entrepreneurship launched two ambitious projects of 'Revival of Namda craft of Kashmir and 'Upskilling of artisans and weavers of Kashmir under the under Pradhan Mantri Kaushal Vikas Yojana (PMKVY) 3.0'.

About PMKVY 3.0

❖ The Ministry of Skill Development and Entrepreneurship (MSDE) launched the third phase of its flagship scheme PMKVY 3.0 in January 2021.

❖ PMKVY 3.0 will be implemented in a more decentralised structure with greater responsibilities and support from States/UTs and Districts by incorporating the learnings from PMKVY 1.0 and PMKVY 2.0.

   o The new scheme will be more trainees and learner-centric addressing the ambitions of Atmanirbhar Bharat.

Earlier Phases

❖ **PMKVY 1.0 (2015-16)**

   o The first version of the PMKVY (1.0) scheme was launched in 2015 to encourage skill development in the country by providing free short duration skill training and giving them encouragement by providing monetary rewards for skill certification.

❖ The objective is to increase local youth participation in local jobs by providing short duration skill training.

❖ During its pilot phase in 2015-16, 19.85 lakh candidates were trained.

❖ **PMKVY 2.0 (2016-2020)**

   o It is the second phase of the PMKVY scheme.
   o Launched for scaling up sectors, geographies and by greater alignment with other missions such as MAKE IN INDIA, DIGITAL INDIA, and SWATCH BHARAT etc
   o A target to train one crore individuals was set. The number of candidates trained is 1.09 crore

o The objective is to encourage youth for skill development to boost their employability related to industrial and digital demand for employment.

Rashtriya Yuva Sashaktikaran Karyakram (2017)

❖ The umbrella scheme of Rashtriya Yuva Sashaktikaran Karyakram subsumed the following eight sub-schemes:

   o Nehru Yuva Kendra Sangathan(NYKS);
   o National Youth Corps (NYC);
   o National Programme for Youth & Adolescent Development (NPYAD);
   o International Cooperation;
   o Youth Hostels (YH);
   o Assistance to Scouting & Guiding Organizations;
   o National Discipline Scheme (NDS); and
   o National Young Leaders Programme (NYLP).

❖ The Rashtriya Yuva Sashaktikaran Karyakram Scheme is a Central Sector Scheme of the Ministry of Youth Affairs & Sports and has been continuing since the 12th Five Year Plan (2012-17).

❖ It aims to develop the personality and leadership qualities of the youth and to engage them in nation building activities.

❖ The Scheme beneficiaries are the youth in the age group of 15-29 years, in line with the definition of 'youth' in the National Youth Policy, 2014. In the case of programme components specifically meant for the adolescents, the age group is 10-19 years.

Suryamitra Skill Development Programme (SSDP) (2015)

Objectives and Implementation of SSDP

Launched in 2015, the Suryamitra training programme is envisioned to train 50000 'Suryamitras' in the next five years. The target is set to be achieved by March 2020. The objectives of Suryamitra Skill Development Programme are:

❖ To impart skill to the youth so they may capitalise on jobs created in a thriving solar power industry

❖ To train youth in the areas of operation and maintenance which can be put to use both in India and abroad

❖ To improve the spirit of entrepreneurship that can contribute positively to the solar power industry

❖ Encouraging the 'Make in India' initiative

Salient features of the SSDP

❖ **Mode of training**: The SSDP is a residential training programme that requires trainees to board at designated hostels in the host institute.

❖ **Duration of training**: The programme is designed for 600 hours or 90 days, following which an assessment will take place. Successful trainees will receive certificates.

❖ **Number of trainees**: Currently, the strength is 30 trainees per batch

❖ **Fee structure:** Suryamitra skill training programme does not charge any fees from the trainees. If the host institute collects a security deposit, it will be refunded at the end of the course. Instead, the MoNRE takes care of these expenses:

   o For boarding – Rs.300 per trainee
   o For course fee – Rs.25 per hour per trainee
   o For assessment – Rs.800 per trainee

Khelo India scheme (2018)

About:

❖ First edition: After the success of the first edition of the Khelo India School Games in 2018, the grassroot level hunt for sportspersons from across the country will again be conducted in 2019 in Pune.

❖ Two Categories to compete: In second edition, participants will be allowed to compete in two categories, Under 17 and Under 21.

❖ New Form: Now, it will be known as the Khelo India Youth Games allowing students from colleges and Universities to compete.

- ❖ Place: It will be held in Pune, Maharashtra. The first edition was held in New Delhi.

Khelo India Programme:

It has been introduced to revive the sports culture in India at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation.

Objectives of the Game:

- ❖ To create an ecosystem of sports in the country and ensure that our young athletes can get an international-level platform, through which they can showcase their sporting talent.

- ❖ To identify them young and extend them support because at that stage in an athlete's career, they do not get sponsorship from the corporates.

- ❖ To make sports a priority in the lives of the youth.

- ❖ Monetary Support: Talented players identified in priority sports disciplines will be provided annual financial assistance of INR 5 lakh per annum for 8 years.

Pradhan Mantri Yuva Yojana (2017)

Ministry / Department : Ministry of Skill Development and Entrepreneurship

Objective: To build an ecosystem of entrepreneurship for youngsters

Scheme:

- ❖ PMYY is MSDE's flagship scheme on entrepreneurship education and training.

- ❖ The scheme spans over five years (2016-17 to 2020-21) with a project cost of 499.94 crore rupees.

- ❖ It will provide entrepreneurship education and training to over 7 lakh students in 5 years through 3,050 institutes.

- ❖ It will provide easy access to information and mentor network, incubator, credit and accelerator and advocacy to create a pathway for the youth.

- ❖ The institutes under the PMYY include 2,200 institutes of higher learning (colleges, universities, and premier institutes), 500 ITIs, 300 schools and 50 entrepreneurship development centres through Massive Open Online Courses (MOOCs).

Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) (2018)

To strengthen institutional mechanisms for skill development and increase access to quality and market-relevant training for youth across the country, SANKALP was launched on 19th January 2018.

SANKALP has a six-year implementation period till March 2023.

SANKALP aims to address the on going challenges like bringing about convergence, infusing quality in skill development programs and making them market relevant and accessible while ensuring private participation in the context of short-term training.

About SANKALP scheme

- ❖ SANKALP is a Centrally sponsored scheme of Ministry of Skill Development & Entrepreneurship (MSDE). It is an outcome focused scheme marking shift in government's implementation strategy in vocational education and training from inputs to results. SANKALP aims to implement the mandate of the National Skill Development Mission (NSDM).

- ❖ SANKALP will provide market relevant training to 3.5 crore youth.

Objective

- ❖ The Objective of the project is to enhance institutional mechanisms for skills development and increase access to quality and market-relevant training for the work force.

Result Areas

SANKALP has four key result areas

- ❖ Institutional Strengthening at Central, State & District level;

- ❖ Quality Assurance of skill development programmes;

- ❖ Inclusion of marginalized population in skill development programmes; and

- ❖ Expanding Skills through PPPs.

Financial

SANKALP is funded through three major parts: (i) World Bank loan assistance of $ 500Mn (Rs. 3300 cr);in two tranche of $ 250Mn each; under Program for Results (PforR) instrument which includes Program funding and Technical Assistance (TA); (ii) States' contribution $100 Million (Rs. 660 cr); and (iii) Industry contribution of $75 Million (Rs 495 cr). At present agreement between Government of India and World Bank is signed for $250 million.

X. SCHEMES FOR SC/ST DEVELOPMENT

PM-DAKSH Scheme (2020)

❖ It is being implemented from the year 2020-21.

❖ Under this, eligible target groups are provided with the skill development training programmes on Short Term Training Program; Up-Skilling/Reskilling; Entrepreneurship Development Programme, and Long Term Training Programme.

Eligibility:

❖ Marginalised persons of SC, OBC, EBC, Denotified tribes, Sanitation workers including waste pickers, manual scavengers, transgenders and other similar categories.

Implementation:

❖ **It is implemented by the three Corporations under the Ministry:**

   o National Scheduled Castes Finance and Development Corporation (NSFDC),

   o National Backward Classes Finance & Development Corporation (NBCFDC),

   o National Safai Karamcharis Finance and Development Corporation (NSKFDC).

❖ **Status of Skill Development Training of Target Groups:**

   o Skill development training has been imparted to 2,73,152 people of the target groups in the last 5 years.

   o A target, during the year 2021-22, has been set to provide the skill development training to approx 50,000 people of the target groups through these three corporations.

Significance of the Scheme

❖ Minimal Economic Assets:

- ❖ Helps Category of Rural Artisans:
- ❖ Empowers Women:

National Schedule Caste Schedule Tribe Hub:

- ❖ The National SC/ST Hub has been set up to provide professional support to Scheduled Caste and Scheduled Tribe Entrepreneurs to fulfil the obligations under the Central Government Public Procurement Policy for Micro and Small Enterprises Order 2012, adopt applicable business practices and leverage the Stand-Up India initiative.

- ❖ The Hub would be implemented by the Ministry of MSME through National Small Industries Corporation (NSIC), a public-sector undertaking under the administrative control of this Ministry of MSME.

Pradhan Mantri VAN DHAN Yojana" (PMVDY) (2018)

- ❖ The Ministry of Tribal Affairs launched Pradhan Mantri Van Dhan Yojana in 2018, under the Forest Rights Act of 2005.

- ❖ **Aim:** To provide remunerative and fair prices to tribal gatherers of their Minor Forest Produces. It could be almost 3 times higher than what would be available to them from middlemen,
- ❖ Component of: The scheme is a key component of the 'Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) & Development of Value Chain for MFP' Scheme.

Implementation:

- ❖ At the National Level, TRIFED acts as the Nodal Agency.
- ❖ At the State level, the State Nodal Agency for MFPs and
- ❖ Lastly, at the grass-root level, the District collectors will play a pivotal role in scheme implementation.

Key Features of the Scheme:

- ❖ Firstly, under the scheme, Van Dhan Vikas Kendras are set up. These centers cater to 10 Self Help Groups and each group consists of thirty tribal gathers.
- ❖ Secondly, Vikas Kendras provides skill up gradation and capacity building training and helps in setting up of primary processing and value addition facility

- ❖ Thirdly, They are also provided with working capital to add value to the products which they collect from the jungle.
- ❖ Fourthly, Working under the leadership of Collector these groups can then market their products not only within the States but also outside the States. TRIFED provides training and technical support.

Union Government launched Credit Enhancement Guarantee Scheme for Scheduled Castes

A sum of 200 crore rupees was allocated towards Credit Enhancement Guarantee scheme for young and start-up entrepreneurs belonging to Scheduled Castes.

The Union Ministry for Social Justice & Empowerment on 6 May 2015 launched the Credit Enhancement Guarantee Scheme for Scheduled Castes. The scheme is being implemented by Industrial Finance Corporation of India (IFCI) Ltd.

A sum of 200 crore rupees was allocated towards Credit Enhancement Guarantee scheme for young and start-up entrepreneurs belonging to Scheduled Castes (SC) to avail financial assistance. This allocation was made under Social Sector Initiatives to promote entrepreneurship among SCs.

The main objective of this scheme is to encourage entrepreneurship in the lower strata of the Society resulting in job creation besides creating confidence in Scheduled Castes.

Venture Capital Fund for Scheduled Castes

- ❖ Venture Capital Fund is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the Scheduled Castes population in India.

- ❖ "Entrepreneurship" relates to entrepreneurs managing businesses which are oriented towards innovation and growth technologies.

- ❖ The spirit of the above mentioned fund is to support those entrepreneurs who will create wealth and value for society and at the same time promote profitable business.

- ❖ Size of financial assistance -Rs. 20 lakhs to Rs. 15 Crore

- ❖ Tenure of financial assistance-Up to 8 years including moratorium period.

- ❖ **Funding Pattern** : Investment under the fund will be categorized as follows:
  - o Financial assistance upto Rs 5 Crore – Investment under this category shall be funded maximum upto 75% of the project cost and the balance 25% of the project cost will be funded by the promoters;

  - o Financial assistance above Rs. 5 Crore – Investment under this category shall be funded maximum upto 50% of the project cost. At least 25% of the project cost shall be funded by promoters and balance 25% of the project cost can be funded either by promoters or by the bank or any other Financial Institutions as the case may be.

  - o For financial assistance above Rs. 5 crore, IFCI Venture will conduct technical and feasibility study from an independent source.

FUND OBJECTIVES

- ❖ A Social Sector initiative to be implemented nationally to promote entrepreneurship amongst scheduled caste population, who are oriented towards innovation and growth technologies;

- ❖ Aimed at providing concessional finance to SC entrepreneurs, who will create wealth and value for society and at the same time will promote profitable businesses;

- ❖ The assets so created will also create forward/ backward linkage, as well as create chain effect in the locality;

- ❖ To increase financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities;

- ❖ To enhance direct and indirect employment generation for SC population in India.

ELIGIBILITY CRITERIA

- ❖ The projects being set up in the manufacturing and services sector ensuring asset creation out of the funds including start ups.

❖ 30% of the beneficiaries assisted under the fund should preferably be women* and/or Disabled** SC entrepreneurs, holding at least 51% of the shareholding in the company.

XI. SCHEMES FOR MINORITY DEVELOPMENT

❖ **Upgrading the Skill and Training in Traditional Arts/Crafts for Development (USTTAD) program:** to provide a platform for minority craftsmen and chefs from around the nation to demonstrate and market their finest handicrafts and delicately produced goods through "Hunar Haats" organized by the Ministry.

❖ **Naya Savera Free Coaching and Allied Scheme**: With a total annual family income of less than Rs. 6 lakh, it seeks to improve the abilities and knowledge of students and candidates from minority populations.

❖ **Pradhan Mantri Jan Vikas Karyakram (PMJVK):** It is implemented by the Ministry of Minority Affairs. It aims to enhance minorities' socioeconomic circumstances and access to necessities in order to enhance their quality of life and lessen inequalities in the designated Minority Concentration Areas. Residential schools, school buildings, hostels, degree colleges, ITIs, polytechnics, health centers, skill centres, and sports facilities are just a few of the important projects in the education, health, and skill sectors that have been sanctioned under PMJVK.

❖ **Nai Udaan:** The main goal of the program is to provide direct financial assistance to minority candidates who have passed preliminary examinations held by the Union Public Selection Commission (UPSC), Staff Selection Commission (SSC), and State Public Selection Commission (SPSC), in order to fully support the appointment process at various Union and State level Civil Services.

❖ **Nai Manzil:** It aims to give minority youngsters in these communities, access to education and skill development.

Padho Pardesh Interest Subsidy Scheme from 2022-23: Objective

The objective of the scheme, which was part of the then Prime Minister's June 2006 fifteen-point programme for the welfare of minorities, is to award interest subsidy to meritorious students belonging to economically weaker sections of notified minority communities to provide them better opportunities for higher education at Masters, M.Phil and Ph.D levels abroad and enhance their employability.

Under the scheme, interest payable by the students availing education loans as prescribed under the Education Loan Scheme of the IBA for the period of moratorium (that is course period, plus one year or six months after getting a job, whichever is earlier) shall be borne by the Government of India.

Maulana Azad National Fellowship (MANF) Scheme

❖ The Ministry of Minority Affairs implements MANF Scheme for educational empowerment of students belonging to six notified minority communities i.e. Buddhist, Christian, Jain, Muslim, Sikh, Zoroastrian (Parsi).

❖ The Scheme is implemented through the University Grants Commission (UGC) and no waiting list is prepared under the Scheme by UGC.

❖ Candidates belonging to the Six centrally notified minority are considered for award of fellowship under the MANF Scheme.

❖ The selection of candidates is done through JRF-NET (Junior Research Fellow- National Eligibility Test) examination conducted by the National Testing Agency.

❖ Prior to 2019-20, the merit list was prepared on the basis of marks obtained by the candidates in their Post Graduate examination.

❖ However, in 2018-19, only the candidates who had qualified CBSE-UGC-NET/JRF or CSIR-NET/JRF were eligible to apply.

Pre-Matric Scholarship Scheme

The Union Government has stopped pre-matric scholarships for students from classes 1 to 8 belonging to Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Communities (OBC), and minority communities from the academic year 2022-23.

The rationale behind the move

❖ The government explained that these students are covered under the Right to Education (RTE) Act, 2009, which makes it obligatory for the government to provide free and compulsory elementary education (classes 1 to 8) to each and every child.

o Only students in classes 9 and 10 are now covered under the pre-metric scholarship scheme," the government has said.

About the Scheme

❖ Pre-Matric Scholarship Scheme for Scheduled Castes & Others is a Centrally Sponsored Scheme implemented through State Governments and UT administrations.

❖ The Scheme is available for students pursuing studies in India only and will be awarded by the Government of the State/Union Territory to which the applicant belongs i.e. where he is domiciled.

❖ The Scheme is implemented through State Governments/U.T. Administrations

Significance

❖ The scheme will form the foundation for their educational attainment and provide a level playing field in the competitive employment arena.

❖ Empowerment through education, which is one of the objectives of this scheme, has the potential to lead to the upliftment of the socio-economic conditions of minority communities.

Post-matric Scholarship Scheme

The Prime Minister's New 15 Point Programme for the Welfare of Minorities was announced in June, 2006.

It provides that a post-matric scholarship scheme for meritorious students from minority communities would be implemented.

The objective of the scheme is to award scholarships to meritorious students belonging to economically weaker sections of minority community so as to provide them better opportunities for higher education, increase their rate of attainment in higher education and enhance their employability.

Merit-cum-Means Scholarship Scheme

Objective: The objective of the Scheme is to provide financial assistance to the poor and meritorious students belonging to minority communities to enable them to pursue professional and technical courses.

Scope: The scholarship is to be awarded for studies in India in a Government or private institution, selected and notified in a transparent manner by the State Government/Union Territory Administration concerned. It will cover technical and professional courses at undergraduate and post graduate level.

Begum Hazrat Mahal National Scholarship for Minorities Girls

The Scheme of "Begum Hazrat Mahal National Scholarship" for Girl Students belonging to the Minority Communities was earlier known as "Maulana Azad National Scholarship" Scheme. It was started by the Maulana Azad Education Foundation in academic year 2003-04.

Objective of the Scheme

To recognize, promote and assist meritorious Girl students belonging to National Minorities who can not continue their education without financial support.

Purpose of Scholarship

Scholarship will be admissible for expenditure on payment of School/College Fee, purchase of syllabus books, purchase of stationery/equipments required for the course and payment of Boarding/Lodging charges.

Eligibility conditions

❖ Only girl students belonging to six notified Minority Communities i.e. Muslims, Christians, Sikhs, Buddhists, Jains and Parsis are eligible.

❖ Scholarship will be awarded to minorities girl students who are studying in Class 9th to 12th, and have secured at-least 50% marks or equivalent grade in aggregate in previous class.

❖ Annual income of students parents/guardian from all sources does not exceed Rs. 2.00 lakh.

Benefits

Amount of scholarship will be provided Rs.5000/ each for Class IX & X and Rs.6000/-each for Class XI & XII.

TAMILNADU

KEEZHADI EXCAVATIONS

On recommendation of the State Department of Archaeology, the Central Advisory Board of Archaeology [CABA] had permitted Tamil Nadu State Department of Archaeology to conduct excavations at Keeladi, Sivagangai District during the years 2017-2018, 2018-2019 ,2019-2020 and 2020-2021.

The analysis of carbon samples collected from the Keeladi Excavations resulted as 6th century BCE (580 BCE).

Likewise, the date of Tamil-Brahmi is pushed back to 6th century BCE that is a century earlier than the hitherto held view of 5th century BCE. Which is evidence for the high literacy level that was well achieved in 6th century BCE in Tamil Nadu.

It is generally believed among the scholars that second urbanization observed in Gangetic valley did not occur in Tamil Nadu. But, the Keeladi excavations clearly suggest that the second urbanization too happened in Tamil Nadu in 6th century BCE.

A TURNING POINT IN THE CULTURAL HISTORIOGRAPHY OF SANGAM AGE

In order to reaffirm the antiquity of Tamils in the World arena, the Tamil Nadu State Archaeology Department has placed the artefacts recovered from the Keeladi excavation for regressive scientific analysis and for AMS [Accelerator Mass Spectrometry] dating.

The results received from the reputed laboratories are placed before the team of experts for their academic scrutiny. The comments and suggestions of the experts are consolidated and the same is being placed before the public for their understanding and appreciation.

TRACE OF AGRARIAN SOCIETY AND CATTLE REARING

The report on the faunal remains submitted by Deccan College, Post Graduate and Research Institute, Pune provided broad picture on the subsistence pattern of the Early Histotimes. The total number of animal skeletal fragments is of 70 samples.

The analysis is made under the category of large-sized animals and medium - sized animals due to the nature of specimens recovered from the excavation. Further, the limited nature of the samples restricted our understanding on the nature of species.

However, the species such as Cow/Ox (Bos indicus), Buffalo (Bubalus bubalis), Sheep (Ovis aries), Goat (Capra hircus), Nilgai (Boselaphus tragocamelus), Blackbuck (Antilope cervicapra), Wild boar (Sus scrofa) and Peacock (Pavo cristatus) were identified.

If we put the ox, cow, buffalo and goat together, it occupies almost 53%, there by indicating that they were predominantly cattle raising people.

The presence of antelope to the level of 6.66% and wild boar (1.33%) suggests that they were hardly domesticated. The availability of cut marks in some of the animals like antelope, goat and wild boar suggest that they consumed goat, boar and antelope.

Thus, the faunal remains recovered from the single season of excavation and the subsequent limited analysis suggests that the people mainly depended on agriculture and cattle rearing.

The future analysis of botanical samples such as pollen and phytolith may reveal or substantiate the present findings. The excavation is in progress; therefore, there is a good chance of getting more number of samples.

ANALYSIS OF THE STRUCTURAL REMAINS

The samples like bricks, lime-mortar, roof-tiles and the binding materials of the ring well collected from the structural remains were sent to the Vellore Institute of Technology for scientific material analysis.

The analysis revealed that every specimen contained elements like silica, lime, ferrous, aluminum and magnesium. The detailed report also furnishes of its constitution and nature.

The bricks and roof-tiles contained more than 80% silica mixed with 7% of lime while the lime plaster possessed 97% of lime. In fact, the long survival of these materials with considerable strength and quality is due to the quality of material deployed in the construction activities.

STRUCTURAL ENGINEERING

Two seasons of excavation conducted at Keeladi exposed limited structural activities. During the second season, a 13 m long wall with 3 courses of bricks was exposed. Bricks of two sizes measuring 38x23x6 cm and 38x26x6 cm respectively were used in the construction.

There is a negligible change in the breadth whereas the length and thickness were similar in size. As these bricks are similar in sizes to that of other excavated sites of the State with the ratio of 1:4:6, the technique of the construction could be realised.

The well-laid floors, made of fine clay, associated with side brick wall were exposed in some portions of the excavated trench.

The side walls were not raised up to the level of roof. It seems, wooden poles were planted over which roof was erected. There are post-holes at regular interval to suggest that these were meant for planting wooden poles.

Though we could not recover wooden poles due to its perishable nature, the occurrence of iron nails gives clues of fastening the poles and rafters. Few quadrants of the trenches met with roof tiles suggestive of the fall of the roof.

The roof-tiles contained finger grove impressions meant to drain water and double holes at the top to be tied with rafters were recovered. Similar roof tiles were also recovered from Arikamedu, Poompuhar and other sites. Such structural activities express the high standards of living during the Sangam Age.

As the excavation is in progress, the future exposures of the structures and their subsequent analysis may reveal further technology involved in the structural engineering skill of the society.

GRAFFITI AND SYMBOLS

Among the available scripts of India, the Indus script. considered to be the earliest one and was 4500 years old. One kind of scripts that survived between the disappearance of Indus script and the emergence of Tamil-Brahmi script is called as graffiti marks by the scholars.

These graffiti marks are the one evolved or transformed from Indus script and served as a precursor for the emergence of Brahmi script. Therefore, these graffiti marks cannot be set aside as mere scratches. Like Indus script, these graffiti marks also could not be deciphered till date.

These graffiti marks were found in Chalcolithic culture as well as in Megalithic culture, particularly on black-and-red ware. These graffiti marks were encountered both in Iron Age megalithic monuments and associated habitations. Earlier excavations at Adichchanallur, Korkai, Alagankulam, Kodumanal, Karur, Teriruveli, Uraiyur, Mangulam, Perur and all other excavated sites of Early Historic Period yielded such type of graffiti inscribed potsherds.

Outside India, these marks were recovered from the sites such as Tissamaharama, Kantarodai, Manthai and Ridiyagama of Sri Lanka. Of the graffiti sherds collected from the sites of South India, more than 75% of the symbols are traced from Tamil Nadu alone.

The symbols and graffiti are very much suggestive of the symbolic and codified expressions and communication of the megalithic and Iron Age people. In this context, the recovery of 1,001 graffiti sherds from Keeladi excavation recalls the preliminary writing expressions of the Iron Age people.

Tamil [TAMIL-BRAHMI]

As far as Tamil Nadu is concerned, the large number inscribed potsherds available next to graffiti is of the Tamil (Tamil-Brahmi) inscribed potsherds. The scholars called the Tamil (Tamil-Brahmi) script as Tamil or ancient Tamil script.

Majority of Early Historic sites excavated so far met with Tamil (Tamil-Brahmi) inscribed potsherds and a few of the sites yielded inscribed metal rings.

In Tamil Nadu, nearly 110 cave inscriptions were documented from 32 sites and these inscriptions were deciphered and well documented in the book by 'Padma Sri' Iravatham Mahadevan.

At Keeladi, 56 Tamil (Tamil-Brahmi) inscribed potsherds were recovered from the excavation conducted by the Tamil Nadu State Department of Archaeology alone. Some of the inscribed sherds carry the personal names such as kuvira³-¡ta[n] and ¡ta³ and a few sherds with incomplete personal names carrying one or two letters.

In these sherds, the name ¡ta³ is inscribed as ¡ta[n]. In the early phase of Tamil (Tamil-Brahmi), there is no diacritical mark to differentiate the long vowel from short vowel. This feature is well explained in the book written by K.Rajan Early Writing System – A Journey from Graffiti to Brahmi. This feature is observed in vowels.

The availability of such features in Keeladi inscribed potsherds clearly suggests that the Tamil (Tamil-Brahmi) inscribed potsherds recovered from the site are older in date.

HIGH LITERACY LEVEL OF THE SANGAM AGE

Tamil-Brahmi letters as part of inscriptions are found by means of pointed object engraved on the shoulder portions of the earthen vessels. In general, these letters were inscribed when the pot is in leather condition or were inscribed /engraved after the pot became dry.

The letters engraved in leather condition could be made only by the potters at the time of making pots. In the case of Keeladi examples, they were all post-firing in nature and were engraved by the owners after purchasing the pots.

The representation of various styles of writing also suggests this view. It clearly suggests that the high literacy level of the contemporary society that survived in 6th century BCE

Key Findings – Keeladi Excavation

Excavation work, during this season had yielded 5820 antiquities with enough cultural traits in the form of structural activity (brick structures, terracotta ring wells, fallen roofing tiles with double holes and deeply finger pressed grooves to draw rain water).

Antiquities like few pieces of golden ornaments, broken portions, copper objects, iron implements, terracotta gamesmen (chessman), hop scotches, ear ornaments, spindle whorls, figurines and portions besides beads of terracotta, glass, semi-precious stones (agate, carnelian, crystal, etc.).

Popular ceramic types like finer variety of Black and Red ware, Black ware, Black Polished ware, Red ware, Rouletted ware, few pieces of Arretines were also found. There are also enough numbers of graffiti sherds of both pre and post firing nature. A good number of Tamil Brahmi sherds also have been unearthed.

All these finds clearly indicate the cultural richness of the ancient civilization of the Tamils of this region having its close proximity to the temple city Madurai. Hence it becomes essential to continue to probe such cultural hidden treasures of Keeladi site in future and reveal the cultural wealth of the ancient Tamil society.

PORUNAI CIVILIZATION

A carbon dating analysis of rice with soil, found in a burial urn at Sivakalai in Thoothukudi district of Tamil Nadu, by the Miami-based Beta Analytic Testing Laboratory has yielded the date of 1155 BC, indicating that the Thamirabarani civilisation dates back to 3,200 years.

About the study on Thamirabarani civilization

- ❖ The laboratory has conducted the carbon dating analysis of rice with soil found in a burial urn in Sivakalai in southern Tamil Nadu during an archaeological excavation.
- ❖ The analysis has revealed that the Porunai river [Thamirabarani] civilization belongs to 1155 BCE which is 3,200 years ago.
- ❖ Encouraged by this finding, the Tamil Nadu Chief Minister has announced the establishment of the Porunai Museum in Tirunelveli at a cost of ₹15 crores.
- ❖ This is the oldest civilization perhaps, older than the Vaigai civilization which is believed to be 2,600 years old.
- ❖ The findings of artefacts at the excavation sites proves that the civilisation existed prior to 4th century BC.

Future Excavations to find Tamil Roots

- ❖ The Tamil Nadu government will now conduct archaeological excavations in neighbouring states and countries in search of Tamil roots.
- ❖ In the first phase, studies would be undertaken at the ancient port of Musiri now known as Pattanam, in Kerala. Similar studies would also be conducted at Vengi in Andhra Pradesh and Palur in Odisha.
- ❖ Tamil Nadu Archaeology Department would also conduct research at Quseir al-Qadim and Pernica Anekke in Egypt as well as in Khor Rori in Oman to establish the Tamils trade relations with these countries.
- ❖ Pot shreds with Tamil scripts have been found in these countries.
- ❖ Moreover, studies would also be conducted in southeast Asian countries such as Indonesia, Thailand, Malaysia and Vietnam where king Rajendra Chola had established supremacy.

About Thamirabarani River

- ❖ The Thamirabarani or Porunai is a perennial river that originates from the Agastyarkoodam peak of Pothigai hills of the Western Ghats, above

Papanasam in the Ambasamudram taluk. It is the only perennial river in Tamil Nadu.

❖ It flows through Tirunelveli and Thoothukudi districts of the Tamil Nadu state of southern India into the Gulf of Mannar.

❖ It was called the Tamraparni River in the pre-classical period, a name it lent to the island of Sri Lanka. The old Tamil name of the river is Porunai.

Pollution and exploitation of Thamirabarani River

❖ Mixing of sewage, paper mill and industrial effluents, dumping etc. into the river is a worrying aspect.

❖ Sand mining in this river was banned in 2010 but it still continues illegally.

❖ Illegal encroachments of its banks is also a growing concern.

❖ Pepsi and other Cola companies bottling facility plants were thought to be exploiting the river water.

❖ Religious practices like letting your clothes along the river at Papanasam as an act to wash sins after a bath has also clogged up the river.
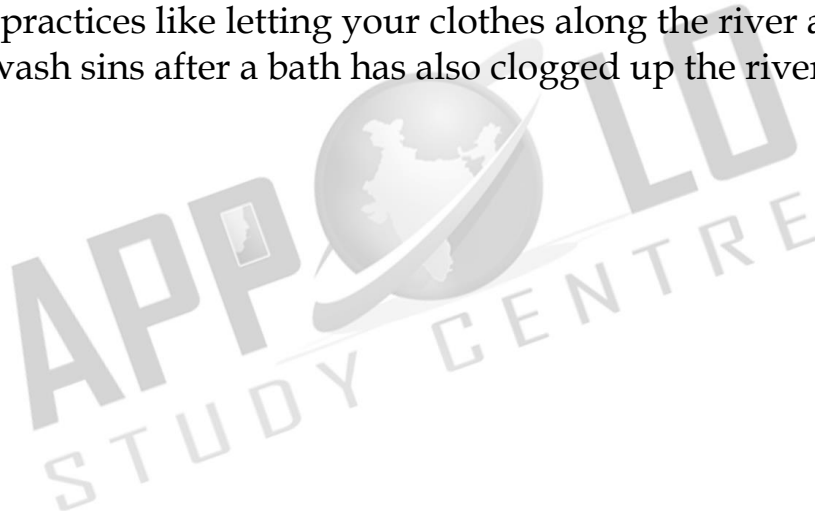
LAWS RELATED CHILDREN, WOMEN AND ELDERS

Senior Citizens Act

- ❖ The chief objective behind this law was to make the provision of maintenance and welfare to old parents and senior citizens more effective.
- ❖ This Act makes it legally obliging for adult children and heirs to provide for parents by way of a monthly allowance.
- ❖ This Act provides an inexpensive and speedy procedure to claim monthly maintenance for parents and senior citizens.
- ❖ According to this Act, parents could mean biological, adoptive or step-parents.
- ❖ Under this Act, there are also provisions to protect the life and property of such persons (elderly).
- ❖ Since enacting this Act, senior citizens who have transferred their movable or immovable property, on the condition that the transferee shall provide them basic amenities and take care of their physical needs refuse to do so, such a transfer of property shall be considered to have been made by fraud or by coercion or under undue influence. Such a transfer can be made void.
- ❖ Abandoning a senior citizen in any place is a criminal offence.
- ❖ The Act also provides for the state governments to establish at least one old age home in every district of the state, and also ensure adequate medical care for senior citizens.

Proposed Amendments to the Senior Citizens Act, 2007

The Maintenance and Welfare of Parents and Senior Citizens (Amendment) Bill 2018 is pending legislation. It proposes certain amendments to the act passed in 2007 with a view to reducing abuse of the elderly.

This amendment expands the definition of children to include daughter-in-law and son-in-law as well. It also proposes:

- ❖ Removal of the maximum ceiling of maintenance allowance
- ❖ Extension of the right to appeal to the respondents also
- ❖ Extension of benefit of revocation of transfer of property to parents also
- ❖ Reckoning of time limit for disposal of applications by the Tribunal from the date the application was received, etc.

THE PROHIBITION OF CHILD MARRIAGE ACT, 2006

The Prohibition of Child Marriage Act, 2006 passed by Parliament is the landmark law sets the marriageable age as 21 for males and 18 for females. The statue is armed with enabling provisions to prohibit child marriages and provide relief to victims. It has penal provisions of punishment for those who abet, promote or solemnise such marriages.

Prohibition of Child Marriage Act, 2006

- ❖ This Act replaced the Child Marriage Restraint Act, 1929 which was enacted during the British era.
- ❖ It defines a child to mean a male below 21 years and female below 18 years.
- ❖ "Minor" is defined as a person who has not attained the age of majority as per the Majority Act.
- ❖ It envisages preventing child marriage with punishments of rigorous imprisonment for two years and/ or fine of Rs. 1 lakh.
- ❖ The Act also provides for the appointment of Child Marriage Prohibition Officer whose duties are to prevent child marriages and spread awareness regarding the same.
  - o State Governments are requested to take special initiative to delay marriage by coordinated efforts on Akha Teejthe traditional day for such marriages;
  - o Advertisements in the press and electronic media educating peoples about the issue of Child Marriage etc are also being taken up.
  - o Platforms such as the International Womens Day and the National Girl Child Day are used to create awareness on issues related to women and to bring to the centre stage issues such as child marriage.
  - o Through the Sabla programme of Women and Child Ministry, adolescent girls in the age group of 11 to 18 years are imparted training with regard to legal rights of women which also includes the Prohibition of Child Marriage Act, 2006.

UN Report On Child Marriage:

- ❖ Progress over the last decade meant 25 million child marriages were prevented.
- ❖ Overall, the proportion of women who became brides before age 18 decreased by 15 per cent during this period: from one in four to approximately one in five.
- ❖ Worldwide, some 650 million women alive today were married when they were just girls.

- ❖ Largest decline in child marriage in the last 10 years occurred in South Asia.
- ❖ Rates there dropped by roughly a third: from nearly 50 per cent to 30 per cent, largely due to progress in India.
- ❖ Despite this progress, the UN agency estimates 12 million girls are married off each year.
- ❖ Eliminating child marriage and other practices harmful to women and girls are among the targets under the Sustainable Development Goals (SDGs).
- ❖ The 17 SDGs focus on people, the planet and prosperity, and have a deadline of 2030.

Schemes implemented by social welfare department

Chief Minister's Girl Child Protection Scheme

The Girl Child Protection Scheme is aimed at preventing gender discrimination by empowering and protecting rights of girl Children through direct investment from Government. It is being implemented in Tamil Nadu state.

Benefits
Scheme-I

An amount of Rs. 50,000 is deposited in the name of the girl child born on or after 01/08/2011, in the form of fixed deposit with the Tamil Nadu Power Finance and Infrastructure Development Corporation Limited, for a family with one girl child only. The copy of the fixed deposit receipt is given to the family of the girl child.

Scheme-II

An amount of Rs. 25,000 is deposited in the names of two girl children born on or after 01/08/2011 in the form of fixed deposit with Tamil Nadu Power Finance and Infrastructure Development Corporation Limited, for a family with two girl children only. The copy of the fixed deposit receipt is given to the family of the girl children.

An annual incentive of Rs.1800 is given to the girl child every year from the 6th year of deposit in order to meet education expenses. The above deposit is renewed at the end of every 5 years and on completion of 18 years of age the amount deposited along with interest will be given to the girl child. To get this benefit, the girl child should appear for 10th standard public examination.

From the year 2013-14, the benefits provided under the Marriage Assistance Scheme have also been extended to the beneficiaries under the Girl Child Protection Scheme who were enrolled in the years from 1992 to 1995.

Eligibility

- ❖ Annual income limit - Rs.72000/-
- ❖ The parents of the girl child should have no male child
- ❖ The girl child must be enrolled in an educational institution and unmarried.

Ministry of Women and Child Development, Schemes for Prelims

Ministry: Ministry of Women and Child Development

Aim is to provide integrated services for women affected with violence.

Scheme:

- ❖ It is being implemented since April 1, 2015.
- ❖ It is funded from Nirbhaya Fund.
- ❖ It is a centrally sponsored scheme.
- ❖ It aims to facilitate access to integrated range of services including medical aid, police assistance, legal aid and case management, psychosocial counselling and temporary support services to women affected by violence.
- ❖ **Target Group**: The OSC will support all women including girls below 18 years of age affected by violence, irrespective of caste, class, religion, region, sexual orientation, or marital status.
- ❖ Nodal Scheme: OSC is a subscheme of Umbrella Scheme for National Mission for Empowerment of women including Indira Gandhi Mattritav Sahyaog Yojana.

- ❖ **Progress of the scheme**
  - o Government has decided to set up OSCs at the ten foreign missions of India.
  - o The 10 countries where the OSCs will be set up are Bahrain, Kuwait, Qatar, Oman, UAE, Jeddah, and Riyadh in Saudi Arabia, Australia, Canada, and Singapore.
  - o These centres will be supported by the Women and Child Development Ministry and operated by the External Affairs Ministry.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (POSH Act)

POSH Act:

❖ The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act was passed in 2013, defining sexual harassment, laying down the procedures for a complaint and inquiry, and the action to be taken.

Constitutes:

❖ It defines sexual harassment,
❖ lay down the procedures for a complaint and inquiry, and
❖ the action to be taken.

Successor to:

❖ It broadened the Vishaka guidelines, which were already in place.

Vishaka Guidelines

About:

❖ The Vishaka guidelines were laid down by the Supreme Court in a judgement in 1997.
❖ This was in a case filed by women's rights groups, one of which was Vishaka.

PIL:

❖ They had filed a public interest litigation (PIL) over the alleged gangrape of Bhanwari Devi, a social worker from Rajasthan.
❖ In 1992, she had prevented the marriage of a one-year-old girl, leading to the alleged gangrape in an act of revenge.

Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act 2013

Highlights of the Act:

❖ Definition:

- The Act defines sexual harassment at the workplace and creates a mechanism for redressal of complaints.
- It also provides safeguards against false or malicious charges.

❖ Obligation:

- Every employer is required to constitute an Internal Complaints Committee at each office or branch with 10 or more employees.
- The District Officer is required to constitute a Local Complaints Committee at each district, and if required at the block level.

❖ Complaint Committees:

- The ICC has powers similar to those of a civil court in respect of summoning and examining any person on oath, and requiring the discovery and production of documents.
- The Complaints Committees are required to provide for conciliation before initiating an inquiry if requested by the complainant.
- The ICC may either forward the victim's complaint to the police, or it can start an inquiry that has to be completed within 90 days.

❖ Sexual harassment defined:

- Sexual harassment includes "any one or more" of the following "unwelcome acts or behaviour" committed directly or by implication:
  - Physical contact and advances
  - A demand or request for sexual favours
  - Sexually coloured remarks
  - Showing pornography
  - Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

❖ **Victim could be:**

  o Aggrieved victim could be a woman "of any age whether employed or not", who "alleges to have been subjected to any act of sexual harassment".
  o This meant that the rights of all women working or visiting any workplace, in any capacity, were protected under the Act.

❖ **5 circumstances:**

  o The Act mentions five circumstances that amount to sexual harassment:
  o Implied or explicit promise of preferential treatment in her employment;
  o implied or explicit threat of detrimental treatment;
  o implied or explicit threat about her present or future employment status;
  o interference with her work or creating an offensive or hostile work environment;
  o humiliating treatment likely to affect her health or safety.

❖ **Complaint procedure:**

  o Technically, it is not compulsory for the aggrieved victim to file a complaint for the ICC to act.
  o The Act says that she "may" do so and if she cannot, any member of the ICC "shall" render "all reasonable assistance" to her to complain in writing.
  o If the woman cannot complain because of "physical or mental incapacity or death or otherwise", her legal heir may do so.

❖ **Time:**

  o The complaint must be made "within three months from the date of the incident".
  o However, the ICC can extend the time limit if it is satisfied that the circumstances were such which prevented the woman from filing a complaint within the said period.

❖ **Possibility of conciliation:**

o The ICC may, before inquiry, and at the request of the aggrieved woman, take steps to settle the matter between her and the respondent through conciliation, provided that no monetary settlement shall be made as a basis of conciliation.

❖ **Punishment:**

o Penalties have been prescribed for employers.
o Non-compliance with the provisions of the Act shall be punishable with a fine of up to Rs 50,000.
o Repeated violations may lead to higher penalties and cancellation of licence or registration to conduct business.

❖ **Compensation:**

o Compensation is determined based on five aspects:
o suffering and emotional distress caused to the woman;
o loss in career opportunity;
o her medical expenses;
o income and financial status of the respondent; and
o the feasibility of such payment.

❖ **Domestic Worker:**

o According to the Act, a domestic worker means a woman who is employed:
  ▪ To do the household work in any household for remuneration whether in cash or kind
  ▪ Either directly or through any agency
  ▪ On a temporary, permanent, part-time or full-time basis
  ▪ For remuneration whether in cash or kind
o Therefore, a domestic worker is protected under the Act and has the right to seek redressal from the local complaints committee (LC) when they are sexually harassed at their workplaces.
o Domestic workers are separately defined under Section 2(e) of the POSH Act.