

Social Welfare Schemes & Measures

Initial Rural Development Projects:

- **Sreeniketan Experiment:** Ravindranath Tagore in 1921 for the economic and Cultural Rehabilitation of villages near Shantinikethan launched it.
- **Marthandam Projects:** It was launched by Hatch in 1921 for the overall development of 40 villages in and around Marthandam.
- **Gurgaon Experiment:** F. L. Brayna launched it in 1927 for integrated village development.
- **Sewagram:** The concept put forward by Gandhiji in 1935 to fulfill his dream of self sufficient villages
- **Nilokeri Projects:** S. K. Dey establishes it in 1948 for establishing a township for the Pakistan Refuges.
- **Etawa Pilot Project:** The project established by Albert Mayer in 1948 at Uttarpradesh was a rural model of community development.

Poverty Alleviation and Employment Generation Programme:

- **Intergrated Rural Development Program (IRDP):**
 - Year -**1978**
 - Launched by **Morarji Desai**
 - Objective: To enable identification of rural poor families to augment their income and cross poverty line through credit base assets acquisition. It is a program for **poverty alleviation**, to provide suitable **income generating assets** to the poor.
 - In **1999**, this scheme was merged with **Swarnajayanti Gram Swarozgar Yojana. (SGSY)**
- **The Training Rural Youth for Self Employment (TRYSEM):**
 - Year: **1979**
 - Launched by Govt. of India.
 - Objective: for providing basic **technical and entrepreneurial skill** to the rural poor in the age group of **18-35** to enable them take up income generating activities(self or wage employment)
 - It had been laid down that the coverage of youth from SC/ST communities should be atleast 50% of rural youth trained
 - Out of total beneficiaries at least **50% should be women**
 - The scheme had been merged into **Swarnajayanti Gram Swarozgar Yojana. (SGSY)** along with IRDP, DWCRA, SITRA and Million Wells Scheme from **April 1st, 1999**.
- **Development of Women and Children in Rural Areas (DWCRA):**
 - It is the Special scheme for the Development of **Women and Children in Rural Areas**.
 - It aims at strengthening the gender component of IRDP.
 - It was started on **1982-83** on a pilot basis in 50 districts and soon been extended to all district of the country.
 - The main strategy adopted under this programe is to facilitate access of poor woman to employment, skill up gradation, training and other support services, so that DWCRA women as a group can take up income generating activities for supplementing their incomes.
 - Since **1st April, 1999**, **DWCRA** has been merged with **Swarnajayanti Gram Swarozgar Yogana (SGSY)**.
- **Supply of Improved Tool Kits to Rural Artisans (SITRA) (1992):**
 - This scheme is launched in **1992** as a sub scheme for IRDP in selected districts. This scheme then extended to all other districts of the country.
 - Through this scheme, tool kits are supplied to Artisans in a subsidized rate.
 - Later this scheme also merged with **Swarnajayanti Gram Swarozgar Yogana, in 1st April, 1999**.
- **Million Wells Scheme (MWS) :**
 - Year – 1988-1989.
 - Objective: To provide Irrigation wells free of cost to the poor belonging to SC/ST to marginal and small farmers and to freed bonded labours.
 - From April 1989, this plan went under Jawahar Rozgar Yojana, during the year 1995-96 it was given an independent status.
 - Expenditure of MWS shared by the central and the state government in the ratio 80 : 20.
 - Million Well Scheme was replaced by Swarnajayanti Grama Swarozgar Yojana (SGSY)

➤ **Swarnajayanti Gram Swarozgar Yojana (SGSY):**

- Year – 1st April 1999.
- Launched by – **A B Vajpayee**
- This programme was launched restructuring IRDP, TRYSEM, DWCRA, SITRA (Supply of improved toolkits to rural artisans) and Million Wells Scheme.
- Objective: Establishing a large number of micro enterprises in rural areas and thus to bring the assisted poor family above poverty line in three years by providing them income generating assets through bank credit and government subsidy.
- Expenditure of **SGSY** shared by the central and the state government in the ratio 75 : 25
- SGSY is now remodeled to form **National Rural Livelihood Mission (NRLM)**.
- This is one of the world's largest initiatives to improve the livelihood of the poor.

➤ **National Rural Livelihood Mission (NRLM) :**

- Year – **June, 2011**.
- Launched by – **Manmohan Singh**.
- The **Aajeevika Skill** Development Programme is a sub mission under NRLM.
- Objective: National rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by **Ministry of Rural Development** by remodeling of **SGSY**.
- It aims to promote self-employment and organization of rural poor.
- In this scheme, the beneficiaries are organized to form **Self Help Group (SHG)**.
- This is one of the world's largest initiatives to improve the livelihood of poor.
- **World Bank** supports this programme with a credit of \$ 1 Billion.

➤ **Integrated Child Development Services (ICDS):**

- Year: 2nd October, 1975.
- Launched by **Indira Gandhi** Govt on **106th** birth anniversary of Mahatma Gandhi.
- During **Fifth Five Year Plan**
- Objective: India's social welfare scheme to tackle **malnutrition** and health problems in **children below 6 years of age** and their mothers
- The main beneficiaries are children below 6 years and lactating mothers and adolescent girls
- For nutritional purposes, ICDS provides **300 calories** to every child **below 6 years of age** and **500 calories with upto 25 grams of protein to adolescent girls**.
- **UNICEF** has provided essential supplies for ICDS.
- World Bank also assisted with financial and technical support for ICDS.
- All the services of ICDS are provided through **Anganwadis**.
- One Anganwadi worker covers a population of 1000.

➤ **National Rural Employment Programme (NREP):**

- Year – **October 1980**.
- Launched by – **Indira Gandhi**
- Objective: To **significantly increase employment opportunity in rural areas**. It aims to create community assets for strengthening rural infrastructure including drinking water wells, village tanks, rural roads etc.,
- It was merged with **JRY in 1989**.
- To supplement it new RLEGP was launched.

➤ **Rural Landless Employment Guarantee Programme (RLEGP):**

- Year – **1983 August 15**.
- Launched by- **Indira Gandhi**
- Objective: Creating employment, constructing productive assets and improving rural life. Under this, **one member** from **every house** was provided up to **100 days of employment in a year**.
- The **entire expenditure** of this scheme was financed by the **Central Government**.
- Under this programme the funds for social forestry, Indira Awaas Yojana and Million Wells Scheme were also allocated.
- In 1989-90 this programme was merged with Jawahar Rozgar Yojana.

➤ **Jawahar Rozgar Yojana (JRY):**

- Jawahar Rozgar Yojna was launched on **April 1, 1989** by merging **National Rural Employment Program (NREP)** and **Rural Landless Employment Guarantee Programme (RLEGP)**, at the end of **Seventh Five Year Plan**.
- Prime Minister was **Rajiv Gandhi**.
- So this was a consolidation of the previous employment programs and it was the largest National Employment Program of India at that time with a general objective of providing **90-100 days** Employment per person particularly in backward districts.
- People **below Poverty Line** were main targets. The Yojana was implemented on **rural** scale.
- Every village was to be covered through Panchayati Raj Institutions.
- The village got aid and support from District Rural Development Authority.
- Expenditures were born by central & state in **80:20** ratios.
- Since 1993-94, the Yojna was made more targets oriented and expanded substantially through increased budgetary allocations.
- It was divided into 3 streams: First Stream: Comprising general works under JRY and also two sub schemes Indira Awas Yojna and Million Wells Scheme.
- This stream got 75% of the total allocation. In Indira Awas Yojna the allocation was increased from 6% to 10 % and in Million Wells Scheme from 20% to 30 % during that period.
- Second Stream: This was also called intensified JRY and was implemented in selected 120 backward districts. It got 20% allocation.
- Third Stream: This was left with 5 % allocation for Innovative programs, which included Prevention of labor migration, drought proofing watershed etc. programs.
- Since April 1, 1999, this Yojna was replaced by **Jawahar Gram samridhi Yojna**.
- Later from September 25, 2001, **Jawahar Gram Samridhi Yojna** was merged with **Sampoorna Grameen Rozgar Yojna**.

➤ **Jawahar Gram Samridhi Yojana (JGSY):**

- Year – **1st April 1999**.
- Launched by – **A. B. Vajpayee**.
- Objective: **Poverty alleviation at village level**.
- It aims at providing maximum job opportunity to the poor villages and providing facilities and creation of social assets.
- Central and State Government shared the expenses of JGSY in the ratio **75:25**.
- In 2001 JGSY and Employment Assurance Scheme had integrated to form **Sampoorna Grameen Rozgar Yojana (SGRY)**

➤ **Employment Assurance Scheme (EAS):**

- The employment Assurance Scheme (EAS) was introduced with effect from **2nd October, 1993** in the rural areas in which the revamped Public distribution system was in operation.
- Objective: The Primary objective of the Employment Assurance Scheme is to provide gainful employment during lean agricultural season in manual work to all able bodied adults in rural areas who are in need and desirous of work, but cannot find it.
- The secondary objective is the creation of economic infrastructure and community assets for sustained employment and development.
- In 2001 Employment Assurance Scheme and Jawahar Gram Samridhi Yojana merged and samporna Grameen Rozgar Yojana (SGRY) is formed.

➤ **Sampoorna Grameen Rozgar Yojana (SGRY) :**

- Year – **25th September 2001**.
- Launched by – **A. B. Vajpayee**.
- Objective: For **providing employment and food for people in rural areas below poverty line**. The secondary objective was to provide additional wage employment to rural poor and providing economic assets and infrastructure in rural area.
- The main targets were woman, SC/ST and parents of children inhibited from dangerous profession.
- The plan was executed through every 3 level of Panchayat Raj Organizations.
- **SGRY was replaced by National Rural Employment Guarantee Act (NREGA)**.

➤ **National Food For Work Programme(NFFWP):**

- Year –**14th November 2004.**
- Launched by –**Manmohan Singh.**
- Objective: Generating supplementary wage employment in 156 of most backward district in India.
- Food grains are provided to the states **free of cost.**
- It is a **100%** centrally sponsored scheme.
- At district level collector will be the Nodal Officer.
- This programme has been **subsumed in National Rural Employment Guarantee Act (NREGA).**

➤ **National Rural Employment Guarantee Act (NREGA). :**

- National Rural Employment Guarantee Act (NREGA) was passed on **25th August 2005.**
- Launched by –**Manmohan Singh**
- Objective: providing **100 days** of guaranteed unskilled wage employment to each rural house hold opting it.
- Starting from 200 districts on **2 February 2006**, the NREGA covered all the districts of India from **1 April 2008** **October 2nd 2009** it was renamed **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**
- The programme focuses on water conservation, drought proofing, land development, flood control, rural connectivity in term of all-weather roads.
- Panchayat have the key role in planning, implementing and monitoring the scheme and Grama Sabha has the power of social audit.
- **One third** of the beneficiaries are to be **woman.**
- Unemployment allowance, which is One fourth of the wage rate.

Advancement of major employment schemes

In 1989

NREP + RLEGP ⇔ JRY

JRY Was replaced in 1999 by JGSY

JGSY+EAS ⇔ SGRY

In 2005

SGRY+NFFWP ⇔ NREGA

NREGA Renamed in 2009 as MGNREGA

➤ **Mahila Samridhi Yojana (MSY):**

- Year –**2nd October 1993.**
- Launched by –**P. V. Narasimha Rao Government.**
- Objective: Providing economic security to rural women and to encourage the **saving habit among them.**
- Under MSY, the rural women of **18 years** or above can open their savings account in the rural post office of their own area with a minimum of Rs.4 or its multiplies.
- If the amount is not withdrawn for 1 year, 25% of the deposited amount is given to the depositor by the government in the form of encouragement amount.
- The nodal agency for MSY is the **Department of Women and Child Development.**
- This scheme was merged with Mahila Swayam Sidha Yojana on July 12, 2001.

➤ **Indira Mahila Yojana (IMY):**

- Year –**August 20, 1995.**
- Launched by –**P. V. Narasimha Rao Government.**
- Objective: This plan is to create awareness among the women and to provide the income resources to them.
- Under this scheme woman groups are formed in the villages and urban slums which work with the support of the Indira Mahila Kendras established at Anganwadi level.
- It was merged with **Mahila Swayam Sidha Yojana** on July 12, 2001.

➤ **Mahila Swayam Sidha Yojana (MSSY):**

- Year – **2001**.
- Launched by – **A. B. Vajpayee Government**.
- In 2001 IMY and MSY merged together to form Mahila Swayam Sidha Yojana.
- Objective: Empowerment of women through creation of confidence and awareness among members of SHG's.
- The phase II of MSSY started in 2008 and will be for 10 years duration.
- Swayam Sidha Yojana has resulted in tremendous improvement in the socio-economic status of rural poor women and it has helped in providing skill enhancement to the poor women for income generating activities.

➤ **Balika Samridhi Yojana (BSY):**

- Year – **15th August 1997**.
- Launched by – **I.K. Gujral Government**.
- During **Ninth Five year plan**.
- Objective : To change negative family and community attitudes towards the girl child at birth and towards her mother, to improve enrollment and retention of girl children in schools, to raise the age of marriage of girls, to assist the girl to undertake income generating activities, in both rural and urban areas.
- Under BSY girl children who are born on or after 15th August 1997, belonging to families below the poverty line are given benefit.
- The benefits are restricted to two girl children in a household irrespective of number of children in the household.
- The scheme is being implemented through ICDS infrastructure in rural areas and through functionaries of Health Department in urban areas.
- The girl children under BSY are entitled to a post birth grant amount of Rs.500/-.
- When the girl child covered under BSY starts attending the school, she will become entitled to annual scholarship.
- Part of the money given to the girl child at birth or in scholarships can be put aside for paying the premium on an insurance policy in the name of the girl child under the **Bhagya Shri Balika Katyan Bima Yojana**.
- Under this scheme, the girl child can withdraw the scholarship amount and interest when she turns 18. If she marries or dies before she is eighteen the amount incurred in interest, bearing account will be withdrawn.

➤ **Bharath Nirman:**

- Year – **2005**.
- Launched by – **Manmohan Singh Government**.
- Launched during **10th Five Year Plan**
- Six components come under Bharat Nirman. They are
- (1) irrigation
- (2) roads (Pradhan Mantri Gram Sadak Yojana)
- (3) Rural Housing (Indira Awaas Yojana)
- (4) Rural Water Supply (National Rural Drinking Water Programme).
- (5) Rural Electrification (Rajiv Gandhi Grameen Vidyutikaran Yojana) and
- (6) Rural Telecommunication connectivity.

➤ **Irrigation:**

Under irrigation component of Bharat Nirman the target of creation of additional irrigation potential of 1 crore hectare in 4 years is planned to be met largely through expeditious completion of identified ongoing major and medium irrigation projects.

➤ **Indira Awaas Yojana (IAY):**

- Year - **1985-86**.
- Launched by: **Rajeev Gandhi Government**.
- During **5th Five Year Plan**.
- Objective: For providing houses free of cost to SC /ST and free bonded labourers. Later it was extended to non-scheduled castes, rural BPL poor, to the families of ex-servicemen of the armed and paramilitary forces killed in action, BPL physically and mentally challenged persons.
- Under the scheme, financial resources are shared between the center and the states on a **75:25** basis.
- The houses were allotted in the name of a female member of the beneficiary household.

- IAY houses shall not be alienated for a period of **15 years**
 - It was launched as a part of Rural Landless Employment Guarantee Programme (RLEGP) and National Rural Employment Programme (NREP).
 - From **1st January 1996** IAY is an independent scheme.
 - The new name of IAY scheme is **National Grameen Awaas Mission**.
- **Pradhan Manthri Gram Sadak Yojana (PMGSY):**
- Year – **25th December 2000**.
 - Launched by: **A. B. Vajpayee Government**.
 - It was during 9th plan
 - Objective: Upgradation of Rural Infrastructure such as provision of good all weather road connectivity to unconnected villages of India having a minimum population of 500 and 250 in case of hilly or tribal areas.
 - Under this scheme all unconnected habitations with a population of more than 500 persons has been provided connectivity by 2007.
- **Rajiv Gandhi Grameen Vidyuthikaran Yojana:**
- Year: **April 2005**.
 - Launched by: **Manmohan Singh Government**.
 - Objective: Providing electricity in all villages and habitations in 4 years and providing access to electricity to all rural households
 - Electrification of **unelectrified BPL households** will be financed with 100% capital subsidy @ Rs.1500/- per connection in all rural habitations
- **National Rural Drinking Water Programme:**
- one of the six components of Bharath Nirman
 - Flagship programme of the Government to provide safe and adequate drinking water supply to rural people
 - This programme was launched after merging the three erstwhile programs Swajaldhara and National Rural Water Quality Monitoring Surveillance.
- **Rural Telecommunication:**
- Under this 66,822 revenue villages in the country, which have not yet been provided with a Village Public Telephone (VPT), shall be covered.
 - Out of the above villages, connectivity in 14,183 remote and far flung villages will be provided through digital satellite phone terminals.
 - Assistance for both capital as well as operational expenditure for these VPTs will be met out of the Universal Services Obligation Fund (USOF).
 - It also aims to supply broadband and Bharat Nirman Seva Kendras in 2.5 lac panchayats.
- **Prime Minister's Rozgar Yojana (PMRY):**
- Year – **2nd October 1993**.
 - Launched by – **P. V. Narasimha Rao Govt** and comes under department of legal and legislative affairs.
 - Objective: Providing self employment opportunities to the **educated unemployed youth and women**.
 - It was designed to provide employment to more than **a million persons by setting up of 7 lakhs micro enterprises** by the educated unemployed youth.
 - Though started only in urban area it covers whole of the country from 1994 -95.
 - Under the PMRY, loans up to Rs. 1 lakh for business and Rs.2 lakh for Industrial and Agricultural activities are advanced by the banks to those unemployed youth and women. If two or more eligible person joins together in a partnership, project upto Rs.10 lakhs are covered.
 - Age limit
 - i) **18 to 35 years** for all educated unemployed.
 - ii) **18 to 40 for** all educated unemployed in North East states.
 - iii) **18 to 45 years** for SC/ST, Ex-servicemen, physically disabled and women.
 - Education qualification is **8th passed**.
 - Neither of the income of the beneficiary along with the spouse nor the income of parents of beneficiary shall exceed Rs.40000/- per annum

- The scheme envisages **22.5%** reservation for SC/ST and **27%** for OBC
- The beneficiary must be a permanent occupant of the region for a minimum of three years
- The beneficiary must not be a no payer to any national banks, financial institution and co operative banks
- A person already assisted under any other subsidy linked govt. scheme would not be eligible under this scheme.
- Repayment schedule may range between 3 to 7 years after an initial moratorium.
- PMRY was merged with Prime Ministers Employment Guarantee Programme (PMEGP)

➤ **Rural Employment Generation Programme (REGP) :**

- Year –**1st April 1995**.
- Launched by –**P V Narasimha Rao Govt** and comes under the supervision of **MSME Ministry**.

Objective:

- 1) Generation of 2 million jobs under the **khadi village sector** in the rural areas.
- 2) To develop entrepreneurial skill and attitude among rural unemployed.
- 3) To achieve the goal of rural industrialization.
- 4) To facilitate participation of- financial institutions for higher credit flow to rural industries.
- On 15th August **2008** it was merged with PMEGP.

➤ **Prime Ministers Employment Generation Programme (PMEGP):**

- Year –**15th August 2008**.
- Launched by –**Manmohan Singh Government**..
- Objective: Generation of employment opportunities in **rural as well as urban** areas through setting up of new self employment venture projects and micro enterprises.
- It is a credit linked subsidy Programme of the government.

Self employment Programme Urban + Rural

PMRY + REGP + PMEGP (In 2008)

➤ **Pradhan Manthri Adarsh Grama Yojana (PMAGY):**

- Year –**2009-10**.
- Launched by –**Manmohan Singh Government**.
- Objective: Integrated development of all villages with more than **50% Scheduled cast** population.
- It being a pilot project was implemented in 1000 villages in Assam, Bihar, Rajasthan, and Tamilnadu with an allocation of Rs.100 Core with each village to get Rs. 10 Lakh per year.
- It aims to make an “**Adarsh Gram**” (model village) that consists of all sufficient amenities’.
- Another aim is removal of difference between SC’s and others in socio- economic conditions.

➤ **Samagra Awas Yojana (SAY):**

- Year –**1999-2000**.
- Launched by –**A B Vajpayee Govt.**, under the ministry of **Rural Development**.
- Objective: Comprehensive housing scheme to ensure integrated provision of shelter, sanitation and drinking water in **rural areas**.
- In the first phase of the scheme it has been decided to employ the project in one block each of 25 districts of 24 states and 1 union territory.
- Apart from housing drinking water and sanitation was provided with a special central assistance of Rs 25 Lakhs of each block. 10% contribution is to be done from the people.
- The scheme in due course is proposed to be implemented all over the country.

➤ **Valmiki Ambedkar Awas Yojana (VAMBAY):**

- Year –**2001**.
- Launched by –**A B Vajpayee Government**.
- Objective: To improve the conditions of **urban slum dwellers** living below the poverty line without adequate shelter and it aims to facilitate the construction and up gradation of dwelling units for slum dwellers.
- It also aims to provide a healthy and enabling **urban environment** through community toilets under **Nirmal Bharat Abhiyan**.
- The central government provides subsidy of **50%** while balance **50%** being arranged by state governments.

- The state shares may consist of funds from any source in the form of subsidy or loan from Housing And Urban Development Corporation Ltd (HADCO).
 - The funds are released only after a VAMBAY account is opened by the state nodal agency and the share of the state and central government deposited into that account.
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➤ **Urban Basic Services for the Poor (UBSP):**

- Year –**1990-91**.
- Objective: Improvement in the lives of people living in slums and for environment improvement of Urban slums and also as an assisting plan of JRY.
- The expenditure made on this plan is share by the Central and the State Government in the ratio **60 : 40**.
- In **1st December 1997** this plan was merged with '**Swarna Jayanti Shahari Rozgar Yojana**'.

➤ **Prime Ministers Integrated Urban Poverty Eradication Programme (PMIUPEP):**

- Year – **18th November 1995**.
- Launched by – **P. V. Narasimha Rao Government**..
- Objective: To alleviate the Urban poverty.
- This scheme was initially implemented at **Changanacherry of Kottayam** district of Kerala.
- Under this scheme the unemployed persons were trained in handicrafts and were encouraged to adopt self employment ventures.
- In **1st December 1997** this plan was merged with '**Swarna Jayanti Shahari Rozgar Yojana**'.

➤ **Swarna Jayanti Shahari Rozgar Yojana (SJSRY):**

- Year –**1st December 1997**.
- Launched by –**I. K. Gujral Government**.
- Objective: Providing employment to the **urban unemployed or underemployed living below poverty line**, and educated upto **IX standard**, by setting up self-employment ventures or provision of wage employment.
- The beneficiaries are identified by the urban local bodies.
- *Under this scheme **women** are to be assisted to the extent of atleast **30%**, disabled **3%** and **SC/STs** atleast to the extent of the proportion of their strength in the local population.*
- The scheme is funded on a **75: 25** basis between the central and the state governments.
- There comes two schemes under SJSRY which are
- **1) The Urban Self Employment Programme (USEP)**
- **2) The Urban Wage Employment Programme (UWEP).**
- **SJSRY** was replaced by **National Urban Livelihood Mission (NULM)** in **2012**.

➤ **National Urban Livelihood Mission (NULM):**

- Year – **2012**.
- Launched by –**Man Mohan Singh Government**..
- Objective: Alleviating poverty and vulnerability of the urban poor by enabling them to attain self employment and skill opportunity.
- NULM replaces '**Swarna Jayanti Shahari Rozgar Yojana**'.

➤ **National Social Assistance Programme (NSAP):**

- Year – **15th August 1995**.
- Launched by –**P. V. Narasimha Rao Government**..
- Objective: It is a pension scheme of Government of India which has five main components:
 - 1) Indira Gandhi National Old Age Pension Scheme (GNOAPS)
 - 2) National Family Benefit Scheme (NFBS).
 - 3) Annapurna.
 - 4) Indira Gandhi National Widow Pension Scheme.
 - 5) Indira Gandhi National Disability Pension Scheme.
- The IGNOAOPS was launched on **19th November 2007**. Under this scheme a pension of Rs.300 per month is given to all persons between **60 to 79** years of age and belonging to BPL category.
- For beneficiaries above **80** years of age the amount has been revised to **Rs.500**.

- Under NFBS, Rs.20000 is provided to a **BPL** family in case of natural or accidental death of a primary bread winner in the family in the age group of 18-64 years.
- Annapurna scheme was introduced on 1st April 2000 to provide 10 kgs of food grains per month free of cost to eligible beneficiaries, especially senior citizens.
- The numbers of cost to eligible benefited from the scheme are in the first instance 20% of the person eligible to receive pension under IGNOAPS.
- Indira Gandhi Nation Widow Pension Scheme: A pension of Rs. 300 per month is granted to widows aged 49 to 59 living below poverty line.
- Indira Gandhi National Disability Pension Scheme: A pension of Rs.300 per month is granted to physically or mentally handicapped individuals aged 18 to 59 living below poverty line.

➤ **Midday Meal Scheme:**

- This scheme was launched on **15th August, 1995** by **P. V. Narasimha Rao Govt.**
- Objective: To enhance enrolment, prevent retention and to improve nutrition level among school children.
- This is the largest school lunch programme in the world.
- In 2007 the Scheme was revised to cover children in upper primary section as well.
- The Scheme advises to provide a **cooked mid-day meal with a minimum of 300 calories and 8-12 grams of protein to all children studying in class's I-V.**
- **Upper Primary** meals consist of **700 calories and 20 grams of protein by providing 150 grams of food grains (rice/wheat) per child/school day.**

➤ **Member of Parliament Local Area Development Scheme (MPLADS):**

- Year –**23rd December 1993.**
- Launched by –**P. V. Narasimha Rao Government..**
- Under the scheme each MPs has a choice to suggest to the concerned district authorities to carry out developmental activities up to Rs. 5 crores per year, in his constituency.
- The allocation of Rs.1 crore has been increased to Rs.2 crores for an MP per year w.e.f., 1998-99 which has been enhance to Rs.5 crores from the year 2011.
- The Lok Sabha members can recommend works in their respective constituencies. The elected members of Rajya Sabha can recommend works in one or more districts any where in the state from which they are elected.
- Nominated members of the Lok Sabha and Rajya Sabha may select works for implementation in one or more districts anywhere in the country.
- The funds released under the scheme are non-lapsable i.e, the liability of funds not released in a particular year is carried forward for making releases in the subsequent years subject to eligibility.

➤ **Central Rural Sanitation Programme(CRSP)**

- Year –**1986.**
- Launched by –**Rajeev Gandhi Government..**
- Objective: Improving the quality of life of rural poor and to provide privacy and dignity to women in rural areas
- In 1999 with this broader concept of sanitation CRSP adopted an approach of **Total Sanitation Campaign (TSC)** to promote sanitation in rural areas.
- TSC is a community led people oriented programme and the objective is to make demand driven campaign through creation of awareness and provision of sanitary facilities in educational institutions and anganawadis and in individual houses
- An incentive scheme called **Nirmal Gram Puraskar** has been launched for Panchayathi Raj institutions

➤ **Janasree Bhima Yojana(JBY):**

- Year –**2002.**
- Launched by –**A. B. Vajpayee Government..**
- Objective: This scheme aims to provide life insurance protection to people between **18-60 years of age** and focuses on rural and urban people in BPL category and those marginally above poverty line
- Janasree Bhima Yojana replaces Social Security Group Insurance Scheme and Rural Group Life Insurance Scheme.
- The scheme is operated **through Life Insurance Corporation (LIC) of India.**
- 45 vocational and occupational groups are identified for this by the LIC and the State Government.

- This scheme has been merged with the newly announced Aam Aadmi Bhima Yojana (AABY) extending similar benefits to landless agriculturists

➤ **Aam Aadmi Bhima Yojana (AABY):**

- Year – **2nd October 2007.**
- Launched by - **Manmohan Singh Government..**
- Objective: Social Security Scheme for Rural landless people.
- The head of the family or one earning member in the family of such a household is covered under the scheme.
- The premium of Rs.200/- per person per annum is shared equally by the Central and State government.
- The member to be covered should be aged between 18 and 59 years.
- Rs.75000 is given on death due to accident and Rs.37500 due to permanent disability and Rs.30,000 in case of partial permanent disability and in case of death of a member, prior to terminal date.
- Ministry of Finance, Government of India has approved the merger of social security schemes viz., Aam Aadmi Bima Yojana (AABY) and Janashree Bima Yojana (JBY).
- The merged scheme is renamed 'Aam Aadmi Bima Yojana' and has come into effect from 01.01.2013

➤ **Antyodaya Anna Yojana(AAY):**

- Year – **25th December 2000.**
- Launched by –**A. B. Vajpayee Government.**
- **During 9th Five Year Plan**
- Objective: For providing food security to the '**Poorest of poor families**'.
- AAY was introduced on 25th Dec 2000 in **Rajasthan.**
- Initially, it was planned to provide 25 kg food grain per family per month, at Rs.2 per kg for wheat and Rs.3 per kg for rice.
- The quantity of food per family was raised to 35 kg a month from April 1, 2002.
- The States/ UTs are required to bear the distribution cost, including margin to dealers and retailers as well as transportation cost.
- The entire food subsidy is passed on to the consumers under AAY Scheme.
- Allocation of food grains under AAY is being released to the states / UTs on the basis of issue of distinctive AAY Ration Cards to identified Antyodaya families; the colour of AAY ration card is **yellow**
- Now the total coverage under AAY is 2.50 crores for AAY families.
- **September 25** is observed as Antyodaya diwas in the memory of **Deen Dayal Upadhaya.**

➤ **Shiksha Sahayog Yojana (SSY):**

- Year – **31st December, 2001.**
- Launched by - **A. B. Vajpayee Government..**
- Objective: To lessen the burden of parents in meeting the educational expenses of their children.
- Eligibility: Only those who are member of Janashree Bima Yojana and students (9th to 12th standard (including ITI courses) living below or marginally above poverty line are covered under Janashree Bima Yojana.
- A scholarship amount of Rs.300 per quarter per child is paid for a maximum period of four years and for maximum two children of a member covered under Janashree Bima Yojana.
- No premium is charged for this benefit.

➤ **Kudumbashree Project in Kerala:**

- Year – **17th May 1998.**
- Launched by –**Kerala Government.**
- During **Ninth Five Year Plan**
- Objective: Kudumbashree is the project launched by the Government of Kerala (GOK) with the help of Government of India (GOI) and NABARD, aimed at wiping out of absolute poverty from the state in a holistic and participatory way within a period of ten years. This is implemented through the LSGs established by the 73rd and 74th Constitutional Amendments. Kudumbashree is a multifaceted programme that provides poor women information, capacity and confidence and also provides them opportunities for better social security. In brief, this project aims to empower them physically, socially, economically and politically.
- The mission statement of the Kudumbashree states in clear terms: "To eradicate absolute poverty in 10 years through concentrated community action under the leadership of LSGs by facilitating organization of the poor

combining self- help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically”.

- The programme was inaugurated on 1998 May 17th by the then Prime Minister of India Sri Atal Bihari Vajpayee in Malappuram district and started implementation from 1st April 1999 in urban local bodies of the state
- The chief Minister of Kerala during this time was **E.K.Nayanar**.
- The chairman of Kudumbasree is the minister of Local Self Government (LSG)
- The activities of Kudumbasree mission is controlled by state level office, headed by an IAS Officer and at district level a District Mission team.

➤ **The project under taken by the Kudumbashree are,**

- **Yuvashree**

Yuvashree was launched with an objective to provide opportunity to unemployed youth, both men and women in the age group of 18-40 from family members of Kudumbashree to start enterprises.

- **Amrutham**

Amrutham Food Supplement the AMRUTHAM unit produces a baby food supplement developed by Central Plantation Crops Research Institute (CPCRI) Kasaragod.

- **TRISAT**

TRISAT- Tribal Search and Action Team Started in early 2009 at Wayanad district with the aim of exclusive development of tribal community by providing trainings, conducting workshops and through other means. They are achieving this mission mainly through knowledge sharing, skill development and personality development, and empowering them socially, financially and personally

- **Samagra**

Samagra is a novel initiative independently developed by Kudumbasree and being implemented in the State in collaboration with the three -tier local self-governments and other agencies. It is an attempt to address the entire production-supply chain holistically, by scaling up productivity both qualitatively and quantitatively and seeking viable marketing opportunities. The speciality of this project is that it ensures regular income and employment to the members of Kudumbashree. The activities delineated in the Samagra projects vary according to the nature of the project.

- **Ashraya**

Ashraya is a project of Kudumbasree to identify and rehabilitate destitute families under the Local self Government Institutions. Those identified under the project were provided with livelihood necessities such as food, clothing, health coverage, pension, education; basic necessities such as house, water, sanitation facilities, and development needs like vocational training, personality development trainings, care services like counselling and other training programmes

- **Buds**

Buds is an initiative of Kudumbasree for differently abled Children

- Kudumbasree Accounts and Audit Service Society (KAASS), Gender Self Learning Programme (GSLP), Sree Sakthi Portal, Nendra Banana Project, Madhuram Project for Bee farming, Murari Mushroom Project, Ornamental Fish Project, Nedumpana Apparel Park, Ksheerasagaram, Poomala Nature Fresh Project, Haritham Project for cultivating vegetables, Thirumadhuram Project for cultivating pineapple., Kondattom Project, Nivedyam Project, Saphalam Project for collection and processing of Cashewnuts, Goat Village Project,

➤ **Pradhan Mantri Swasthya Suraksha Yojana (PMSSY):**

- Year – March, 2006.
- Launched by –Manmohan Singh .
- Objective: Providing specialty and super specialty medical care in different stage, correcting imbalances in the availability of reliable tertiary levels healthcare in the country in general and augmenting facilities for quality medical education in the under served states.
- PMSSY has two components:
 - 1) Setting up of 6 institutions in the line of AIIMS.
 - 2) Up gradation of 13 existing government medical college institutions.

➤ **Adivasi Mahila Sashaktikaran Yojana (AMSY):**

- Exclusive scheme for the economic development of ST women.
- Under this scheme, National Scheduled Tribes Finance and Development Corporation. NSTFDC provides term loan for schemes/ projects costing up to Rs.50, 000/- per individual unit/profit center. Financial assistance upto 90% of the cost of the schemes/ projects is provided by the NSTFDC.

➤ **Janshala Programme:**

- A collaborative effort of government of India and 5 UN organs: UNDP, UNICEF, UNESCO, ILO and UNFPN to provide programme support to the ongoing efforts towards achieving primary education.
- It is a community based primary education programme which aims to make primary education more assessable and effective especially for girls and children in deprived communities, marginalized groups, SC/STs, minorities, working children and children with specific needs.

➤ **Rajiv Awas Yojana (RAY):**

- Year –June, 2009.
- Launched by - Manmohan Singh Govt and comes under Ministry of Urban Government.
- Objective: Slum Free India.
- It is launched in two phases:
 - 1) Preparatory Phase for a period of two years which ended in 2013.
 - 2) Implementation phase for the period of 2013 to 2022.
- The scheme focused on bringing the slums within the formal system and providing the same amenities as the rest of the city.
- Rajiv Awas Yojana is redirected into **Housing for all scheme**.
- The motto of Housing for all schemes is '**Housing for all by 2022**'.
- Later this Housing for all scheme change its name into '**Pradhan Manthri Awas Yojana**' in **25th June, 2015**.
- Pradhan Manthri Awas Yojana proposes to build **2 crore** houses across the nation by **2022**.
- Pradhan Manthri Awas Yojana comes under Ministry of Housing and Urban Poverty Alleviation.

➤ **Pradhan Mantri Jan-Dhan Yojana (PMJDY)**

About: It is a National Mission to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

Aim: The plan aims for universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension facility.

Announced: On **15 August 2014**.

Department: Department of Financial Services, Ministry of Finance

Key features

- Beneficiaries will get RuPay Debit card having inbuilt accident insurance cover of `1 lakh- will be provided by 'HDFC Ergo'.
- Beneficiary can open the account with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.
- Beneficiary who open their accounts by January 26, 2015 over and above the `1 lakh, accident, they will be given life insurance cover of `30,000.(to be given by LIC).
- After satisfactory operation of the account for 6 months, an overdraft facility will be permitted up to `5000 in only one account per household.
- Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days.
- The plan also envisages channeling all Government benefits (from Centre / State / Local Body) to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government.
- Mobile banking for the poor would be available through National Unified USSD Platform (NUUP) for which all banks and mobile companies have come together.
- The financial inclusion campaign was launched by the Prime Minister of India Mr. Narendra Modi, on 28 August 2014.

Achievements

- On the inauguration day, `1.5 Crore (15 million) bank accounts were opened.
- Guinness World Records Recognizes the Achievements made under PMJDY.

- By 05 August 2015, `17.45 crore accounts were opened, with around ` 22032.68 crore (US\$3.3 billion) were deposited under the scheme.

➤ **Pandit Deen Dayal Upadhyaya Shramev Jayate Karyakram**

Aim: The scheme is aimed at creating conducive environment for industrial development and doing business with ease

- To complement '**Make in India**' Campaign.
- Department: Ministry of Labour & Employment
- Launched: **16th October 2014** at New Delhi
- Labours will be provided Unique Labour Identification number, Local Interconnect Network, to facilitate their online registration.
- Unified Labour Portal (Shram Suvidha) and a Transparent & Accountable Labour Inspection Scheme to facilitate ease of compliance to facilitate ease of compliance especially for four Central Government Organizations i.e. ESIC, EPFO, DGMS and CLC.
- Demand Responsive Vocational Training
- Portability through Universal Account Number for Employees' Provident Fund Account Holders
- Implementation of Revamped Rashtriya Swasthya Bima Yojana (RSBY) for the workers in the unorganized sector

Achievements

- Shram Suvidha Portal Launched.
- Wage Ceiling of Labourers raised to Rs. 15000 Per Month

➤ **Deen Dayal Upadhyaya Antyodaya Yojana**

About: DeenDayal Upadhyaya Antyodaya Yojana is a Government scheme for the uplift of **urban and rural** poor through enhancement of livelihood opportunities through **skill development** and other means.

Aim: The main aim is to provide training for 0.5 million people in urban area per annum from 2016 and in rural area it is training 1 million people by 2017. It replaces **Ajeevika**

Investment: 500 Crore

Department: Ministry of Housing and Urban Poverty Alleviation

Date: **25-September-2014**

Key Features:

- The minimum age for entry under the Yojana is 15 years compared to 18 years under the Aajeevika Skills Programme.
- Skill development training centers to be launched so as to address the unemployment problem in the rural area.
- Imparting skills with an expenditure of Rs.15,000 – Rs.18,000 on each urban poor.
- Promotion of self-employment through setting up individual micro-enterprises and group enterprises with interest subsidy for individual projects costing Rs.2.00 lakhs and Rs.10.00 lakhs for group enterprises. Subsidized interest rate will be 7%;
- Training urban poor to meet the huge demand from urban citizens by imparting market oriented skills through City Livelihood Centers.
- Each Centre would be given a capital grant of Rs.10 lakhs.
- Enabling urban poor form Self-Help Groups for meeting financial and social needs with a support of Rs.10,000/- per each group who would in turn would be helped with bank linkages;
- Development of vendor markets besides promotion of skills of vendors; and
- Construction of permanent shelters for urban homeless and provision of other essential services.

➤ **Micro Units Development and Refinance Agency Bank (MUDRA Bank)**

About: It is a public sector financial institution in India. It provides loans at low rates to microfinance institutions and non-banking financial institutions which then provide credit to MSME's

Launched: **8 April 2015.**

Aim: The Prime Minister said that MUDRA scheme is aimed at "**funding the unfunded**"

Key features

- MUDRA Bank has rightly classified the borrowers into three segments:
 - the starters
 - the mid-stage finance seekers

- the next level growth seekers.
- To address the three segments, MUDRA Bank has launched three loan instruments:
 - Shishu: covers loans upto Rs 50,000/-
 - Kishor: covers loans above Rs 50,000/- and upto Rs 5 lakh
 - Tarun: covers loans above Rs 5 lakh and upto Rs 10 lakh
- Initially, sector-specific schemes will be confined to “Land Transport, Community, Social & Personal Services, Food Product and Textile Product sectors”.
- Some of the Offerings Planned for the Future:
 - MUDRA Card
 - Portfolio Credit Guarantee
 - Credit Enhancement

Achievements

- It will be first set up as a subsidiary of the Small Industries Development Bank of India and later will be converted to a full-fledged bank through an Act of Parliament.
- MUDRA bank has join hands with 19 state and regional level coordinators so as to reach the small entrepreneurs who have limited branch presence and are cut off from the general banking system.

Saansad Adarsh Gram Yojana:

About: It is a rural development programme broadly focusing upon the development in the villages which includes social development, cultural development and spread motivation among the people on social mobilization of the village community.

Aim: The aim is to develop three Adarsh Grams by March 2019, of which one would be achieved by 2016. Thereafter, five such Adarsh Grams (one per year) will be selected and developed by 2024.

Launched: 11 October 2014 on the birth anniversary of Jayaprakash Narayan at New Delhi.

Key Features

- Each Member of Parliament needs to choose one village each from the constituency.
- Then they should fix parameters and make it a model village by 2016. Thereafter, they can take on two or three more villages and do the same by the time the next general elections come along in 2019, and thereafter, set themselves ten-year-long village or rural improvement projects.
- Villages will be offered smart schools, universal access to basic health facilities and Pucca housing to homeless villagers.

Villages adopted by Famous Persons

- Narendra Modi has adopted Jayapur in Varanasi.
- Sonia Gandhi adopted Udwa village in her constituency Rae Bareilly in Uttar Pradesh
- Rahul Gandhi adopted Deeh village in his constituency Amethi in Uttar Pradesh
- V. K. Singh adopted Mirpur Hindu in his constituency Ghaziabad, Uttar Pradesh.
- Ahmed Patel adopted Vandari village in Rajpiplada, Gujarat.
- Sachin Tendulkar adopted Puttamraju vari Kandriga (P.R.Kandriga) a village near Gudur in Nellore district of Andhra Pradesh.

➤ My Gov Online Platform

About: MyGov is a citizen engagement platform to promote the active participation of Indian citizens in their country's governance and development.

Aim: It aims at creating a common platform for Indian citizens to "crowd source governance ideas from citizens".

Founded: 26 July 2014

Slogan: My Country, My Government, My Voice

Key Features:

- The users shall be allowed to discuss and to contribute on various government projects and plans.
- It also allows users to upload documents in various formats. It was announced that a mobile phone application on 'MyGov' is also under development.

Achievements

- My Gov received 100,000 registered users, barely two weeks after its initiation.
- Google, the search giant became the first multinational firm to collaborate with MyGov.

➤ **Digital India**

About: Digital India is an initiative of Government of India to integrate the government departments and the people of India. Digital India has three core components. These include:

- The creation of digital infrastructure
- Delivering services digitally
- Digital literacy

Aim: It aims at ensuring the government services are made available to citizens electronically by reducing paperwork. The project is slated for completion by 2019

Department: The Ministry of Communications and IT

Key features

- The Government of India has initiated a giant leap forward to transform the country into a digitally empowered knowledge economy.
- The initiative also includes plan to connect rural areas with high-speed internet networks.
- DI will help in leveraging India's globally acclaimed IT competence for the benefit of 120 Crore Indians.
- It will help in reducing corruption, getting things done quickly and will help in reducing paper work.
- Some of the facilities which would be available through this initiative are Digital Locker, e-education, e-health, Digital Signature and national scholarship portal.
- The initiative also includes plan to connect rural areas with high-speed internet networks. Digital India has three core components.

➤ **Digilocker**

About: Digital Locker is one of the key initiatives under the Digital India Programme.

Department: Department of Electronics and Information Technology (DeitY).

Aim: It is aimed at minimizing the usage of physical documents and enable sharing of e- documents across agencies.

Key Features

- The sharing of the e-documents will be done through registered repositories thereby ensuring the authenticity of the documents online.
- Residents can also upload their own electronic documents and digitally sign them using the e-sign facility.
- These digitally signed documents can be shared with Government organizations or other entities.

➤ **e-Basta**

About: The platform, eBasta, is merely not a library of books, but a collaborative platform where school Book publishers, School teachers, students and even various retailers can participate..

Aim: It aims to bring various publishers (free as well as commercial) and schools together on one platform.

Launched: June 30, 2015

Key Features

- It guarantees s transparent Governance and other Government related services.
- The school or teachers can log on to the portal and search for eBooks and other digital content.

➤ **Make in India**

About: Make in India is an initiative of the Government of India, to encourage companies to manufacture their products in India.

Launched: 25th September 2014

Aim:

- The major objective behind the initiative is to focus on 25 sectors of the economy for job creation and skill enhancement.
- The initiative also aims at high quality standards and minimizing the impact on the environment.

Designed by: Wieden + Kennedy

Key features

- Before the initiative was launched, foreign equity caps in various sectors had been relaxed .
- The application for licenses was made available online and the validity of licenses was increased to 3 years.
- Various other norms and procedures were also relaxed.

- In August 2014, the Cabinet of India allowed 49% foreign direct investment (FDI) in the defence sector and 100% in railways infrastructure.

➤ **Deen Dayal Upadhyaya Grameen Kaushalya Yojana**

About: focused on the **rural poor youth** and its emphasis on **sustainable employment** through the prominence and incentives given to post-placement tracking, retention and career progression.

Aim: The Government of India has set an ambitious target for providing skill training to 500 million of its youth by 2022.

Department: Ministry of Rural Development (MoRD).

Launched: 25th September 2014

Launched by: NitinGadkari, Union Minister for Rural Development on 98th birth anniversary of Pandit Deendayal Upadhyay. Previous Name: Aajeevika Skills Development Programme (ASDP).

National Policy for Skill Development and Entrepreneurship

About: It is the first such policy on entrepreneurship since independence and intended to replace the National Policy on Skill Development 2009.

Aim: Its main aim is to provide an umbrella framework to all skilling activities being carried out within the country, to align them to common standards and link the skilling with demand centers.

Previous Scheme: It replaces National Policy on Skill Development 2009.

Department: Ministry of Skill Development and Entrepreneurship

Launched: 15th July 2015 (World Youth Skills Day)

Key features

- It addresses key obstacles to skilling, including low aspirational value, lack of integration with formal education, lack of focus on outcomes, low quality of training infrastructure and trainers, etc.
- This Policy seeks to align supply and demand for skills by bridging existing skill gaps, promoting industry engagement, operationalising a quality assurance framework, leverage technology and promoting greater opportunities for apprenticeship training.
- Equity is also a focus of the Policy, which targets skilling opportunities for socially/geographically marginalized and disadvantaged groups
- Skill development and entrepreneurship programmes for women are a specific focus of the Policy.
- In the entrepreneurship domain, the Policy seeks to educate and equip potential entrepreneurs, both within and outside the formal education system.
- It also seeks to connect entrepreneurs to mentors, incubators and credit markets, foster innovation and entrepreneurial culture, improve ease of doing business and promote a focus on social entrepreneurship..

➤ **National Sports Talent Search Scheme (NSTSS):**

About: The scheme has been formulated for talent identification in the age group of 8-12 years and nurturing of identified talented sportspersons.

Aim: Identification of sporting talent among students in the age group of 8–12 years

Launched: 26th May 2015

Department: Ministry of youth Affairs & Department of Sports

Key Features:

- The Scheme will facilitate development of Indian sports, particularly rural sports.
- The students in the age group of 8-12 years have to undertake Physical Efficiency and Sports Aptitude Tests (PESAT).
- Tests may take place at 3 levels:
 - School level
 - block level
 - District level through the state / UT machinery
- From each school, 4 boys and 4 girls securing the total highest marks in all six tests will be shortlisted and they will appear in the Block level tests again.
- They will participate in the Sport Talent search conducted at the block level in the same 6 tests.
- The total marks obtained by each of these 32 students per block in all 6 different tests at district level will be compiled for all districts together and a common merit list will be prepared.

- Selected candidates should agree to the condition that they should be present for training at least 22 days in a month on the prescribed play ground

➤ **Pradhan Mantri Krishi Sinchai Yojana**

Aim: aimed at ensuring access to water to every farm (“Har Khet Ko Pani”) round the year and improving water use efficiency (“Per Drop More Crop”)

Department: Ministry of Agriculture

Investment: Rs.50, 000 crores

Time Period: 5years

Key features:

- The Scheme will take responsibility for various irrigation projects that were poorly implemented by previous governments despite adequacy of funds.
- About 1,300 watershed projects that have remained in limbo shall now be completed.
- If the scheme turns out to be a success, economists and rural managers believe that the crop production could witness a manifold growth.

➤ **Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY):**

About: It is a Central Government’s scheme aimed to provide continuous power supply to rural India.

Aim: it aims to supply 24x7 uninterrupted power supplies to all homes.

Launched: 25th July 2015 in Patna

Investment: Rs 75,600 crore

Old Scheme: Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY).

Department: Ministry of Power

Key Provisions:

- All villages and households shall be electrified
- Increase in agriculture yield
- Business of Small and household enterprises shall grow resulting into new avenues for employment

➤ **Kisan Vikas Patra:**

About: Kisan Vikas Patra is a saving certificate scheme which was first launched in 1988 by India Post.

Re-launched: In year 2014

Key features:

- Kisan Vikas Patra can be purchased by
 - An adult in his own name, or on behalf of a minor
 - A Trust
 - Two adults jointly
- Denominations: KVP certificates are available in the denominations of `1000, ` 5000, ` 10000 and ` 50000.
- Minimum amount: `1000. There is no upper limit on the purchase of KVPs.
- Investment: The amount invested in Kisan Vikas Patra would get doubled in 100 months or eight years and four months and the interest rate for the scheme is 8.8% per annum.
- Maturity Period or Lock in period of the KVP is 2 years and 6 months (30 months)
- Premature encashment of the KVP certificate is not permissible.
- The certificates can only be en-cashed in event of the death of the holder or forfeiture by a pledge or on the order of the courts.
- The KVP can be purchased from any departmental postal office.

Jan Suraksha Schemes (PMJJBY, PMBSY, APY)

About: This includes Social Security Schemes, Pradhan Mantri Suraksha Bima Yojna, Atal Pension Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana for Elders:

Aim: protect an Indian citizen against illness, accidents, or penury in old age.

Launched: 9th May 2015

➤ **Pradhan Mantri Suraksha Bima Yojana:**

Objectives:

It is a government backed **accident Insurance scheme** in India.

It was launched by Prime Minister **Narendra Modi** on **9th May, 2015** in **Kolkatta**.

- As of May, 2015, only 20% of India's population has any kind of Insurance. This scheme aims to increase it.

Key Features

- For all Banks account holders whose age is between **18 to 70** years.
- Insurance amount can also be availed if in a handicapped state.
- Accident insurance worth **Rs. 2 lacs** at just **Rs. 12** per annum.
- Period of Insurance Annual: **1st June - 31st May**
- The premium will be deducted from the account holder's saving bank account through 'auto debit' facility.
- The person would be eligible to join the scheme through one saving bank account only.

➤ **Pradhan Mantri Jeevan Jyoti Bima Yojana:**

Objectives:

- It is a Govt. backed Life Insurance Scheme in India.
- It was formally launched by Prime Minister **Narendra Modi** on **9th May, 2015** in **Kolkatta**.
- Only **20%** of india's population has any kind of insurance. This scheme aims to increase it.

Key features

- It is available for all Banks account holders, whose age is between **18 to 50** years.
- Life insurance worth **Rs. 2 lacs** at just **Rs. 330** per annum.
- Period of Insurance Annual: **1st June - 31st May**
- The premium will be deducted from the account holder's saving bank account through '**auto debit**' facility.
- The person would be eligible to join the scheme through one saving bank account only.

➤ **Atal Pension Scheme:**

Objectives:

- It is a government backed pension scheme in India targeted at the unorganized sector.
- It was formally launched by Prime Minister **Narendra Modi** on **9th May, 2015** in **Kolkatta**.
- As of May 2015, only 11% of India's population has any kind of pension scheme. This scheme aims to increase it.

Key Features

- For all Banks account holders whose age is between **18 to 40** years.
- Period of Insurance: **1st June - 31st May**
- The premium will be deducted from the account holder's saving bank account through '**auto debit**' facility.
- The person would be eligible to join the scheme through one saving bank account only.

Benefit

Fixed pension for the subscribers ranging between **Rs. 1000 to Rs. 5000**, if he joins and contributes between the age of 18 years and 40 years. The contribution levels would vary and would be low if subscriber joins early and increase if he joins.

➤ **One Rank One Pension Scheme (OROP):**

About: It is a scheme for same rank and for the same length of service, irrespective of the date of retirement.

Re-launch date: On **5th September 2015**

Key Features

- As per the announcement there would be revision of pension every five years as against two years demanded by the ex-servicemen.
- Pension will be re-fixed for all pensioners retiring in the same rank and with the same length of service as the average of minimum and maximum pension in 2013.
- The Ex-servicemen who have taken voluntary retirement would not be eligible for the scheme.
- The government is also setting up a one-member judicial committee to work out details of implementation of the OROP which will file a report in six months.
- Arrears will be paid in four half-yearly installments. All widows, including war widows, will be paid arrears in one installment.

➤ **Rashtriya Gokul Mission:**

About: It is a focused project under National Programme for Bovine Breeding and Dairy Development, with an outlay of Rs 500 crore during the 12th Five Year Plan. The government launched 'Rashtriya Gokul Mission' under the National Programme for Bovine Breeding and Dairy Development (NPBBD)

Aim: Conserve and Develop Indigenous cattle Breeds through professional farm management and superior nutrition.

Launched: 28 July 2014

Department: Department of Animal husbandry, Dairying & Fisheries.

Investment: 500 Crore.

Key Features:

- Objectives:
 - To undertake breed improvement programme for indigenous cattle breeds so as to improve the genetic makeup and increase the stock.
 - To enhance milk production and productivity of indigenous bovines.
 - To upgrade nondescript cattle using elite indigenous breeds like Gir, Sahiwal.
 - To distribute disease free high genetic merit bulls of indigenous breeds for natural service
- Scheme is proposed to be implemented on 100% grant-in-aid basis.
- Rashtriya Gokul Mission will be implemented through the "State Implementing Agency (SIA viz Livestock Development Boards).

➤ **Beti Bachao, Beti Padhao**

About: is a Government of India scheme that aims to generate awareness and improving the efficiency of welfare services meant for women.

Aim: To end female feticide and discrimination against girl child Prime Minister Narendra Modi launched BetiBachao, BetiPadhao Abhiyan.

Launched: **22nd January 2015 in Panipat.**

Investment: Initial 100 Crore

Key Features:

- According to census data, the child sex Ratio (0-6 years) in India was 927 girls per 1,000 boys in 2001, which dropped drastically to 918 girls for every 1,000 boys in 2011.
- 2012 UNICEF report has ranked India 41st among 195 countries.

➤ **Sukanya Samridhi Account**

About: Sukanya Samridhi Account is a special deposit account under the Sukanya Samridhi Yojana (Girl child prosperity scheme).

Launched: **22nd January 2015**

Aim: aim of improving the welfare of female children in India.

Key Features:

- It is part of the **Beti Bachao, Beti Padhao** campaign.
- Rate of interest 9.2% Per Annum (w.e.f 1-4-2015), calculated on yearly basis.
- Minimum INR. 1000/- and Maximum INR. 1,50,000/- in a financial year.
- Subsequent deposit in multiple of INR 100/- Deposits can be made in lump-sum.
- No limit on number of deposits either in a month or in a Financial year
- A legal Guardian/Natural Guardian can open account in the name of Girl Child.
- A guardian can open only one account in the name of one girl child and maximum two accounts in the name of two different Girl children.
- Account can be opened up to age of 10 years only from the date of birth.
- For initial operations of Scheme, one year grace has been given.
- If minimum Rs 1000/- is not deposited in a financial year, account will become discontinued and can be revived with a penalty of Rs 50/- per year with minimum amount required for deposit for that year.
- Partial withdrawal, maximum up to 50% of balance standing at the end of the preceding financial year can be taken after Account holder's attaining age of 18 years.
- Account can be closed after completion of 21 years.
- If account is not closed after maturity, balance will continue to earn interest as specified for the scheme from time to time.
- Normal Premature closer will be allowed after completion of 18 years /provided that girl is married

➤ **Himmat App**

About: "Himmat" application downloaded in the smart phone helps women to raise SOS alert in case of any emergency and the same gets reported along with victim/ caller location in real time on the computer consoles placed in the Central Police Control Room, Delhi.

Aim: To instill confidence in women, to help women in distress and to ensure their safety in Delhi.

Key Features:

- The app is freely available for Android mobile phones and can be downloaded from Delhi Police website

PAHAL-Direct Benefits Transfer for LPG (DBTL) Consumers Scheme

About: has become one of the largest cash transfer schemes of the world.

Aim: to transfer subsidies directly to the people through their bank accounts. It will be implemented in 2 phases.

Previous Scheme: The Direct Benefit transfer of LPG (DBTL)

Re-launched: 15.11.2014 in 54 districts and rest of India on 01.01.2015

➤ **Swachh Bharat Mission**

About: is a national campaign of Indian Government, covering 4041 statutory towns, to clean the streets, roads and infrastructure of the country. It is India's biggest ever cleanliness drive and 3 million government employees and school and college students of India have participated in this event.

Re-Launched: **2nd October 2014** at New Delhi.

- Earlier Launch: Total Sanitation Campaign (TSC)- 1999
- TSC was renamed to Nirmal Bharat Abhiyan (NBA)- 2012
- the campaign was relaunched as Swachh Bharat Abhiyan.- 2014

Objectives:

- Elimination of open defecation
- Conversion of unsanitary toilets to pour flush toilets (a type of pit latrine, usually connected to two pits)
- Eradication of manual scavenging
- 100% collection and processing/disposal/reuse/recycling of municipal solid waste
- A behavioral change in people regarding healthy sanitation practices
- Generation of awareness among citizens about sanitation and its linkages with public health
- Supporting urban local bodies in designing, executing and operating waste disposal systems
- Facilitating private-sector participation in capital expenditure and operation and maintenance costs for sanitary facilities.

➤ **Gold Monetization Scheme**

About: It is a scheme that facilitates the depositors of gold to earn interest on their metal accounts. Once the gold is deposited in metal account, it will start earning interest on the same.

Previous Scheme: Gold Deposit and Gold Metal Loan Schemes.

Launched: May 19, 2015.

Key Features:

- When a customer brings gold to the counter of specified agency or bank, the purity of gold is determined and exact quantity of gold is credited in the metal account. Customers may be asked to complete KYC (know-your-customer) process. The deposited gold will be lent by banks to jewellers at an interest rate little higher than the interest paid to customer.

Interest:

- Both principal and interest to be paid to the depositors of gold, will be 'valued' in gold.
- The interest rate is decided by the banks concerned.

Tenure:

- Minimum: 1 year
- Minimum Quantity: 30 gram
- Type: The gold can be in any form, bullion or jewellery.

➤ **Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY):**

About: PMKKKY is a revolutionary and unprecedented scheme of its kind, which will transform the lives of people living in areas which are affected directly or indirectly by **mining**.

Aim: is to provide for the welfare of areas and people affected by mining related operations, using the funds generated by District Mineral Foundations (DMFs).

Launched: 17th September 2015

➤ **Objective of the Yojana:**

- to implement various developmental and welfare projects/programs in mining affected areas.
- to minimize the adverse or harmful impacts, during and after mining, on the environment, health and socio-economics of people in mining districts
- to protect the livelihoods for the affected people in mining areas.
- skill development and environment conservation will get at least 60 % share of the funds.
- Attention will be giving in High Priority areas like sanitation, Drinking water etc...
- The funds will also be spent on making roads, bridges, railways, waterways projects, irrigation and alternative energy sources to maintain a healthy environment.

➤ **Sagar Mala Project**

About: It is a strategic and customer-oriented initiative of the Government of India to modernize India's Ports so that port-led development can be augmented and coastlines can be developed to contribute in India's growth.

Aim: It looks towards *"transforming the existing Ports into modern world class Ports and integrate the development of the Ports, the Industrial clusters and hinterland and efficient evacuation systems through road, rail, inland and coastal waterways resulting in Ports becoming the drivers of economic activity in coastal areas."*

Department: Ministry of Shipping

➤ **Heritage City Development and Augmentation Yojana (HRIDAY)**

About: It is an initiative by Government of India which focuses on holistic development of **heritage cities**.

Aim: to preserve and revitalize soul of the heritage city to reflect the city's unique character by encouraging aesthetically appealing, accessible, informative & secured environment.

Launched: 21st January, 2015

Department: Ministry of Urban Development

Investment: Rs. 500 Crores

Key initiative

- The Scheme is being implemented in 12 identified Cities :
Ajmer, Amaravati, Amritsar, Badami, Dwarka, Gaya, Kanchipuram, Mathura, Puri, Varanasi, Velankanni, Warangal.

➤ **Smart Cities Mission**

About: It is meant to set examples that can be replicated both within and outside the Smart City, catalyzing the creation of similar Smart Cities in various regions and parts of the country.

Aim: is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions.

20 smart cities were selected for smart city mission out of 98 shortlisted. **Kochi** is the only city from Kerala which is included in the smart city mission.

➤ **Shyama Prasad Mukherjee Rurban Mission (SPMRM):**

About: Rurban Mission for 300 clusters to be developed over the next three years across the country, Commerce.

Investment: Rs 5142 Cr

Launched and approved: 16 September 2015

Key features:

- Development of Rural growth clusters, which have latent potential for growth, in all States and UTs to trigger overall development in the region. These clusters are essentially Smart Villages.
- Rural growth clusters would be developed by provisioning of economic activities, developing skills & local entrepreneurship and providing infrastructure amenities. The Rurban mission will thus develop into a cluster of smart villages.
- The Mission also has an Innovation budget towards facilitating research, development and capacity building.

➤ **Atal mission for Rejuvenation and Urban Transformation (AMRUT):**

About: It provides basic services (e.g. water supply, sewerage, urban transport) to households and build amenities in cities which will improve the quality of life for all, especially the poor and the disadvantaged

AMRUT is launched by renaming the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) which was launched in 2005.

Aim: the purpose of Atal Mission for Rejuvenation and Urban Transformation (AMRUT) is to

- ensure that every household has access to a tap with assured supply of water and a sewerage connection;
- increase the amenity value of cities by developing greenery and well maintained open spaces (e.g. parks);
- reduce pollution by switching to public transport or constructing facilities for non- motorized transport (e.g. walking and cycling).

Launched date: 29th April 2015

Investment: Rs 48,000 crore

Time Period: 5 years

Namami Gange

About: Namami Gange Project or Namami Ganga Yojana is an ambitious Union Government Project which integrates the efforts to clean and protect the Ganga River in a comprehensive manner.

Aim: This project aims at Ganga Rejuvenation by combining the existing ongoing efforts and planning under it to create a concrete action plan for future.

Investment: Rs. 2037 Crore

Key Features:

- Over Rs. 20,000 crore has been sanctioned in 2014-2015 budget for the next 5 years.
- It will cover 8 states, 47 towns & 12 rivers under the project. Over 1,632 gram panchayats on the banks of Ganga to be made open defecation-free by 2022.
- Several ministries are working with nodal Water Resources Ministry for this project includes – Environment, Urban Development, Shipping, and Tourism & Rural Development Ministries. Prime focus will be on involving people living on the river's banks in this project.
- Under the aegis of National Mission for Clean Ganga (NMCG) & State Programme Management Groups (SPMGs) States and Urban Local Bodies and Panchayati Raj institutions will be involved in this project.

➤ **Neeranchal:**

A new programme 'Neeranchal' to give impetus to **watershed development** in the country with an initial out lay of 2142 crore rupees.

National Rural Development Programme (NRDP)

National Rural Development Programme is a **non governmental** non-profitable programme

The main works under NRDP include construction of drinking water wells, irrigation wells, village tanks, rural roads, anganwadi buildings etc

