

IMPORTANT GOVERNMENT SCHEMES-II

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Important schemes of Ministry of Women and Child Development

BETI BACHAO BETI PADHAO

Ministry of Women & Child Development (MWCD)-Beti Bachao Beti Padhao scheme focuses on:

- Challenging mindsets and deep rooted patriarchy in the societal system, Strict enforcement of PC&PNDT Act,
- Advancing education of the girl child
- Focus on issues of women empowerment on a life cycle continuum.
- It is not a DBT (Direct Benefit Transfer) scheme. Beti Bachao Beti Padhao (BBBP) Scheme was launched in January, 2015 at Panipat in Haryana. The scheme is aimed at promoting gender equality and the significance of educating girls.
- The Scheme is targeted at improving the Child Sex Ratio through multi sectoral interventions including prevention of gender biased sex selection and promoting girls' education and her holistic empowerment. It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development. In the first phase, 100 districts with low Child Sex Ratio were selected.
- The Union Cabinet has recently given its approval for expansion of Beti Bachao Beti Padhao for a Pan India reach covering all the 640 districts of the country as per census 2011. **CSR - Number of girls per 1000 boys in the age group of 0-6 years. It declined sharply from 976 in 1961 to 918 in Census 2011.**
- **BBBP Week:** The Ministry of Women and Child Development celebrated the Beti Bachao Beti Padhao Week from 09th to 14th October, 2017.
 - It is celebrated in view of the International Girl Child Day on 11th October, 2017. The theme of the programme: “Beti Bachao Beti Padhao Week- The Daughters of New India“

Integrated Child Development Scheme (ICDS)

- ICDS is a **centrally sponsored scheme** implemented by state governments and union territories.
- It aims at providing supplementary nutrition, immunization and pre-school education to the children.
- **Objectives-** To prevent and reduce young child under-nutrition (% underweight children 0-3 years) by 10 percentage points, enhance early development and learning outcomes in all children 0-6 years of age, improve care and nutrition of girls and women and reduce Anaemia prevalence in young children, girls and women by one fifth by the end of 12th five year plan.
- **Beneficiaries** -Children in the age group of 0-6 years, Pregnant women and Lactating mothers. Services under ICDS -It offers a package of six services such as Supplementary Nutrition, Pre-school nonformal education, Nutrition & health education, Immunization, Health check-up and Referral services.
- The services are offered at Anganwadi Centres through Anganwadi Workers (AWWs) and Anganwadi Helpers (AWHS) at grassroots level. All components of ICDS except Supplementary Nutrition Programme (SNP) are financed through a 60:40 ratio (central : state). The Supplementary Nutrition Programme (SNP) component was funded through a 50:50 ratio. The North East states have a 90:10 ratio.
- The Cabinet Committee on Economic Affairs has given its approval for continuation of Anganwadi Services, Scheme for Adolescent Girls, Child Protection Services and National Crèche Scheme till 30.11.2018. These are the sub-schemes under Umbrella Scheme “Integrated Child Development Services (ICDS)”.

Integrated Child Development Scheme (ICDS)

- The aims of these schemes are as under:
- **Anganwadi Services (ICDS)** It aims at holistic development of children under the age of six years and its beneficiaries are children of this age group and Pregnant Women & Lactating Mothers.
- **Scheme for Adolescent Girls** It is to facilitate, educate and empower Adolescent Girls so as to enable them to become self-reliant and aware citizens through promoting awareness about health, hygiene, nutrition, mainstreaming out of school AGs into formal/non formal education and providing information/guidance about existing public services.
- **Child Protection Services** It is to provide safe and secure environment for children in conflict with law and children in need of care and protection, Prevent actions that lead to abuse, neglect, exploitation, abandonment and separation of children from families etc. o **National Creche Scheme** It aims at providing a safe place for mothers to leave their children while they are at work.

Pradhan Mantri Matru Vandana Yojana

- Pradhan Mantri Matritva Vandana Yojana (PMMVY), previously Indira Gandhi Matritva Sahyog Yojana (IGMSY), is a maternity benefit program run by the government of India.
- It is a conditional cash transfer scheme for pregnant and lactating women of 19 years of age or above for first two live births.
- It provides partial wage compensation to women for wage-loss during childbirth and childcare and to provide conditions for safe delivery and good nutrition and feeding practices.
- In 2013, the scheme was brought under the National Food Security Act, 2013 to implement the provision of cash maternity benefit of ₹6,000 stated in the Act.

SAKSHAM - Rajiv Gandhi Scheme for Empowerment of Adolescent Boys

- It aims holistic development of Adolescent Boys, on the pattern of SABLA. SABLA is a centrally sponsored scheme to empower adolescent girls of 11-18 years and it is implemented through the State Governments/UTs.
- It would aim at the all-round development of Adolescent Boys to make them self-reliant, gender-sensitive and aware citizens, when they grow up. The scheme will focus on all Adolescent Boys between 11 to 18 years and will primarily focus on out-of-school boys.
- The main objectives of SAKSHAM includes i. To make the Adolescent Boys gender sensitive, self-development and empowerment. ii. To address the health needs i.e. the physical, mental and emotional health of ABs. iii. To create sensitized Ahimsa Messengers to address Violence against Women. iv. To provide relevant information and vocational skills through National Skill Development Program (NSDP) for future work-participation. v. To promote awareness about health, hygiene, nutrition and Adolescent Reproductive & Sexual Health (ARSH) and family and child care.
- The scheme will utilize the structures made under ICDS (Integrated Child Development Services Scheme). The Anganwadicenters are the central points to deliver the services, and if the Anganwadi infrastructure is inadequate, it will be provided by the local Panchayat or Municipal Committee.

e-SAMVAD and Mahila e-Haat

- **e-Samvad** portal has been launched by the Ministry of Women & Child Development. It is an online platform for NGOs and Civil Societies to interact with the Ministry of Women & Child Development. Through e-Samvad portal, NGOs and civil society can provide their feedback, suggestions, put up grievances, share best practices etc. Senior Officers within MWCD will be able to view the inputs/suggestions received for their concerned subject areas and appropriately respond to NGOs. This will help in formulation of effective policies and measures for welfare of women and children.
- **Mahila e-Haat** The Union Government has launched an online marketing platform Mahila EHAAT to facilitate women entrepreneurs to sell their products. It is part of Union Government's flagship 'Digital India' and 'Stand Up India' initiatives. It is the Joint initiative of Union Ministry of Women and Child Development and Rashtriya Mahila Kosh (RMK).

NATIONAL NUTRITION MISSION

- **Objective** - The National Nutrition Mission was launched recently with a three year budget commencing from 2017-18.
- Aims at improving the nutritional status of Children from 0-6 years, Pregnant Women and Lactating Mothers. The goals include: i. preventing and reducing stunting in children (0-6 years) ii. preventing and reducing underweight prevalence in children (0-6 years) iii. reducing Low Birth Weight (LBW) iv. reducing the prevalence of anaemia among young Children (6-59 months) v. reducing the prevalence of anaemia among Women and Adolescent Girls in the age group of 15-49 years
- Scheme - Accordingly, the reduction would be by 6% at 2% per year for first three goals and by 9% at 3% per year for the rest, during the next three years beginning 2017-18.
- Implementation - The mission ensures convergence with various other programmes related to women and child. It includes - Anganwadi Services Pradhan Mantri Matru Vandana Yojana Scheme for Adolescent Girls (WCD Ministry) Janani Suraksha Yojana (JSY) National Health Mission (Health & Family Welfare Ministry) Swachh Bharat Mission (Drinking Water & Sanitation Ministry) Public Distribution System (Consumer Affairs Ministry, Food & Public Distribution) MGNREGS (Rural Development Ministry)
- One of the key activities is Information and Communication Technology enabled Real Time Monitoring (ICTRTM) of Integrated Child Development Scheme (ICDS).

UJJAWALA SCHEME

- It is comprehensive Scheme for Prevention of Trafficking and Rescue, Rehabilitation and Re-Integration of Victims of Trafficking for Commercial Sexual Exploitation. The Objectives of the Schemes -
- To prevent trafficking of women and children for commercial sexual exploitation through social mobilization and involvement of local communities, awareness generation programmes, etc.
- To facilitate rescue of victims from the place of their exploitation and place them in safe custody.
- To provide rehabilitation services
- To facilitate reintegration of the victims into the family and society at large.
- To facilitate repatriation of cross-border victims to their country of origin

SWADHAR AND SWADHAR GREH

- **Swadhar** It caters to primary needs of women in difficult circumstances. This is a Central sector scheme for integrated services to women in difficult circumstances like destitute widows, women prisoners released from jail and without family support, women survivors of natural disasters, trafficked women/girls , mentally challenged women etc. The package of services include provision for food, clothing, shelter, health care, counselling and legal support, social and economic rehabilitation through education, awareness generation , skill upgradation.
- **Swadhar Greh Scheme** The Scheme is implemented to target women victims. Women victims of difficult circumstances who are in need of institutional support for rehabilitation are being given help so that they could lead their life with dignity. The Scheme envisages providing shelter, food, clothing and health as well as economic and social security for women victims. The scheme focuses on establishing one SwadharGreh in each district

SHe-box and SAKHI

- **SHe-box Portal** SHe-box (Sexual Harassment electronic box) is an online platform launched by the Ministry of Women and Child Development. The platform is to enable women employees to file complaints related to sexual harassment at the workplace. It enables both public and private sector employees to lodge their complaints. It ensures the effective implementation of the Sexual Harassment of Women at Workplace Act, 2013
- **Sakhi** It is a one-stop centre for providing medical, legal and rehabilitation facilities for women subjected to any kind of violence. These centres will be established across the country to provide integrated support and assistance under one roof both in private and public spaces in a phased manner. It focuses on strengthening of Multi Sectoral Response to violence faced by Women

PENCIL and NARI

- **PENCIL (Platform for Effective Enforcement for No Child Labour) is an electronic platform for no child labour developed by the Labour Ministry.**
 - **The portal creates a robust implementing and monitoring mechanism for enforcement of the legislative provisions of National Child Labour Policy (NCLP). Since the subject of labour is in the concurrent list, the enforcement of the policy depends on respective state governments. This online portal aims to connect the Centre to the state government, district and to all project societies for effective implementation of NCLP.**
 - **The portal has a component of child tracking system.**
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- **NARI - is an online portal developed by the Ministry of Women and Child Development. The portal will provide women citizens with easy access to information on government schemes and initiatives for women. It provides links to the Ministries, Departments and autonomous bodies offering the schemes as well as easy access to online applications and grievance redressal**

Other Important Schemes/Programs for Prelims 2018

AYUSHMAN BHARAT

- It is Centrally Sponsored health insurance scheme of Ministry of Health and Family Welfare (MoHFW).
- **Beneficiaries:** The scheme will target over 10 crore families belonging to poor and vulnerable population based on Socio Economic and Caste Census 2011 (SECC) database. Beneficiaries can avail of services anywhere in India. This will help to bring a visible relief to the target families by mitigating financial risk arising out of catastrophic health episodes. No Cap on family size and age.
- **Insurance cover:** It will provide Rs. 5 lakh insurance cover per family per year, taking care of almost all secondary care and tertiary care procedures. There will be no cap on family size and age in the scheme.
- **Benefits covered:** Pre and post-hospitalisation expenses. It also covers all pre-existing conditions from beginning of policy. It will also pay defined transport allowance per hospitalization to beneficiary. The beneficiaries can avail benefits in both public and empanelled private facilities.
- **Wellness Centres:** Under it, government will set up 1.5 lakh wellness centres across the country by 2022 that will leverage on comprehensive primary health care for preventive, promotive and curative care. These centres will provide preventive, promotive, and curative care for non-communicable diseases, dental, mental, geriatric care, palliative care, etc.

AYUSHMAN BHARAT

- **Mission Council:** For giving policy directions and fostering coordination between Centre and States for implementation of scheme, Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) will be set up at apex level. It will be chaired by Union Health and Family Welfare Minister.
- **Role of State Governments:** They are allowed to expand scheme both horizontally and vertically. They are also free to choose modalities of its implementation. They can implement through insurance company or directly through Trust/ Society or a mixed model- set up a State health agency
- **Payments for treatment:** It will be done on package rate (to be defined by the Government in advance) basis. The package rates will include all costs associated with treatment. For beneficiaries, it will be cashless, paper less transaction. States/ UTs will have the flexibility to modify these rates within a limited bandwidth keeping in view their specific requirements.

Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

- **Rashtriya Madhyamik Shiksha Abhiyan (RMSA)** It is a centrally sponsored scheme with the objective to enhance access to secondary education.
- Initiatives under RMSA
 - 1. **Shaalaa Siddhi** - It is a web portal developed by the National University of Educational Planning and Administration (NUEPA) to enable schools to evaluate their performance in 7 key domains under the prescribed framework.
 - 2. **Shaalaa Darpan** - It is an e-Governance platform that covers all the Kendriya Vidyalayas, to improve quality of learning, efficiency of school administration, governance of schools & service delivery.
 - 3. **e-PATHSHALA** - It is a joint initiative of Ministry of Human Resource Development (MHRD) and National Council of Educational Research and Training (NCERT) to disseminate all educational e-resources including textbooks, audio, video and non-print materials.
 - 4. **Kala utsav** - To promote Arts (Music, Theatre, Dance, Visual Arts and Crafts) in education in secondary stage of the education to bring art in an inclusive environment.
 - 5. **Seema Darshan** - It is an initiative by HRD in collaboration with Ministry of Defence and Ministry of Home Affairs for the students of Kendriya Vidyalayas and Navodaya Vidyalayas to provide an opportunity for the children to experience the border environment and to foster patriotism among the students.

NATIONAL TESTING AGENCY (NTA)

- **National Testing Agency (NTA)** The Union Cabinet has approved creation of National Testing Agency (NTA) as a Society registered under the Indian Societies Registration Act, 1860. It is an autonomous and self-sustained premier testing organization to conduct entrance examinations for higher educational institutions.
- **Features:** he NTA would initially conduct those entrance examinations which are currently being conducted by the CBSE. Other examinations will be taken up gradually after NTA is fully geared up.
 - The entrance examinations will be conducted in online mode at least twice a year.
 - In order to serve the requirements of the rural students, it would locate the centres at sub-district/district level
 - **Constitution:**
 - NTA will be chaired by an eminent educationist appointed by MHRD.
 - The CEO will be the Director General to be appointed by the Government.
 - There will be a Board of Governors comprising members from user institutions.
 - The Director General will be assisted by 9 verticals headed by academicians/ experts.
 - **Finances:**
 - NTA will be given a one-time grant of Rs.25 crore from the Government of India to start its operation in the first year. Thereafter, it will be financially self-sustainable.

Specialised schemes for Girl and male child under MoHRD

- **UDAAN (Giving Wings to Girl Students)** This project aims at addressing the lower enrolment of girls in engineering colleges/IITs and technological institutions. It involves training 1000 selected girl students to compete for admission at premier Engineering colleges in India by providing course in an online and offline format. The girl students enrolled in classes XI of kendriya vidyalayas/ Navoday Vidyalays/other Government run Schools affiliated to any Board in India are eligible for the Scheme.
- **Ishan Uday and Ishan Vikas** Scholarships for undergraduates from northeast. Under the scheme ten thousand fresh scholarships are to be provided for general degree course, technical and professional courses including medical and para-medical courses and will be given through Direct Benefit Transfer (DBT) to the beneficiary student IshanVikas - Select students from northeast to be taken to IITs, NITs etc. for internships/ exposure

Kanyashree- West Bengal- U.N. Public Service Award

- **Kanyashree Scheme** The West Bengal government received the prestigious UN Public Service Award for its initiative to combat child marriage and ensure education to the girl child in the state. The West Bengal government was recognised by the world body on UN Public Service Day, commemorated on June 23rd. India was named first in the Asia-Pacific group for the category: 'Reaching the Poorest and Most Vulnerable through Inclusive Services and Participation'.

- The civil aviation ministry has relaxed the norms for UDAN (Ude Desh Ka Aam Nagrik) to allow for greater connectivity. The relaxations include dilution of the exclusivity clause mandating that only one airline may fly on one route in the initial years. The norms that restricted two airports in close proximity from participating in the bidding has also been relaxed.
 - UDAN is an innovative scheme to develop the regional aviation market. It is a market-based mechanism in which airlines bid for seat subsidies. This first-of-its-kind scheme globally will create affordable yet economically viable and profitable flights on regional routes so that flying becomes affordable to the common man even in small towns. The scheme would be in operation for a period of 10 years. The UDAN scheme will be applicable on flights which cover between 200 km and 800 km with no lower limit set for hilly, remote, islands and regions which are security sensitive.
 - The state governments would reap the benefit of development of remote areas; enhance trade and commerce and more tourism expansion. The scheme provides connectivity to un-served and under-served airports of the country through revival of existing air-strips and airports. The operators could seek a Viability Gap Funding (VGF) apart from getting various concessions. The scheme aims to boost air travel in Tier II and Tier III cities by capping fares at Rs 2,500 per one hour flight.

- The Airports Authority of India is the implementing authority of the scheme.
- As per the scheme, the Union Government will subsidise the losses incurred by airlines flying out of dormant airports. About 80% of the subsidy will be collected by charging a levy of up to Rs. 8,500 on each departing flight of domestic airlines and the rest 20% will come from the respective state governments. State government are bound to provide free security and fire service and utilities at concessional rates.
- Benefits under the Scheme will be available for a period of 10 years from the date of its notification.

- The National Heritage Development and Augmentation Yojana (HRIDAY) aims to preserve and rejuvenate the rich cultural heritage of the country. Central government will meet the entire expenditure under the scheme (Central Sector Scheme).
- But, the states and local urban bodies are requested to supplement their resources for rapid development of heritage cities. The project will work through a partnership of Government, Academic Institutions and local community combining affordable technologies.
- The 12 cities selected for the scheme are Ajmer, Amritsar, Amravati, Badami, Dwarka, Gaya, Warangal, Puri, Kanchipuram, Mathura, Varanasi and Velankanni.
- Objectives of Scheme:
 - Bring urban planning, economic growth and heritage conservation together for heritage cities.
 - Beautification of heritage cities in an inclusive and integrated manner with prime focus on livelihoods, skills, cleanliness, security, safety, accessibility and faster service delivery.
 - Guide conservation, restoration, future use and development of heritage cities.
 - Create improved connectivity platform and access to tourists.

Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

- AMRUT is the new avatar of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM). It adopts a project approach to ensure basic infrastructure services relating to water supply, sewerage, storm-water drains, transportation and development of green spaces and parks with special provision for meeting the needs of children.
- AMRUT will be implemented in 500 locations with a population of one lakh and above. It would cover some cities situated on stems of main rivers, a few state capitals and important cities located in hilly areas, islands and tourist areas.
- Under this mission, states get the flexibility of designing schemes based on the needs of identified cities and in their execution and monitoring. States will only submit state annual action Plans to the centre for broad concurrence based on which funds will be released.
- The central government will not appraise individual projects. Central assistance will be to the extent of 50% of project cost for cities and towns with a population of up to 10 lakhs and one-third of the project cost for those with a population of above 10 lakhs.
- States will transfer funds to urban local bodies within 7 days of transfer by central government and no diversion of funds to be made failing which penal interest would be charged besides taking other adverse action by the centre.

- **SATH Programme NITI Aayog has launched SATH, a program providing ‘Sustainable Action for Transforming Human capital’ with the State Governments.**
- The vision of the program is to initiate transformation in the education and health sectors. The program addresses the need expressed by many states for technical support from NITI.
- The program will be implemented by NITI along with McKinsey & Company and IPE Global consortium, who were selected through a competitive bidding process.
- SATH Program aims to build three selected states viz. Assam, Uttar Pradesh and Karnataka as future ‘role model’ states for health systems. In Education, Madhya Pradesh, Odisha, and Jharkhand has been selected for support to better learning outcomes.
- NITI will work in close collaboration with their state machinery to design a robust roadmap of intervention, develop a programme governance structure, set up monitoring and tracking mechanisms, hand-hold state institutions through the execution stage and provide support on a range of institutional measures to achieve the end objectives.

- “Mentor India” Campaign NITI Aayog launched the **Mentor India Campaign**, a strategic nation building initiative to engage leaders who can guide and mentor students at more than 900 Atal Tinkering Labs, established across the country as a part of the Atal Innovation Mission.
- Mentor India is aimed at maximizing the impact of **Atal Tinkering Labs**. The idea is to engage leaders who will nurture and guide students in the Atal Tinkering Labs.
- These labs are non-prescriptive by nature, and mentors are expected to be enablers rather than instructors. NITI Aayog is looking for leaders who can spend anywhere between one to two hours every week in one or more such labs to enable students experience, learn and practice future skills such as design and computational thinking.
- **Atal Tinkering Labs:** Atal Tinkering Labs are dedicated works spaces where students from Class 6th to Class 12th learn innovation skills and develop ideas that will go on to transform India.
 - More than 900 Atal Tinkering Labs have been established across the country as a part of the Atal Innovation Mission.
 - The labs are powered to acquaint students with state-of-the-art equipment such as 3D printers, robotics & electronics development tools, Internet of things & sensors etc.

ATAL innovation Mission

- **Atal Innovation Mission** NITI Aayog's Atal Innovation Mission (AIM) aims to promote innovation and entrepreneurship nationwide in schools, universities and industry. AIM includes establishing Atal Tinkering Labs (ATLs) and Atal Incubation Centers (AICs), for providing support to established Incubation Centers. It promotes a network of world-class innovation hubs, Start-up businesses and other self-employment activities, particularly in technology driven areas.

- SAMEEP – ‘Students and MEA Engagement Programme’ With an aim to bring foreign policy to the masses the External Affairs Ministry has come up with an initiative – SAMEEP.
- The main objective of SAMEEP is to take Indian foreign policy and its global engagements to students across the country.
- Under the programme, all the ministry officers – under-secretary and above – will be asked to go to their hometowns, particularly their alma maters (the university, school, or college that one formerly attended).
- They will be expected to interact with the students about the way the MEA works, basic elements of its policies, how diplomacy is conducted, and give students an idea of what a career in the MEA would look like.
- The agenda of the programme is not only to make students interested and aware of India’s place in the world and its global ambitions, but also to drive interest in diplomacy as a career option.

- It is a programme to transform India into digital empowered society and knowledge economy. The scheme is coordinated by the department of Electronics and IT and implemented by all government departments. The scheme is to be monitored by a Digital India committee comprised of several ministers.
- The programme will be implemented in phases from the current year till 2018.
- Digital India has three core components. These includes 1. The creation of digital infrastructure, 2. Delivering services digitally, 3. Digital literacy
- 9 Key points of Digital India Programme are
 - Universal Access to Phones 2. Broadband Highways 3. Public Internet Access Programme 4. e-Governance – Reforming government through Technology 5. e-Kranti – Electronic delivery of services 6. Information for All 7. Electronics Manufacturing – Target NET ZERO Imports 8. IT for Jobs 9. Early Harvest Programmes

It is an umbrella programme which includes the hitherto National Optical Fiber Network (NOFN) renamed to BHARAT NET to connect 2,50,000 gram Panchayats by providing internet connectivity to all citizens. Digital India includes development of an electronic development fund and envisages Net-Zero Electronics Import Target by 2020

Project Shaksham The project is for creation of a New Indirect Tax Network (System Integration) of the Central Board of Excise and Customs. The project will help in

- 1. Implementation of Goods and Services Tax (GST),
- 2. Extension of the Indian Customs Single Window Interface for Facilitating Trade (SWIFT) and
- 3. Other taxpayer-friendly initiatives under Digital India and Ease of Doing Business of Central Board of Excise and Customs.
- It is to ensure readiness of CBEC's IT systems by April, 1, 2017, when GST is to be introduced.

Project Saksham- It is the country's largest time-bound "upskilling" exercise for government employees launched by the Indian Railways. It aims to upgrade the skillsets of its 13 lakh workforce. Employees from the rank of a peon to the Railway Board Members and everyone in between will undergo the training. It will be a five-day-on-the-job or classroom training in Railway Training Centres, depending on the nature of their employment.****Saksham-2018** Saksham (Sanrakshan Kshamta Mahotsav) is **an annual flagship event of Petroleum Conservation Research Association (PCRA) under the aegis of Ministry of Petroleum & Natural Gas, with involvement of the Oil & Gas PSUs along with other stakeholders like State Governments.**

Pradhan Mantri Vaya Vandana Yojana (PMVVY)

- It is a Pension Scheme announced exclusively for the senior citizens aged 60 years and above.
- Life Insurance Corporation of India is the implementing agency.
- It provides an assured return of 8% p.a. payable monthly for 10 years.
- It is exempted from Service Tax/ GST. The ceiling of maximum pension is for a family as a whole; the family will comprise of pensioner, his/her spouse and dependants.
- Premature withdrawal from the scheme is possible in case the money is required for the treatment of terminal or critical illness of the person or spouse. The shortfall owing to the difference between the interest guaranteed and the actual interest earned shall be subsidized by the Government of India and reimbursed to the Corporation.

Housing for All (URBAN)

- It envisions Housing for All by 2022 and it subsumed Rajiv Awas yojana and Rajiv Rinn Yojana.
- It seeks to address the housing requirement of urban poor including slum dwellers through following programme
 - 1. Slum rehabilitation with participation of private developers.
 - 2. Promotion of Affordable Housing for weaker section through Credit Linked Subsidy
 - 3. Affordable Housing in Partnership with Public & Private sectors
 - 4. Subsidy for beneficiary-led individual house construction
- It covers all 4041 statutory towns as per Census 2011 with focus on 500 Class I cities in three phases.
- Centre and state will be funding in the ratio of 75:25 and in case of North Eastern and special category States in the ratio of 90:10.
- Beneficiaries – Urban poor who does not own a pucca house, Economically Weaker Section (EWS) and Lower Income Groups (LIG – eligible only for credit linked subsidy scheme). States/UTs have flexibility to redefine the annual income criteria with the approval of Ministry. Under the mission, a beneficiary can avail of benefit of one component only.
- HUDCO and NHB have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions. The houses will be allocated preferably in the name of Women in the family.

PM AWAS YOJANA (GRAMIN)- MoRD

- The government launched “Housing for All” in rural areas under which the Government will provide an environmentally safe and secure pucca house to every rural household by 2022.
- Named the Pradhan Mantri Awaas Yojana (Gramin), in its first phase the target is to complete one crore houses by March 2019.
- Minimum support of nearly Rs. 1.5 lakh to Rs. 1.6 lakh to a household is available. There is also a provision of Bank loan upto Rs. 70,000/-, if the beneficiary so desires. The selection of beneficiaries has been through the Socio Economic Census 2011 data and validating it through the Gram Sabha.
- The houses under Pradhan Mantri Awas Yojana would be allotted to preferably the female member of the family.
- The programme provides for skilling 5 lakh Rural Masons by 2019.
- A large scale use of local materials is envisaged along with a complete home with cooking space, electricity provision, LPG, toilet and bathing area, drinking water etc through convergence. The programme uses ICT and space technology to further confirm correct selection of beneficiaries and progress of work.

JAL MARG VIKAS PROJECT- Min of Shipping

- The Jal Marg Vikas Project seeks to facilitate plying of vessels with capacity of 1,500-2,000 tonnes in the Haldia- Varanasi stretch of National Waterway-1 (NW1) on Ganga River.
- JMVP was announced by Government in 2014-15 Budget. The project envisages the development of waterway between Allahabad and Haldia on Ganga River that will cover a distance of 1620 km.
- The major works being taken up under JMVP are development of fairway, Multi-Modal Terminals, strengthening of river navigation system, conservancy works, modern River Information System (RIS), Digital Global Positioning System (DGPS), night navigation facilities, modern methods of channel marking etc.
- The **World Bank** has provided technical assistance and financial support to the project

- SANKALP & STRIVE Schemes The Cabinet Committee on Economic Affairs has approved two new World Bank supported schemes of Rs. 6,655 crore – Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) and Skill Strengthening for Industrial Value Enhancement (STRIVE).
- SANKALP is centrally sponsored scheme whereas STRIVE is central sector scheme.
- SANKALP and STRIVE are outcome focused schemes marking shift in government's implementation strategy in vocational education and training from inputs to results.
- **SANKALP will provide market relevant training to 3.5 crore youth.**
- **STRIVE will focus to improve on the quality and the market relevance of vocational training provided in ITIs and strengthen the apprenticeship programme through industry-cluster approach.**
- The schemes shall provide the required impetus to the National Skill Development Mission, 2015 and its various sub missions. The schemes are aligned to Government of India programs such as Make in India and Swachhta Abhiyan and aim at developing globally competitive workforce for domestic and overseas requirements.