

Pradhan Mantri Garib Kalyan Anna Yojana

The Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) is a flagship food security scheme launched by the Government of India in March 2020 as a part of the Pradhan Mantri Garib Kalyan Yojana relief package. The primary objective of PMGKAY is to provide free foodgrains to the beneficiaries covered under the National Food Security Act (NFSA) to ensure their food security during the COVID-19 pandemic and mitigate the economic hardships faced by the underprivileged sections of society.

Eligibility and Coverage:

PMGKAY is open to all households that are covered under the NFSA, which includes around 80 crore individuals or approximately two-thirds of India's population. This includes beneficiaries from the Antyodaya Anna Yojana (AAY), Priority Households (PHH), and other NFSA categories. The scheme aims to provide a safety net for the most vulnerable groups, including low-income families, daily wage earners, and those engaged in the informal sector, who were severely impacted by the pandemic-induced economic slowdown.

Entitlements:

Under the PMGKAY scheme, each eligible beneficiary household is entitled to receive 5 kg of foodgrains (either rice or wheat) per person per month, free of cost. This is in addition to the regular monthly entitlements under the NFSA. Furthermore, the scheme also provides 1 kg of pulses (dal) per household per month at a subsidized rate of Rs. 20 per kg, ensuring access to a balanced and nutritious diet.

Implementation and Distribution:

The free foodgrains under PMGKAY are distributed through the existing network of Fair Price Shops (FPS) or ration shops, which are part of the Targeted Public Distribution System (TPDS). Beneficiaries can collect their entitled rations by producing their Ration Card or Antyodaya Anna Yojana (AAY) card as identification at the designated FPS in their respective areas.

Duration and Extension:

Initially launched for three months (April-June 2020) during the nationwide lockdown due to the COVID-19 pandemic, the PMGKAY scheme has been extended several times to continue providing relief to beneficiaries. As of now, the scheme has been extended until September 2023, ensuring food security for over three years since its inception.

Financial Commitment:

The PMGKAY scheme is a significant financial commitment for the Government of India. Since its launch in April 2020, the government has allocated a total of around Rs. 3.9 lakh crore towards the implementation of this scheme till September 2023. This substantial investment underscores the government's commitment to addressing food insecurity and supporting the underprivileged sections of society during the pandemic.

Monitoring and Grievance Redressal:

To ensure effective implementation and transparency, the PMGKAY scheme has a dedicated online portal (<https://pmgkay.gov.in/>) where beneficiaries can access information, provide feedback, and register grievances related to the distribution of rations. Additionally, helpline numbers are provided by the respective state governments to address any issues or irregularities faced by beneficiaries.

Impact and Significance:

The PMGKAY scheme has played a crucial role in ensuring food security and alleviating the burden of food expenses for millions of underprivileged households during the COVID-19 pandemic. By providing free foodgrains and subsidized pulses, the scheme has helped mitigate the economic impact of the pandemic on the most vulnerable sections of society. It has also contributed to reducing hunger and malnutrition, particularly in rural and urban areas where access to affordable and nutritious food is a challenge.

Overall, the Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) is a comprehensive food security initiative that aims to provide a safety net for the underprivileged sections of society, ensuring access to essential foodgrains and pulses during times of crisis. Its extension and continued implementation highlight the government's commitment to addressing food insecurity and supporting the well-being of its citizens.

Pradhan Mantri Awas Yojana (PMAY)

The Pradhan Mantri Awas Yojana (PMAY) is a flagship housing scheme launched by the Government of India in June 2015 to address the housing shortage in the country and achieve the vision of "Housing for All" by 2022. The scheme aims to provide affordable housing and ensure that every family has a pucca house with basic amenities.

Objectives:

The primary objectives of the PMAY scheme are:

1. To provide pucca houses with basic amenities to all eligible urban and rural households by 2022.
2. To promote the use of eco-friendly and disaster-resistant construction technologies.
3. To create a conducive environment for the growth of the housing sector and generate employment opportunities.
4. To facilitate the availability of affordable housing finance for the economically weaker sections (EWS) and low-income groups (LIG).

Components:

The PMAY scheme has two main components: Urban and Rural/Gramin.

1. PMAY (Urban):

- This component aims to address housing shortages in urban areas by providing central assistance to beneficiaries belonging to the Economically Weaker Section (EWS), Low-Income Group (LIG), and Middle-Income Group (MIG) categories.
- It offers subsidies and interest subvention on housing loans for the construction or purchase of houses.
- The scheme also includes the "Credit Linked Subsidy Scheme" (CLSS) for EWS, LIG, and MIG categories.

2. PMAY (Gramin):

- This component focuses on providing pucca houses to eligible rural households living in kutcha or dilapidated houses.
- It provides financial assistance of up to Rs. 1.20 lakh for the construction of new houses or for the renovation of existing houses.
- The scheme also promotes the use of locally available materials and eco-friendly construction technologies.

Eligibility Criteria:

The eligibility criteria for the PMAY scheme vary based on the component and the beneficiary category.

1. PMAY (Urban):

- For EWS and LIG categories, the annual household income must be up to Rs. 3 lakh and Rs. 6 lakh, respectively.
- For the MIG category, the annual household income must be between Rs. 6 lakh and Rs. 18 lakh.
- Beneficiaries should not own a pucca house anywhere in India.

2. PMAY (Gramin):

- The beneficiary must belong to a rural household with a kutcha or dilapidated house.
- The household should not have received assistance under any other housing scheme.

- Priority is given to households with manual scavengers, persons with disabilities, and widows/unmarried women.

Financial Assistance:

The financial assistance provided under the PMAY scheme varies based on the component and the beneficiary category.

1. PMAY (Urban):

- EWS: Interest subsidy of 6.5% on housing loans up to Rs. 6 lakh for a maximum tenure of 20 years.
- LIG: Interest subsidy of 4% on housing loans up to Rs. 9 lakh for a maximum tenure of 20 years.
- MIG-I (annual income between Rs. 6 lakh and Rs. 12 lakh): Interest subsidy of 4% on housing loans up to Rs. 9 lakh for a maximum tenure of 20 years.
- MIG-II (annual income between Rs. 12 lakh and Rs. 18 lakh): Interest subsidy of 3% on housing loans up to Rs. 12 lakh for a maximum tenure of 20 years.

2. PMAY (Gramin):

- Financial assistance of up to Rs. 1.20 lakh is provided in plain areas and up to Rs. 1.30 lakh in hilly/difficult areas.
- The assistance is provided in installments, with the first installment of Rs. 25,000 released after the sanction of the house.

Implementation:

The PMAY scheme is implemented through a decentralized approach, with state governments and urban local bodies playing a crucial role in planning, implementation, and monitoring.

1. PMAY (Urban):

- The scheme is implemented through four verticals: Beneficiary-Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR), and Credit Linked Subsidy Scheme (CLSS).
- State governments and urban local bodies are responsible for identifying and approving beneficiaries, releasing financial assistance, and monitoring progress.

2. PMAY (Gramin):

- The scheme is implemented by the Ministry of Rural Development through state governments and gram panchayats.
- Gram panchayats are responsible for identifying beneficiaries, facilitating the construction of houses, and ensuring timely completion.

Technology and Innovation:

The PMAY scheme encourages the use of innovative and eco-friendly construction technologies, such as prefabricated construction, insulated concrete forms, and other sustainable building materials. This not only promotes environmental sustainability but also ensures better quality and faster construction.

Monitoring and Grievance Redressal:

The PMAY scheme has a robust monitoring and grievance redressal mechanism in place. The Awaas Soft web portal is used to monitor the progress of the scheme, and beneficiaries can register their grievances through the Awas App or designated helplines.

Impact and Achievements:

Since its inception, the PMAY scheme has made significant progress in addressing the housing shortage in India. As of March 2023, over 1.14 crore houses have been sanctioned under the PMAY (Urban) component, and more than 2.1 crore houses have been sanctioned under the PMAY (Gramin) component.

The scheme has not only provided affordable housing to millions of beneficiaries but has also generated

employment opportunities and boosted the housing and construction sectors. It has also promoted the use of innovative and sustainable construction technologies, contributing to environmental sustainability.

Overall, the Pradhan Mantri Awas Yojana (PMAY) is a comprehensive housing scheme that aims to address the housing shortage in India and ensure that every family has access to a pucca house with basic amenities. Its decentralized approach, financial assistance, and promotion of innovative technologies have made it a significant step towards achieving the goal of "Housing for All" by 2022.

Ayushman Bharat Yojana

The Ayushman Bharat Yojana, also known as the Pradhan Mantri Jan Arogya Yojana (PM-JAY), is a flagship healthcare scheme launched by the Government of India in September 2018. It is one of the world's largest healthcare initiatives, aiming to provide accessible and affordable healthcare services to the underprivileged sections of society.

Objectives:

The primary objectives of the Ayushman Bharat Yojana are:

1. To provide health insurance coverage to around 50 crore beneficiaries from economically weaker sections of society.
2. To ensure access to quality healthcare services without financial hardship.
3. To reduce out-of-pocket expenditure on healthcare, particularly for families living below the poverty line.
4. To strengthen the healthcare infrastructure in the country, including primary, secondary, and tertiary care facilities.

Components:

The Ayushman Bharat Yojana comprises two major components:

1. Pradhan Mantri Jan Arogya Yojana (PM-JAY):

- PM-JAY is the health insurance component of the scheme, providing a cover of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization.
- It covers over 10.74 crore poor and vulnerable families (approximately 50 crore beneficiaries) identified based on the Socio-Economic Caste Census (SECC) data.
- The scheme covers around 1,616 medical packages, including procedures related to oncology, cardiology, neurosurgery, and other specialized treatments.
- Beneficiaries can avail of cashless treatment at empaneled public and private hospitals across the country.

2. Health and Wellness Centres (HWCs):

- This component focuses on strengthening the primary healthcare infrastructure by transforming existing sub-centers and primary health centers into Health and Wellness Centres (HWCs).
- HWCs provide comprehensive primary healthcare services, including preventive care, health promotion, screening, and management of non-communicable diseases.
- These centers also offer free essential drugs and diagnostic services, ensuring access to affordable healthcare at the grassroots level.

Implementation:

The Ayushman Bharat Yojana is a centrally sponsored scheme, with the central government providing 60% of the funding, and state governments contributing the remaining 40%. However, for Union Territories, the central government bears the entire cost.

The scheme is implemented through a decentralized approach, with state governments and union territories responsible for identifying beneficiaries, empaneling hospitals, and monitoring the

implementation.

Each beneficiary family is issued an Ayushman Bharat Yojana e-card, which serves as an entitlement document and enables them to avail of cashless treatment at empaneled hospitals.

Benefits and Eligibility:

The Ayushman Bharat Yojana provides a comprehensive health insurance cover of up to Rs. 5 lakh per family per year for secondary and tertiary care hospitalization. This cover includes pre-hospitalization and post-hospitalization expenses, as well as expenses related to diagnostics, medication, and other treatments.

The scheme covers a wide range of medical procedures, including surgery, medical treatments, day-care treatments, and follow-up care. It also covers pre-existing conditions and covers beneficiaries from the first day of enrollment.

To be eligible for the scheme, beneficiaries must belong to economically weaker sections of society, as identified by the Socio-Economic Caste Census (SECC) data. This includes families with an annual income below Rs. 5 lakh, as well as certain vulnerable groups such as manual scavengers, tribal communities, and those without a shelter.

Technology and Innovation:

The Ayushman Bharat Yojana has leveraged technology to ensure efficient implementation and transparency. The scheme utilizes a robust IT platform, the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) platform, which facilitates beneficiary identification, hospital empanelment, and claim processing.

The platform also includes a comprehensive grievance redressal system, allowing beneficiaries to register complaints and track their resolution.

Impact and Achievements:

Since its launch, the Ayushman Bharat Yojana has made significant strides in improving access to healthcare services for the underprivileged sections of society. As of March 2023, more than 22 crore Ayushman Bharat e-cards have been issued, and over 4.1 crore hospital admissions have been authorized under the scheme.

The scheme has also played a crucial role in reducing out-of-pocket expenditure on healthcare, which is a significant burden for many families, particularly those living below the poverty line.

Additionally, the Ayushman Bharat Yojana has contributed to strengthening the healthcare infrastructure in the country. As of March 2023, over 1.5 lakh Health and Wellness Centres have been operationalized, providing comprehensive primary healthcare services to the rural and urban populations.

Challenges and Way Forward:

While the Ayushman Bharat Yojana has achieved significant milestones, it also faces several challenges, including:

1. Ensuring adequate healthcare infrastructure and resources, particularly in remote and rural areas.
2. Addressing issues related to fraud and abuse, such as false claims and unnecessary hospitalizations.
3. Improving awareness and uptake of the scheme among eligible beneficiaries.
4. Enhancing the quality of healthcare services provided at empaneled hospitals.

To address these challenges, the government has taken various measures, including increasing the number of empaneled hospitals, strengthening the IT platform for better monitoring and control, and conducting awareness campaigns to educate beneficiaries about the scheme.

Overall, the Ayushman Bharat Yojana is a ambitious and comprehensive healthcare initiative that aims to provide accessible and affordable healthcare services to the underprivileged sections of society. Its focus on health insurance coverage, strengthening primary healthcare infrastructure, and leveraging technology has the potential to transform the healthcare landscape in India and improve the overall well-being of its citizens.

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Introduction:

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is a central government scheme launched in February 2019 to provide income support to small and marginal farmer families across India. The scheme aims to supplement the financial needs of the farmers in procuring various inputs for ensuring proper crop health and appropriate yields, leading to increased farm income.

Objectives:

The primary objectives of the PM-KISAN scheme are:

1. To provide income support to small and marginal farmer families to meet their financial needs for agricultural inputs and other related expenses.
2. To supplement the financial resources of the farmers to mitigate the impact of factors such as crop losses due to natural calamities, fluctuations in market prices, and other adverse situations.
3. To encourage the adoption of modern agricultural practices and technologies by providing financial assistance.
4. To contribute to the overall goal of doubling farmers' income by 2022, as envisioned by the government.

Eligibility Criteria:

The eligibility criteria for the PM-KISAN scheme are as follows:

1. The beneficiary must be a small or marginal landholder farmer family (with combined landholding up to 2 hectares).
2. The beneficiary should be involved in cultivation of crops, including food crops, cash crops, horticulture crops, plantation crops, and sericulture.
3. The beneficiary family's income should not exceed Rs. 2 lakh per annum from all sources.
4. The beneficiary must have a valid Aadhaar number and an active bank account.

Financial Assistance:

Under the PM-KISAN scheme, eligible farmer families receive a direct income support of Rs. 6,000 per year, which is transferred directly into their bank accounts in three equal installments of Rs. 2,000 each. The installments are typically released in the following manner:

1. First installment: December-March
2. Second installment: April-July
3. Third installment: August-November

The financial assistance is provided on a per-family basis, irrespective of the size of the landholding within the eligibility criteria.

Implementation:

The PM-KISAN scheme is implemented by the Ministry of Agriculture and Farmers' Welfare, Government of India, in collaboration with state governments and union territories. The key steps in the implementation process are:

1. Identification of beneficiaries: State governments and union territories are responsible for identifying eligible farmer families based on the defined criteria.

2. Data compilation and verification: The beneficiary data is compiled and verified by the state governments using land records, Aadhaar numbers, and bank account details.
3. Fund transfer: The central government transfers the requisite funds to the state nodal departments, which then disburse the financial assistance directly into the bank accounts of the beneficiaries.
4. Monitoring and grievance redressal: A dedicated portal (PM-KISAN.gov.in) and mobile app have been developed for beneficiaries to track their installments and register grievances, if any.

Impact and Achievements:

Since its inception, the PM-KISAN scheme has made significant progress in providing income support to small and marginal farmer families. As of March 2023, the scheme has benefited over 11 crore farmer families, with a total disbursement of over Rs. 2.25 lakh crore.

The scheme has played a crucial role in supplementing the financial resources of farmers, enabling them to invest in agricultural inputs, adopt modern farming techniques, and mitigate the impact of adverse situations such as crop losses or market volatility.

Additionally, the direct benefit transfer mechanism under the PM-KISAN scheme has ensured transparency and reduced leakages, ensuring that the financial assistance reaches the intended beneficiaries.

Challenges and Way Forward:

While the PM-KISAN scheme has achieved remarkable success, it also faces certain challenges:

1. Inclusion of tenant farmers and sharecroppers: The current eligibility criteria exclude tenant farmers and sharecroppers, who constitute a significant portion of the agricultural workforce.
2. Accurate identification of beneficiaries: Ensuring accurate identification of eligible farmer families, particularly in areas with incomplete or outdated land records, remains a challenge.
3. Timely disbursement of installments: Delays in the release of installments can affect the farmers' ability to procure inputs and plan their agricultural activities.
4. Addressing regional disparities: Ensuring equal access and benefits for farmers across different regions, particularly in remote and inaccessible areas, is crucial.

To address these challenges, the government has taken steps such as:

1. Exploring options to include tenant farmers and sharecroppers under the scheme's ambit.
2. Leveraging technology for better identification and verification of beneficiaries, such as the use of land records databases and remote sensing data.
3. Streamlining the fund transfer process and coordination with state governments to ensure timely disbursement of installments.
4. Enhancing outreach and awareness programs, particularly in remote areas, to ensure that eligible farmers are aware of the scheme and its benefits.

Conclusion:

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme is a significant initiative by the Government of India to address the financial challenges faced by small and marginal farmer families. By providing direct income support, the scheme aims to supplement the farmers' resources, encourage the adoption of modern agricultural practices, and contribute to the overall goal of doubling farmers' income. While the scheme has made remarkable progress, addressing the existing challenges and ensuring effective implementation will be crucial to achieving its intended objectives and improving the well-being of the agricultural community.