

GS FOUNDATION FOR CSE 2024

ECONOMY-23

INCLUSIVE GROWTH-2

(VARIOUS SCHEMES)

1. TABLE OF CONTENTS

2. Financial Inclusion Related Initiatives.....	3
1) Financial Inclusion	3
2) Pradhan Mantri Jan Dhan Yojna (PMJDY)	4
3) Jan Dhan Darshak App (JDD App)	7
3. MGNREGA	7
4. Transformation of Aspirational District Program.....	11
1) The ADP as Template for Good Governance – Mission Utkarsh and ‘Aspirational Blocks Program’	12
A) Mission Utkarsh	12
B) Aspirational Blocks Program	13
5. Skill Development: Equipping the Workforce with employable Skills and Knowledge in Mission Mode.....	13
1) Skill India Mission.....	13
2) Various Skill Development Initiatives under Different Ministries	13
C) Deen Dayal Updhyaya Grameen Kaushal Vikas Yojana (DDU-GKY)	13
D) Rural Self-Employment Training Institutes (RSETI)	14
E) Deen Dayal AntYodaya Yojana – National Urban Livelihood Mission (DAY-NULM)	14
F) Pradhan Mantri Kaushal Vikas Yojana (PMKVY).....	15
G) Jan Shikshan Sanshthan	15
H) National Apprenticeship Promotion Scheme.....	15
I) Craftsman Training Scheme	16
J) Craft Instructor Training Scheme	16
K) Skill Indian International Network	16
L) Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP) Scheme.....	16
6. Social Protection for Rainy Days.....	17
A) Pradhan Mantri Vaya Vandana Yojana (PMVVY)	17
B) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJY).....	17

C)	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	18
D)	Pradhan Mantri Shram Yogi Mandhan Yojana (PM-SYMDY)	18
E)	PM Street Vendor's Atmanirbhar Nidhi Scheme (PM SVANidhi)	18
F)	PM MUDRA Yojana (PMMY)	19
7.	Development of India's Aspiring Rural Economy	20
•	Deendayal Antyodaya Yojana: National Rural Livelihood Mission (DAY-NRLM)	21
3)	DDU-GKY:	21
4)	RURAL HOUSING: PRADHAN MANTRI AWAAS YOJNA – GRAMIN (PMAY-G)	22
5)	Drinking Water and Sanitation	22
6)	Mission Amrit Sarovar	23
7)	Jaldoot App	24
8)	Swachh Bharat Mission (Grameen)	24
9)	Pradhan Mantri Ujjwala Yojana (PMUY)	24
10)	Pradhan Mantri Gram Sadak Yojana (PMGSY)	25
11)	Electricity Related Schemes	26
A)	Saubhagya – Pradhan Mantri Sahaj Bijli Har Ghar Yojana	26
M)	Deendayal Upadhyaya Gram Jyoti Yojana (DDUGJY)	27
8.	Education Related Initiatives	27
1)	School Education: Enrolment and Dropout	27
2)	Important Schemes For School Education Launched in FY23	28
A)	PM School For Rising India (PM SRI)	28
B)	The National Curriculum Framework (NCF) for Foundation Stage:	28
C)	Pilot Project of Balvatika:	28
D)	Toy Based Pedagogy:	28
E)	Screening Tools (Mobile Apps) for Specific Learning Disabilities:	29
F)	National Credit Framework (NCrf):	29
G)	Strengthening Teaching-Learning and Results for States (STARS)	29
H)	Vidyanjali (A School Volunteer Initiative):	29
I)	Samagra Shiksha Scheme: Integrated Scheme for School Education (Launched in 2018)	29
2)	Higher Education	30
3)	Initiatives For Higher Education in FY23	30
A)	Research and Development Cell (RDC) in Higher Educational Institutions (HEIs)	30
B)	Guidelines for pursuing two academic programs simultaneously	31
C)	Interest Subsidy on Education Loans:	31
D)	Akhil Bhartiya Shiksha Samagam	31
9.	Quality and Affordable Health For All	32
1)	Health Situation of Mother and Child	32
2)	Health Expenditure Estimates	33
3)	Rural Health Care – Strengthening of Infrastructure and Human Resource	33
4)	Major government initiatives and Progress under them	34
A)	Immunization	34
B)	eSanjeevani Portal – National Telemedicine Service	35
C)	Ayushman Bharat – Health and Wellness Centres	35

D)	Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (AB PM-JAY).....	36
E)	Ayushman Bharat – Digital health Mission	37
F)	National Deworming Day	37
5)	National Covid-19 Vaccination Program	39
A)	Co-WIN: A Successful digital story of vaccination to Tell	39

Levelup IAS

2. FINANCIAL INCLUSION RELATED INITIATIVES

1) FINANCIAL INCLUSION

- **What is financial inclusion?**
 - » Financial inclusion is defined as the process of **ensuring access to adequate financial services (Banking, Credit, Investment, Insurance)** in a cost effective and timely manner for vulnerable and low-income groups.
- **Advantages: Need of Financial Inclusion**
 - » **Increased Economic output -> Economic Growth:** Having a bank account ensures that savings of individual are turned into investments which is good for economy.
 - Easy access to loans for farmers and small businesses is also crucial for economic growth.
 - » **Social Benefit:** Insurance, Savings, Investments are crucial for difficult situation for every section of the society.
 - » **Reducing Inequalities:** Income inequality falls more rapidly in areas that have more developed financial intermediaries. This in a way also promotes social harmony and reduces the chances of terrorism and Maoism.
 - » **Efficiency in implementation of government schemes:**
 - Banking services to everyone can ensure DBT and associated benefits.
 - » **Protects low-income households** from money lenders (loans) and Ponzi schemes (savings).
 - » **Promoting gender equality and women empowerment.**
- **Key steps taken so far to promote financial inclusion.**
 - » **Nationalization of Banks** in 1969 and 1980 was **Region-focused** on ensuring that the banking services reach rural areas.
 - » **Promotion of alternatives** Rural Banks, Cooperatives, etc. have also contributed to Financial inclusion.
 - » **Lead Bank Scheme** - RBI assigns a district to a particular bank. The bank is responsible for promoting banking services and financial literacy in that district.
 - » **Pradhan Mantri Jan Dhan Yojana (PMJDY)**, under which 43 crore accounts have been opened by Aug 2021.
 - » **Niche Banking:** Setting up of Small Financial Banks and Payments Banks.
 - Launch of India Post Payment Bank in Sep 2018 is particularly significant in bridging the gap in last mile connectivity.
 - » **Priority Sector Lending** initiative of RBI
 - » **Various saving schemes under post office**
 - » **Various Insurance and Pension initiatives**

- Schemes such as the **Pradhan Mantri Suraksha Bima Yojana** to provide accidental death or disability cover and **Atal Pension Yojana** to provide pension cover to subscribing bank account holders.

2) PRADHAN MANTRI JAN DHAN YOJNA (PMJDY)

- **Why in news?**
 - » PMJDY completes 9 years of successful implementation (Aug 2023)
 - » Nearly 18% bank accounts or roughly 8.1 crore bank accounts are inoperative: Government (Aug 2022)
- **Example Questions**
 - » "Beyond enabling account ownership and the use of financial services, the PMJDY also facilitated financial inclusion for a variety of demographics" Elaborate [10 marks, 150 words]
 - » Discuss the key challenges faced by PMJDY in achieving meaningful financial inclusion [10 marks, 150 words]
- **Important Quote**
 - » *"Mahatma Gandhi worked towards removing social untouchability. If we want to get rid of poverty, we have to first get rid of financial untouchability. We have to connect every person with the financial system"* **PM Narendra Modi**
- **Introduction**
 - » Financial inclusion is a crucial component of inclusive growth. But, even in the year 2014, more than 40% of the households in the country didn't have a bank account. In the absence of an account, they mostly depended on local money lenders for credit purposes at very high interest rates. Further, a very small percentage of bank loans used to go to rural area.
 - » To remedy these problems, PM Modi announced PMJDY in his independence day speech on 15th Aug 2014 and the scheme was launched on 28th Aug 2014.
- **Objectives:**
 - » Ensure access of **financial products & services** at an affordable cost.
 - » Use of technology to lower cost and widen reach.
- The scheme is aimed at providing key financial inclusion services like banking facilities, financial literacy, insurance cover etc. to all the **households (adult individuals)** in the country. Further, the government also envisaged channeling all government benefits (Central, state and local government) to the beneficiary's accounts and promoting government's DBT initiative.
- **Eligibility**
 - » Any person who is Indian citizen above the age of 10 and does not have a bank account can open an account with zero balance. It also provides for a relaxed KYC norm.
- **Basic Tenets of the scheme**
 - » Banking the Unbanked
 - » Securing the Unsecured
 - » Funding the Unfunded

- **Six Pillars of PMJDY (National Mission on Financial Inclusion)**
 - i. **Banking Service in every 5 kilo meters**
 - » The country has been divided into a number of Sub Service Areas (SSA), each with 1000-1500 households. One banking outlet (branch or BC) have been established within a distance of five km from every SSA.
 - ii. **Account for each family Individual**
 - » Bank account for each adult individual with **accident insurance** of Rs ~~1,00,000~~ **2,00,000** for Rupay debit card holders and **overdraft** facility of Rs 5,000, **Rs 10,000**.
 - iii. **Financial Literacy**
 - » The scheme also focuses on expansion of financial literacy programs to promote saving, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking.
 - iv. **Credit Guarantee Funds** to cover potential defaults in overdrafts.
 - v. **Micro Insurance:**
 - » Accidental insurance cover on RuPay cards holders has been increased from Rs 1 Lakh to Rs 2 Lakh for PMJDY accounts opened from 28.8.2018.
 - vi. **Pension Transfers:** Pension payments under the Swavalamban Yojana scheme for workers in the unorganized sector is being paid through bank accounts.
- **Other Features**
 - » Zero balance accounts etc.
- **Achievements so far:**
 - i. **Near Universal Banking Coverage** with more than 50 crore accounts by Aug 2023 have ensured that almost all Indian households are withing the formal banking sector.
 - The cumulative deposit in these accounts surpass Rs 2 lakh crores.
 - Further, around 1.26 lakh Bank Mitras are providing branchless banking services in the sub-service areas.
 - This has led to higher savings for the poor, reducing rural inflation, starting self-employment initiatives, better accidental insurance and promote cashless transactions
 - ii. **Empowering the weaker sections:**
 - PMJDY has led to attenuation of socio-economic hurdles. Women, low income individuals, rural residents and less educated enjoy greater account ownership under PMJDY.
 - For e.g.: As of Aug 2023, 55.5% of the account belong to women, and 67% have been opened in Rural/ Semi-Urban areas.
 - iii. **DBT Schemes more successful now:**
 - iv. With bank accounts government can also provide **access to cheaper credit.**
 - v. **Increased coverage of accidental insurance:**
 - Around 34 crore RuPay cards have been issued to these accounts without charge, which also provide Rs 2 lakh accident insurance cover.
 - vi. **International organizations have lauded the initiatives as revolutionary one**

- **Key changes made in Sep 2018 (Jan Dhan 2.0)**
 - i. **Open Ended Scheme** -> the scheme will now run indefinitely.
 - ii. **Higher Insurance Cover**
 - Accident insurance cover for the Rupay card holder has been raised to Rs 2 Lakh (from Rs 1 lakh earlier)
 - iii. **Higher Overdraft facility (OD)**
 - Increased to Rs 10,000 (from earlier Rs 5,000)
 - iv. **Revision of age range for availing the OD facility**
 - 18-65 (from earlier 18-60 years)
- **Barriers which remain in financial inclusion**
 - » **Access to insurance, pension services, micro-credit etc.** to vulnerable groups is still negligible.
 - Access to ATM, overdraft etc also remain poor.
 - » **Inadequate infrastructure** (in parts of rural hinterland, far flung areas in Himalayan and north-eastern region). Poor tele and internet connectivity in rural hinterland.
 - » **Financial Literacy** is still poor and hasn't increased much since the launch of the PMJDY.
 - » **socio-cultural barriers**
 - **Hold of informal credit** (moneylenders) hasn't decreased and the percentage of poor people getting formal loans haven't increased much.
- **Banking correspondents were underutilized** for regular services.
 - » It is because of low and irregular commissions per transactions.
- **Way forward: Steps that can be taken to further improve the scheme.**
 - » **Enhancing other aspects of financial inclusion:**
 - Endeavor to ensure coverage of PMJDY account holders under micro-insurance scheme.
 - Government has already announced that eligible PMJDY accountholders will be sought to be covered under PMJJBY and PMSBY. Banks have already been communicated about the same.
 - » **Infrastructure enhancement** especially in low-income states. This can promote digital payments through RuPay debit cards.
 - » Improving access to PMJDY account holders to Micro-Credit and micro-investment such as flexi-recurring deposit.
 - » **Increased focus on financial literacy and awareness** about the benefit of the Jan Dhan account can contribute heavily towards achieving the objectives of the program.
 - » **Measure targets based on transactions** rather than based on number of banks accounts
 - Number of deposits, withdrawals, loans etc from Jan Dhan accounts should be a measure of success or failure of the scheme.
 - » **Ironing out kinks in the Banking Correspondents model** by ensuring better commission
- **Conclusion**
 - » The above analysis clearly indicates that PMJDY has had extraordinary impact on financial inclusion of people but there are still lots of opportunities for course corrections.
 - » These course corrections can help ensure that gains of PMJDY are more sustainable and leads to meaningful financial inclusion.

3) JAN DHAN DARSHAK APP (JDD APP)

- JDD App is a mobile application which provides a citizen centric platform for locating banking touch points such as bank branches, ATMs, Banking Correspondents (BCs), Indian Post Payment Banks etc. in the country. Over 13 lakh banking touchpoints have been mapped on the JDD App.
- The facilities under Jan Dhan Darshak App could be availed as per the need and convenience of common people. The web version of this application could be accessed at the link <http://findmybank.gov.in>.
- This app is also being **used for identification of villages which are yet to covered by banking** outlets within 5 km radius. These identified villages are allocated to various banks by concerned SLBCs for opening of banking outlets. The efforts have resulted in a significant decrease in number of uncovered villages.

3. MGNREGA

- **Introduction**
 - » Mahatma Gandhi National Rural Employment Guarantee Act 2005 is a statutory job guarantee scheme for rural India.
 - » It's an initiative by **MoRD**, which was launched in 2006. It is **aimed at:**
 - Enhancing the **livelihood security of people in rural areas by legally guaranteeing 100 days of wage-employment** in a financial year to adult members of any household willing to do **unskilled manual work** related to public work at the **statutory minimum wage.**
 - Creating **durable assets** (such as roads, canals, ponds, wells)
 - » The scheme also helps in protecting environment, empowering rural women, reducing rural urban migration, and fostering social equity, among others.
- **Other Key Features**
 - » **Demand Driven Program:** Workers are provided work when they demand it and not when the government wants it.
 - » Employment is to be provided **within 5 km** of an applicant's residence.
 - » If work is not provided within 15 days of applying, applicants are eligible for **an unemployment allowance.**
 - » **1/3rd** of the stipulated workforce should be women.
 - » **Social audit** of the work done by Gram Sabha.
- **Steps taken to improve the functioning.**
 - i. **Management Information System** - digitization of all process in MGNREGA - available in public domain - promotes transparency.
 - ii. **Mandatory expenditure on agriculture and allied sector:**
 - As per the provision of the Act, the District Programme Coordinator is required to ensure that **at least 60 per cent of the works to be taken up in a district** in terms of cost shall **be for the creation of productive assets directly linked to agriculture and allied activities** through development of land, water, and trees.
 - iii. **Training and Skill Development of Workers:**

- **Training of MGNREGA workers** under initiatives like Bare Foot Technicians (BFT) to move than up the skilling ladder.
- Similarly, project "UNNATI" focuses on **upgrading the skill base of MGNREGA workers.**

iv. **Other technology to Reduce Corruption and improve transparency:**

- **DBT through E-Payments** are used for payment of wages which is ensured fast payment and reduced siphoning of resources.
- **Geo-Tagging of assets** to reduce corruption
 - Rolled out in 2017 and more than 5.2 crore assets (Jan 2023) have been geo-tagged and made available in public domain.
- **National Mobile Monitoring Software (NMMS)** App was launched in 2021 which permits taking real time attendance of workers in MGNREGA worksites with a geo-tagged photograph.
 - It is a big step toward step towards bringing transparency and proper monitoring of the schemes and will help in increasing oversight of the program.
- **According to a SOP** recently (Aug 2023) issued by MoRD, **drones** will be used for monitoring of MGNREGA work. It will be used in four types of monitoring: Surveying the ongoing works, inspecting the completed works, impact assessment, and special inspections in case of complains.

v. **Regular verification of Job Cards (JC)** to weed out the bogus and duplicate JCs

vi. **Efforts to cover all landless households:**

- As per the SECC 2011 ,there are 5.5 crore households in India which fall in the landless category. Government is taking measures to get all these households a Job Card and thus employment under MGNREGA.

- **Performance of the Scheme:**

i. **Positives/Achievements**

- **Various Government Reports** have indicated that MGNREGA has led to:
 - » **Reduction in Poverty:** The program reduced poverty by 32 percent and prevented 14 million people from falling into poverty.
 - » **Raised Income level:** Although it fails to add to the number of days that Individual work , it attracted individuals who were previously employed in less productive work, thereby raising their income.
 - » **Relief during distress situations**
 - **During COVID-19 crisis** it had emerged as a mechanism to ensure jobs for migrants returning back home and
 - It serves as an important source of income during distress situations such as drought, famine etc. Additional employment opportunities are made available in these circumstances.
 - » **Upliftment of weaker sections** like women, SCs and STs through creation of livelihood opportunities.
 - Increase in women's control over resources: MGNREGs scheme may be the first opportunity for many women to earn cash income resulting in substantial increase in women's control over resources- including cash in hand and likelihood of having a bank account
 - The % of SC workers in MGNREGA has been around 20% and ST workers around 17%.

- » **Impact on Education of Children:** Higher level of educational attainment for children: MGNREGS households were likely to obtain higher level of educational attainment and were less likely to be working.
- » **Rise in financial inclusion:** during this period, there has been a general increase in financial inclusion, reliance on moneylender has gone down and accessing of formal credit grew.
- » **Development of Rural Assets**
 - Irrigation canals and roads have augmented rural infrastructure.
- » **Mitigation of climate change** - through water conservation, drought prevention, reforestation and flood control activities.

○ **International praises**

- » In World Development Report 2014, the world Bank termed it a "stellar example of rural development"

ii. **Shortcomings/Limitations in implementation**

• **Factors which adversely affect the implementation of MGNREGA**

▪ **Funds constrains.**

- Parliamentary Standing Committee has also raised concerns about slashing of the budget for MGNREGS. In the FY 2023-24, the allocations for MGNREGS has been drastically slashed to Rs 60,000 crores for this financial year from a Rs 73,000 crore budgetary estimates for 2022-23.
 - This allocation is much lower than World Bank recommendations of Rs 1.7% for the optimal functioning of the program.

▪ **Disparity of wages across state and Wages less the minimum wages in many states:**

- Parliamentary committee in a report in 2023 has highlighted that daily wage rates ranged from Rs 204 to Rs 331 in different states and UTs.
- According to the new wage rate notified for FY2023-24, the lowest wage is in Chattisgarh and MP at Rs 221, while the highest is in Haryana at Rs 357.

▪ **Delays in wage payment sometimes discourages work under MGNREGA. It also increases the chance of corruption.**

▪ **Institutional Shortcomings:**

- **PRIs suffer from challenges like inadequate administrative and technical expertise:**
 - This adversely affects proper planning, approval, monitoring and social audit of the scheme.
 - Inadequate technical staff to help unskilled workforce.
- **Non-Appointment of Ombudsmen:**
 - Under the act, there should be an ombudsperson for each district who will receive grievances, conduct enquiries, and pass awards.
 - Standing committee in 2022 noted that out of 715 possible appointments, so far **only 263 ombudsmen have been appointed**

which shows poor coordination between central and nodal agencies.

- **Quality of Assets** which are getting created have turned out to be of incomplete or of poor quality, requiring repairs every year.
- **Cases of corruption / lack of transparency**
 - Social audit hasn't been very effective because of lack of cooperation from government officials. Further, non-compliance with transparency and accountability provisions and poor maintenance of records are impacting the implementation of the mega scheme.
 - **Fabrication of jobs cards** and associated corruption.
- **Inadequate coverage of person with disabilities and women in many states** is impacting inclusive aspect of the scheme
- **Some Issues specific to women:**
 - Lack of child care facilities and basic amenities at the site like clean drinking water, sanitation facilities impact health and safety of women.
 - Lack of awareness about the process and entitlements available under the scheme.

- **Steps that need to be taken**

- i. **More Funds:** MGNREGA has the potential to change the face of rural India and hence more funds should be allocated for the scheme.
- ii. **Minimum wage:** MGNREGA wages should be linked with Minimum wages act (Now The Code on Wages) and no state should be allowed to pay less than the statutory amount.
 - Parliamentary Standing Committee has recommended that government should explore the possibility of making the wages paid under the scheme uniform across the country.
 - Wages should also be linked with CPI-R rather than CPI-AL which is an outdated index.
 -
- iii. **Capacity Building of PRIs** by empaneling institutions that can be training institutions for MGNREGA.
 - **More technical human resource** needs to be provided at rural level to improve the quality of the assets which are getting created.
 - **Better Planning for durable infrastructure** creation.
- iv. **Appoint Ombudsperson** in all districts on high priority to ensure simple and effective grievance redressal.
- v. **Monitoring** of the projects needs to improve.
 - **Strengthening Social Audit:** **CAG should develop mechanism in consultation with other stakeholders to handhold Gram Sabhas to ensure regular social audits of all projects under MGNREGA.**
 - **Civil Society** can also monitor the Information Management system to ensure that the program is properly implemented.
- vi. **Promoting the use of Aadhaar based biometric verification** to prevent fake job cards etc.
- vii. **Improved facilities at workplace** specially for women laborers. (E.g. Clean Sanitation facilities, childcare facilities etc.)

- **Conclusion**

- » Since, MGNREGA has proved its socio-economic advantages for rural areas, the program should be continued in full throttle. But, at the same time it is important that the work being done under it is producing something concrete & sustainable and that there is a transparent grievance redressal mechanism for the unskilled work force which has worked under MGNREGA or is seeking work under MGNREGA.

4. TRANSFORMATION OF ASPIRATIONAL DISTRICT PROGRAM

- **Introduction**

- Transformation of Aspirational Districts program (under the aegis of NITI Aayog) was launched in Jan 2018, with an aim to **quickly and effectively transform some of the most under-developed districts** in the country. This would improve standard of living of citizens and ensure inclusive growth of all in the burgeoning economy.
- NITI Aayog has **identified 117** most backward districts from 28 states/UTs, at least one from each state, in a transparent manner using a composite index of key data sets.

- **Need of developing these districts:** Inclusive growth; improve overall national performance; Internal security -> fight LWE

- The program focuses on **practical and measurable social progress outcomes, in six main themes:**

- Health and Nutrition (30%)
- Education (30%)
- Agriculture and Water Resource (20%)
- Financial Inclusion (5%)
- Skill Development (5%)
- Basic Infrastructure (10%)

- **Core Strategies of Transformation of Aspirational District Program** (Convergence, Collaboration and Competition)

- **Convergence** of central and state schemes
- **Collaboration** of central, state and district level officers
- **Competition** among the districts driven by a "mass movement" or a Jan Andolan.
 - Under this program, NITI Aayog releases **Delta Ranking** that ranks districts based on monthly improvement achieved in the six focus areas. This Delta ranking is provided on the programme's **Champions of Change Dashboard**.

- **Other Key Strategies:**

- **States** - act as driver of the scheme in that particular state.
- The program is **driven by mass movement**.
- **Focus on low hanging fruits** for immediate improvement
 - With states as the main drivers, this program focuses on the strength of each district, identifying low-hanging fruits for immediate improvement, measure progress, and rank districts.

- **Availability of real time data** -> better monitoring
- **Public Private Partnerships**
 - For e.g. in March 2018, NITI Aayog signed on a statement of interest with Piramal foundation which will work with government authorities to improve the identified indicators by strengthening the existing public systems, especially in health, education and nutrition sectors.

- **Institutional Framework (remember for Pre)**

- **NITI Aayog anchors the program** with support from central ministries and the state governments.
 - NITI Aayog is steering the program in 30 districts, various central ministries oversee 50 districts besides the Ministry of Home Affairs focuses on 35 LWE affected districts.
- Officers at the level of Joint Secretary/Additional Secretary have been nominated to become the **'Central Prabhari Officers' of each district.**
- States have appointed 'State Nodal and Prabhari Officers'.
- An Empowered Committee under the convenorship of the CEO, NITI Aayog will help in the convergence of various government schemes and streamlining efforts. They will also be responsible for necessary policy adjustments.

- **NITI Aayog** has developed a broad template for the formulation of district plans. Since different districts have different opportunities and challenges, they have been advised to customize the template.

- **Achievements of the Program:**

- **Many ADs** have surpassed the average state values in several indicators under the health and nutrition theme monitored under the program.
- **All districts** have made significant progress across different indicators for instance, under health and nutrition, 46 districts have improved up by 45%.
- **ADs** have performed better than non-AD districts in financial inclusion (Bank accounts, insurance, MUDRA loans etc.)
- **Several ADs** have reported saturation in the basic infrastructure indicators like the percentage of households with electricity connections: percentage of habitations with access to all weather roads and PMGSY.

1) THE ADP AS TEMPLATE FOR GOOD GOVERNANCE – MISSION UTKARSH AND 'ASPIRATIONAL BLOCKS PROGRAM'

- Two programs have been along the line of ADP design – **“Mission Utkarsh”** and **“Aspirational Block Program”**

A) MISSION UTKARSH

- Launched in Jan 2022
- Under this, 15 central ministries having an interface with the public, have identified their low performing 10-15 districts.
 - Following, the ADP templates, ministries have launched actions to bring these districts at part with an average district in the state in one year and close to all-India average in another (i.e. 2 years)

B) ASPIRATIONAL BLOCKS PROGRAM

- The program was launched in Jan 2023 and is aimed at improving the performance of blocks lagging on various developmental parameters.
 - It was launched during the 2nd National Conference of Chief Secretaries, which was held on January 5-7.
- The Central government and states have come together to use the ADP template to identify backward blocks and use similar data monitoring and competition-based programs to improve the most under developed blocks in the country.
- In order the further strengthen this initiative, **500 most backward blocks** across states and UTs have been identified for rapid development.

5. SKILL DEVELOPMENT: EQUIPPING THE WORKFORCE WITH EMPLOYABLE SKILLS AND KNOWLEDGE IN MISSION MODE

- Skill Development aims to remove disconnect between demand and supply of skilled manpower, building vocational and technical training framework, skill upgradation, and building of new skills, and innovative thinking not only for existing jobs but also for the jobs of the future.
- For this, **Ministry of Skill Development and Entrepreneurship (MSDE)** was created in 2014 and **Skill India Mission** was launched in 2015.
- With the new ministry, efforts to improve and streamline the skilling ecosystem were ramped up and the government launched the **National Skill Development Mission** as well as **National Policy on Skill Development and Entrepreneurship**.
- **Under the NEP also**, there was a special focus on vocational education and skill development. This integration of vocational education and skill development with general education is considered an important reform in India's education system.
- **PLFS** shows that vocational/technical training among youth (age 15-29 years) and the working population (age 15-59 years) have improved in FY21 over FY19. This improvement is there for both males and females as well as in both urban and rural areas.

1) SKILL INDIA MISSION

- It focuses on **skilling, re-skilling and up-skilling** through short term and long-term training programs. Under this mission, the government through more than 20 central ministries and departments, is implementing various skill development schemes across the country. These Include:

2) VARIOUS SKILL DEVELOPMENT INITIATIVES UNDER DIFFERENT MINISTRIES

C) DEEN DAYAL UPDHYAYA GRAMEEN KAUSHAL VIKAS YOJANA (DDU-GKY)

- **Ministry: MoRD**
- It is a market-led, placement linked skill development program for rural poor youth under NRLM.
- **Approach of DDU-GKY**

- » State government as the main player - **Single State Project (SSP) to Annual Action Plans (AAP)**
 - » **Special scheme in collaboration with MoDONER** for skilling projects specific to the needs, requirements, and the special characteristics of States in the northeast
 - » Enhancing the Capacity of Project Implementing Agencies (PIAs)
 - » Consent and State share is mandatory.
- **Special Components of DDU-GKY**
 - » **Focus on Socially disadvantaged groups:** 50% of the funds would be earmarked for SCs and STs, 15% to minorities, and 3% for PwDs.
 - **1/3rd** of the person covered should be women.

D) RURAL SELF-EMPLOYMENT TRAINING INSTITUTES (RSETI)

- RSETI is an initiative by MoRD to have **dedicated infrastructure in each district** of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development.
- This program is a three-way partnership between **MoRD, State Governments,** and **Sponsor Banks.**
 - The banks are mandated to open at least one RSETI in their lead districts to provide training to rural youth to take up self-employment/ entrepreneurship ventures.
 - RSETI program runs with an **approach of short-term training & long-term handholding of entrepreneurs.**
 - **Eligibility for training:** Rural poor youth between the age group of 18-45 years are eligible to join the training.
 - **Entrepreneurial Skills:** The RSETIs have become established as pioneers in capturing the aspirations of the rural poor youth and turning them into profitable entrepreneurs by training them in the domain and entrepreneurial skills.
- **Key outcomes:**
 - Women form around 66% of total trained candidates.
 - About 26.28 lakh candidates have been trained since inception and about 18.7 lakh have been successfully settled.

E) DEEN DAYAL ANTYODAYA YOJANA – NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)

- National Urban Livelihood Mission (NULM) was launched by the **Ministry of Housing and Urban Poverty Alleviation (MHUPA),** Government of India in Sep 2013 by replacing Swarna Jayanti Shahari Rozgar Yojana.
- **DAY-NULM,** under the aegis of MoHUA, has focused on **equipping the urban poor women with adequate skills and opportunities,** and to enable them to promote **sustainable micro-enterprise.**
- **Main Features**
 - i. **Coverage:** To be implemented in all district's headquarters (irrespective of population) and other towns with population of 1 Lakh.
 - ii. **Target Population:** Urban poor including urban homeless

- iii. **Sharing of Funding:** Center: State: 75: 25 , for North Eastern and Special Category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu and Kashmir, Himachal Pradesh and Uttarakhand) : this ratio will be 90 : 10

▫ **Guiding Principles**

- i. The core belief is that the poor are entrepreneurial and have innate desire to come out of poverty.

F) PRADHAN MANTRI KAUSHAL VIKAS YOJANA (PMKVY)

- **PMKVY** was launched in 2015 and is being implemented under Skill India Mission.
- It is a flagship outcome-based skill training scheme for **recognition and standardization of skills.**
- It has **two components:**
 - » **Short-term Training (STT)**
 - » **Recognition of Prior Learning (RPL)**
- It works through empanelled training centers, training providers (TCs/TPs) throughout the country.
- **Cost:** Ministry bears all the cost of training.
- **Progress so far:**
 - » **Third phase** of PMKVY is being implemented throughout the country since Jan 2021.
 - » **Under PMKVY 2.0: Between 2017 - 2023** (Jan 2023) **about 1.1 crore persons have trained:** 83% certified and about 21.4 lakh placed.
 - » **Under PMKVY 3.0**, during FY21 to FY23 around 7.4 lakh persons have been trained, 66% certified and 41,437 placed.
 - » PMKVY also provided training **to Shramik (migrant laborers)** affected by COVID-19. This covered 116 districts of 6 states, viz Assam, Bihar, Madhya Pradesh, Odisha, Rajasthan, and Uttar Pradesh. Around 1.3 lakh workers were trained by Oct 2023

G) JAN SHIKSHAN SANSHTHAN

- **By MSDE**
- **Scheme for support to Jan Shikshan Sansthan (NGO's) for Skill Development**
 - » The scheme provides for a lump sum annual grant for NGOs for skill training to non-literate, neo-literates, persons with rudimentary level of education and school dropouts up to class XII in the age group of 15-45 years.
 - » **Priority groups** are women, SC, ST, and other backward sections of society.
- **Progress So Far (Jan 2023)**
 - » From FY20 to FY23, 16.0 lakh beneficiaries have been trained of which 28.4% are from urban areas and 69.0% are from rural areas and 2.7% are from tribal areas. Notably, 81% of trainees are women.

H) NATIONAL APPRENTICESHIP PROMOTION SCHEME

- It provides **financial support to industrial establishments** undertaking apprenticeship programs under the Apprentices Act, 1961.
- **Implementing authority**
 - The scheme is implemented by Director General of Training under the Ministry of Skill development.
- **Progress as of Jan 2023**
 - Since the launch of the scheme in 2016, as on Dec 2022, **21.4 lakh apprentices** have been engaged by Industries.

I) CRAFTSMAN TRAINING SCHEME

- It provides long term training in 149 trades through 14,938 Industrial Training Institutes (ITIs) across the country.
 - Since 2015, 91.7 lakh students have been trained by Oct 22.

J) CRAFT INSTRUCTOR TRAINING SCHEME

- Comprehensive training both in skills and training methodology is imparted to the instructor trainees to make them conversant with the methodology of teaching and techniques of transferring hands-on skills, to train skilled manpower for the industry.
- During FY22, a total of **8,847** trainees have been trained in various **National Skills Training Institutes and Institute of Training Trainers**.

K) SKILL INDIAN INTERNATIONAL NETWORK

- With an aim to make India a Skill Capital of the World and improve mobility of Skilled manpower the **National Skill Development Corporation (NSDC) International** has been set up, which aims to create a network of institutions across India.
- This network of institutions will be called as **Skill India International (SII) Network**. It shall be created through the empanelment of state-of-the-art government and private institutions.
- **MSDE has also signed MoUs with 11 countries** Australia, Belarus, China, Denmark, France, Germany, Japan, Qatar, Switzerland, UAE, and the United Kingdom in the field of skill development and vocational education training.
- NSDC has also signed **18 B2B MoUs** with countries like Australia, Canada, Germany, Japan, Malaysia, Kingdom of Saudi Arabia, UAE, etc

L) SKILLS ACQUISITION AND KNOWLEDGE AWARENESS FOR LIVELIHOOD PROMOTION (SANKALP) SCHEME

- **Details**
 - It is a World Bank loan assisted program of MSDE with three key result areas (RAs), namely:
 1. Institutional Strengthening at Central, State and District Level.
 2. Quality Assurance of Skill development programs; and
 3. Inclusion of Marginalized population in skill development programs

- The scheme was launched in **Jan 2018** and has a **six-year implementation period** till **March 2023**.
- **Key Outcomes**
 - Under the National Component and State Component of SANKALP, **64 & 700 projects** respectively have been taken up in the areas of Skill and Entrepreneurship development and strengthening of Monitoring.
 - **724 District Skill committees** (DSCs) have been constituted, which are mandated to plan, manage, and monitor skilling activities at the district level.

6. SOCIAL PROTECTION FOR RAINY DAYS

- Economic growth can lift citizens out of the low-income trap, but for ensuring that they are no longer vulnerable to crisis situation, various social protection has to be provided to them. It may be for health, old age, unemployment, disability etc.
- In FY2023 government continued to run various social protection programs. Some important ones are:

A) PRADHAN MANTRI VAYA VANDANA YOJANA (PMVVY)

- It's a **pension scheme announced by Gol** for **senior citizens aged 60 years and above**.
- **Initially** elderlies could invest upto Rs 15 Lakhs and @8% get upto Rs 10,000 per month pension, but the provisions have now been modified.
- **Modifications in 2020**
 - **Varying investment rate** - depending on the Financial Year (FY) in which the investment is made. The maximum interest rate is capped at **7.75%** at any point.
 - » The government will declare the PMVVY interest rate at the start of each FY.
 - The **maximum investment** is restricted to **Rs 15 lakh** per senior citizen and maximum monthly pension in PMVVY is Rs 9,250 per person.
 - » So, if both husband and spouse invest, the maximum monthly pension can be **Rs 18,500** in the family for an investment of Rs 30 Lakh.
- **Other benefits**
 - Exemptions from GST
 - Loans about 75% of the purchase price shall be allowed after 3 years
 - Allows **premature exit** for the treatment of critical/terminal illness of self or spouse. In this situation, 98% of the purchase price will be refunded.

B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJY)

- Ministry: **Department of Financial Services, Ministry Of Finance**
- It is one year life insurance scheme renewable from year-to-year.
- Coverage for **death due to any reason** and is available to people in the age group of 18 to 50 years (life cover up to age 55)having a savings bank account who give their consent to join and enable auto-debit.

- Life cover of Rs. 2 lakhs is available for a one year period stretching from 1st June to 31st May at a premium of **Rs.436/-per annum** per member.
- Assurance will be terminated under:
 - a. On attaining age 55 years (age near birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years).
 - b. Closure of account with the Bank or insufficiency of balance to keep the insurance in force.
 - c. A person can join PMJJBY with one Insurance company with one bank account only.
- It is offered / administered through LIC and other Indian private Life Insurance companies. For enrolment banks have tied up with insurance companies. Participating Bank is the Master policy holder.

C) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

- Ministry: **Department of Financial Services, Ministry Of Finance**
- A large proportion of the population have no accidental insurance cover
- PMJJBY is aimed at covering the uncovered population at an highly affordable premium of just Rs. 20 per year.
- Age group: 18 - 70 years
- Available to people with a savings bank account who give their consent to join and enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis.
- Risk coverage available will be Rs. 2 lakh for accidental death and permanent total disability and Rs. 1 lakh for permanent partial disabilities.
- It is offered by Public Sector General Insurance Companies or any other General Insurance Company who are willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose.
- Participating Bank will be the Master policy holder
- **Progress:** As on 11th Jan 2023, 32.1 crore persons have been enrolled cumulatively and 1,10,298 claims have been paid under PMSBY.

D) PRADHAN MANTRI SHRAM YOGI MANDHAN YOJANA (PM-SYMDY)

- **Ministry:** Ministry of Labour and Employment
- Launched in March 2019, the PM-SYMDY is a **voluntary and contributory pension** scheme for providing a **monthly minimum assured pension of `3,000** upon attaining the age of 60 years.
 - Provision for **matching contribution** by the Govt: Contribution towards the Pradhan Mantri Shram Yogi Maan-dhan scheme is made by the subscriber and the central government on a 50:50 basis.
- The **workers in the age group of 18 to 40 years** having a monthly income of `15,000 or less and not a member of EPFO/ ESIC/ NPS (Govt. funded) can join the scheme.
- As of 2 November 2022, over **49.1 lakh beneficiaries** have been enrolled under the Scheme.

E) PM STREET VENDOR'S ATMANIRBHAR NIDHI SCHEME (PM SVANIDHI)

- **Ministry:** Ministry of Housing and Urban Affairs (MoHUA)
- **Need:** Street vendors had lost their livelihood due to COVID-19 crisis
- MoHUA is implementing the PM SVANIDHI Scheme since June 01, 2020, in which street vendors vending on or before 24th March, 2020 in urban, semi urban or peri-urban areas will be provided with **affordable working capital loan** to resume their livelihoods.

- A loan of **maximum 10,000 rupees** can be available which will be repayable in monthly instalments in a tenure of one year.
 - » On **timely/early repayment**, an interest subsidy @7% per annum will be credited to the bank account of the beneficiaries through Direct Benefit Transfer on quarterly basis.
 - » On early repayment, no penalty would be imposed.
 - » Further, **beneficiaries are also eligible for second tranche of loan** upto **Rs 20,000** with **18 months** tenure after timely repayment of the first tranche.
- The scheme also promotes digital transactions through cash-back incentives upto an amount of Rs 1,200 per annum.
- The vendors can fulfil their aspiration of climbing up the economic ladder by availing the facility of enhanced credit limit on timely/ early repayment of loan.
- **Note:** The scheme is available for beneficiaries belonging to those states/Uts which have notified Rules and Scheme under the Street Vendors (Protection of Livelihood and Regulation of Street Vending).

F) PM MUDRA YOJANA (PMMY)

- **Introduction**
 - » PMMY is an initiative by the **Union Ministry of Finance** to 'fund the unfunded'. It is aimed at using **micro-finance as an economic development tool** that helps to provide **income generating opportunities to the people at the bottom of the pyramid, targeting small manufacturing units, shopkeepers, fruits and vegetable vendors, truck and taxi operators, food service units, repair shops, machine operators, artisan and food processors**.
 - » PMMY's objective is to **refinance the collateral free loans** given by lenders to small borrowers through MUDRA Ltd.
 - The collateral free loans are provided through public sector, regional, rural, State and urban cooperative banks to **non-farm income generating enterprises (Non-Corporate Small Business Segment (NCSBS) comprising of proprietorship or partnership firms) in manufacturing, trading and services whose credit needs are below Rs.10 lakh**.
 - The scheme gives **priority to Dalits, Tribals, Backward Classes and Women**.
 - Note: These loans are not subsidized loans.
 - » The scheme was launched in **April 2015** and the allocation for the scheme has increased in every financial year.
- PMMY can be availed under three categories:
 - » **Shishu**, which will cover loans up to Rs. 50,000;
 - » **Kishor** for loans above Rs. 50,000 and up to Rs. 5 lakh;
 - » **Tarun** for loans above Rs. 5 lakh and up to Rs. 10 lakh
- **Micro Units Development and Refinance Agency Ltd (MUDRA Ltd)**
 - » MUDRA is wholly owned subsidiary of Small Industries Development bank of India (SIDBI).
 - » It is responsible for **developing and refinancing all Micro-enterprises sector by supporting the finance Institutions which are in the business of lending to micro / small business entities engaged in manufacturing, trading and service activities**.
 - » It partners with Banks, MFIs and other lending institutions at state level / regional level.

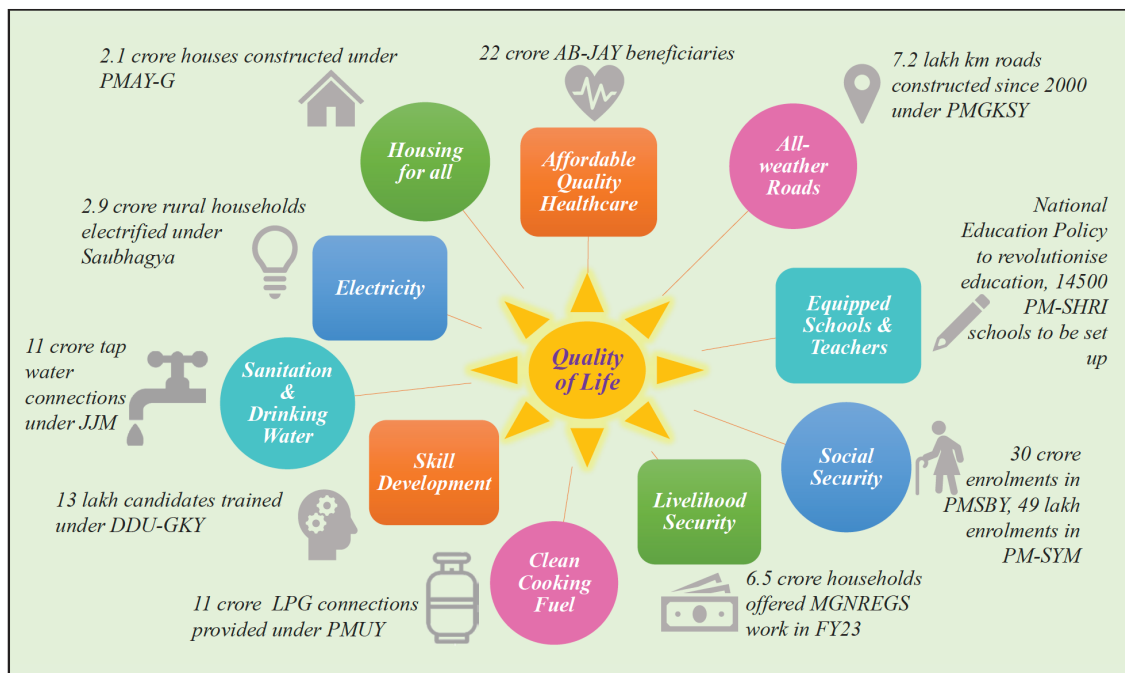
- » **Responsibilities under PMMY:** MUDRA will provide refinance support, monitor the PMMY data by managing the web portal, facilitate offering guarantees for loans granted under PMMY and take up other activities assigned to it from time to time.

- **Progress so far (Jan 2023)**

- » **More than 38.4 crore loans**, amounting to Rs 21.4 lakh crores, have been sanctioned since the launch of the scheme.
 - Out of this, more than 8.2 crore loans amounting to Rs 6.8 lakh crore have been extended to new entrepreneurs/ accounts which is approx. 21% of total loans extended under the scheme.
 - About 69% loans have been sanctioned to women entrepreneurs.

7. DEVELOPMENT OF INDIA'S ASPIRING RURAL ECONOMY

- **The percentage** of the population living in India's rural areas was as high as around 80% in the 1960s and remained over 70% till 2017.
- **Present Population in Rural Areas:** Currently, around 65% of India's population lives in rural areas and around 47% of the population is dependent on agriculture as livelihood.
- **Therefore**, for inclusive development of the country, it's crucial to focus on rural areas.
- **Various measures** have been taken to enhance quality of life in rural areas:
Multifaceted initiatives to improve the ecosystem of quality of life



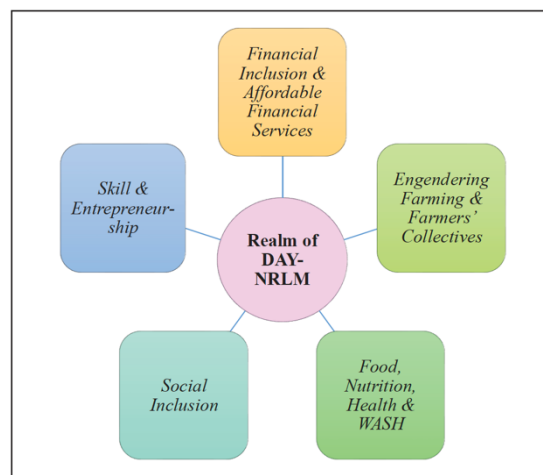
- The **NFHS Data** for 2019-21 illustrates a significant improvement vis-à-vis 2015-16 in an array of indicators concerning the quality of rural lives, including, inter alia, access to electricity, presence of improved drinking water sources, coverage under health insurance schemes etc.

- Some Important Schemes:

• DEENDAYAL ANTYODAYA YOJANA: NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)

- **Ministry:** MoRD
- NRLM was launched in MoRD in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojana.
 - » It aims to enable **economically weak households** to access gainful **self-employment** and **skilled wage employment** opportunities resulting in sustainable and diversified livelihood options for them.
 - » It is one of the world's largest initiative to improve the livelihoods of poor.
 - » It was renamed to **Deendayal Antyodaya Yojana (DAY-NRLM)** in Nov 2015.
 - » The mission seeks to achieve its objective through **investing in four core components**:
 - i. **Social Mobilization and Promotion and strengthening** of self-managed and financially sustainable community institutions of the rural poor women.
 - ii. **Financial Inclusion**
 - iii. **Sustainable Livelihood**
 - iv. **Social Inclusion**, Social Development, and access to entitlements through convergence.
 - » The **cornerstone of the Mission** is its '**Community-driven**' approach which has provided a huge platform in the form of community institutions for women empowerment.
 - » **Rural women are at the core** of the program which is extensively focused on their socio-economic empowerment by way of building their capacities, providing financial support, and training in order to enable them to undertake livelihoods activities and become financially independent.
 - Nearly 4 lakh SHG members have been trained as Community Resource Persons (CRPs) (viz. Pashu Sakhi, Krishi Sakhi, Bank Sakhi, BimaSakhi, PoshanSakhi etc.) help in the implementation of the Mission at the ground level
- The mission currently has its footprint across 6,880 blocks in **723 districts** across all states and UTs (except Delhi and Chandigarh) under its implementation strategy. It has mobilized total 8.7 crore women from poor and vulnerable communities into 81 lakh SHGs.

Components of DAY-NRLM



3) DDU-GKY:

- Already done with skill development topic

4) RURAL HOUSING: PRADHAN MANTRI AWAAS YOJNA – GRAMIN (PMAY-G)

- **Ministry:** Ministry of Rural Development (MoRD)
 - » **Centrally Sponsored Scheme:** (60:40 - Centre: State)
- **PMAY-G** was launched in Nov 2016 with the aim of providing 3 crore pucca houses with basic amenities to all eligible houseless households living in Kutch or dilapidated houses in rural areas by **2022 (2024)**.
- Under this scheme, financial assistance is provided for construction of pucca house to all houseless and for upgradation for households living in kutch or dilapidated houses.
- It is being implemented in rural areas across the country except Delhi and Chandigarh.
- **Targeting:**
 - » To ensure that assistance is targeted at those who are genuinely deprived, and that the selection is objective and verifiable, PMAY-G selects beneficiaries using housing deprivation parameters in the SECC, 2011 data which is to be verified by the Gram Sabhas.
 - » Under the scheme, landless beneficiaries are accorded the highest priority in the allotment of houses.
- **Progress:**
 - » A total of 2.7 crore houses have been sanctioned and 2.1 crore houses have been completed by 6 January 2023 under the Scheme. Against the total target of completion of 52.8 lakh houses in FY23, 32.4 lakh houses have been completed
- **Through convergence** with other Government Schemes, the PMAY-G also addresses basic needs such as the construction of the toilet, piped drinking water, electricity connection, LPG Gas connection, and 90/95 person-days of unskilled labor from MGNREGA.

5) DRINKING WATER AND SANITATION

- **JJM** was launched in 2019 to provide **functional household tap connection (FHTC)** to every household by 2024
- **Need:**
 - » **Water inequality is a major concern in India. 81% of households** in India are without tap connection (14.6 cr /17.87 cr)
 - » Safe drinking water together with a comprehensive sanitation program is important for reducing the disease burden of the poor.

- **Details**

- **JJM** restructures and subsumes the National Rural Drinking Water Program (running since 2009). The scheme is also known as **Har Ghar Nal Se Jal (HGNSJ)**.

- **The Broader Objectives of JJM are:**

- » To provide **Functional Household Tap Connections (FHTC) to every rural household by 2024** with a service level of 55 litres per capita per day (lpcd).
- » To **prioritize provision of FHTCs in quality affected areas**, desert areas, drought prone areas and Sansad Adarsh Gram Yojna villages.
- » To provide functional tap connection to **Schools, Anganwadi centres, GP buildings**, Health centres, wellness centres and community buildings
- » To **monitor functionality** of tap connections.
- » To **promote and ensure voluntary ownership** among local community by way of contribution in cash, kind and/ or labour and voluntary labour (shramdaan)
- » To **assist in ensuring sustainability of water supply system**, i.e. water source, water supply infrastructure, and funds for regular O&M
- » To **empower and develop human resource** in the sector such that the demands of construction, plumbing, electrical, water quality management, water treatment, catchment protection, O&M, etc. are taken care of in short and long term
- » To **bring awareness** on various aspects and significance of safe drinking water and involvement of stakeholders in manner that make water everyone's business

- A **dedicated fund** called '**Rashtriya Jal Jeevan Kosh**' has been set up by Ministry of Jal Shakti to **mobilise and accept contributions** received from other sources such as Corporate Social Responsibility to fund JJM.

- **Cost:** The total project is estimated to cost Rs 3.60 lakh crore.

- **Center: State:** 50: 50 (90:10 for NE and Himalayan States and 100% for UTs)

- **Implementations**

- JJM is implemented by the Department of Drinking Water and Sanitation (DDWS) under the recently formed MJS.



**Har Ghar Jal
Jal Jeevan Mission**

6) MISSION AMRIT SAROVAR

- **Ministry:** Ministry of Rural Development (MoRD)
- Mission Amrit Sarovar was launched on National Panchayati Raj Day on 24 April 2022 with the objective to **conserve water for the future**.
- The Mission is aimed at **developing and rejuvenating 75 water bodies in each district** of the country during this Amrit Varsh, 75th Years of Independence.
- So far, against the **initial target of 50,000 Amrit Sarovar**, a total of more than 93,291 Amrit Sarovar sites have been identified and works have commenced on more than 54,047 sites. Out of these commenced works, a total of more than 27,071 Amrit Sarovars have been constructed so far.

- **The impact of this initiative has been**
 - » About 32 crore cubic meters of water holding capacity has been enhanced.
 - » Water Users' groups have been associated with each Amrit Sarovar inter-alia improving the livelihoods base of the local community.
 - » Participation of freedom fighters, Martyr's families, Padma Awardees, and other eldest citizens of the local areas helped in **community participation at a large scale**, promoting social harmony and patriotism, and making this mission a mass movement.
 - » People's participation has been seen in this mission in a form of "**Shram -Daan**".
 - » This will result in the creation of a total carbon sequestration potential of 1,04,818 tonnes of carbon per year

7) JALDOOT APP

- **Ministry: MoRD**
- MoRD has developed 'JALDOOT App' which will be used across the country to capture water levels of selected well.
 - » It will enable Gram Rojgar Sahayak (GRS) to measure the water level of selected wells twice a year (pre-Monsoon post-Monsoon).

In every village adequate number of measurement locations (2-3) have to be taken.

8) SWACHH BHARAT MISSION (GRAMEEN)

- Swachh Bharat Mission (Grameen) (SBM(G)) was launched on 2nd Oct 2014 to ensure cleanliness in India and make Indian Open Defecation Free (ODF).
- Having **achieved the ODF status in all villages in the country** as of 2nd Oct 2019, **phase-II of SBM (G)** is now being implemented during FY21 and FY25, with the focus to sustain the ODF status of villages and covering all the villages with Solid and Liquid Waste management i.e. **to convert the villages from ODF to ODF Plus.**
- **Progress:**
 - More than 1.2 lakh villages have been declared ODF plus till 10th Nov 2022.
 - **Andaman & Nicobar Islands** has declared all its villages as ODF Plus, thus becoming the first Swachh, Sujal Pradesh.

9) PRADHAN MANTRI UJWALLA YOJANA (PMUY)

- **Nodal Ministry:** Ministry of Petroleum and Natural Gas which is implementing this scheme (this ministry is perhaps implementing a welfare scheme for the first time)
- **Key Provisions PMUY** (later called PMUY 1.0)
 - The **PMUY** was originally launched in May 2016 as a flagship scheme to make **clean cooking fuel such as LPG available to rural and deprived households** which were otherwise using traditional cooking fuels such as firewood, coal, dung cakes etc.

- Initially it aimed to provide **5 crore free cooking (LPG) connections** to BPL families in 3 years (i.e. by 2018). Later, the target was revived to 8 crore free LPG cylinders/connections by 2020.
 - The scheme provided a financial support of Rs 16,00 for each LPG connection to the BPL families. In Feb 2018, to increase the coverage, government expanded to coverage for all SC/ST households, beneficiaries of PMAY (G), Antyodaya Anna Yojana, Forest Dwellers, most backward classes, tea and ex-tea garden tribes, people residing in island and rivers etc. in addition to SECC data.
 - The connection was provided in the name of women of the households.
- **Tagline of the Scheme:** Swachh Indhan, Behtar Jeevan.
- **Outcome:**
 - The release of 9.5 crore LPG connections under the scheme has also helped in increasing the LPG coverage from 62% on 1st May 2016 to 99.8% on 1st April 2021.
- **PMUY Phase 2 (PMUY 2.0) (or Ujjwala 2.0)**
 - Launched in Aug 2021.
 - In the Union Budget for FY 2021-22, provision for an additional one crore LPG connection under the PMUY scheme was announced.
 - These additional PMUY connections aim to provide deposit free LPG connections to those low-income families who couldn't be covered under the earlier phase of PMUY.
 - **Other than deposit free LPG connections,** Ujjwala 2.0 will provide first refill and hotplate free of cost to beneficiaries.
 - Further the enrollment process will require minimum paperwork.
 - Here, migrants will not be required to submit ration cards or address proof. A **self-declaration** for both 'family declaration' and as a 'proof of address' will suffice.
 - **Progress:** Under Ujjwala 2.0, **1.6 crore connections** have been released until 24 Nov 2022

10) PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

- PMGSY was launched in the year 2000, as a centrally sponsored program by Ministry of Rural Development (**MoRD**).
- The primary **objective** of the programme was to provide
 - **Connectivity by way of all-weather roads** to unconnected habitations of designated population size of more than 500 in plain areas and 250 in north-east, hill, tribal and desert areas as per the census 2001.
 - **Upgradation of selected roads** to provide full farm to market connectivity.
- **Funding**
 - Initially, it **was fully funded by central government**.
 - **But lately,** since the 14th Finance Commission's recommendation for more devolution of tax pool to states, it is funded by both center and state government in 60:40 ratio (90: 10 in some north eastern and hilly states)
- **Connecting left wing affected areas Scheme:**

- To improve rural road connectivity in the left wing extremism affected districts from security angle , the Cabinet had in 2016 approved the centrally-sponsored "**Road Connectivity Project for Left Wing Extremism (LWE) Affected Areas**" scheme.
- The Project was implemented as a **vertical under PMGSY** to provide connectivity with necessary culverts and cross-drainage structures of 44 worst affected LWE districts and adjoining districts, critical from security and communication point of view.
- **Development of Major District Roads (MDRs):** PMGSY guidelines don't permit construction/upgradation of MDRs. However, keeping special circumstances of LWE area in view, MDRs were also taken up under the scheme as a special dispensation.
- The National Highways and State Highways would be excluded from the project.
- **States covered**
 - Orissa, Jharkhand, Bihar, Chhattisgarh, MP, Telangana and Maharashtra
- **Targets**
 - PMGSY Phase 1: Habitation (250+) covered by March 2019.
 - PMGSY Phase 2 (Habitation 100+) and LWE blocks covered by March 2020.
 - Phase 3 focuses on sustainable maintenance of the roads.
 - Phase 3 was launched in July 2019
 - It is aimed at **consolidation of 1 lakh 25 thousand Kms** through routes and major rural links that connect habitations to GrAMs, Higher Secondary Schools, and Hospitals.
- **Progress:**
 - Since its inception, a total of 1,84,984 roads measuring 8,01,838 km and 10,383 Long Span Bridges (LSBs) have been sanctioned under all the interventions/ verticals of PMGSY.

11) ELECTRICITY RELATED SCHEMES

A) SAUBHAGYA – PRADHAN MANTRI SAHAJ BIJLI HAR GHAR YOJANA

- **Ministry: Ministry of Power**
- **Introduction:**
 - The government launched PM Saubhagya in **2017** with the objective to achieve **universal household electrification** by providing **electricity connections to all willing un-electrified households in rural areas** and **all willing poor households in urban areas** in the country by March 2019.
- With this it also wanted to improve environment, public health, education and connectivity with the help of last mile power connections across India.
- **Main provisions**
 - **Free or small Fee:** The electricity connection will be free for people identified by SECC, 2011 and will be given at 500 Rs, payable in 10 instalments in the bill for others.
 - **Solar Photo Voltaic based stand-alone system** For unelectrified households in remote and inaccessible areas.
 - **Rural Electrification Corp** was the nodal agency for the scheme throughout the country while public institutions and panchayats were authorized to collect application forms, distribute bills, and collect payments in consultation with Panchayati raj institutions and urban local bodies.

- **Funding mechanism**
 - The scheme will be funded by Central grants (60%), Bank Loans (30%), and States (10%).
- The scheme complements DDUGJY which was launched in 2015, under which 100% of the 18,000 villages have been electrified.
- **Progress So Far**
 - **The Saubhagya scheme** has successfully completed at the close of March 2022

M) DEENDAYAL UPADHYAYA GRAM JYOTI YOJANA (DDUGJY)

- The scheme, launched in July 2015, draws its inspiration from similar pioneering scheme implemented by the government of Gujarat.
- This scheme **aims** at providing round the clock power to rural households and adequate power to agriculture consumers.
- The earlier scheme for rural electrification viz. Rajeev Gandhi Grameen Vidyutikaran Yojana (RGGVY) has been subsumed in the new schemes as its rural electrification component.
- **3 Components**
 - i. **Feeder separation** (rural households and agriculture)
 - ii. Strengthening of sub-transmission and distribution network including metering at all levels (input points, feeders and distribution transformers);
 - iii. Micro grid and off grid distribution network and Rural electrification - already sanctioned projects under RGGVY to be completed.

The scheme extends financial assistance for capital expenditure by distribution companies (discoms) for strengthening and augmenting distribution infrastructure, including rural metering.

8. EDUCATION RELATED INITIATIVES

1) SCHOOL EDUCATION: ENROLMENT AND DROPOUT

- In FY22, a total of 26.5 crore children were enrolled in schools.
- The **enrolment** increased across all levels - Primary, Upper Primary, Secondary and Higher Secondary except for pre-primary levels.
 - At the pre-primary level, enrolment reduced from 1.1 crore in FY21 to 1.0 crore in FY22.
- **School Drop-out** rates at all levels have witnessed a steady decline in recent years. The decline is for both girls and boys.

- Total drop out (in %) was 1.5% at Primary levels, 3.0% at Upper Primary Levels, and 12.6% at secondary levels.
- The schemes such as Samagra Shiksha, RTE Act, improvement in school infrastructure and facilities, residential hostel buildings, availability of teachers, regular training of teachers, free textbooks, uniforms for children, Kasturba Gandhi Balika Vidyalaya and the PM POSHAN Scheme play an important role in enhancing enrolment and retention of children in schools

2) IMPORTANT SCHEMES FOR SCHOOL EDUCATION LAUNCHED IN FY23

A) PM SCHOOL FOR RISING INDIA (PM SRI)

- It is a Centrally Sponsored Scheme (CSS) launched on 7 September 2022.
- These schools will be equipped with modern infrastructure and showcase the implementation of the NEP and emerge as exemplary schools over a period, while offering leadership to other schools in the neighbourhood.
- Under the scheme, there is a provision for setting up more than 14,500 PM SHRI Schools, over the period FY23 to FY27 by strengthening the existing schools from those managed by Central Government/State/UT Government/local bodies.
- These schools will be equipped with modern infrastructure including labs, smart classrooms, libraries, sports equipment, art room etc. which is inclusive and accessible.
- They shall also be developed as green schools with water conservation, waste recycling, energy-efficient infrastructure and integration of organic lifestyle in curriculum.
- More than 20 lakh students are expected to be direct beneficiaries of the scheme

B) THE NATIONAL CURRICULUM FRAMEWORK (NCF) FOR FOUNDATION STAGE:

- It has been launched as the new 5+3+3+4 curriculum structure which integrates early childhood care and education for all children of ages 3 to 8.
- As articulated in NEP 2020, the NCF uses 'play,' at the core of the conceptual, operational, and transactional approaches to curriculum organisation, pedagogy, time and content organisation, and the overall experience of the child. It will deal with the role of teachers as well as parents and communities in enabling and enhancing the developmental outcomes that are sought during this stage

C) PILOT PROJECT OF BALVATIKA:

- With a focus on developing cognitive, affective, and psychomotor abilities and also early literacy and numeracy for students in the age groups of 3+, 4+ and 5+ years, Project Balvatika, i.e., 'Preparatory Class', was launched in October 2022 in 49 Kendriya Vidyalayas.

D) TOY BASED PEDAGOGY:

- A handbook for Toy-based pedagogy has been designed to promote the integration of indigenous toys and their pedagogy into the curriculum of school education, early childhood care and education and teacher education.
- This will help teachers select or create age-appropriate toys to explain various concepts to students

E) SCREENING TOOLS (MOBILE APPS) FOR SPECIFIC LEARNING DISABILITIES:

- PRASHAST, a **Disability Screening mobile app**, has been launched, covering 21 disabilities, including the benchmark disabilities as per the Rights of Persons with Disabilities Act 2016.
- PRASHAST App will help in screening disability conditions at the school level and will generate the school wise report, for further sharing with the authorities for initiating the certification process, as per guidelines of Samagra Shiksha

F) NATIONAL CREDIT FRAMEWORK (NCRF):

- Taking the vision of the new NEP, the **NCrF is an umbrella framework** for skilling, re-skilling, up-skilling, accreditation and evaluation, seamlessly integrating the credits earned through school education, higher education, and vocational and skill education by encompassing the National Higher Education Qualification Framework (NHEQF), National Skills Qualification Framework (NSQF) and National School Education Qualification Framework (NSEQF).
- This would be a game changer by opening numerous options for further progression of students and inter-mingling of school and higher education with vocational education and experiential learning, thus mainstreaming skilling and vocational education. The Framework has been released for public consultations on 19 October 2022.

G) STRENGTHENING TEACHING-LEARNING AND RESULTS FOR STATES (STARS)

- STARS Project is being implemented as a CSS in six states namely Himachal Pradesh, Madhya Pradesh, Rajasthan, Maharashtra, Odisha and Kerala over a period of 5 years i.e., till FY25, partly funded by a loan from the World Bank. The objective of the Scheme is to improve the quality and governance of school education in the selected states

H) VIDYANJALI (A SCHOOL VOLUNTEER INITIATIVE):

- With the aim of strengthening schools and improving the quality of school education through community, Corporate Social Responsibility (CSR) and private sector involvement across the country, the Government has initiated Vidyanjali (a school volunteer management program).
- The Vidyanjali portal (<https://vidyanjali.education.gov.in/en>) enables community and volunteers/organisations to interact and connect directly with the Government and Government aided schools of their choice and share their knowledge and skills and/or contribute in the form of assets/material/equipment to meet the requirement of the schools.
- As of **20 January 2023**, 3,95,177 schools have been onboarded and 1,14,674 volunteers have registered on the Vidyanjali portal.

I) SAMAGRA SHIKSHA SCHEME: INTEGRATED SCHEME FOR SCHOOL EDUCATION (LAUNCHED IN 2018)

- It is an overarching program for the school education sector extending from pre-school to class 12. It focuses on the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes.

- It subsumed erstwhile three Centrally Sponsored Schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education.
- **It focuses on:**
 - **Administrative Reforms** - Single and unified administrative structure to harmonized implementation
 - **Quality Education**
 - **Digital Education**
 - **Strengthening of Schools**
 - **Girl Education**
 - **Inclusion**
 - **Skill Development**
 - **Physical Education**
 - **Regional Balance**
- **The Samagra Shiksha Scheme** has been aligned with the recommendations of the NEP 2020 and extended from FY22 and FY26.
 - Under the **ICT component of the Scheme**, there is a **provision to impart computer literacy and computer-enabled learning to children**, by developing and deploying curriculum-based interactive multimedia, digital books, virtual labs etc. across the country.
 - It supports the establishment of smart classrooms, and ICT labs in schools, including support for hardware, educational software, and e-content for teaching.
 - It envisages covering all Government/Government-aided schools with classes VI to XII. Till November 2022 (since inception), ICT labs have been approved in 1,20,614 schools and smart classrooms in 82,120 schools across the country.

2) HIGHER EDUCATION

- Indian higher education system is the laboratory of change for one of the largest young populations in the world, with more than 27 per cent of India's population in 15-29 years age bracket.
- Current Situation:
 - The **infrastructure** for higher education has been enhanced overtime.
 - Number of Medical colleges in the country have been increased from 387 in 2014 to 684 in 2022 and the number of MBBS seats have increased from 51,348 to 96,077.
 - **Number of IITs** have increased to 23 and **IIMs** have increased to 20 in 2022.
 - There are 1,113 universities in the country in 2022 (which was 723 in 2014)
 - The **total enrolment** in higher education has increased to nearly 4.1 crore in FY21 from 3.9 crore in FY20.
 - Female enrolment has also increased to 2.0 crore in FY 21.

3) INITIATIVES FOR HIGHER EDUCATION IN FY23

A) RESEARCH AND DEVELOPMENT CELL (RDC) IN HIGHER EDUCATIONAL INSTITUTIONS (HEIS)

- **The University Grants Commission (UGC)** launched an initiative to establish an RDC in HEIs with the mandate for promoting quality research that contributes meaningfully towards the goal of a self-reliant India, aligned with the provisions of NEP 2020.
- The RDC would **help create a research ecosystem** for reliable, impactful, and sustained research output.
- The **Guidelines for the same were issued in March 2022** providing for:
 - the creation of a conducive environment for enhanced research productivity;
 - encouraging collaboration across industry, Government, community-based organisations, and agencies at the local, national, and international levels and
 - facilitating greater access to research through mobilisation of resources and funding.

B) GUIDELINES FOR PURSUING TWO ACADEMIC PROGRAMS SIMULTANEOUSLY

- The UGC, in April 2022, issued Guidelines to allow the students to pursue two academic programmes simultaneously keeping in view the objectives envisaged in NEP 2020, viz. providing flexible curricular structures to enable creative combinations of disciplines for study, that would offer multiple entry and exit points, thus, removing currently prevalent rigid boundaries and create new possibilities for life-long learning through critical and interdisciplinary thinking.
- The Guidelines provide that a student can pursue two full-time academic programmes in physical mode or pursue two academic programmes, one in full-time physical mode and another in Open and Distance Learning (ODL)/Online mode; or up to two ODL/Online programmes simultaneously.
- These will be governed by Regulations notified by the UGC.

C) INTEREST SUBSIDY ON EDUCATION LOANS:

- Under the Central Scheme on Interest Subsidy (CSIS), launched in 2009, full interest subsidy is provided during the moratorium period (course period plus one year) on education loan taken by students from economically weaker sections (EWS) having parental income less than ₹4.5 lakh per annum for professional study in India.
- The scheme provides Education loans without any collateral or third-party guarantee

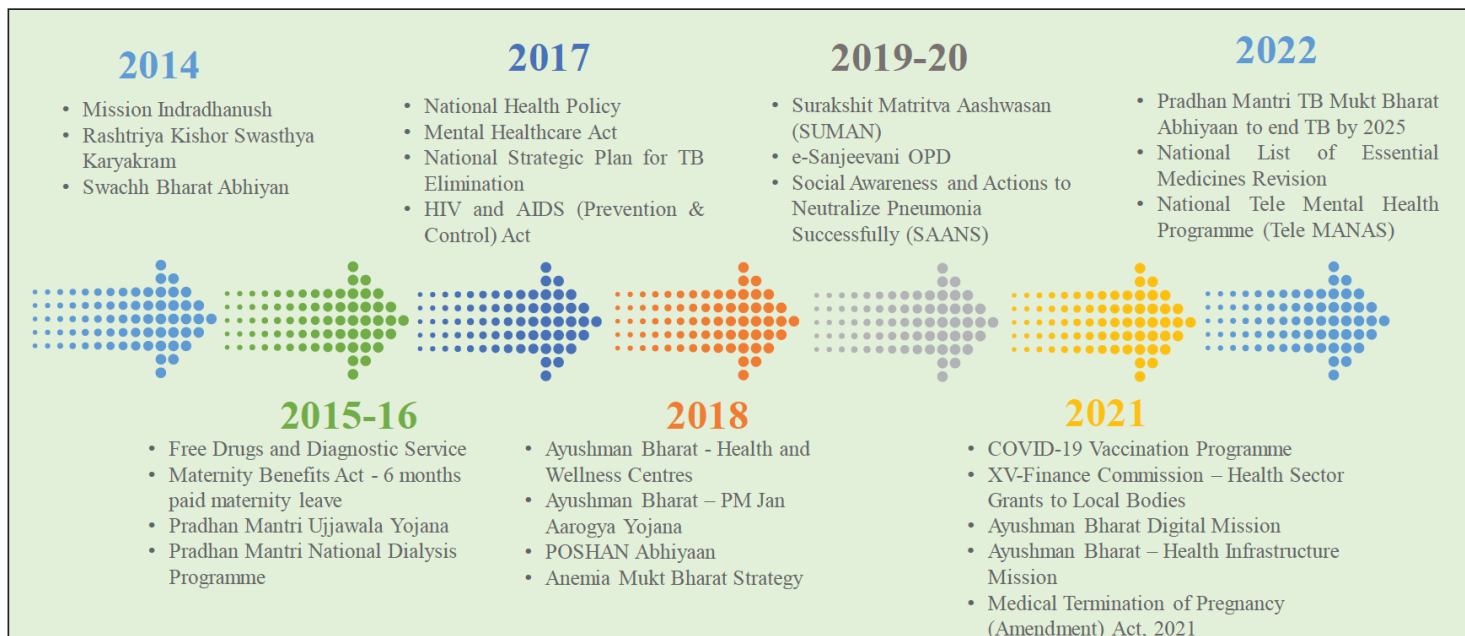
D) AKHIL BHARTIYA SHIKSHA SAMAGAM

- A three-day Akhil Bharatiya Shiksha Samagam was organised at Varanasi on 7-9 July 2022 by the Ministry of Education in association with the UGC and Banaras Hindu University.
- The event **brought together over 300 Vice Chancellors and Directors from public and private universities**, educationists, policymakers, as also industry representatives to deliberate on **how the implementation of NEP 2020 can be taken further across the country** after successful implementation of several initiatives in the last two years.
- The Summit provided a platform for thought-provoking discussions that helped articulate the roadmap and implementation strategies, foster knowledge exchange, build networks through interdisciplinary deliberations, and discuss challenges being faced by educational institutions and articulate solutions.

9. QUALITY AND AFFORDABLE HEALTH FOR ALL

- **Under the National Health Mission (NHM)** the Government has made concerted efforts to engage with all relevant sectors and stakeholders to move in the direction of achieving universal health coverage and delivering quality healthcare services to all at affordable costs.
- **Major initiatives from 2014 – 2022** in the health sector:

Major initiatives from 2014 to 2022 for better overall health



1) HEALTH SITUATION OF MOTHER AND CHILD

- With concerted efforts made under the Reproductive, Maternal, New-born, Child, Adolescent Health Plus Nutrition (RMNCAH+N) strategy, India has made considerable progress in health in improving the health status of both mothers and Children.
- As per the Sample Registration Survey (SRS) data, India has successfully achieved the major milestones to bring Maternal Mortality Ratio (MMR) to below 100 per lakh live births by 2020 [laid down in the National Health Policy, 2017]
- **Eight states** have already achieved the 2030 SDG targets to reduce MMR to less than 70 per lakh live births by 2030. These include Kerala (19), Maharashtra (33), Telangana (43), Andhra Pradesh (45), Tamil Nadu (54), Jharkhand (56),

Table VI.18: Trends in Mortality indicators

	2014	2016	2018	2020
Maternal Mortality Ratio (per lakh live births)	167 (2011-13)	130 (2014-16)	113 (2016-18)	97 (2018-20)
Infant Mortality Rate (per 1000 live births)	39	34	32	28
Neonatal Mortality Rate (per 1000 live births)	26	24	23	20
Under 5 Mortality Rate (per 1000 live births)	45	39	36	32
Early Neonatal Mortality Rate – 0- 7 days (per 1000 live births)	20	18	18	15

Source: Sample Registration System

Gujarat (57), and Karnataka (69).

- **Under five mortality and neonatal mortality** have also declined in the country.

2) HEALTH EXPENDITURE ESTIMATES

- **National Health Accounts (NHA)** – NHA accounts are prepared by NHSRC (National Health Accounts Technical Secretariat) set up in 2014 by the Union Health Ministry.
 - NHA estimates for India 2018-19 is the sixth consecutive NHA estimates reports by NHRSC. It was released in Sep 2022.
- **NHA for FY19** – highlights the rising importance of public healthcare and social security in ensuring universal healthcare. The NHA estimates for FY19 show that there has been an increase in the share of Government Health Expenditure in the total GDP from 1.2% in FY14 to 1.3% in FY19.
 - Additionally, the share of GHE in Total Health Expenditure (THE) has also increased over time, standing at **40.6% in FY19**, substantially higher than 28.6% in FY14.
 - In FY19, **THE** for India is estimated to be Rs 5,96,440 crore (3.2% of GDP and Rs 4,470 per capita).
 - **Current Health Expenditure (CHE)** is Rs 5,40,246 crore (90.6% of THE) and capital expenditure is Rs 56,194 crores (9.4% of THE).
 - Of **GHE**, the Union government's share is 34.3% and the State Government's share is 65.7%.
- **Note:** Primary Health expenditure forms the majority of the health expenditure.
- **The social security expenditure on health** includes social health insurance cover, government financed health insurance cover, and medical reimbursements made to government employees. It has increased to 9.6% in FY19 (from 6% in 2014). This is significant increase which shows that citizens are better equipped and better provided in terms of healthcare at their doorstep making it accessible.
 - **Due to these steps, Out of Pocket Expenditure (OOPE)** as a percentage of THE has declined substantially from **64.2% in FY14 to 48.2% in FY19**.

Figure VI.16: Government Health Expenditure (GHE) and Out of Pocket Expenditure (OOPE) as per cent of Total Health Expenditure (THE)

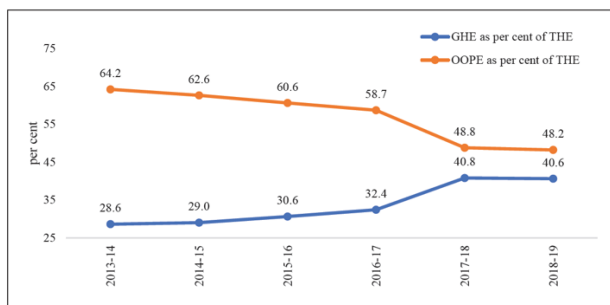
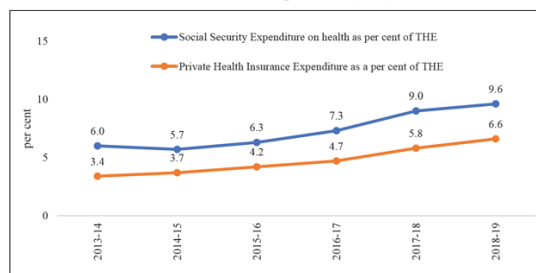


Figure VI.17: Social Security Expenditure and Private Health Insurance Expenditure as per cent of Total Health Expenditure (THE)



Source: National Health Accounts, MoHFW

3) RURAL HEALTH CARE – STRENGTHENING OF INFRASTRUCTURE AND HUMAN RESOURCE

- **Introduction:**

- **Health infrastructure** is an important indicator for understanding the healthcare delivery provisions and welfare mechanisms in a country. **Public health infrastructure** has been referred to as 'the nerve centre of the public health system', forming the basic support system for the last-mile delivery of public health services.
 - Alongside, **human resources for health** are identified as one of the core building blocks of the health system. These include physicians, nursing professionals, pharmacists, midwives, dentists, allied health professionals, community health workers, social health workers and other health care providers, as well as health management and support personnel
- **Increase in Health infrastructure in Rural Area:**
 - There has been a rise in the number of sub-centres (SCs), Primary Health Centres (PHCs) and Community Health Centres (CHCs) in rural areas. There has also been a rise in doctors, nurses, and other medical personnel over time.
 - **Under Ayushman Bharat:** SCs and PHCs are being strengthened by converting them into Health and Wellness Centres in a phase manner. As of Dec 2022, more than 1.5 lakh HWCs are already set up.

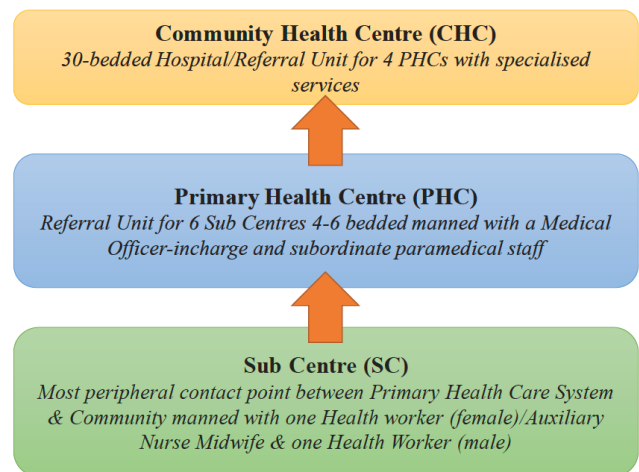
4) MAJOR GOVERNMENT INITIATIVES AND PROGRESS UNDER THEM

A) IMMUNIZATION

UNIVERSAL IMMUNIZATION PROGRAM

- The government had launched **Expanded Program for Immunization** in 1978 which was further replaced by **Universal Immunization Program (UIP)** in 1985. It is the largest Immunization Program in the world, with the annual coverage of 2.6 crore infants and 2.9 crore pregnant women. Through this India has achieved ground breaking success in eradicating/ eliminating life threatening vaccine preventable diseases like small pox, Polio, Maternal Neonatal Tetanus etc.

Rural health care system in India



MISSION INDRADHANUSH

- It was launched by the MoH&FW in 2014. It is a strategic endeavor under UIP with an aim to target under-served, vulnerable and inaccessible populations.
- It covers **8 vaccines** (Diphtheria, Whooping Cough, Tetanus, Polio, Measles, Childhood TB, Hepatitis B and Meningitis.) across the country, **2 vaccines** (Pneumonia and Hemophilus influenza type B) in selected states and **2 vaccines** (Rotavirus Diarrhea and Japanese Encephalitis) in selected districts.
- **MI** contributed to an increase of 6.7% in full immunization coverage after the first two phases of Mission Indradhanush.

INTENSIFIED MISSION INDRADHANUSH 4.0 (LAUNCHED IN FEB 2022)

- In FY23, Intensified MI 4.0 was conducted 416 districts (including 75 districts under Azadi ka Amrit Mahotsava) across 32 states/ Uts, to cover children and pregnant women who missed routine immunization during COVID-19 pandemic.

B) ESANJEEVANI PORTAL – NATIONAL TELEMEDICINE SERVICE

- **Ministry:** MoH&FW
- It is an innovative, indigenous, cost-effective, and integrated cloud-based telemedicine system application to enable patient to doctor teleconsultation to ensure a continuum of care and facilitate health services to all citizens in the confines of their home.
- **Two verticals of eSanjeevani**
 - **eSanjeevaniAB-HWC:** It endeavors to bridge rural-urban digital health divide by providing assisted teleconsultation and ensuring that e-beneficiaries of AB Scheme are able to avail the benefits that they are able to entitled to.
 - It operates on Hub and Spoke Model wherein the 'Ayushman Bharat - Health and Wellness Centre' are set up at the state level, act as spokes, which are mapped with the hub (comprising MBBS/ Specialty/ Super Specialty doctors) at zonal level.
 - **eSanjeevaniOPD** is the latter vertical which caters to citizens in both rural and urban alike. It leverages technology via smartphones, tablets, laptops etc. enabling doctor consultation to be accessible from the patient's residence regardless of location.
- **Progress So far:**
 - As of Jan 2023, 1,12,553 HWC in rural areas and 15465 Hubs at tertiary level hospitals, and medical colleges in the states have been enabled in the eSanjeevani.
 - **Patients Served:** It has served 9.3 crore patients so far and is serving around 4 lakh patients daily.
- **E-Sanjeevani** is evolved into the world's largest outpatient Services system.
- It is a cohesive part of Ayushman Bharat Digital Health Mission (ABDM) and more than 45,000 ABHA IDs have been generated using eSanjeevani Portal.

C) AYUSHMAN BHARAT – HEALTH AND WELLNES CENTRES

- H&WC was envisioned by National Health Policy, 2017 to act as the foundation of India's health system.
- Under the scheme, 1.5 lakh AB-HWCs were envisaged to be established by upgrading the SHCs and PHCs in rural and urban areas.
- These AB-HWCs provide Comprehensive Primary Health Care, by expanding and strengthening the existing Reproductive & Child Health services and Communicable Diseases services and by including services related to Non- Communicable Diseases such as hypertension, diabetes and 3 common cancers, viz. Oral, Breast and Cervix.
- **Facilities:** Each H&WC will have a eight member health and wellness team comprising of a mid-level provider called Community Health Officer (nurse practitioner or Ayurveda practitioner), two multipurpose workers and 5 ASHAs.

- **Progress** (as of 31st Dec 2022)
 - The first HWCs was inaugurated on 14 April 2018 in the Bijapur District of Chhattisgarh.
 - 1,54,070 HWCs operationalised across the country
 - Under the **e-Sanjeevani teleconsultation platform**, more than 9.3 crore tele-consultations have been provided through functional HWCs at 15,465 Hubs (comprising MBBS/ Specialty/Super-Specialty doctors at zonal level) and 1,12,987 Spokes (AB-HWCs at state level) across the country, as on 17 January 2023

D) AYUSHMAN BHARAT – PRADHA MANTRI JAN AROGYA YOJANA (AB PM-JAY)

- **About AB-PMJAY** (Pradhan Mantri Jan Arogya Yojana)
 - AB-PMJAY is an **entitlement based scheme** that aims to provide health insurance cover of upto **5 lakh rupees per family** to **over 10 crore poor families** (about 50 crore population) for **secondary and tertiary care hospitalization**. There is **no cap on the size of the family or age of the beneficiary**.
 - **All pre-existing conditions** are also covered from day 1 of implementation of PM-JAY in respective states/UT.
 - It is the world's largest government funded health care program.
 - **The eligible poor families** are decided on the basis of **SECC, 2011 data** and include poor, deprived rural families and occupational category of urban worker's families (Roughly 8.03 crore rural families and 2.33 crore urban families (11 occupational criteria))
 - In addition the beneficiary of RSBY are also included.
 - Further, there is no capping on number of family members or age of members -> this ensures that senior citizens and girl children also get good health services.
 - The scheme provides **cashless and paperless** access to services for the beneficiary at the point of service. Eligible people can avail the benefits at both government and listed (empanelled) private hospitals.
 - **In case of hospitalization**, members of the beneficiary families **don't need to pay anything** under the scheme, provided one goes to a government or an empanelled private hospital.
 - It is a **centrally sponsored scheme**, so, there is a state component too (**60:40**).
 - It is a **portable** scheme, which means beneficiary can avail benefits in any of the states that is implementing the scheme.
 - It subsumes Rashtriya Swastha Bima Yojana and the Senior Citizen Health Insurance Scheme (SCHIS).
 - **Federal process, flexibility to states**
- The **National Health Agency (NHA)**, the apex body implementing the AB-PMJAY, has launched a website (mera.pmjay.gov.in) and a helpline number (14555)
 - This body will coordinate and improve the scheme over time, through investment in a robust IT infrastructure.
- **No Launch States/UTs**
 - Some states and UTs (West Bengal, Odisha, Telangana, and Delhi) haven't joined the scheme.

- **Outcomes** (ESI 2022-23)
 - **21.9 crore** beneficiaries have been verified under the scheme including 3 crore beneficiaries verified using state IT system.
 - Approx. 4.3 crore hospital admissions, amounting to Rs 50,409 crore, have also been authorized under the scheme through a network of over 26,055 hospitals.

E) AYUSHMAN BHARAT – DIGITAL HEALTH MISSION

- **Details**
 - » After its pilot phase, the countrywide launch of ABDHM was done in Sep 2021.
 - » The mission aims to create a **complete Digital Health Ecosystem** which will connect the digital health solutions of hospitals across the country with each other.
 - This digital ecosystem will enable a **host of other facilities** like Digital Consultation; Consent of Patients in letting medical practitioners access their records, etc. This will ensure that all medical records are stored digitally and are thus not lost. They would be accessible through app or web-portal.
 - All this will help in improving the quality, access and affordability of health services by making the service delivery "quicker, less expensive, and more robust".
- **Unique Health ID (now called Ayushman Bharat Health Account)**
 - » Any person wanting to be part of ABDHM will get a health ID, which is a **randomly generated 14-digit number**. It will be used for **three purposes** - Unique Identification; Authentication; and Threading of the beneficiary's health records, only with their informed consent, across multiple systems and stakeholders.
 - » **Facilities:**
 - You can access your digital records right from admission through treatment and discharge;
 - You can access and link your personal health records with your health ID to create a longitudinal health history.
- **Privacy:**
 - » Citizen's consent is vital for all access.
 - » Users can delete or exit the services anytime he wants.
- **Why can't Adhaar be used as Digital ID:**
 - » The Adhaar Act and Supreme Court verdict restrict the use of Adhaar ID for welfare schemes promoting government subsidies.
- **Progress So far (Jan 2023)**
 - » **More than 31 crore** Ayushman Bharat Health Account (earlier known as Health ID) created.
 - » **Verified facilities** on health facility registry : 1,92, 706
 - » More than 1 lakh healthcare professionals registered.
 - » More than 7 crore records linked.

F) NATIONAL DEWORMING DAY

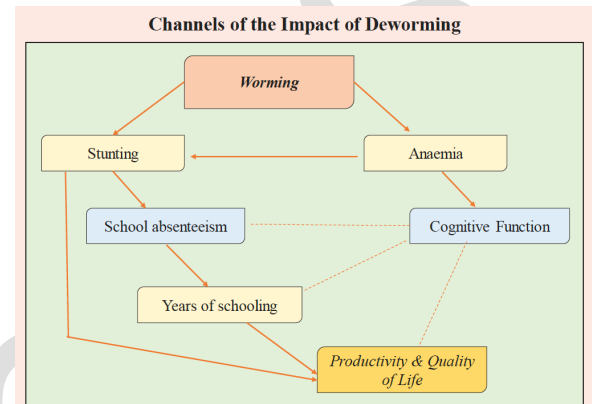
- **Background: Need of the Program:**

- » **Soil Transmitted Helminthiasis (STH)**, also known as parasitic intestinal worm infection, is a significant public health concern mostly in low resource setting. It is known to have adverse negative impact on Child's growth and well-being and can cause anemia (iron deficiency) and under-nutrition (specially Vitamin A deficiency). Micronutrient deficits and worm infestation together culminate into stunted growth and development in Children.

- The combined benefits of deworming, when compared to low cost of the intervention, lead to a **remarkably high benefit to cost ratio**.

- **Regular Deworming** as advised by the WHO eliminates worm infestation among children and adolescents living in areas with high STH burden, thereby contributing to achieve better nutrition and health.

- **National Deworming Day** was launched in 2015 as a flagship program of Ministry of Health and Family Welfare. It was initially launched in 11 states, but in 2016, was expanded to the whole country.



- It is a fixed day approach to treat intestinal worm infections in children aged 1-19 years with **Albendazole tablets**.

- It is held **biannually** every year on **10th Feb** and **10th Aug** through school and Anganwadis, followed by mop up days to cover those left out due to absenteeism or sickness.
- Besides government and government aided schools and Anganwadis, special efforts are made to reach out-of-school children, and private schools have also enthusiastically joined the program.

- **Note:** NDD is led by the MoH&FW in collaboration with the MoW&CD, Ministry of Education, and technical assistance from WHO and other technical partners.

- **Albendazole tablet**, approved by WHO, is used for treatment of intestinal worms in children and adolescents as part of Mass Drug Administration (MDA) programmes globally.

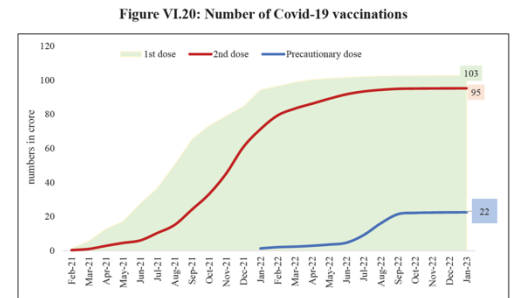
- **Impact of National Deworming Day (NDD) Program**

- » MoH&FW recently got a prevalence survey conducted by NCDC and partners.

- So far, surveys have been completed in 14 states and **all 14 states have shown reduction** of the prevalence.

5) NATIONAL COVID-19 VACCINATION PROGRAM

- India's National COVID-19 vaccination program, the world's largest vaccination program, began in 16th Jan 2021.
 - » It has now expanded to cover all persons aged 12 years and above and for the precautionary dose for all persons aged 18 years and above.



- **Test-Track-Treaty-Vaccinate** and adherence to COVID appropriate behaviour continue to remain the tested strategy for Covid management.
- **Key Challenges:**
 - » Vaccine availability
 - » Training of more than 2.6 lakh vaccinators and 4.8 lakh other vaccination team members.
 - » Ensuring vaccination in remote areas.
- **Progress So far:**
 - » As on 6th Jan 2023, India has been able to administer 220 crore COVID vaccine doses across the country.
 - 97% of eligible beneficiaries have already received at least one dose of COVID-19 vaccine
 - 90% of the beneficiaries have received both the doses.

A) CO-WIN: A SUCCESSFUL DIGITAL STORY OF VACCINATION TO TELL

- Co-Win is a comprehensive cloud-based IT solution for planning, implementing, monitoring, and evaluating COVID-19 vaccination in India. It provided an end-to-end solution for utilities for the entire public health system.
- The dual interface of the open platform made it scalable across citizens and administrator centric services.
- To ensure **accountability and transparency in supply chains** for vaccination, the platform provided real-time stock tracking at the national, state, and district levels (Government or private)
- Going beyond the users (admins, supervisors, and vaccinators), vaccination centres, and beneficiaries' registration in 12 regional languages, the web solution extended the issuance of digitally verifiable certificates.
 - The **Vaccination Certificate** was designed at par with **WHO Guidelines** to assist even international travellers.
- To reduce the burden of registration hinging on a single document (Aadhaar), the Government **allowed registration using any of the 10 photo identity cards** [Aadhaar Card, Driving License, PAN Card, Passport, Pension Passbook, NPR Smart Card, Voter ID, Unique Disability Identification Card, Ration Card with Photo, Student Photo ID card].
- Tackling the problem of the digital divide and digital exclusion, **multiple beneficiaries (up to six)** were allowed onboarding using a single mobile number through the National Covid helpline.

- To ensure that those having limited access to physical facilities during times of Covid, either due to age, disability or identity, are not left out, special provisions through the “**Workplace Covid Vaccination Centre**” in the Government and private sector and also “**Near to Home Covid Vaccination Centres**” were made available.

Levelup IAS