New social welfare scheme Launched by Govt. of India (in recent years)



Learning Objectives :

- Defining Social welfare
- Priority groups and their respective schemes.

Introduction:

Social welfare is a system of laws and institutions through which a government attempts to protect and promote its citizens economic and social welfare.

- It **aims** at providing services to the underprivileged section of the population by providing them various forms of social insurance against **poverty, unemployment, disability, and old age.**

- A major first step in creating organized social welfare programs was enactment of the **Elizabethan Poor Law of 1601** by the Parliament of England.
- In the **18th century**, many social welfare organisations developed in India.
- The Social Welfare Department came into existence in the State of J&K in the **year 1960.**
- Social welfare Department is under the Ministry of Social Justice and Empowerment in India.

Priority Group :

1. Children
2. Women (Pregnant and lactating mothers)
3. Disabled people
4. Scheduled Castes , Scheduled Tribes, Other Backward Classes and other Economically Weaker Sections of the Society
5. Old Age

CHILDREN WELFARE SCHEMES :	
1.Mission Vatsalya Scheme	2022
2.PM Cares	**2021**
3.SakshamAnganwadi and Poshan 2.0 (Mission Poshan 2.0)	**2021**
4.National Crèche Scheme	2017
5.BETI BACHAO BETI PADHAO (BBBP)	2015
6.PRADHAN MANTRI SUKANYA SAMRIDDHI YOJANA	**2015**



Mission Vatsalya

➢ Mission Vatsalya, launched by the Ministry of Women and Child Development, an umbrell scheme which ensures children's safety in India.

Historical Perspective:

Pre-2009: Ministry of Women and Child Development implemented three schemes:

a. Juvenile justice program for children in need of care and protection and children in conflict with the law.

b. Integrated program for street children.

c. Scheme for assistance to children's homes.

2010: These schemes merged into the Integrated Child Protection Scheme.

2017: Renamed as the Child Protection Services Scheme.

2021-22: Reintroduced as Mission Vatsalya.

➢Components of Mission Vatsalya include:

- Strengthening service delivery structures.
- Upscaling institutional care and services.
- Encouraging non-institutional community-b
- Providing emergency outreach services.
- Training and capacity building.



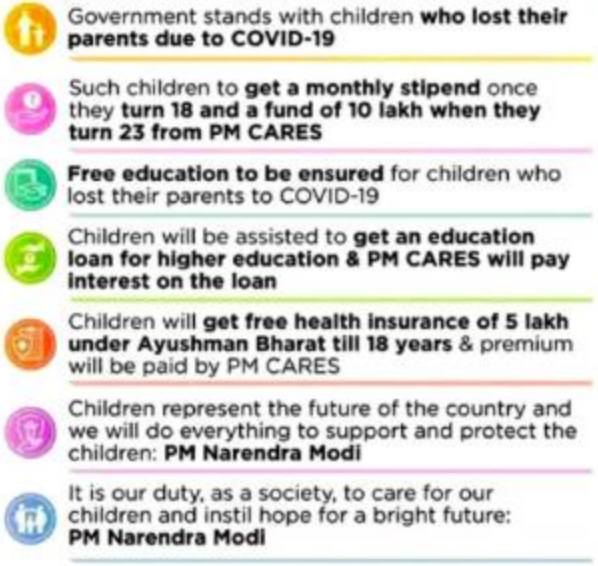
Mission Vatsalya

Objectives:

1. Ensure opportunities for children to reach their full potential and flourish in all aspects.
2. Foster a sensitive, supportive and synchronized ecosystem for child development.
3. Assist states and union territories in implementing the Juvenile Justice Act, of 2015.
4. The responsibility of caring and rehabilitating the child is undertaken by an foster family. Financial support is provided to the foster parents for nurturing the child.
5. Adoption(facilitated by Central Adoption Resource Authority): Finding suitable families for children who are legally free for adoption.
6. Aftercare: Financial support is provided to children leaving a Child Care Institution upon turning 18 years old. Assistance may be extended from the age of 18 years up to 21 years, with the possibility of extension up to 23 years.This support helps them reintegrate into society and become self-dependent.

PM CARES :

- Launched in **2021** for children who lost their both parents due to COVID-19 pandemic
- The objective of the Scheme is to ensure comprehensive care and protection of Children in a sustained manner.



SakshamAnganwadi and Poshan 2.0 (Mission Poshan 2.0)

Includes **POSHAN Abhiyaan, Anganwadi Services, and Scheme for Adolescent Girls.**

- **Targets malnutrition** in children (0-6 years), pregnant women, lactating mothers, and adolescent girls.
- **Focus areas:**
  - **Supplementary Nutrition:** Hot Cooked Meals and Take Home Ration .
  - **Dietary Diversity:** Millets, dark green leafy vegetables, lentils, vitamin C-rich fruits.

- POSHAN Abhiyaan Emphasizes social and behavior change communication (SBCC) via Jan Andolan (mass movement).
- Conducts Community-Based Events (CBEs) monthly at Anganwadi centers for counseling on maternal nutrition and infant care.

➢Achievements:

✓3.7 crore CBEs have been held till now.

✓60+ crore Jan Andolan activities, including 17 crore activities in Poshan Maah 2022.

✓4 lakh Poshan Vatikas (kitchen gardens) developed.

➢**Technological Interventions :**

1. **Poshan Tracker App** (since March 2021): Used by 13.97 lakh Anganwadi centers for monitoring and transparency.
2. **Smartphones and Devices:**11 lakh smartphones and 12.53 lakh growth monitoring devices provided to Anganwadi workers.
3. **Grievance Redressal**
4. **National Poshan Helpline available.**



➢ Achievements: Beneficiaries (as of Feb 2023):

- Total: 9.99 crore, including:
- Lactating mothers: 52.81 lakh
- Pregnant women: 53.57 lakh
- Children (0-6 years): 8.83 crore

➢ NFHS-5 (2019-21):

- Wasting reduced: 19.3% (from 21% in NFHS-4).
- Underweight reduced: 32.1% (from 35.7%).
- Stunting reduced: 35.5% (from 38.4%).

National Crèche Scheme :

The National Crèche Scheme is a centrally sponsored scheme being implemented by the Ministry of Women and Child Development. The scheme was earlier named as **Rajiv Gandhi National Creche Scheme (2017) .**

- It aims to provide day care facilities to children (age group of 6 months to 6 years) of working mothers.



National Creche Scheme

➢Salient features :

1. Daycare Facilities including Sleeping Facilities.
2. Early Stimulation for children below 3 years and pre-school Education for 3 to 6 years .
3. Supplementary Nutrition
4. Growth Monitoring
5. Health Check-up and Immunization

Benefits of Creche Facility :

- It helps women to manage both their career as well as their family responsibility.
- It promotes gender diversity at workplaces.
- Creche facilities help promote gender equality and democracy by increasing participation of women in the economy.

Beti Bachao Beti Padhao :

- Launched: 22 January 2015 at Panipat, Haryana.
- Ministry: Joint initiative of the Ministry of Women and Child Development **(MOWCD)**, Ministry of Health and Family Welfare **(MOHFW)**, and Ministry of Human Resource Development **(MOH**



➢ Objective:

- Improve the child sex ratio
- Ensure gender equality and women empowerment
- Prevent gender-biased, sex-selective elimination
- Ensure survival and protection of the girl child
- Encourage education and participation of the girl child



➢Targets :

- Sex Ratio at Birth (SRB): Should improve by 10 points per year .
- Reduce gender differentials in under-5 child mortality rates from 8 points (2011) to 4 points (2017)
- Reduce the number of underweight and anemic girls under 5 years of age.
- Increase girls enrollment in secondary education .
- Ensure separate girls toilets in every school .
- Promote a protective environment for girls through the implementation of the Protection of Children from Sexual Offences (POCSO) Act, 2012.

PRADHAN MANTRI SUKANYA SAMRIDDHI YOJANA

- **Ministry:** Ministry of Women and Child Development.
- **Launched date:** 22 January 2015 at Panipat, Haryana.
- **Age:** Girl's age must be less than 10 years at the time of opening account. Only two girl child per family can have benefit of this scheme.
- **Aim**: Girl child empowerment by making them self- reliant and strong by opening bank account and depositing certain amount of money.
- **Amount :** Minimum Rs 1,000 (now it has been reduced to Rs250) and maximum Rs 1,50,000 can be deposited any time during the financial year.

Benefits:

- 8.4% interest will be given for the deposited money.
- Tax exemption under 80 C section
- Money will be used for the welfare of girl child only under these two clauses :

1. About 50% of amount can be withdrawn after girl turns 18, only for higher education or marriage purpose full withdrawal of money is possible
2. After attaining 14 years of age, girl can operate the account independently.

WOMEN:	
1.Mahila Samman Scheme	2023
2 .Mission Shakti' scheme.	2021
3.Pradhan Mantri Surakshit Matritva Abhiyan	2015
4. AASRA Scheme	2015
5. LADLI BETI	2015
6. Indira Gandhi National Widow Pension Scheme	2009

Mahila Samman Scher



- The government has introduced a new savings scheme for **women and guardians of minor girls, available until 31.03.2025.**
- The scheme offers a 7.5% annual interest rate, compounded quarterly. Accounts can be opened with a minimum of Rs. 1000 and maximum deposit limit of Rs. 2,00,000.
- Partial withdrawals of up to 40% are allowed after one year, and the account matures in two years. Premature closure is allowed after 6 months with a reduced interest rate of 5.5%.

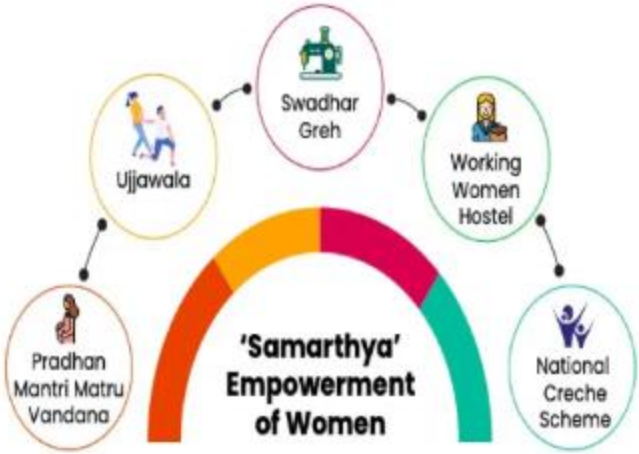
Misson shakti :

- **Purpose:** To address issues affecting women on a life-cycle continuum basis
- **Type:** Central Sector and Centrally Sponsored Scheme
- **Tenure: 2021-22 to 2025-26**
- **Objectives :**

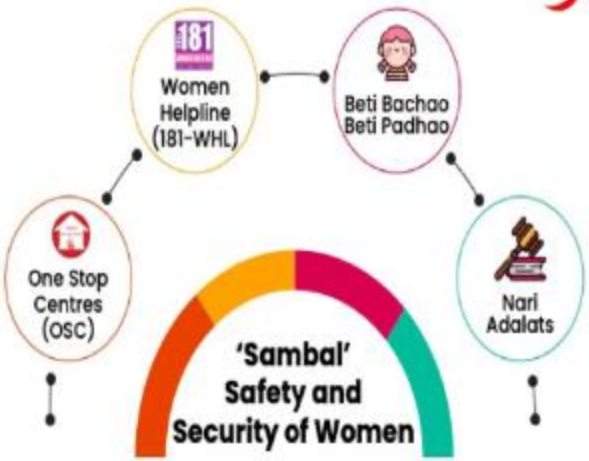
a) To provide empowerment of women, reduce care burden on them and increase female labour force participation by promoting skill development, etc.

b) To provide Continuum of care, support and assistance to women affected by violence.

c) Making people aware about Government schemes, capacity building and training of functionaries, collaboration with partner Ministries/ Departments, etc.



Funding shared between Centre & States



100% funded by the Centre

Pradhan Mantri Matru Vandana Yojana (PMMVY)

- The Government of India implemented the Pradhan Mantri Matru Vandana Yojana on **January 2017.**
- The PMMVY Scheme is being implemented as per provisions under National Food Security Act (NFSA), 2013 .



➢ Objectives :

1. To provide cash incentive for partial compensation for the wage loss so that the woman can take adequate rest before and after delivery of the first child.
2. To improve health seeking behavioral amongst the Pregnant Women & Lactating Mothers .
3. The benefit is available to a woman for the first two living children provided the second child is a girl.
4. In case of the **first child the amount of ₹5000 in two instalments** and for the **second child, the benefit of ₹6000** will be provided subject to second child is a girl child in one instalment after the birth. However, for availing benefits for second child, registration during the pregnancy shall be mandatory. This would contribute to improve the Sex Ratio at Birth and to prevent female foeticide.

UJJAWALA SCHEME

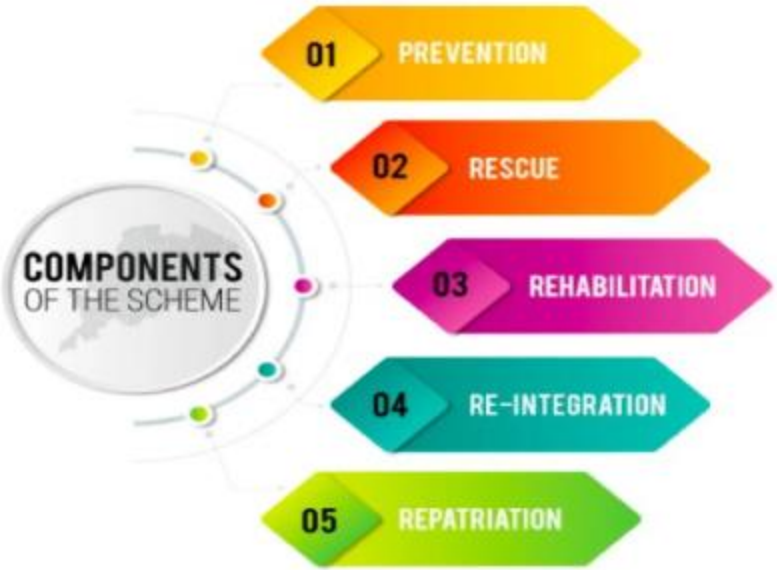
The Ujjawala Scheme is for prevention of trafficking, rescue, rehabilitation, re-integration and repatriation of victims of trafficking for commercial sexual exploitation.

Goal : is to create an environment in which victims of human trafficking can be empowered, educated, and made self- confident.

- **Beneficiaries of Ujjawalla Scheme :**

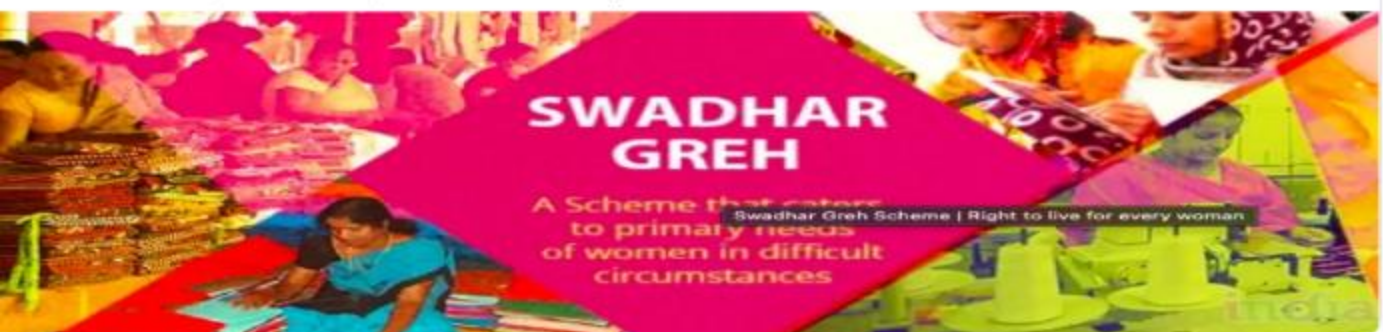
✓ Women and children who are vulnerable/ victims to trafficking for commercial sexual exploitation.

Components Of The Scheme



Swadher Greh

The Swadhar Greh Scheme is a government initiative aimed at providing shelte food, medical care, and rehabilitation services to distressed women. These women may include those who are homeless, victims of domestic violence, abandoned, trafficked, or affected by disasters.



Objectives:

- Provide immediate relief and long-term rehabilitation.
- Empower women with education and vocational training.
- Support re-integration into society and independent living.

➢Target Beneficiaries:

- Women in distress, victims of violence, trafficking, or those released from prisons.
- Duration: Women can stay up to 5 years or as needed.

One Stop Centre and Universalization of Women Helplines:

- Ministry of WCD is administering two schemes from **Nirbhaya Fund namely One Stop Centre and Universalization of Women Helplines**.
- The **One Stop Centres (OSCs),** popularly known as **Sakhi Centres**, aim to facilitate women affected by violence with a range of integrated services under one roof such as Police facilitation, medical aid, providing legal aid and legal counselling, psycho-social counselling, temporary shelter .
- The **Women Helpline (WHL) Scheme** provides 24 hours emergency and non-emergency response to women affected by violence, both in public and private spaces by linking them with appropriate authority such as Police , Hospital, Legal Services etc. Women can dial **181** short code to avail services from Women Helpline.

Pradhan Mantri Surakshit Matritva Abhiyan

- **Ministry:** Ministry of Health and Family Welfare.
- **Launched date:** 9 June 2016.
- **Aim:** To provide assured, comprehensive and quality antenatal care, free of cost, universally to all pregnant women on the 9th of every month.
- **Beneficiaries:** All pregnant women with 2nd and 3rd trimesters of pregnancy.

➢Strategy:

1. On the 5th day of every month ANMs/ASHAs will make line list of all pregnant women in 2nd and 3rd trimester of pregnancy.
2. On the 9th day of every month, a minimum package of antenatal care services would be provided at the Pradhan Mantri Surakshit Matritva Clinics.
3. PMSMA is to ensure that every pregnant woman receives at least one antenatal check up in the 2nd and 3rd trimester of pregnancy.
4. If the 9th day of the month is a Sunday/a holiday, then the clinic should be organized on the next working day.

5. These services will be provided by the Medical Officer and Obstetrics and Gynecology specialist .

6. Sticker indicating the condition and risk factor of the pregnant women should be added onto mother child protection (MCP) card for each visit:

✓ Green sticker: For women with **no risk factor** detected.

✓ Red sticker: For women with high-risk pregnancy.

✓ Blue sticker: For women with pregnancy-induced hypertension.

✓ Yellow sticker : Pregnancy with comorbid conditions, such as diabetes, sexually transmitted infections (STIs).

➢ In **rural areas** these services will be available at—

- Primary Health Centers, Community Health Centers, Sub-district Hospital, District Hospital and Medical College Hospital.

➢ In urban areas these services will be available at Urban Dispensaries, Maternity Homes.

- PMSMA helps in providing quality antenatal care (ANC) and also detection, referral, treatment and follow-up of high-risk pregnancies and women having complications.

Aasra Scheme : 1. Pradhan Mantri Jeevan Jyoti Bima Yojana 2. Pradhan Mantri Suraksha Bima Yojna (PMSBY).	State Scheme 100% State Funding
Ministry of Women and Child Development	Aasra is a comprehensive Social Security Scheme launched by Government under which State would pay or reimburse of the following two schemes in respect of the beneficiaries. **1. (PMJJBY):** Persons of age group from 18 to 50 years have the risk cover of life up to the age of 55 years. The premium of Rs. 330 per annum per beneficiary. **2. (PMSBY):** Persons of age group from 18 to 70 years Rs. 12 per annum per beneficiary. The scheme is available to all bread earners of families residing in the State whose annual income is less than Rs. 75,000/- per annum.

LADLI BETI :

- A Jammu & Kashmir Government sponsored social assistance scheme meant for new born girl child born on or after **01st April 2015.**
- The objective of the scheme is to arrest the declining female sex ratio. The scheme further intends to ensure that the girl child does not become a burden for the parent or guardian at the time of her marriage.

The scheme has a hybrid deposit plan having two phases:

1. **Phase I:** A recurring deposit for 14 years having date of completion as one month after the last installment received in the account.
2. **Phase II:** A Cumulative Term Deposit (CCR) for 07 years.

The monthly contribution of Rs.1000/= in Phase-I .

STATE MARRAIGE ASSISTANCE SCHEME:

- A social welfare scheme by the Social Welfare Department of Jammu & Kashmir, for Poor Girls of Marriageable age who belong to either AAY (Antyodaya Anna Yojana) or PHH (Priority Households) ration card holder families.
- **Through this scheme**, they shall be paid one-time financial assistance **₹50,000/-** for getting married. The financial assistance shall have to be paid before her marriage.
- The scheme is operational in all the districts across the Union Territory of Jammu and Kashmir.

POST MATRIC SCHOLARSHIP SCHEMES (minorities)

- **Aims :** to provide financial assistance to students from minority communities pursuing education at the post-matric level. Minimum 30% scholarship is marked for girl student of each minority community.
- **Under this scheme**,parents are encouraged to send their children to school, reduce their financial burden on education and sustain their efforts to support their children to complete school education.
- **Entitlements:**

1. The Financial Assistance is provided annually.
2. Amount varies depending on the educational expenses

OLD AGE WELFARE SCHEMES :	
1.Atal Vayo Abhyuday Yojana (AVYAY)	2021
2.Pradhan Mantri Shram Yogi Maan-dhan	2020
3. Atal Pension Yojana (APY)	2015
4.Indira Gandhi National Old Age Pension scheme (IGNOAPS)	2007
5.Annapurna scheme	2001

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LIFE INSURANCE CORPORATION OF INDIA

VARISHTHA PENSION BIMA YOJANA



Atal Vayo Abhyuday Yojana

- In April 2021, the National Action Plan for Senior Citizens was renamed as the Atal Vayo Abhyuday Yojana.
- Due steady rise in the population of senior citizens in India. The number of elderly persons has increased from **1.98 crore** in 1951 to **10.38 crore in 2011**. The projections indicate that the number of 60+ in India will increase to 14.3 crore in 2021 and 17.3 crore in 2026.

➢AIMS AND OBJECTIVES :

The main objective of the Scheme is to **improve the quality of life** of the Senior Citizens by providing them basic amenities like shelter, food, medical care and encouraging productive and active ageing by providing support.

➢Components:

1. **Integrated Programme for Senior Citizens (IPSrC):** It provides financial assistance to eligible organization's for running and maintenance of Senior Citizen Homes to improve their quality of life, especially indigent senior citizens by providing basic amenities.

2.Rashtriya Vayoshri Yojana :

- Launched on **1st April, 2017.**

- **Aim:** to provide Physical Aids and Assisted-living Devices free of cost for Senior citizens belonging to BPL category.

- **Eligibility:** Senior citizen belonging to BPL category and suffering from any of the age related disability.

- **Aids & Assistive devices**: Walking sticks, elbow crutches, walkers, hearing-aids,wheelchairs, artificial dentures and

Pradhan Mantri Shram Yogi Maan-dhan

- **Ministry:** Ministry of Labor and Employment (its central government scheme).
- **Launched year**: 2019-2020
- **Aim:** To ensure old age protection for unorganized workers.
- **Beneficiaries:**

- Occupations where monthly income is Rs 15,000 per month or less and belong to the age group of 18-40 years.
- They should not be covered under New Pension Scheme , Employees' State Insurance Corporation scheme.

➢Features of Pradhan Mantri Shram Yogi Maan-dhan Yojna:

1.It is a voluntary and contributory pension scheme.

2.Each subscriber under the PM-SYM, shall receive minimum assured pension of Rs 3,000 per month after attaining the age of 60 years.

3.During the receipt of pension, if the subscriber dies, the spouse of the beneficiary shall be entitled to receive 50% of the pension received by the beneficiary as family pension.

5.If a beneficiary has given regular contribution and died due to any cause (before age of 60 years), his/her spouse will be entitled to join and continue the scheme subsequently by payment of regular contribution or exit the scheme as per provisions of exit and withdrawal.

➢**Contribution :**

1. Contribution amount by the subscriber and central government will be same and the amount of contribution will be based on age as if someone enters the scheme at age of **18 then his contribution will be Rs 55 and same amount of Rs 55 will be contributed by the central government thus total contribution will be Rs110.**

and in the same way if someone enters in the scheme in its last possible year of entry which is 40 years of age then worker's contribution will be Rs 200 and same amount will be contributed by central the government on monthly basis till 60 years of age which is actually the age from onwards beneficiaries are entitled to get pension of Rs 3,000 per month.

Atal Pension Yojana (APY):

- Launched on **9th May, 2015**,
- **Objective** to create a universal social security system for all Indians, especially the poor, under-privileged and the workers in the unorganized sector.
- It is open to all citizens of India between 18-40 years of age having bank account in a bank or post-office. There are five pension plan slabs available under the scheme **Rs. 1000, Rs. 2000, Rs. 3000, Rs. 4000, and Rs. 5000** guaranteed by Government of India to the subscriber at the age of 60 years.

On death of subscriber, same pension to spouse is guaranteed by Government of India.

Indira Gandhi National Old Age Pension scheme (IGNOAPS) :

- The scheme is centrally sponsored and shared by Central and State Govt. on 50:50 basis.
- Financial Assistance is provided to old aged persons of **60 years age and above,** living below poverty line (BPL).
- Under the scheme, BPL persons aged 60 years or above are entitled to a monthly pension of Rs. 200/- up to 79 years of age and Rs. 500/ thereafter.
- **The total beneficiaries under the scheme are 221 lakh.**



Under-privileged section of the society:	
1.PRADHAN MANTRI ADI ADARSH GRAM YOJANA (PMAAGY)	2021-22
2.Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)	2020
3.National Food Security Act (NFSA)	2013
4.Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)	2006

PRADHAN MANTRI ADI ADARSH GRAM YOJANA (PMAAGY)

- **Purpose:** Transforming villages with significant tribal populations into model villages
- **Type:** Centrally Sponsored Scheme
- **Tenure:** 2021-26
- **Objectives :**

- Preparation of Village Development Plans.
- Maximizing the benefit of the schemes of the Centre and States to the Scheduled Population.
- Improving the infrastructure in vital sectors like health, education, connectivity and livelihood

➢ **Coverage:** All States and UTs with notified ST population.

Projects included under the scheme



Anganwadi centres



Drinking Water facility



Drainage and Solid waste management



Road Connectivity (Internal and Inter village)



Telecom Connectivity



School and Health sub-centre

Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)

Objective: Provides free food grains to underprivileged families to ensure food security.

Benefits: 5 kg of rice/wheat and 1 kg of pulses per person per month.

Target Group: Poor households.

TRANSGENDER PENSION :

- The Transgender Pension Scheme is a welfare initiative launched by the Government of Himachal Pradesh for the upliftment and support of transgender persons.
- The main objective of this scheme is to provide financial assistance to transgender people and ensure their social security and protection.

The scheme provides a monthly pension of **Rs. 650 to transgender who is above 18 years of age and belongs to the BPL category. A monthly pension of Rs. 1200 is provided to transgenders who are above 80 years or with 70% disability.**

Physically challenged :	
1.RESIDENTIAL SCHOOL FOR BLINDS	2018
2.Indira Gandhi National Disability Pension Scheme	2009
3. Niramaya Health Insurance Scheme	2008
4..Scheme of Assistance to Persons with Disabilities for Purchase/Fitting of Aids /Appliances (ADIP Scheme)	1981

RESIDENTIAL SCHOOL FOR BLINDS

The Department runs two Schools for Blinds, **one in Roop Nagar, Jammu and the second one in Solina, Srinagar.**

- These have been established for the protection, welfare and education of blind. Free boarding lodging diet education, medical care and pocket money is being provided to them.
- Blind persons having total/partial absence of sight in the age group of 06-21 years can apply. These inmates are retained in these institutes up to graduation /till the age of 25 year whichever is earlier.

Indira Gandhi National Disability Pension Scheme

- **Eligibility:** Any disabled person whose age is more than 18 years, and with **disability 80%** or more belonging to the poverty line can apply for this scheme.
- **Amount of Pension**: Rs 300/- per month upto 79 years.



Rs 500/- per month 80 years onwards.

Assistance to Disabled Persons for Purchase/Fitting of Aids and Appliances (ADIP Scheme)

Objective: Provides assistive devices to improve the physical, social, and economic independence of people with disabilities.

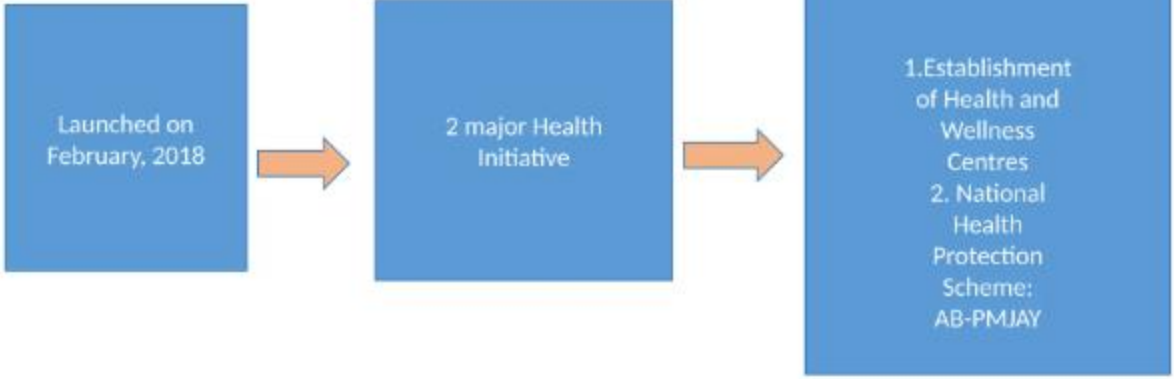
Eligibility: Must have at least 40% disability certified by a competent authority.

Monthly income: Below ₹20,000 (for single individuals).

Benefits: Free or subsidized aids such as hearing aids, wheelchairs, prosthetic limbs, and Braille kits.

The Scheme was last revised w.e.f. 1.4.2024 and approved for continuation during the remaining period of the 15th Finance Commission i.e., up to 31.3.2026.

AYUSHMAN BHARAT :





Ayushman Bharat

World's largest government funded healthcare programme

More than **10 crore** poor & vulnerable families to be covered under this scheme.



Benefit coverage of upto **₹5 lakh** a family per year. No restriction on family size for secondary & tertiary care hospitalisation.





Benefits of the scheme can be availed from anywhere **across the country.**



All pre-existing conditions to be covered from day one of the policy, including pre & post hospitalisation expenses.

SUMMARY

Table 13.1: Social security schemes

Scheme	Beneficiaries	Support and Eligibility Criteria	Launch Date	Implementing Agency
Pensions				
Atal Pension Yojana (APY)	All citizens aged 18-40	Regular contributions starting from ₹42/month	May 2015	Ministry of Finance (MoF)
National Pension Scheme (NPS)	All citizens	Flexible contributions and investment choices	January 2004	Ministry of Finance and Pension Fund Regulatory and Development Authority (PFRDA)
Old Age Pension Scheme (OAP)	Varies by state (e.g., senior citizens)	State-specific eligibility criteria and benefits	Varies by state (1960s-2000s)	Department of Social Welfare (DSW) within state governments
National Social Assistance Programme (NSAP)	Disadvantaged groups (e.g., widows, disabled, transgender)	Financial assistance under NOAPS (National Old Age Pension Scheme), NFBS (National Family Benefit Scheme), IGNWPS (Indira Gandhi National Widow Pension Scheme), IGNDPS (Indira Gandhi National Disability Pension Scheme)	April 1995 IGNWPS and IGNDPS added in 2009	Ministry of Social Justice and Empowerment
Elderly and Maternity				
Pradhan Mantri Vaya Vandana Yojana (PMVVY)	Senior citizens	Assured returns & pension benefits for 10 years	April 2017	Ministry of Social Justice and Empowerment
Maternity Benefit Scheme	Pregnant & lactating mothers from low-income families	Financial assistance	Varies by state (1990s-2010s)	Department of Women and Child Development
Health Insurance				
Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)	Eligible beneficiaries (e.g., below poverty line)	Cashless treatment for various illnesses and hospitalization	September 2018	Ministry of Health and Family Welfare
Rashtriya Swasthya Bima Yojana (RSBY)	Families below poverty line	Health insurance coverage of ₹ 30,000 per family per annum.	October 2003	Ministry of Labor and Employment
Life and Accidental Insurance				
Ayushman Bharat Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	Saving bank account holders in 18-50 years age group.	Life cover of ₹2 lakh for ₹436/year premium	March 2015	Ministry of Finance and Department of Financial Services
Pradhan Mantri Suraksha Bima Yojana (PMSBY)	All citizens	Accidental death cover of ₹2 lakh for accidental death or permanent disability and ₹1 lakh for partial disability for ₹12/year	May 2015	Ministry of Finance and Department of Financial Services
Aam Aadmi Bima Yojana (AABY)	All individuals aged 18-70	Accidental death cover of ₹2 lakh and disability cover of ₹1 lakh for ₹20/year	May 2015	Ministry of Finance Department of Financial Services
Other Schemes				
National Safai Karamcharis Finance and Development Corporation (NSKFDC)	Sanitation workers and their dependents	Financial assistance and skill development programs	January 1997	Ministry of Social Justice and Empowerment
Pradhan Mantri Shram Yogi Maan-dhan (PM-SYM)	Unorganized sector workers aged 18-40 years age, monthly income ₹15000 or less.	Monthly pension of ₹3,000 after attaining age 60 for regular contributions	March 2019	Ministry of Labor and Employment

Table 13.2: Social welfare schemes.

Scheme	Beneficiaries	Eligibility Criteria and Support	Launch Date	Ministry
Poverty Alleviation and Financial Inclusion				
Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA)	Adult members of rural households, who demand and volunteer to do unskilled manual labor	Guranteed 100 days of minimum wage employment per year. Otherwise unemployment allowance is given.	Feb 2006	Ministry of Rural Development
Pradhan Mantri Jan Dhan Yojana (PMJDY)	All households in India	No income or banking history required.	August 2014	Ministry of Finance
Pradhan Mantri Ujjwala Yojana (PMUY)	Primarily rural women living below the poverty line	BPL card holders. LPG connections are provided.	May 2016	Ministry of Petroleum and Natural Gas
Pradhan Mantri Gramin Awaas Yojana (PMGAY)	Rural households below the poverty line	BPL card holders.	April 2016	Ministry of Rural Development
Rural and Village Development				
Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA)	All households in the country	BPL card holders.	September 2017	Ministry of Power
Pradhan Mantri Adarsh Gram Yojana (PMAGY)	Rural villages with more than 50% SC population	Set performance indicators for integrated development into model villages	October 2014	Ministry of Social Justice and Empowerment
Skill Development and Livelihood Generation				
Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Unemployed youth aged 18-35	Aadhaar card and educational qualification (varies by course)	July 2015	Ministry of Skill Development and Entrepreneurship
Healthcare and Women's Empowerment				
Pradhan Mantri Matru Vandana Yojana (PMMVY)	Pregnant and lactating women for their first living child	Bank account and Aadhaar card	January 2017	Ministry of Women and Child Development
Pradhan Mantri Surakshit Matritva Yojana (PMSMVY)	Pregnant and lactating mothers for first child	ANC care especially during 2nd and 3rd trimester, on 9th of every month	Jan 2017	Ministry of Women and Child Development
Janani Shishu Suraksha Karyakram (JSSK)	Pregnant and lactating women and children under 5 years	Free delivery and essential child healthcare services	June 2011	Ministry of Health and Family Welfare
Mission Shakti	Women (focus on marginalized and vulnerable)	Aims for safety, security, and empowerment of women through legal, economic, and social initiatives	2021-22	Ministry of Women and Child Development
Early Childhood Development				
Integrated Child Development Services (ICDS)	Children aged 0-6 years, pregnant and lactating mothers	No specific criteria, focuses on underserved communities	October 1975	Ministry of Women and Child Development
Mid-day meal scheme (POSHAN abhiyan)	School going children up to 8th standard.	Meal is provided	August 1995	Ministry of Education
Beti Bachao Beti Padhao (BBBP)	All girls and women	Promotes gender equality, girl child education, and women's empowerment	Jan 2015	Ministry of Women and Child Development
Mission Vatsalya	Children in difficult circumstances (juveniles, orphans, abandoned, street children)	Ensures holistic care and protection for children in need	April 2022	Ministry of Women and Child Development

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THANK YOU