



Pradhan Mantri
महत्वा
Yojna



Unit-04

Rural Development Programmes

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1. Swarna Jayanti Gram Swarojgar Yojana (SGSY) : Objectives, Features and Advantages

1. Introduction :

The Swarna Jayanti Gram Swarojgar Yojana (SGSY) is a rural development initiative launched by the Government of India to alleviate poverty and empower the rural population. This scheme Introduced during 1999, in commemoration of India's 50th year of independence (Swarna Jayanti). The primary focus of SGSY is to organize the rural poor into Self-Help Groups (SHGs) and provide them with financial assistance and training to enhance their skills and capacities. The scheme operates at the grassroots level, emphasizing the active participation of beneficiaries in decision-

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making processes. By fostering entrepreneurship and economic activities in the rural sector, SGSY envisions holistic development, improving the standard of living and overall well-being of the marginalized communities. Through its comprehensive approach, the Swarna Jayanti Gram Swarojgar Yojana strives to create a self-reliant and empowered rural India.

2. The Swarna Jayanti Gram Swarojgar Yojana (SGSY) :

The Swarnajayanti Gram Swarojgar Yojana (SGSY) was a rural development scheme brought out by the Government of India as a path to uplifting as well as enhancing the lives of those that fall under the Below Poverty Line as well as those residing in the rural areas. The scheme was first introduced in 1st April, 1999, as a scheme enclosing six other similar schemes that fall under the same purview. The six other replaced schemes were Integrated Rural Development Programme (IRDP), Training for Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits for Rural Artisans (SITRA), and Ganga Kalyan Yojana (GKY) as well as Million Wells Scheme (MSW).

SGSY is holistic Scheme covering all aspects of self-employment such as organization of the poor into Self Help Groups, training, credit, technology, infrastructure and marketing. The scheme will be funded by the financial institutions, Panchayat Raj Institutions, District Rural Development Agencies (DRDAs), Non Government Organisation (NGOs), Technical institutions in the district; will be involved in the process of planning, implementation and monitoring of the scheme. NGO's help may be sought in the formation and nurturing of the Self Help Groups (SHGs) as well as in the monitoring of the progress of the Swarozgaris. Where feasible their services may be utilized in the provision of technology support, quality control of the products like Swarozgari facility under this scheme is considered to be 50% for weaker sections like Scheduled Castes and Scheduled Tribes, 40% for women and 3% for disabled.

2. Objectives of Swarna Jayanti Gram Swarojgar Yojana (SGSY) :

The main objectives of Swarna Jayanti Gram Swarojgar Yojana can be analyzed as follows.

(1) **Poverty Alleviation** : The primary goal of SGSY is to alleviate poverty in rural areas by providing sustainable self-employment opportunities to the rural poor. In other words SGSY aims to bring the assisted households above the poverty line within three years by providing them with income generating assets through a combination of bank credit and government subsidy. Here the rural poor include landowning farmers, landless labourers, educated unemployed, rural artisans and disabled persons are covered under this scheme.

(2) **Establishment of small scale industries or enterprises** : Another objective of the program is to establish a large number of micro enterprises in rural areas based on

the capacity and potential of the poor. There is a belief that the rural poor have capabilities and can become successful producers of valuable services if given the right support.

(3) **Empowerment of Rural Women** : The program aimed to empower women in rural areas by promoting their participation in economic activities and providing them with skill development and training.

(4) **Capacity Building** : Swarna Jayanti Gram Swarojgar Yojana also aims to focus on capacity building of individuals and communities through training programmes, skill development initiatives and awareness campaigns.

(5) **Linkage** : The program aimed to facilitate financial inclusion by linking beneficiaries with financial institutions, enabling them to access credit and other financial services.

(6) **Creation of Self-Help Groups (SHGs)** : SGSY aimed to encourage the formation and strengthening of Self-Help Groups, which could act as a platform for collective decision-making and resource-sharing among community members.

3. Characteristics of Swarna Jayanti Gram Swarojgar Yojana (SGSY) :

The characteristics of Swarna Jayanti Gram Swarojgar Yojana can be described as follows.

(1) **Target Beneficiaries** : The scheme primarily targets rural families living below the poverty line. Special attention is given to marginalized communities, including scheduled castes, scheduled tribes, and women.

(2) **Formation of Self-Help Groups (SHGs)** : The program (SGSY) emphasizes the formation of Self-Help Groups (SHG), which are groups of individuals who come together for a common economic objective. For this, 4-5 key activities will be identified for each block depending on the availability of resources, people's business skills and markets. Selection of core activities will be with the approval of Panchayat Committees at block level and Zilla Gramin Vikas Sanstha or Zilla Panchayat at district level. A Self Help Group should consist of 11 to 20 persons and in case of persons with disabilities the number may be 5 to 20.

In addition every SHG will try to include women members and other women's groups will continue to form. Group activity will be preferred, and hence most financial arrangements will be for self-help groups.

(3) **Project approach** : A project approach will be adopted for each of the key activities under Swarna Jayanti Gram Swarojgar Yojana. Project reports will be prepared on identified key activities. Banks and other financial institutions will be involved in preparing the project reports. As a result delay in sanctioning of loans can be avoided and adequacy of financial system can be ensured.

(4) **Infrastructure and investment gap** : The existing infrastructural arrangements for a set of activities will be reviewed and gaps identified. The investment gap will be met under SGSY subject to a ceiling of 20% (25% in case of North Eastern States) of the total allocation under SGSY for each district. This amount will be provided by Zilla Gramin Vikas Sanstha as "Swarna Jayanti Gram Swarojgar Yojana Infrastructural Arrangement Fund".

(5) **Assistance program** : An attempt will be made under this scheme to cover 30% of the poor in each block through the assistance program in the next five years. It will be ensured that maximum panchayats are covered without compromising the quality of the program of key activities.

(6) **List of families below poverty line** : Gram Sabha will certify the list of families below poverty line. Determining the appropriate individual family for each key activity will be done through a collaborative process.

(7) **Funding Pattern** : The Swarna Jayanti Gram Swarojgar Yojana (SGSY) is financed on 75:25 cost sharing basis between the Centre and the States.

(8) **Encourage multiple lending and Subsidy** : SGSY tries to promote multiple lending rather than single lending. The credit requirements of the self-employed will be carefully assessed. Over the years they have been encouraged to increase their access to credit. The quantum of subsidy given to people under Swarna Jayanti Gram Swarojgar Yojana is 30% of the project cost and a maximum of ₹ 7500 and in respect of SC/ST and Persons with Disabilities, the quantum of subsidy is 50% of the project cost, subject to a maximum of ₹ 10,000 is the same. For groups of Swarozgaris, the subsidy is 50% of the cost of the scheme, subject to per capita subsidy of ₹ 10,000 or ₹ 1.25 lakh whichever is less.

(9) **Training** : SGSY emphasizes skill development through appropriate training courses. Those who have been sanctioned loans under this scheme will be assessed and given necessary training. The training duration, design and training curriculum are designed to meet the requirements of the identified key activities. The District Rural Development Agency (DRDA) will be entitled to meet the expenditure incurred by the training institutes for both basic orientation and skill development training from the fund of SGSY. However, the total cost of basic orientation and skill development training per trainee is ₹ 5,000 will not exceed. Duration of Skill Development will be decided by the State Government depending upon the activities and skill level of Swarozgaris.

(10) **Marketing and Technology Support** : The SGSY attempts to ensure upgradation of technology in the identified key activity. The technology intervention seeks to add value to the local resources, including processing of the locally available material from natural and other resources for local and non-local market. SGSY

organizes exhibitions or fairs at district/state/national/international level for sale of goods manufactured by the Swarozgaris. Marketing of goods produced by the Swarozgaris is encouraged. Apart from this, an institutional arrangement has also been created for the marketing of export goods. The SGSY provides for promotion of marketing of the goods produced by the Swarozgaris, by organizing exhibitions at District/State/National/International levels for exhibition and sale of goods produced by the Swarozgaris, provision of market intelligence, development of markets and consultancy services, as well as institutional arrangements for marketing of the goods including exports. District Rural Development Agency (DRDA) could spend upto ₹ 5 lacs per annum for management of professional input related to identification of viable activities, preparation of projects for product & design development, value addition, packaging etc.

(11) **Monitoring** : A comprehensive system of monitoring has been adopted under the SGSY. The programme is monitored from the Central level down to the grass root level. At the Central level, the Central Level Co-ordination Committee (CLCC) monitors and reviews the implementation of the programme and lays down Policy Guidelines for all aspects related to credit linkages for the SGSY. The Performance Review Committee of the Department of Rural Development also reviews the implementation of the SGSY. At the State level, a State Level Co-ordination Committee (SLCC) monitors the programme. In addition, the progress under the SGSY is monitored periodically through Reports and Returns submitted by District Rural Development Agency or States. Detailed monitoring formats for reporting progress of the programme have been circulated to all the DRDAs. Implementation of the programme is monitored and reviewed through the Project Directors' Workshops and periodic Meetings with the State Secretaries. At the Block/DRDA (District Rural Development Agency) level, monitoring is done through field visits and physical verification of assets. Efforts are underway to bring all the District Rural Development Agency (DRDAs) of the country within online networks for smooth flow of information from the Districts to the Centre and the States.

4. Advantages of Swarna Jayanti Gram Swarojgar Yojana :

Under the Government's Swarna Jayanti Gram Swarojgar Yojana, the rural economy gets the following benefits..

(1) **Poverty Reduction** : The objective of Swarna Jayanti Gram Swarojgar Yojana is to reduce the poverty in rural areas by promoting self-employment and entrepreneurship. It sought to empower individuals and families to generate a sustainable income through various economic activities. As a result poverty reduces in rural areas.

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(2) **Skill Development** : Swarna Jayanti Gram Swarojgar Yojana focuses on skill development and capacity building of people in rural areas. The scheme aims to develop the skills of the rural population by providing them with the necessary training and support that will make them more employable.

(3) **Women Empowerment** : The program focuses on women empowerment. Under this scheme women are encouraged to actively participate in various income generating activities. This empowers women in rural areas and also improves the socio-economic status of women.

(4) **Infrastructure Development** : The Swarna Jayanti Gram Swarojgar Yojana includes provisions for developing the necessary infrastructure for economic activities. As a result infrastructure development takes place in rural areas. Infrastructural facilities include construction of roads, highways, electricity, water supply, transportation, irrigation etc. Infrastructural facilities are essential to support various livelihood initiatives in rural areas.

(5) **Promotion of Small and Small Scale Industries** : Under this scheme, establishment of small and small scale industries like agriculture, agro processing, handicrafts etc. are encouraged. Hence the development of small and micro industries in rural areas. This helps in diversifying the rural economy.

(6) **Community Participation** : SGSY emphasizes community participation in the planning and implementation of development plans. The program contributes significantly to the development of the entire community by fostering the spirit of entrepreneurship and self-reliance.

(7) **Controlling Rural-Urban Migration** : SGSY creates employment opportunities in rural areas. This can help in controlling the migration of people from rural to urban areas in search of employment.

(8) **Rural Development** : Swarna Jayanti Gram Swarojgar Yojana makes a significant contribution to the overall development of rural areas by eliminating economic disparities, creating employment opportunities and promoting sustainable development.

5. **Conclusion** : In short, the Swarna Jayanti Gram Swarojgar Yojana was one of the earliest as well as significantly important schemes under the Gramin Vikas Programme. The scheme focuses on providing necessary assistance to the economically and socially weaker sections of the society to achieve the goals of employment and sustainable income and to lift them above the poverty line. The scheme contributes significantly to the overall development of the rural sector by encouraging development of small and micro enterprises, skill development, women empowerment, infrastructure development.

2. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) : Objectives and Features

1. Introduction :

There has been a huge increase in rural poverty and unemployment in India since independence. In this context Government of India (GOI) enacted the National Rural Employment Guarantee Act (NREGA) in 2005 and started implementation of this Act from February 2006. This program is the largest poverty alleviation program in the world. This Act is known as Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) since October 2, 2009. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is regarded as a "magic bullet". Because under this law, by creating demand for productive labour in rural areas, it tries to eliminate rural poverty and unemployment.

MGNREGA promotes inclusive growth, empowering rural communities and sustainable development of rural areas. By providing a legal guarantee for employment, the Act not only ensures economic well-being but also contributes to the overall socio-economic development of rural India. MGNREGA stands as a testament to the commitment of the Indian government to alleviate rural distress and build a more equitable society.

2. Objectives of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) :

Following are the key objectives of Mahatma Gandhi National Rural Employment Guarantee Act.

(1) **Guarantee of employment** : The main objective of this programme is to provide employment to people of rural backward areas. In this programme at least one person from each family is given guarantee of getting employment for 100 days in a year, in which 1/3rd of employment is reserved for women.

(2) **Formation of durable assets** : The objective of this program is to focus on providing employment opportunities for sustainable wealth creation related to water conservation, land development and infrastructure development in rural areas.

(3) **Payment of wages** : The law also aims at timely payment of wages to the workers. In this scheme, the rural people are provided with a minimum wage fixed by manual labour. Their remuneration has to be paid seven (7) days. Workers are compensated if wages are not paid on time. The worker is employed within a distance of 5 km from his residence. If the worker is employed beyond this fixed distance, 10% more wages has to be paid.

(4) **Reduce the Migration** : The MGNREGA also aims to decrease the migration of unemployed labourers from villages to cities in search of work.

(5) **Strong Social Safety** : To provide a strong social safety for the vulnerable by providing a source of employment to groups, when other options are inadequate.

(6) **Women Empowerment** : MGNREGA aims to empower women by providing equal opportunities for employment and participation in decision-making processes. Hence at least one-third of beneficiaries under this Act are women.

3. Characteristics of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) :

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a social security and employment generation program implemented by the Government of India. The characteristics of this scheme can be described as follows.

(1) **Employment Guarantee** : MGNREGA guarantees 100 days of wage employment in a financial year to at least one adult member of every rural household willing to do unskilled manual work. The employment given to the labourers above 18 years under this scheme.

(2) **Legal Entitlement** : The Act provides a legal guarantee for the right to work, ensuring that eligible individuals can demand employment under the scheme.

(3) **Equal Wages** : Man and women are entitled to pay equal wages under this scheme.

(4) **Registration of Workers** : People willing to work under MGNREGA can register themselves at the local Gram Panchayat office. The registered workers are then eligible to demand employment under the program.

(5) **Job Card** : Labourers under the scheme are given job card which is valid for five years. After receiving job card if the labourer does not get work within 15 days then he is paid employment allowance.

(6) **Transparent and Decentralized Planning** : MGNREGA promotes transparency and accountability in the implementation of the program. It involves decentralized planning, with Gram Panchayats playing a crucial role in planning and execution. MGNREGA allows the Gram Panchayat to control and manage the works of the individuals thereby strengthening the Panchayati Raj. Gram Sabha and Panchayat accept job applications and give job seekers desired jobs and reduce exploitation of workers in the Indian Economy.

(7) **Worksite Facilities** : The Act emphasizes the provision of basic worksite facilities such as safe drinking water, shade, and first aid kits to ensure the well-being of the workers.

(8) **Wage Payment** : Under MNREGA workers are entitled to wages at the rate specified by the Central Government. Wages are generally paid on a weekly basis and cannot be delayed by more than 15 days from the date of commencement of work. Workers have the right to claim delayed-payment compensation in case of delay in payment of wages.

(9) **Participation of Women :** MGNREGA emphasizes the active participation of women in the workforce. At least one-third of the beneficiaries are required to be women, and their wages are to be directly credited to their bank accounts.

(10) **Social Audit :** MGNREGA incorporates a social audit mechanism to ensure transparency and accountability. Social audits involve the active participation of local communities in the monitoring and evaluation of the program's implementation.

(11) **Environmentally Sustainable Works :** The program emphasizes the execution of works that contribute to sustainable development, such as water conservation, afforestation, and rural infrastructure development.

(12) **National Employment Guarantee Council (NEGC) :** The National Employment Guarantee Council has been set up to monitor the implementation of the MGNREGA scheme and review its performance.

4. **Conclusion :** The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a huge initiative taken by the Government of India to alleviate rural poverty and unemployment. Mahatma Gandhi National Rural Employment Guarantee Act has created a major impact on the lives of the villagers. The scheme creates job opportunities for the male as well as the female members. The program not only provides economic security but also focuses on creating durable assets and reducing migration. By ensuring legal entitlement, equal wages for men and women, and promoting transparency through decentralized planning and social audits, MGNREGA has become a catalyst for empowering rural communities and fostering women's participation in the workforce. The program's emphasis on environmentally sustainable works further underscores its holistic approach towards rural development. The government is putting more stress on the scheme so that the youth of the country also get maximum benefit from the Mahatma Gandhi National Rural Employment Guarantee Act.

3. P.M. Jandhan Yojna : Features, Achievements and Challenges

1. Introduction :

The economic growth of a country depends on a sound banking system, which can facilitate the mobilization of financial resources and channelize them towards productive purposes. Therefore capital accumulation increases in the economy.

Lack of financial facilities for small and marginal farmers and weaker sections of society in developing countries creates obstacles to economic development. In this context, the Government of India announced the Pradhan Mantri Jan Dhan Yojana. Under this scheme unbanked and underprivileged people will join the banking system voluntarily, so that more people can become part of this system and use their money

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for productive purposes. It will result in higher capital formation and the government will be able to move the economy on a path of inclusive growth.

2. Pradhan Mantri Jan Dhan Yojana :

Pradhan Mantri Jan Dhan Yojana is a national mission on financial inclusion that seeks to provide affordable financial services to all households in India. The Pradhan Mantri Jan Dhan Yojana was announced by the Prime Minister of India Narendra Modi on 15 August 2014 and was launched on 28 August 2014. Only 53% of Indian adults had a bank account in 2014. PMJDY aims to bridge this gap and make it universal by providing banking facilities to all Indians irrespective of their income or social status. The scheme is run by the Department of Financial Services of the Ministry of Finance. The scheme was started by opening 1.5 crore new bank accounts. Under this scheme, people get financial facilities like debit card, banking services, deposits, money transfer, insurance, pension etc along with bank account.

3. Implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY) :

The Pradhan Mantri Jan Dhan Yojana (PMJDY) was implemented in three phases:
(A) **Phase I (15 August 2014 - 14 August 2015) :** The goal of this phase was to provide universal access to banking facilities for all households in India. This was done by opening bank accounts with RuPay debit cards and providing accident insurance coverage of ₹ 1 lakh. Financial literacy programs were also conducted in villages during this phase.

(B) **Phase II (15 August 2015 - 14 August 2018) :** This phase focused on providing microinsurance and pension schemes to the unorganized sector through Business Correspondents.

(C) **Phase III (after 14 August 2018) :** This phase expanded the coverage of PMJDY by raising the overdraft limit from ₹ 5,000 to ₹ 10,000 and removing the conditions for an overdraft of up to Rs. 2,000. The age limit for availing of the overdraft facility was also revised from 18-60 years to 18-65 years. The accidental insurance coverage for new RuPay card holders was increased from ₹ 1 lakh to ₹ 2 lakh if the accounts were opened after 28 August 2018.

4. Eligibility for Pradhan Mantri Jan Dhan Yojana:

Following are the eligibility criteria of an individual for Pradhan Mantri Jan Dhan Yojana.

- (1) A person should be at least 10 years old to open a PMJDY account.
- (2) The person should be a resident of India.
- (3) A person needs to have an Aadhaar card, even if he does not have an Aadhaar card he can open an account in PMJDY, but for that he needs to provide other documents like ration card or voter ID card.

(4) A person does not have any bank account. If he has a bank account then he has to close that account before opening a PMJDY account.

5. Characteristics of P. M. Jan Dhan Yojna :

(1) **Savings Account** : The scheme provides for the opening of a basic savings bank account with minimal documentation. These accounts can be opened at any bank branch or business correspondent outlet at zero balance.

(2) **RuPay Debit Card** : Account holders under PMJDY are provided with a RuPay debit card, which enables them to make cash withdrawals, check their account balance, and make transactions at ATMs.

(3) **Accidental Insurance Cover** : The Pradhan Mantri Jan Dhan Yojana offers an accidental insurance cover of ₹ 2 lakhs for the account holder. In case of accidental death or disability, the insured or their nominee can claim the insurance amount.

(4) **Overdraft Facility** : Depending on the satisfactory operation of the account for six months, account holders are eligible for an overdraft facility of up to ₹ 10,000. This is aimed at providing financial support to the account holders in times of need.

(5) **Interest on Deposits** : Under Pradhan Mantri Jan Dhan Yojana account holders may earn interest on their deposits.

(6) **Direct Benefit Transfer (DBT)** : PMJDY facilitates the transfer of government subsidies and benefits directly to the bank accounts of the beneficiaries, reducing leakages and ensuring more efficient delivery of welfare schemes.

(7) **Mobile Banking and SMS Alerts** : This plan provides mobile banking facilities to the account holder. Hence account holders receive SMS alerts for their account related transactions and other important information.

(8) **Pension Schemes** : The scheme also facilitates access to pension schemes like the Atal Pension Yojana and the PradhanMantriShram Yogi Maan-Dhan (PMSYM) for the unorganized sector.

6. Achievements of Pradhan Mantri Jan Dhan Yojana :

The PradhanMantri Jan DhanYojana (PMJDY) has achieved significant success since its launch in 2014. Following are some of the key achievements of the scheme.

(1) **Increase in Financial Inclusion** : The PMJDY has led to a significant increase in financial inclusion in India. The number of bank accounts in India has increased from 53% in 2014 to 80% in 2023. The PMJDY has also helped to reduce the gender gap in financial inclusion. The percentage of women with bank accounts has increased from 35% in 2014 to 77% in 2023.

(2) **Increased Access to Credit** : The PMJDY has also increased access to credit for the poor and marginalized. The number of loans disbursed under the PMJDY has increased from 1.1 crore in 2015 to 31.2 crore in 2023. The PMJDY has also helped to reduce the interest rates on loans for the poor.

(3) **Reduction in Poverty** : The PMJDY has also helped to reduce poverty in India. A study by the World Bank found that the PMJDY has lifted 1.5 crore people out of poverty.

(4) **Direct Benefit Transfer (DBT)** : Pradhan Mantri Jan Dhan Yojana has facilitated the government's Direct Benefit Transfer (DBT) scheme, ensuring that subsidies and welfare benefits are directly credited to the beneficiaries' bank accounts. This has helped in reducing leakages and ensuring that the benefits reach the intended beneficiaries. About 5.4 crore PMJDY account holders receive Direct Benefit Transfer (DBT) from the government under various schemes.

(5) **Use of Rupee Cards** : Under this scheme the number of Rupee cards and their usage has also increased.

(6) **PradhanMantriGaribKalyan Package (PMGKP) for Women of PMJDY** : Under Pradhan Mantri Garib Kalyan Package, a total of Rs. 30,945 crore has been deposited in the accounts of women PMJDY account holders during the Covid lockdown.

(7) **Microinsurance and Pension Coverage** : The PMJDY has provisions for micro insurance and pension schemes for those who are economically weaker. Due to this provision, individuals and families get safety during emergency situations.

(8) **Social Security Schemes** : Pradhan Mantri Jan Dhan Yojana facilitates the enrollment of account holders into various social security schemes like the Pradhan Mantri Jeevan Jyoti BimaYojana (PMJJBY) and Pradhan Mantri Suraksha BimaYojana (PMSBY), providing additional financial security.

7. Challenges of P. M. Jan Dhan Yojana :

(1) **Connectivity** : Lack of physical and digital connectivity is posing a major hurdle in achieving financial inclusion for rural India.

(2) **Issue of Technology** : Technical issues like poor connectivity and network of banks in rural areas. This affects the infrastructure of rural areas.

(3) **Unclear Process** : Most of the people are aware about the Procedure of scheme but still so many people of rural area do not understand the proper procedure of opening an account and required documents at a time.

4. Sarva Shiksha Abhiyan : Objectives, Features and Challenges

1. Introduction :

Sarva Shiksha Abhiyan is a program by the Government of India for Universalization of Elementary Education (UEE) across the country. In 2009, the Constitution amended Article 21A, through the 86th Amendment Act providing Right To Education (RTE) as a fundamental right. It enforces compulsory and free education

to all children between the ages of 6 and 14, subject to time limits. Sarva Shiksha Abhiyan (SSA) was launched by Prime Minister Shri Atal Bihari Vajpayee in 2000-2001. The Ministry of Human Resource Development implements the program through the State Governments. The state government bears 15% and the central government bears 85% of the total expenditure incurred behind this programme. Sarva Shiksha Abhiyan Yojana is funded by World Bank, Department for International Development (DFID) and UNICEF.

Sarva Shiksha Abhiyan is also known as "Education for All". As part of this campaign, the children of the country were also given the slogan "Sab Padhe Sab Badhe". Sarva Shiksha Abhiyan represents a significant effort to bridge educational gaps and ensure quality education for all children, particularly those belonging to marginalized and economically disadvantaged sections of society.

2. Objectives of Sarva Shiksha Abhiyan :

(1) **Free and Compulsory education** : The Sarva Shiksha Abhiyan aims to provide free and compulsory education to all children in the age group of 6 to 14 years. It strives to ensure that every child has access to quality elementary education.

(2) **Reducing Gender and Social Disparities** : The program focuses on reducing gender and social disparities in education. It ensures equal opportunities for all.

(3) **Quality of Education** : The objective of Sarva Shiksha Abhiyan is to improve the quality of education by providing following facilities:

- Strengthen the infrastructure of schools by providing toilets, classrooms and drinking water.
- Providing free school dress and text book to children in school.
- Providing alternative schooling facilities to students and increasing the number of teachers in schools
- Promoting the use of innovative teaching methods and
- Enhancing the skills and training of teachers.

(4) **Active Involvement** : The Sarva Shiksha Abhiyan encourages the active involvement of parents, local communities, and stakeholders in the planning, implementation, and monitoring of education programs.

(5) **Holistic Education** : The objective of Sarva Shiksha Abhiyan is to provide a holistic education that promotes the all-round development of children.

(6) **Monitoring and Evaluation Mechanism** : The program establishes a robust monitoring and evaluation mechanism. This is to assess the progress and impact of various initiatives under SSA.

(7) **Universal retention of children** : Focusing on reducing drop-out rates and retaining children in schools till completion of primary education.

- Grants : To provide subsidy for maintenance and improvement of schools.
- Enhancing Digital Learning and Teaching Skills : Promoting digital learning and enhancing teaching skills by providing vocational courses.
- Construction of new educational institutions : Construction of new educational institutions in areas lacking school facilities.

3. Characteristics of Sarva Shiksha Abhiyan :

(1) **Universalization of Primary Education** : The Sarva Shiksha Abhiyan has universalized primary education. This scheme provides primary education to all children in the Herthal age group of 6 to 14 years.

(2) **Emphasis on Early Childhood Education** : The program focused on providing a strong foundation through Early Childhood Care and Education (ECCE) to ensure children were well-prepared for formal schooling.

(3) **Community Participation** : Emphasis on community involvement through the formation of School Management Committees (SMCs) to encourage local participation in decision-making and school management.

(4) **Inclusive Education** : SSA focused on inclusive education by addressing the needs of children with special needs and disabilities, aiming to create an environment that accommodated the diverse learning requirements of all students.

(5) **Mid-Day Meal Scheme** : Integration of the Mid-Day Meal Scheme to address the issue of malnutrition among children and encourage regular attendance in schools.

(6) **Rural and Urban Focus** : Sarva Shiksha Abhiyan addressed the educational needs of both rural and urban areas, recognizing the distinct challenges faced by schools in different environments.

(7) **Free Textbooks and Uniforms** : Under this program free textbooks and uniforms (school dress) are distributed to students to reduce financial constraints and encourage regular attendance.

(8) **Teacher recruitment and training** : Under this program qualified new teachers are recruited to improve the quality of education and training is also provided to enhance their academic skills.

(9) **Padhe Bharat Badhe Bharat** : The Padhe Bharat Badhe Bharat program was launched in 2014 under the Sarva Shiksha Abhiyan to improve the reading and writing skills of Class I and Class II children.

(10) **Samagra Shiksha** : The program was launched in 2018 under Sarva Shiksha Abhiyan to merge various education schemes. So that comprehensive education can be given to students from childhood to secondary level.

(11) **Digital Shiksha** : This program was launched in 2020 to provide digital learning solutions to children. It provides access to online courses, e-books, and other digital resources.

(12) **Rashtriya Aavishkar Abhiyan** : This program was launched in 2021 to promote innovation and entrepreneurship among school children. It provides a platform for children to showcase their innovative ideas and projects.

(13) **Vocational education** : Vocational education components are also taught to prepare students for practical skills and possible future employment opportunities.

4. Challenges of Sarva Shiksha Abhiyan :

(1) **Unsurety** : Parents living in remote areas are not sure about sending their children to school despite free education.

(2) **Additional costs** : Although education is free, there are some additional costs, which poor parents cannot manage, preventing their children from going to school.

(3) **Lack of sufficient teachers** : Not enough teachers are available in front of the students. There is a shortage of about 6,89,000 teachers under this scheme.

(4) **Learning Problems** : As per ASER (Annual Status of Education Report), a report published by NGO Pratham, 78% of the students of class III and 50% of class IV are unable to read the text of class II.

(5) **Low Attendance** : Because of less accountability in SarvaShikshaAbhiyan, some students don't attend regularly, impacting their learning. Despite efforts 1.4 million students still leave school between 6-11 years old.

5. **Conclusion** : The Sarva Shiksha Abhiyan (SSA) in India, as the flagship program for universalization of primary education, has achieved significant positive results. Under this programme, incentives such as multi-pronged approach, universal infrastructure development, teacher training, universal education and community participation have been given. But on the other hand, some obstacles have also been raised in this plan. However, efforts are being made to increase the quality and breadth of education in India through programs like SarvaShikshaAbhiyan, Pathe Bharat Badhe Bharat, Digital Education, SamgraShiksha, and RashtriyaAavishkarAbhiyan.

5. Micro Units Development and Refinance Agency (MUDRA): Objectives, Features and Advantages

1. Introduction :

The Micro Units Development and Refinance Agency (MUDRA) is an initiative launched by the Government of India. Its established by Prime Minister Narendra Modi on 8 April 2015. Mudra operates under the Pradhan Mantri Mudra Yojana (PMMY), a flagship scheme designed to encourage the development and growth of small and micro businesses. MUDRA focuses on extending financial assistance to micro and small enterprises through various financial institutions, including banks, non-banking financial companies, and microfinance institutions. By providing affordable and

accessible credit, MUDRA aims to empower entrepreneurs, promote self-employment, and contribute to the overall economic development of the nation.

2. Objectives of MUDRA :

The Micro Units Development and Refinance Agency (MUDRA) also known as MUDRA Bank. It provides loans to small and micro business enterprises for their business operations. The objectives of MUDRA can be analyzed as follows.

(1) **Promoting Micro Enterprises** : MUDRA aims to promote and develop micro-enterprises in India. By providing financial assistance, MUDRA contributes to the growth and sustainability of these small businesses.

(2) **Funding facility** : To sanction loans up to ₹ 10 lakh to those who have a business plan to generate income from non-agricultural activities like manufacturing, process, trade or service sector but do not have the capital to invest capital.

(3) **Employment Generation** : To create sources of employment and increase GDP by providing credit facilities to micro enterprises.

(4) **Monitoring and Regulation of Microfinance Institutions (MFI)** : With the help of MUDRA Bank, the network of microfinance institutions will be monitored and new registrations will also be made.

(5) **Integration of unorganized sector into organized sector** : MUDRA also aims to integrate the unorganized sector into the organized sector, thereby helping India to increase its tax base.

(6) **Financial Inclusion** : MUDRA aims to promote financial inclusion by extending financial services to the unbanked sections of society. It helps those who do not have access to organized (formal) banking channels to establish and expand their micro enterprises.

(7) **Empowerment of Women and Socially Deprived Sections** : MUDRA aims to empower women entrepreneurs and socially disadvantaged sections of the society. It seeks to bridge social and gender gaps by facilitating financial instruments and promoting entrepreneurship among these groups.

3. Types of MUDRA Yojana Loans :

There are three types of MUDRA loans. (1) Shishu Loan (2) Kishore Loan and (3) Tarun Loan

(1) **Shishu Loan** : It is a beginner-level loan that provides financial assistance of up to ₹ 50,000. This type of loan can be availed by almost any organization in order to meet its short-term financial needs.

(2) **Kishore Loan** : It is a more dynamic loan with an upper limit of up to ₹ 5 lakhs. This loan can form the basis of any micro or small business in need of urgent financing for enhancing infrastructure or fulfilling production needs.

(3) **Tarun Loan** : It allows a maximum credit amount of up to ₹ 10 lakhs. Besides, this loan can easily cater to the start-up funding needs of small to medium businesses.

4. Characteristics of MUDRA :

(1) **Refinancing Microfinance Institutions (MFIs)** : MUDRA acts as a refinancing agency for Microfinance Institutions, providing them with funds to further extend micro-credit to individuals at the grassroots level.

(2) **Interest Rate** : MUDRA provides loans to micro-enterprises at low and affordable rates, which promotes sustainable growth by rationalizing interest rates.

(3) **Capacity Building** : Apart from providing financial support to entrepreneurs, MUDRA offers training and skill development programmes, which build their capacity by enhancing their business skills.

(4) **Coordination in operation** : MUDRA works in coordination with various banks, microfinance institutions, and other financial entities to ensure effective implementation of its objectives.

(5) **Diversity of Financial Services** : MUDRA provides a variety of financial products and services, including term loans, working capital loans and other financial instruments. These tools cater to various needs of micro industries.

(6) **Pradhan Mantri Mudra Yojana (PMMY)** : Pradhan Mantri Mudra Yojana (PMMY) is the flagship scheme under MUDRA, which aims to provide financial assistance to entrepreneurs and small businesses. The PMMY scheme provides different loans to suit different stages of business growth.

(7) **Mudra Card** : MUDRA offers a Mudra Card. This card offers credit card-like facilities. This card is useful for borrowers to withdraw funds and make transactions for business purposes.

(8) **Risk Mitigation** : MUDRA uses risk mitigation strategies to address the unique challenges associated with financing micro-enterprises.

(9) **Micro Credit Plan (MCP)** : MUDRA, in collaboration with financial institutions, develops Micro Credit Plans to outline strategies for extending credit to micro-enterprises and achieving financial inclusion goals.

(10) **Monitoring and Evaluation** : MUDRA engages in regular monitoring and evaluation of its programs to ensure effectiveness and to make data-driven improvements in its initiatives.

5. Advantages of MUDRA :

(1) **Accessibility** : Under Mudra Yojana all people in rural as well as urban areas can access banking and financial services. Also people living in remote areas, where basic banking facilities are not available, can also get financial assistance.

(2) **Business size limits** : There is no lower limit on the size of the business. Small and micro businesses, along with startups, can get financial assistance.

(3) **Loan Amount** : Maximum loan amount up to ₹ 10,00,000 can be availed under Mudra Loan Scheme. Small and micro enterprises can take advantage of it to develop their business unit.

(4) **Loans at low interest rates** : MUDRA provides affordable loans at low rate of interest to support small entrepreneurs.

(5) **Start-up funds for starting a new business** : Individuals who want to generate second income with low-cost businesses can avail this scheme. The micro-credit scheme offers credit up to INR 1 lakh.

(6) **Repayment Tenure** : Borrowers can comfortably repay the loan over a significantly longer repayment tenure of up to 7 years.

(7) **Mudra Card** : Mudra Card is issued to the loan applicants. This is a type of debit card that applicants can use to fund working capital requirements. Applicants can do online transactions as well as ATM and Point-of-Sale (PoS) transactions.

(8) **Priority to SC/ST enterprises** : It prioritizes SC/ST enterprises to encourage young, skilled, educated workers to become future entrepreneurs.

6. **Conclusion** : The Micro Units Development and Refinance Agency (MUDRA) launched under the Pradhan Mantri Mudra Yojana (PMMY) by the Government of India, stands as a crucial initiative fostering the growth of micro and small enterprises. With a focus on financial inclusion, MUDRA extends accessible credit through various institutions, promoting self-employment and contributing to economic development. Its diverse loan categories, Shishu, Kishore, and Tarun, cater to different business needs, while characteristics like low-interest rates, Mudra Card facilities, and risk mitigation strategies enhance its effectiveness. MUDRA's emphasis on capacity building, employment generation, and the integration of the unorganized sector into the organized sector reflects its comprehensive approach towards sustainable development. By prioritizing SC/ST enterprises, empowering women, and facilitating employment, MUDRA strives to bridge social and gender gaps, making it a pivotal force in India's entrepreneurial landscape. Overall, MUDRA plays a vital role in shaping a more inclusive and vibrant economic ecosystem.

6. P. M Awas Yojana (PMAY) : Objectives, Components and Limitations

1. Introduction :

The honourable Prime Minister of India, Mr. Narendra Modi, launched the Pradhan Mantri Awas Yojana Scheme (PMAY) on 1st June 2015. The scheme aims to provide housing facilities to those individuals who cannot afford big and expensive

houses themselves. PMAY seeks to address the housing shortage in the country and improve living conditions for those who are economically disadvantaged. The core concept of the scheme revolves around the provision of financial assistance to eligible beneficiaries to either construct new houses or enhance the existing ones. By promoting affordable housing, PMAY not only addresses the basic need for shelter but also contributes to the broader goals of sustainable development and poverty alleviation. Through its comprehensive approach, the Pradhan Mantri Awas Yojana underscores the government's commitment to ensuring 'Housing for All' and fostering a more equitable and dignified living environment for all citizens.

2. Objectives of Pradhan Mantri Awas Yojana :

(1) **Housing for All** : The primary objective of the Housing for All scheme is to ensure that every eligible citizen of India gets a decent house with basic amenities by the year 2022. This period has been fixed as the country completes 75 years of independence in 2022. The PMAY urban scheme aims to build about 20 million houses in urban areas by 2022 and the PMAY rural scheme aims to build about 4 crore houses for individuals in rural areas by 2022.

(2) **Affordable Housing** : To promote the construction of affordable houses for the Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG) in both urban and rural areas.

(3) **Credit Linked Subsidy Scheme (CLSS)** : To provide interest subsidy on home loans to make housing loans more affordable for the economically weaker sections, low-income groups, and middle-income groups.

(4) **Inclusive Housing Development** : Ensuring that the housing projects are inclusive, considering the specific needs of different socio-economic groups and addressing the housing requirements of women and economically weaker sections.

(5) **Slum Rehabilitation** : The scheme aims to improve the living conditions of slum dwellers by implementing projects for slum rehabilitation and redevelopment.

(6) **Participation of Private Sector** : Encouraging the participation of private sector developers in affordable housing projects through incentives and policy support.

(7) **Use of innovative technologies** : Promoting the use of sustainable and innovative technologies in the construction of houses to improve efficiency and reduce costs.

(8) **PMAY Urban and PMAY Rural** : Addressing the needs of households in urban and rural areas through the segments of PMAY Urban and PMAY Rural.

(9) **For disabled and senior citizens** : People who are disabled and those who are senior citizens are given the preference of buying a house on the ground floor.

(10) **Subsidized Interest Rate** : A subsidized interest rate is allowed on home loans borrowed for buying or constructing house property under the affordable housing scheme.

(11) **Female Empowerment** : The scheme encourages the participation of women as property co-owners and aims to prioritize their well-being.

3. Components of Pradhan Mantri Awas Yojana (PMAY) :

The components of Pradhan Mantri Awas Yojana can be described as follows.

(1) **Affordable Housing in Partnership (AHP)** : Under AHP, public or private sector organizations collaborate to provide affordable housing solutions, focusing on Economically Weaker Sections (EWS) and Lower Income Group (LIG) beneficiaries. The Indian government offers Central Assistance under AHP in the amount of Rs. 1.5 lakh for every Economically Weaker Sections (EWS) housing. A project for affordable housing may include a mix of homes for various income levels. It will only be qualified for Central Assistance if at least 35% of the project's homes fall under the Economically Weaker Sections category.

(2) **Credit-Linked Subsidy Scheme (CLSS)** : Under PMAY eligible beneficiaries can avail interest subsidy on home loans. Beneficiaries of the Economically Weaker Section (EWS)/Low Income Group (LIG), Middle Income Group (MIG)-I and Middle Income Group (MIG)-II, and other such other beneficiaries, are eligible for interest subsidies of 6.5%, 4%, and 3% on loans up to ₹ 6 lakhs, ₹ 9 lakhs, and ₹ 12 lakhs, respectively, for purchasing, building new homes, or improving existing homes.

(3) **In Situ Slum Redevelopment (ISSR)** : This component focuses on redeveloping existing slums by providing financial assistance for housing projects without displacing the slum dwellers. Central assistance of Rs. 1 lakh per house is available for all houses constructed for eligible slum residents under the ISSR component.

(4) **Beneficiary-led Construction (BLC)** : In this component, eligible beneficiaries are empowered to construct new houses or extend their existing homes on their own with financial assistance from the government.

4. Limitations of Pradhan Mantri Awas Yojana (PMAY) :

Pradhan Mantri Awas Yojana (PMAY) is a housing initiative launched by the Government of India to provide affordable housing to urban and rural citizens. PMAY aims to address the housing needs of the economically weaker sections and low-income groups. But however, it does have certain limitations and challenges, which can be described as follows.

(1) **Challenges of implementation** : The effective implementation of PMAY faces challenges such as bureaucratic hurdles, delays in project approvals, and other administrative issues. These challenges can hinder the timely execution of the scheme.

(2) **Eligibility Criteria** : The eligibility criteria for beneficiaries may exclude certain individuals who are in need of housing but do not meet the specified income criteria. This could leave out some vulnerable groups from the benefits of the scheme.

(3) **More focus on urban housing :** PMAY has a significant focus on urban housing rather than rural housing. The rural component may face issues related to awareness, accessibility and infrastructure. Rural areas need more attention to address their specific housing needs.

(4) **Funding and Resource Constraints :** Adequate funding is crucial for the success of PMAY. Limited financial resources may affect the scale and scope of the program, potentially leaving many eligible beneficiaries without housing assistance.

(5) **Awareness and Participation :** Lack of awareness about the scheme among the target population can result in low participation. Many eligible individuals may not be aware of the benefits or may face difficulties in accessing the required information.

(6) **Incomplete Coverage :** The scheme may not cover all sections of the population in need of affordable housing. Some marginalized groups or those living in informal settlements may not benefit from PMAY due to various reasons, including lack of documentation.

5. **Conclusion :** Pradhan Mantri AwasYojana (PMAY) is a transformative initiative of India. The program has contributed significantly in addressing the housing needs of millions of people, promoting comprehensive urban development and improving the living conditions of the weaker sections of the society. By offering financial assistance, subsidies and incentives, PMAY has not only facilitated the construction of affordable houses but has also played an important role in promoting sustainable and inclusive urban development. But on the other hand it also faces some challenges. Emphasizes the need for continuous efforts and reforms in the policy framework to achieve the broad goal of housing for all.

7. Pradhan Mantri Fasal Bima Yojana (PMFBY) : Objectives and Characteristics

1. Introduction :

Agriculture as an occupation is so prominent in India that, as per the Economic Survey 2021-22, it adds around 18% of the gross value (GVA) in India's economy. Thus, crops are an important asset not only for the farmers who cultivate them but also for the country. But on the other hand, there are various types of threats like natural calamities, pests, diseases etc. in the agriculture sector, which damage the crops and the crops fail. As a result farmers also suffer. One can get insurance under the Pradhan Mantri Crop Bima Yojana, which covers various risks associated with agriculture.

2. Pradhan Mantri Fasal BimaYojana (PMFBY) :

The Pradhan Mantri Fasal Bima Yojana (PMFBY) launched on 18 February 2016 by Prime Minister Narendra Modi. It's an insurance service for farmers for their yields. It was formulated in line with One Nation-One Scheme theme by replacing earlier two

schemes National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS) by incorporating their best features and removing their inherent drawbacks. The scheme is implemented through a network of insurance companies and banks. It is the largest agricultural insurance scheme in the world, covering over 50 crore farmers and providing insurance coverage for over 50 different crops.

Pradhan Mantri Fasal Bima Yojana (PMFBY) provides insurance coverage and financial assistance to farmers in case of failure of any proposed crop due to natural calamities, pests and diseases. Under PMFBY, farmers pay a nominal premium, while the government bears the major portion of the insurance cost. The scheme covers a wide range of crops and extends its benefits to both loan and non-loan farmers, promoting inclusivity. By offering a safety net against agricultural uncertainties, PMFBY plays a crucial role in enhancing the resilience of Indian farmers and ensuring food security in the nation. The scheme reflects the government's commitment to addressing the vulnerabilities of the agricultural sector and safeguarding the livelihoods of millions of farmers across the country.

3. Objectives of Pradhan Mantri Fasal Bima Yojana (PMFBY) :

(1) **Financial Protection to Farmers :** One of the main objectives of PMFBY is to provide financial protection to farmers against crop loss due to natural disasters, pests, and diseases. In the past, farmers in India have often struggled to recover from crop failures due to insufficient financial resources, leading to debt and poverty. PMFBY aims to provide a safety to farmers by compensating them for the loss of their crops, thus helping to reduce the risk of financial loss.

(2) **Adoption of Modern Technology :** Adoption of modern farming technologies is the another important objective of PMFBY. By providing insurance coverage for a wide range of crops, the scheme encourages farmers to diversify their crops and adopt new techniques, such as precision farming, improving crop yields and reducing the risk of crop loss. This, in turn, can contribute to the overall development of the agricultural sector in India.

(3) **Reduction in premium burden :** PMFBY also aims to reduce the burden on farmers of paying premiums for crop insurance. To achieve this, the government subsidizes a portion of the premium, intending to make the scheme more affordable for farmers. When farmers cannot pay the premium, the government provides a 100% subsidy.

(4) **Timely Returns :** The objective of the scheme is to ensure timely settlement of claims to facilitate quick financial assistance to distressed farmers. So that they can again be able to plan the agriculture in the next year's farming season.

(5) **Stability in Farm Income** : PMFBY aims to stabilize farmers' incomes by reducing the impact of crop failure, which enables them to manage their financial uncertainties more effectively.

(6) **Inclusive Area** : Extend the benefits of crop insurance to a larger section of farmers, covering a wide range of crops and regions across the country.

(7) **Widespread Coverage** : Increase the penetration of crop insurance among farmers by making the insurance coverage affordable and accessible.

(8) **Widespread Coverage** : Increase the penetration of crop insurance among farmers by making the insurance coverage affordable and accessible.

(9) **Awareness and Education** : PMFBY also aims to create awareness among farmers about the importance of crop insurance and educate them about the features and benefits of the scheme.

(10) **Promotion of Agricultural Sustainability** : Development of agricultural sector with stability by providing security to farmers against risks, which helps farmers to recover from losses and continue their agricultural activities.

4. Characteristics of Pradhan Mantri Fasal BimaYojana (PMFBY) :

(1) **Wide coverage** : PMFBY covers a wide range of crops, including food grains, oilseeds, horticultural crops, annual commercial/non-commercial crops, and plants and plantation crops. This means that a large number of farmers across the country can benefit from the scheme.

(2) **Uniform Premium** : There will be a uniform premium of only 2% to be paid by farmers for all Kharif crops, 1.5% for all Rabi crops and 5% for Annual and Commercial crops under PMFBY. In case of annual commercial and horticultural crops, the premium to be paid by farmers will be only 5%. The premium rates to be paid by farmers are very low and balance premium will be paid by the Government to provide full insured amount to the farmers against crop loss on account of natural calamities.

(3) **Quick claim settlement** : The scheme aims to settle claims within 30 days from the date of intimation of loss. This helps to ensure that farmers can get the financial support they need on time, enabling them to recover from crop loss and resume farming activities.

(4) **Government subsidy** : There is no upper limit on Government subsidy under this scheme. Even if balance premium is 90%, it will be borne by the Government.

(5) **Amount of Claim of Insurance** : Earlier, there was a provision of capping the premium rate which resulted in low claims being paid to farmers. This capping was done to limit Government outgo on the premium subsidy. This capping has now been removed and farmers will get claim against full sum insured without any reduction.

(6) **Use of Technology** : The use of technology will be encouraged to a great extent. Smart phones will be used to capture and upload data of crop cutting to reduce the delays in claim payment to farmers.

(7) **Replacement Scheme** : PMFBY is a replacement scheme of National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS). There will be exemption from Service Tax liability of all the services involved in the implementation of the scheme. It is estimated that the new scheme will ensure about 75-80 per cent of subsidy for the farmers in insurance premium.

5. **Conclusion** : Pradhan Mantri Fasal BimaYojana (PMFBY) is an important initiative to protect the interests of Indian farmers, who play a major role in the country's economy. Pradhan Mantri Fasal BimaYojana (PMFBY) is an important initiative to protect the interests of Indian farmers, who play a major role in the country's economy. The scheme aims to provide financial protection, promote the adoption of modern farming technologies, reduce the premium burden on farmers, ensure timely returns, stabilize farm incomes, and promote agricultural sustainability. With characteristics like wide coverage, uniform premiums, quick claim settlement, and government subsidies, PMFBY seeks to make crop insurance accessible, affordable, and technologically advanced. The removal of premium rate capping and the use of smart phones for data capture further enhance the effectiveness of the scheme, emphasizing the government's commitment to supporting farmers and fostering resilience in the agricultural sector.

Multiple Choice Questions

- Select the correct option from the given options.
- (1) When was the Swarna Jayanti Gram Swarozgar Yojana (SGSY) first introduced?
 - (a) 15 March 1995
 - (b) 1 April 1999
 - (c) 20 September 2002
 - (d) 15 August 2005
 - (2) What is the primary focus of Swarna Jayanti Gram Swarozgar Yojana (SGSY)?
 - (a) Urban development
 - (b) Education reform
 - (c) Rural poverty alleviation
 - (d) Healthcare improvement
 - (3) Which six schemes were replaced by the Swarna Jayanti Gram Swarozgar Yojana (SGSY) ?
 - (a) IRDP, TRYSEM, DWCRA, SITRA, GKY, MSW
 - (b) NREGA, MGNREGA, PMGSY, SSA, MUDRA, PMAY,
 - (c) PM-KISAN, PMJDY, PMFBY, SSA, PMAY, PMGSY,
 - (d) None of the above
 - (4) What percentage of the Swarozgar facility under SGSY is reserved for weaker sections like Scheduled Castes and Scheduled Tribes ?
 - (a) 30%
 - (b) 40%
 - (c) 50%
 - (d) 60%

- (5) How is the funding for the Swarna Jayanti Gram Swarajgar Yojana (SGSY) distributed between the Centre and the States?
 (a) 50 : 50 (b) 60 : 40 (c) 75 : 25 (d) 80 : 20
- (6) What is the maximum amount of subsidy provided to SC/ST and Persons with Disabilities under SGSY?
 (a) ₹ 5,000 (b) ₹ 10,000 (c) ₹ 12,000 (d) ₹ 15,000
- (7) What is the primary goal of the Swarna Jayanti Gram Swarajgar Yojana (SGSY)?
 (a) Urbanization (b) Poverty Alleviation
 (c) Industrialization (d) Education Enhancement
- (8) Which of the following is not an objective of Swarna Jayanti Gram Swarajgar Yojana (SGSY)?
 (a) Eradication of poverty (b) Empowerment of rural women
 (c) Formation of self-groups (d) Decrease in employment
- (9) What is the key characteristic of the Swarna Jayanti Gram Swarajgar Yojana regarding the formation of groups?
 (a) Formation of Sports Clubs (b) Formation of Book Clubs
 (c) Formation of Self-Help Groups (SHGs)
 (d) Formation of Political Parties
- (10) What does SGSY aim to achieve through the project approach?
 (a) Increase government spending (b) Avoid delays in loan sanctioning
 (c) Promote single lending
 (d) Decrease the role of financial institutions
- (11) How is the Swarna Jayanti Gram Swarajgar Yojana (SGSY) monitored at the Central level?
 (a) District Rural Development Agency (DRDA)
 (b) Central Level Co-ordination Committee (CLCC)
 (c) State Level Coordination Committee (SLCC)
 (d) Performance Review Committee
- (12) What is the primary focus of Swarna Jayanti Gram Swarajgar Yojana for women empowerment?
 (a) Educational opportunities
 (b) Political empowerment
 (c) Active participation in income-generating activities
 (d) Restriction from economic activities
- (13) What does the infrastructure development under the SGSY include?
 (a) Urban planning
 (b) Construction of roads, highways, and electricity
 (c) Industrial Sectors
 (d) Shopping complexes

- (14) What is encouraged under Swarna Jayanti Gram Swarajgar Yojana in terms of industries?
 (a) Small scale and basic industries (b) Large-scale industries only
 (c) Information technology (d) Heavy industries
- (15) What role does community participation play in Swarna Jayanti Gram Swarajgar Yojana?
 (a) Exclusion from development plans
 (b) Minimal involvement in planning
 (c) Emphasis on community participation
 (d) Strict government control
- (16) How does SGSY contribute to controlling rural-urban migration?
 (a) By discouraging employment opportunities in rural areas
 (b) By creating employment opportunities in rural areas
 (c) By focusing only on urban development
 (d) By restricting access to urban areas
- (17) When did the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) come into effect?
 (a) 2 October 2009 (b) 2 October 2011
 (c) 2 October 2015 (d) 2 October 2016
- (18) What was the main reason for the enactment of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)?
 (a) Urban development (b) Rural poverty and unemployment
 (c) Industrial growth (d) Educational reforms
- (19) When did the implementation of the National Rural Employment Guarantee Act (NREGA) start?
 (a) 2000 (b) 2003 (c) 2005 (d) 2015
- (20) What is the main objective of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)?
 (a) Industrial growth
 (b) Poverty alleviation and employment generation in rural areas
 (c) Urban development
 (d) Educational reforms
- (21) Which of the following is not an objective of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)?
 (a) Increased migration (b) Guarantee of employment
 (c) Sustainable asset creation (d) Women empowerment

- (22) Under the Mahatma Gandhi National Rural Employment Guarantee Act _____ part of employment is reserved for women.
 (a) 1/2 (b) 1/3rd (c) 1/4th (d) 1/5th
- (23) How many days of wage employment does MGNREGA guarantee in a financial year to at least one adult member of every rural household?
 (a) 50 days (b) 75 days (c) 100 days (d) 150 days
- (24) Under MGNREGA, if a worker is employed beyond a fixed distance of 5 km from their residence, how much extra wages should be paid?
 (a) 5% (b) 10% (c) 15% (d) 20%
- (25) What is the validity period of the job card provided to laborers under MGNREGA?
 (a) 1 year (b) 3 years (c) 5 years (d) 10 years
- (26) What does MGNREGA emphasize in terms of wage payment?
 (a) Monthly payments (b) Bi-weekly payments
 (c) Weekly payments (d) Daily payments
- (27) _____ Law guarantees the legal right to work.
 (a) MGNREGA (b) SGSY (c) MUDRA (d) PMAY
- (28) What is the purpose of the National Employment Guarantee Council (NEGC)?
 (a) Implementing urban development projects
 (b) Monitoring the implementation of MGNREGA
 (c) Promoting industrial growth (d) Educational reforms
- (29) What does MGNREGA incorporate to ensure transparency and accountability in its implementation?
 (a) Social media campaigns (b) Social audits
 (c) Political rallies (d) Educational programs
- (30) What is the primary focus of MGNREGA in terms of creating durable assets?
 (a) Urban infrastructure (b) Industrial projects
 (c) Sustainable wealth creation related to water conservation and land development
 (d) Educational facilities
- (31) In case of delayed payment of wages, what right do workers have under MGNREGA?
 (a) Right to quit the job
 (b) Right to claim delayed-payment compensation
 (c) Right to demand extra wages (d) Right to file a lawsuit
- (32) How does MGNREGA contribute to reducing migration?
 (a) By creating employment opportunities in rural areas
 (b) By providing free transportation to cities
 (c) By encouraging urban development
 (d) By offering monetary incentives to stay in villages

- (33) What role do Gram Panchayats play in the implementation of MGNREGA?
 (a) Limited role (b) No role
 (c) Crucial role in planning and execution (d) Administrative role
- (34) What is the minimum distance within which a worker must be employed according to MGNREGA?
 (a) 1 k.m (b) 3 k.m
 (c) 5 k.m (d) 10 k.m
- (35) Which organization is responsible for monitoring the implementation of the MGNREGA scheme?
 (a) National Rural Employment Guarantee Council (NREGC)
 (b) Ministry of Finance
 (c) National Employment Guarantee Council (NEGC)
 (d) Planning Commission of India
- (36) When was the Pradhan Mantri Jan Dhan Yojana officially launched?
 (a) 15 August 2013 (b) 28 August 2014
 (c) 14 August 2015 (d) 15 August 2016
- (37) What is the main objective of the Pradhan Mantri Jan Dhan Yojana (PMJDY)?
 (a) Promoting digital literacy (b) Encouraging financial inclusion
 (c) Enhancing agricultural productivity (d) Supporting industrial growth
- (38) Which department oversees the implementation of PMJDY?
 (a) Ministry of Health and Family Welfare Ministry of Agriculture
 (b) Ministry of Agriculture
 (c) Ministry of Rural Development (d) Ministry of Finance
- (39) During which phase of implementation did PMJDY focus on providing micro insurance and pension schemes?
 (a) Phase I (b) Phase II
 (c) Phase III (d) Phase IV
- (40) What is the eligibility criterion regarding age for opening a PMJDY account?
 (a) At least 25 years old (b) At least 18 years old
 (c) At least 15 years old (d) At least 10 years old
- (41) What financial facility is provided to PMJDY account holders after satisfactory operation for six months?
 (a) Interest-free loans (b) Micro insurance
 (c) Overdraft facility (d) Pension benefits
- (42) What is the primary purpose of the RuPay debit card provided to PMJDY account holders?
 (a) Access to exclusive discounts (b) Cash withdrawals and transactions
 (c) International travel benefits (d) Online shopping privileges
- (43) What is the overdraft limit provided to PMJDY account holders after the expansion in Phase III?
 (a) ₹ 2,000 (b) ₹ 5,000 (c) ₹ 7,500 (d) ₹ 10,000

- (44) Which social security schemes are facilitated by PMJDY ?
 (a) Pradhan Mantri Fasal Bima Yojana
 (b) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
 (c) Atal Pension Yojana (d) Both B and C
- (45) Who launched the Sarva Shiksha Abhiyan (SSA) in 2000-2001 ?
 (a) Indira Gandhi (b) Rajiv Gandhi
 (c) Atal Bihari Vajpayee (d) Manmohan Singh
- (46) What age group does Sarva Shiksha Abhiyan aim to provide free and compulsory education to ?
 (a) 3 to 10 years (b) 6 to 14 years
 (c) 10 to 18 years (d) 14 to 21 years
- (47) Which are the objectives of Sarva Shiksha Abhiyan ?
 (a) Free and compulsory education (b) Improving the quality of education
 (c) Construction of new educational institutions
 (d) All of the above
- (48) Which amendment to the Indian Constitution introduced the Right to Education (RTE) as a fundamental right ?
 (a) 42nd Amendment (b) 64th Amendment
 (c) 86th Amendment (d) 92nd Amendment
- (49) What initiative was launched in 2014 under Sarva Shiksha Abhiyan to improve the reading and writing skills of Class I and Class II children ?
 (a) Digital Shiksha (b) Padhe Bharat Badhe Bharat
 (c) Samagra Shiksha (d) Rashtriya Aavishkar Abhiyan
- (50) What program launched in 2021 under Sarva Shiksha Abhiyan aims to promote innovation and entrepreneurship among school children ?
 (a) Digital Shiksha (b) Rashtriya Aavishkar Abhiyan
 (c) Padhe Bharat Badhe Bharat (d) Vocational education
- (51) What percentage of the total expenditure incurred behind the Sarva Shiksha Abhiyan program is borne by the central government ?
 (a) 25% (b) 50% (c) 75% (d) 85%
- (52) What does the Mid-Day Meal Scheme aim to address under Sarva Shiksha Abhiyan ?
 (a) Digital learning (b) Malnutrition and regular attendance
 (c) Teacher training (d) Infrastructure improvement
- (53) When was the program for giving digital education to children started under Sarva Shiksha Abhiyan ?
 (a) 2020 (b) 2018 (c) 2015 (d) 2014
- (54) What is a major obstacle preventing some children from attending school despite education being free ?
 (a) Lack of interest in education
 (b) Additional costs that poor parents cannot manage
 (c) Insufficient school infrastructure (d) Limited availability of textbooks

4 - Rural Development Programmes

- (55) When was the Micro Units Development and Refinance Agency (MUDRA) established ?
 (a) 8th April 2015
 (c) 10th November, 2019 (b) 15th August 2018
 (d) 18th February 2020
- (56) What is the main objective of MUDRA ?
 (a) Promoting large-scale industries (b) Enhancing agricultural practices
 (c) Empowering micro and small enterprises
 (d) Providing housing loans
- (57) Under which scheme does MUDRA operate ?
 (a) Pradhan Mantri Awas Yojana (b) Pradhan Mantri Mudra Yojana
 (c) Swachh Bharat Abhiyan (d) Make in India
- (58) What is the maximum loan amount provided under Shishu Loan ?
 (a) ₹ 1 lakh (b) ₹ 5 lakhs
 (c) ₹ 10 lakhs (d) ₹ 50,000
- (59) Which type of loan is suitable for micro or small businesses in need of urgent financing for infrastructure or production needs ?
 (a) Shishu Loan (b) Kishore Loan (c) Tarun Loan (d) None of these
- (60) What does the Mudra Card issued by MUDRA offer to borrowers ?
 (a) Credit card facilities (b) Debit card facilities
 (c) Only cash withdrawal services (d) No additional services
- (61) What is the maximum loan amount that can be availed under the Mudra Loan Scheme ?
 (a) ₹ 5,00,000 (b) ₹ 7,00,000
 (c) ₹ 10,00,000 (d) No maximum limit
- (62) What is the repayment tenure offered to borrowers under MUDRA ?
 (a) Up to 5 years (b) Up to 7 years (c) Up to 10 years (d) No fixed tenure
- (63) When was the Pradhan Mantri Awas Yojana (PMAY) launched ?
 (a) 2010 (b) 2015 (c) 2018 (d) 2020
- (64) What is the primary objective of PMAY ?
 (a) Promoting education (b) Ensuring Housing for All by 2022
 (c) Enhancing healthcare facilities (d) Boosting agricultural production
- (65) Which of the following are the components of Pradhan Mantri Awas Yojana ?
 (a) Partnership for Affordable Housing (AHP)
 (b) Credit-Linked Subsidy Scheme (CLSS)
 (c) In Situ Slum Redevelopment (ISSR)
 (d) All of the above
- (66) What is the significance of the year 2022 in the context of PMAY ?
 (a) Launch year of the scheme (b) Target year for 'Housing for All'
 (c) Year of completion for the first phase
 (d) Year of expansion to rural areas
- (67) When did the Pradhan Mantri Fasal Bima Yojana (PMFBY) come into effect ?
 (a) 2016 (b) 2018 (c) 2019 (d) 2021

- (68) Which of the following is not an objective of PMFBY ?
 (a) Financial security to farmers (b) Use of modern technology
 ((c) Increase in premium burden (d) Timely settlement of claims
- (69) What is the premium amount paid by farmers for Kharif crops under PMFBY?
 (a) 1.5% (b) 2% (c) 3% (d) 5%
- (70) Which two schemes were replaced by PMFBY to incorporate their best features ?
 (a) National Horticulture Scheme and Agricultural Modernization Scheme
 (b) National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS)
 (c) Rural Employment Guarantee Scheme and Soil Health Card Scheme
 (d) Pradhan Mantri Kisan Samman Nidhi and Rashtriya Krishi Vikas Yojana

Answers

(1) b	(2) c	(3) a	(4) c	(5) c	(6) b	(7) b
(8) d	(9) c	(10) b	(11) b	(12) c	(13) b	(14) a
(15) c	(16) b	(17) a	(18) b	(19) c	(20) b	(21) a
(22) b	(23) c	(24) b	(25) c	(26) c	(27) a	(28) b
(29) b	(30) c	(31) b	(32) a	(33) c	(34) c	(35) c
(36) b	(37) b	(38) d	(39) b	(40) d	(41) c	(42) b
(43) d	(44) d	(45) c	(46) b	(47) d	(48) c	(49) b
(50) b	(51) d	(52) b	(53) a	(54) b	(55) a	(56) c
(57) b	(58) d	(59) b	(60) a	(61) c	(62) b	(63) b
(64) b	(65) d	(66) b	(67) a	(68) c	(69) b	(70) b

Self Study

1. Explain the features of SGSY.
2. Explain the objectives of SGSY.
3. What are the advantages of SGSY ?
4. Write a note on MGNREGA.
5. Describe the achievements and challenges of PMJDY.
6. What are the objectives of Sarva Shiksha Abhiyan ?
7. State the challenges of Sarva Shiksha Abhiyan.
8. Explain the features and advantages of MUDRA.
9. Discuss the objectives and limitations of PMAY.
10. Discuss the objectives and characteristics of PMFBY.

