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SCHEMES / MISSIONS / CAMPAIGNS OF INDIAN GOVERNMENT – PART 1/3

PART 1

AGRICULTURE AND RURAL DEVELOPMENT

- Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
- Pradhan Mantri Fasal Bima Yojana (PMFBY)
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- Prime Minister Dhan-Dhaanya Krishi Yojana
- National Mission for Edible Oilseed
- Mission for Aatmanirbharta in Pulses
- Rural Prosperity and Resilience Programme
- National Food Security Mission (NFSM)
- National Horticulture Mission (NHM)
- National Bamboo Mission (NBM)
- National Livestock Mission (NLM)
- Digital Agriculture Mission
- Pradhan Mantri Kisan Sampada Yojana (PMKSY)
- Modernisation of Command Area Development and Water Management (M-CADWM)
- Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY)

HEALTH AND SANITATION

- Ayushman Bharat Yojana (Pradhan Mantri Jan Arogya Yojana - PM-JAY)
- PM Atmanirbhar Swasth Bharat Yojana
- Swachh Bharat Mission (Phase 2)
- Jal Jeevan Mission (Har Ghar Jal)
- Cashless Treatment Scheme for Road Accident Victims, 2025
- Saksham Anganwadi and Poshan 2.0 Programme
- ZooWIN

PART 2

FINANCIAL INCLUSION AND SOCIAL SECURITY

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Atal Pension Yojana (APY)

- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Pradhan Mantri Vaya Vandana Yojana (PMVVY)
- Direct Benefit Transfer (DBT)
- National Social Assistance Programme (NSAP)
- Financial Literacy Centres (FLCs)

HOUSING AND URBAN DEVELOPMENT

- Pradhan Mantri Awas Yojana (PMAY - Urban and Rural)
- Special Window for Affordable and Mid-Income Housing (SWAMIH) Fund 2
- Smart Cities Mission
- National Infrastructure Pipeline (NIP)

EDUCATION AND SKILL DEVELOPMENT

- One Nation One Subscription (ONOS)
- ULLAS - Nav Bharat Saaksharta Karyakram
- Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA)
- Mission Karmyogi (National Programme for Civil Services Capacity Building)
- Pradhan Mantri Kaushal Vikas Yojana (PMKVY)

EMPLOYMENT AND ENTREPRENEURSHIP

- Employment Linked Incentive (ELI) Scheme
- Stand-Up India Scheme
- Pradhan Mantri Mudra Yojana (PMMY)
- PM Svanidhi Yojana
- Atmanirbhar Bharat Rozgar Yojana
- Scheme for First-Time Entrepreneurs

INFRASTRUCTURE AND INDUSTRY

- Make in India
- Production Linked Incentive (PLI) Scheme
- PM Gati Shakti
- National Geospatial Mission
- **Environment and Energy**
- PM Surya Ghar Muft Bijli Yojana
- Kusum Solar Yojana
- National Mission for Clean Ganga (Namami Gange)
- Jal Shakti Abhiyan (Catch the Rain)
- Bharat Small Reactors Initiative



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PART 3**CULTURE AND TOURISM**

- Swadesh Darshan
- PRASAD (Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive)
- Swar Dharohar Festival
- Scheme for Development of the Cultural Heritage of the Himalayas

TECHNOLOGY AND INNOVATION

- Bharat Gen
- ADITI (Acing Development of Innovative Technologies with iDEX)
- National Supercomputing Mission (NSM)
- National Initiative for Developing and Harnessing Innovations (NIDHI)
- Genome India Project (GIP)
- IndiGen Genome Project
- PM-WANI (Wi-Fi Access Network Interface)

WOMEN AND CHILD DEVELOPMENT

- Beti Bachao Beti Padhao
- Campus Calling Programme

OTHER NOTABLE SCHEMES

- Sansad Adarsh Gram Yojana
- SVAMITVA Scheme
- Ayushman Sahakar Scheme
- Namo Drone Didi Scheme
- PM Garib Kalyan Anna Yojana
- Pradhan Mantri Matsya Sampada Yojana (PMMSY)
- Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)
- Animal Husbandry Infrastructure Development Fund (AHIDF)
- Solar Charkha Scheme
- Unified Waqf Management, Empowerment, Efficiency, and Development (UMEED) Portal
- Baalpan ki Kavita
- National Zero Measles-Rubella Elimination Campaign 2025-26
- Revised Livestock Health and Disease Control Programme (LHDCP)
- Sankalp and Strive Schemes
- North-East Industrial Development Scheme (NEIDS)
- PM CARES Fund
- Aarogya Setu
- Gold Monetisation Scheme
- Rashtriya Gokul Mission



SCHEMES / YOJNAS - PART 1/3

Update as on 3rd JULY 2025

Central Schemes

- **Definition:** Fully funded and implemented by the Central Government.
- **Funding:** 100% funding from the Union Government.
- **Implementation:** Executed directly by central ministries or agencies.
- **Examples:**
 - Pradhan Mantri Jan Dhan Yojana (PMJDY)
 - Ayushman Bharat Yojana (PM-JAY)
 - PM Surya Ghar Muft Bijli Yojana

Centrally Sponsored Schemes (CSS)

- **Definition:** Jointly funded by the Central and State Governments, with states contributing a share.
- **Funding:** Shared between Centre and States (e.g., 60:40, 90:10 for special category states, or other ratios).
- **Implementation:** States implement with central guidelines and oversight.
- **Examples:**
 - Pradhan Mantri Awas Yojana (PMAY)
 - National Health Mission (NHM)
 - Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

AGRICULTURE AND RURAL DEVELOPMENT

PRADHAN MANTRI KISAN SAMMAN NIDHI (PM-KISAN)

Direct income support for small and marginal farmers to meet agricultural and household expenses.

Objectives/Aim:

- Augment farmer family income for agricultural/allied activities.
- Support procurement of inputs for crop health and yields.
- Enhance financial stability, reducing informal credit dependence.

Functioning under: Ministry of Agriculture and Farmers Welfare



Launched on: February 24, 2019 (effective from December 1, 2018)

Type: Central Scheme

Salient Features:

- ₹6,000/year per eligible farmer family in three ₹2,000 instalments via DBT.
- Eligibility: Landholding farmers (≤ 2 hectares); excludes institutional landholders, high-income families, government officials/pensioners ($> ₹10,000$ /month pension).
- State/UTs identify beneficiaries; self-registration via PM-KISAN portal.
- 100% centrally funded ($\sim ₹75,000$ crore annually).
- Aadhaar-seeded bank accounts mandatory.

Expected Outcomes:

- Improve liquidity for inputs and household needs.
- Cover 14.5 crore farmers, boosting rural economy.
- Promote agricultural modernization, reduce moneylender reliance.

Targets Achieved:

- 12 crore farmers benefited by February 2025; 19th instalment disbursed ₹20,000 crore to ~ 9 crore farmers.
- Cumulative disbursal $> ₹2.8$ lakh crore by 2024.

Other Important Information:

- Modeled on Telangana's Rythu Bandhu; praised by World Bank for DBT efficiency.
- Uses e-KYC, PM-KISAN portal for transparency; includes grievance redressal and fund recovery mechanisms.

UPSC Note: Aligns with Doubling Farmers' Income (DFI) goal; monitor annual disbursal data and state-wise coverage for prelims/mains.

Criticism:

- Exclusion errors: Only 21% eligible farmers in UP, Haryana, Rajasthan benefited in some surveys.
- Excludes landless/tenant farmers without land records.
- ₹6,000/year insufficient amid rising input costs.
- Delays in verification/fund disbursal in some states.

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PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

Crop insurance against losses from natural calamities, pests, and diseases.

Objectives/Aim:

- Financial support for crop losses from unforeseen events.
- Stabilize farmer income for continuity in farming.
- Encourage modern agricultural practices and technologies.
- Ensure credit flow to agriculture.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: January 13, 2016 (effective Kharif 2016; revamped as PMFBY 2.0 from Kharif 2020)

Type: Centrally Sponsored Scheme

Salient Features:

- Premium rates: 2% (Kharif), 1.5% (Rabi), 5% (commercial/horticultural crops).
- Covers natural calamities, pests, diseases, and post-harvest losses (e.g., cyclones).
- Voluntary since Kharif 2020; uses remote sensing, drones, satellite imagery for loss assessment.
- Premium subsidies shared by Centre and States; Assam fully subsidizes for ≤ 1 hectare.
- Meri Policy Mere Hath campaign for doorstep policy delivery.

Expected Outcomes:

- Reduce financial vulnerability to crop failures.
- Enhance food security via stable production.
- Promote high-yield/innovative crops through risk mitigation.

Targets Achieved:

- 5 crore farmers insured annually; claims worth thousands of crores disbursed.
- ₹1.45 lakh crore claims settled by 2023; Assam covers crops like Sali Paddy, Jute.

Other Important Information:

- Replaced NAIS and Modified NAIS; budget ~₹16,000 crore (FY 2021-22).



- Revamped in 2020 for efficiency and transparency.

UPSC Note: Study claim settlement ratios and state-wise adoption for mains answers; link with climate resilience policies.

Criticism:

- Low claim settlement ratios in some states due to delays/disputes.
- High premiums for commercial crops deter small farmers.
- Limited coverage in non-notified areas; issues with private insurers (claim rejections/delays).

PRADHAN MANTRI KRISHI SINCHAYEE YOJANA (PMKSY)

Enhance irrigation coverage and water use efficiency for sustainable agriculture.

Objectives/Aim:

- Expand assured irrigation ("Har Khet ko Pani").
- Improve on-farm water efficiency ("More Crop Per Drop").
- Promote precision irrigation (drip/sprinkler systems).
- Integrate water source development, distribution, and management.

Functioning under: Ministry of Jal Shakti

Launched on: July 1, 2015

Type: Centrally Sponsored Scheme

Salient Features:

- Components: AIBP, Har Khet Ko Pani, Watershed Development, Per Drop More Crop.
- 55% subsidy for small farmers (<2 hectares) for micro-irrigation; 45% for others.
- Interest-free loans (first 2 years, repayable over 5 years).
- IWMP subsumed in 2015; outlay ~₹50,000 crore (2015-20).
- Converges with MGNREGS for water conservation.

Expected Outcomes:

- Increase irrigated land for higher productivity and incomes.
- Minimize water wastage, enhance yields.
- Attract private investment in irrigation; promote sustainable water use.



Targets Achieved:

- 50 lakh hectares under micro-irrigation by 2023.
- 99 AIBP projects progressed; 6,000+ villages benefited from watershed projects by 2024.

Other Important Information:

- Tagline: "More Crop Per Drop."
- Focuses on climate-resilient agriculture, groundwater recharge.

UPSC Note: Link with SDG 6 (Clean Water); analyze AIBP progress and state-wise micro-irrigation data for mains.

Criticism:

- Slow implementation due to Centre-State coordination issues.
- Limited micro-irrigation adoption in water-scarce regions due to costs.
- Insufficient focus on groundwater sustainability.
- Uneven benefits across states; delays in fund utilization.

PRIME MINISTER DHAN-DHAANYA KRISHI YOJANA

Enhance agricultural output and incomes in low-productivity districts.

Objectives/Aim:

- Improve productivity in 3,000 low-yield districts.
- Increase farmer incomes via modern techniques/inputs.
- Promote sustainable, climate-resilient farming.
- Reduce regional agricultural disparities.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: July 2025 (Union Budget 2025)

Type: Centrally Sponsored Scheme

Salient Features:

- Targets 3,000 low-productivity districts.
- Subsidies for high-yield seeds, fertilizers, equipment.
- Promotes climate-resilient crops, organic farming.
- Integrates with Digital Agriculture Mission for tech solutions.
- Training and extension services for farmers.



Expected Outcomes:

- Boost crop yields and incomes in underperforming districts.
- Strengthen food security via higher production.
- Enhance sustainable farming adoption.

Targets Achieved:

- Not implemented; targets to be assessed post-2025.

Other Important Information:

- Aligns with Atmanirbhar Bharat, PM-KISAN, Digital Agriculture Mission.
- Involves state governments for district-level execution.

UPSC Note: Monitor rollout progress; link with Budget 2025's agricultural focus for prelims/mains.

Criticism:

- Limited details due to recent announcement.
- Challenges in identifying low-productivity districts.
- Risks of implementation delays and funding inadequacy.

NATIONAL MISSION FOR EDIBLE OILSEED

Achieve self-sufficiency in edible oils by boosting oilseed production.

Objectives/Aim:

- Reduce ~60% edible oil import dependence.
- Increase oilseed production (mustard, groundnut, soybean).
- Enhance farmer incomes via high-yield oilseeds.
- Promote sustainable oilseed farming.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: July 2025 (Union Budget 2025)

Type: Centrally Sponsored Scheme

Salient Features:

- Focus on high-yield oilseed varieties, hybrid seeds.
- Subsidies for inputs, oil extraction units, value-added products.
- Integrates with PM Kisan Sampada Yojana for processing/storage.
- R&D for climate-resilient oilseeds.



Expected Outcomes:

- Achieve self-sufficiency, reduce import bills.
- Boost farmer incomes via oilseed cultivation/ value addition.
- Strengthen rural economies, food processing industries.

Targets Achieved:

- Not implemented; targets to be assessed post-2025.

Other Important Information:

- Builds on NMOOP; aligns with Atmanirbhar Bharat.
- Involves state oilseed boards, cooperatives.

UPSC Note: Study import dependence data (~15 million tonnes annually); link with trade balance for mains.

Criticism:

- Limited details due to recent announcement.
- Global price competitiveness may hinder progress.
- Challenges in scaling cultivation in water-scarce regions.
- Insufficient oil extraction/processing infrastructure.

MISSION FOR AATMANIRBHARTA IN PULSES

Achieve self-sufficiency in pulses to meet domestic demand.

Objectives/Aim:

- Reduce pulse import dependence.
- Boost farmer incomes via pulse cultivation (tur, gram, moong).
- Promote sustainable, climate-resilient pulse farming.
- Ensure nutritional security via affordable pulses.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: July 2025 (Union Budget 2025)

Type: Centrally Sponsored Scheme

Salient Features:

- Subsidies for high-yield pulse seeds, fertilizers.
- Training/extension services for farmers.
- Promotes intercropping, crop rotation for soil fertility.
- Integrates with Digital Agriculture Mission for precision farming.
- Develops storage/market linkages for pulses.



Expected Outcomes:

- Achieve self-reliance, reduce imports.
- Improve farmer incomes, rural livelihoods.
- Enhance nutritional security via pulse availability.

Targets Achieved:

- Not implemented; targets to be assessed post-2025.

Other Important Information:

- Builds on NFSM-Pulses; aligns with Atmanirbhar Bharat.
- Pulse production rose from 17.2 MT (2016-17) to ~26 MT (2023).

UPSC Note: Study pulse import trends (~2-3 MT annually); link with food security for mains.

Criticism:

- Limited details due to recent announcement.
- Low-cost imports (Canada, Myanmar) challenge competitiveness.
- Insufficient irrigation/market infrastructure.
- Farmer awareness gaps may delay scaling.

RURAL PROSPERITY AND RESILIENCE PROGRAMME

Promote multi-sectoral rural development for livelihoods and resilience.

Objectives/Aim:

- Improve rural infrastructure, livelihoods, economic opportunities.
- Enhance resilience against climate/economic shocks.
- Promote inclusive growth for women, marginalized groups.
- Integrate agriculture, skilling, infrastructure.

Functioning under: Ministry of Rural Development

Launched on: July 2025 (Union Budget 2025)

Type: Centrally Sponsored Scheme

Salient Features:

- Focus on rural infrastructure (roads, electricity, water) in backward regions.



- Skill development, entrepreneurship for youth/women.
- Supports climate-resilient agriculture, disaster preparedness.
- Integrates with MGNREGS, PMAY-Rural, Digital Agriculture Mission.
- Financial support for cooperatives, SHGs.

Expected Outcomes:

- Enhance rural livelihoods, reduce poverty.
- Strengthen infrastructure, connectivity for economic growth.
- Build resilience against climate/economic challenges.

Targets Achieved:

- Not implemented; targets to be assessed post-2025.

Other Important Information:

- Aligns with Atmanirbhar Bharat, PM Gati Shakti.
- Involves state governments, Panchayati Raj institutions.

UPSC Note: Link with SDG 1 (No Poverty); monitor rollout for mains case studies.

Criticism:

- Limited details due to recent announcement.
- Potential overlap with MGNREGS, PMAY-Rural.
- Uneven implementation risks due to state capacities.
- Funding allocation and monitoring concerns.

NATIONAL FOOD SECURITY MISSION (NFSM)

Increase production of rice, wheat, pulses, coarse cereals, commercial crops for food security.

Objectives/Aim:

- Enhance crop production via area expansion, productivity improvement.
- Restore soil fertility, farm-level productivity.
- Promote improved agronomic practices/technologies.
- Ensure food security, self-sufficiency in food grains.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: October 2007 (revised targets in subsequent years)

Type: Centrally Sponsored Scheme

Salient Features:

- Targets rice, wheat, pulses, coarse cereals, commercial crops (sugarcane, cotton, jute).
- Financial assistance for seeds, machinery, irrigation.
- Cluster-based approach for 500+ pulse districts.
- Promotes INM, IPM; funding split: 60:40 (general states), 90:10 (NE/hill states).

Expected Outcomes:

- Initial targets: +10 MT rice, +8 MT wheat, +4 MT pulses, +3 MT coarse cereals.
- Enhance farmer incomes via higher yields, lower costs.
- Reduce pulse import dependence.

Targets Achieved:

- Pulse production rose from 17.2 MT (2016-17) to ~26 MT (2023).
- Rice/wheat targets largely met; >98% fund utilization in key states by 2023.

Other Important Information:

- Extended beyond 2012-17; aligns with Mission for Aatmanirbharta in Pulses.
- Implemented via state agriculture departments, ICAR.

UPSC Note: Study crop-wise production data; link with food security policies for mains.

Criticism:

- Uneven implementation due to state capacity variations.
- Limited focus on small/marginal farmers in some regions.
- Delays in seed distribution/technology adoption.
- Overemphasis on pulses/cereals in certain states.

NATIONAL HORTICULTURE MISSION (NHM)

Promote horticulture sector for higher production and farmer incomes.

Objectives/Aim:

- Increase production of fruits, vegetables, flowers, spices, plantation crops.
- Promote modern technologies, post-harvest management.
- Enhance incomes via value addition, market linkages.



- Ensure nutritional security via horticultural produce.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: April 2005 (subsumed under MIDH in 2014)

Type: Centrally Sponsored Scheme

Salient Features:

- Targets fruits, vegetables, flowers, spices, medicinal plants, plantation crops.
- Financial assistance for nurseries, tissue culture, greenhouses.
- Supports cold storage, pack houses, market linkages.
- Cluster-based approach; funding split: 60:40 (general states), 90:10 (NE states).

Expected Outcomes:

- Double horticulture production, farmer incomes.
- Reduce post-harvest losses; boost exports.
- Enhance nutritional security.

Targets Achieved:

- Horticulture production ~320 MT by 2022-23, surpassing food grains.
- 1,000 nurseries, 500+ cold storage units by 2023; rising fruit/vegetable exports.

Other Important Information:

- Subsumed under MIDH (2014); aligns with PM Kisan Sampada Yojana.
- Implemented via State Horticulture Missions, ICAR.

UPSC Note: Compare horticulture vs. food grain production; link with export policies for mains.

Criticism:

- Inadequate cold storage/market infrastructure in rural areas.
- High costs limit small farmer participation.
- Regional disparities; high post-harvest losses (15-20%).

NATIONAL BAMBOO MISSION (NBM)

Promote bamboo cultivation and industry for livelihoods, environmental sustainability.

Objectives/Aim:



- Increase bamboo cultivation for farmer incomes.
- Develop bamboo-based industries, employment.
- Enhance sustainability via carbon sequestration.
- Strengthen domestic/global bamboo product markets.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: April 2002 (restructured 2018)

Type: Centrally Sponsored Scheme

Salient Features:

- Promotes bamboo plantations on agricultural/non-forest lands.
- Financial assistance for nurseries, plantations, processing units.
- Supports 10 bamboo clusters for value-added products.
- Training for farmers/artisans; outlay ~₹1,290 crore (2018-20).

Expected Outcomes:

- Increase bamboo cultivation, reduce timber imports.
- Generate employment for ~1 lakh farmers/artisans.
- Promote eco-friendly products, carbon sequestration.

Targets Achieved:

- 1.2 lakh hectares under bamboo by 2023.
- 10+ treatment/processing units established; strong NE state adoption.

Other Important Information:

- Aligns with National Agroforestry Policy, Make in India.
- Focus on NE states for bamboo diversity.

UPSC Note: Study bamboo's environmental benefits; link with NE economy for mains.

Criticism:

- Limited market development for bamboo products.
- Slow adoption outside NE states due to low awareness.
- Insufficient processing infrastructure; high initial costs.

NATIONAL LIVESTOCK MISSION (NLM)

Enhance livestock productivity, employment, and farmer incomes.



Objectives/Aim:

- Improve livestock productivity (cattle, buffalo, goats, sheep, poultry, pigs).
- Promote entrepreneurship, value addition in livestock products.
- Enhance fodder availability, risk coverage.
- Strengthen livestock-based livelihoods.

Functioning under: Ministry of Fisheries, Animal Husbandry and Dairying

Launched on: December 2014

Type: Centrally Sponsored Scheme

Salient Features:

- Sub-missions: Breed Improvement, Feed/Fodder, Risk Management, Innovation.
- Subsidies for breeding, fodder, insurance; supports poultry/dairy/meat units.
- Financial assistance for rural poultry, small ruminants.
- Funding: 100% central for entrepreneurship; 60:40 for others

Expected Outcomes:

- Increase milk, meat, egg production.
- Generate rural employment via livestock enterprises.
- Improve livestock health, reduce mortality.

Targets Achieved:

- Milk production ~230 MT by 2023 (world's largest).
- 1,000 fodder banks, 5 lakh entrepreneurs supported by 2024.

Other Important Information:

- Aligns with Rashtriya Gokul Mission, Animal Husbandry Infrastructure Fund.
- Focus on women, marginalized communities.

UPSC Note: Study livestock contribution to GDP (~4.5%); link with rural employment for mains.

Criticism:

- Limited veterinary infrastructure in rural areas.
- Low insurance penetration due to high premiums.
- Inadequate fodder in drought-prone regions.
- Dairy sector overshadows small ruminants.

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DIGITAL AGRICULTURE MISSION

Leverage technology to enhance agricultural productivity, transparency, farmer welfare.

Objectives/Aim:

- Integrate AI, IoT, blockchain into agriculture.
- Provide real-time data (prices, weather, inputs).
- Enhance transparency in markets, subsidy disbursal.
- Promote precision agriculture for sustainability.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: September 2021 (expanded in Budget 2025)

Type: Central Scheme

Salient Features:

- Components: AgriStack, Krishi Decision Support System, digital platforms.
- Farmer IDs linked to Aadhaar for targeted services.
- Uses drones, IoT, satellite imagery for crop monitoring.
- Integrates with e-NAM for market access.
- Budget 2025 allocation for digital infrastructure.

Expected Outcomes:

- Boost productivity via data-driven farming.
- Reduce input costs, improve market access.
- Enhance transparency in DBT, schemes.

Targets Achieved:

- AgriStack covers ~6 crore farmers by 2024.
- 1,000 villages piloted for drone monitoring; e-NAM integrated 1,389 mandis (~₹2.25 lakh crore trade by 2023).

Other Important Information:

- Aligns with Digital India, Atmanirbhar Bharat.
- Collaborates with AgriTech startups.

UPSC Note: Study AgriStack privacy concerns; link with e-NAM for mains.

Criticism:

- Digital divide limits rural access (poor internet).
- Privacy concerns over AgriStack data.
- High technology costs deter small farmers.



- Limited farmer awareness/training on digital tools.

PRADHAN MANTRI KISAN SAMPADA YOJANA (PMKSY)

Promote food processing to reduce wastage, enhance value addition, boost incomes.

Objectives/Aim:

- Modernize food processing infrastructure.
- Enhance value addition, farmer incomes.
- Create jobs in food processing industries.
- Strengthen supply chains, promote exports.

Functioning under: Ministry of Food Processing Industries

Launched on: May 2017 (restructured from earlier schemes)

Type: Centrally Sponsored Scheme

Salient Features:

- Components: Mega Food Parks, Integrated Cold Chain, Agro-Processing Clusters, Food Safety Labs.
- Financial assistance for cold storage, processing units, supply chains.
- Targets 100 Mega Food Parks, 500 cold chain projects.
- 100% FDI allowed; funding split: 50:50 (general states).
- Outlay: ₹6,000 crore (2016-20).

Expected Outcomes:

- Reduce post-harvest losses (10-15% for fruits/vegetables).
- Double farmer incomes via value-added products.
- Create 5.4 lakh jobs by 2025.

Targets Achieved:

- 41 Mega Food Parks sanctioned; 23 operational by 2023.
- 350 cold chain projects, 200 agro-processing clusters established.
- Processed food exports ~\$40 billion by 2023.

Other Important Information:

- Subsumed Cold Chain Scheme, NMFP; aligns with Make in India.
- Supports PMFME for small-scale units.



UPSC Note: Study export data, post-harvest loss stats for prelims/mains.

Criticism:

- Slow Mega Food Park operationalization due to land/funding issues.
- High costs exclude small entrepreneurs.
- Limited market linkages in rural areas.
- Fewer projects in NE states.

MODERNISATION OF COMMAND AREA DEVELOPMENT AND WATER MANAGEMENT (M-CADWM)

Enhance irrigation efficiency in command areas of major/medium projects.

Objectives/Aim:

- Improve water use efficiency in irrigated agriculture.
- Increase productivity in command areas.
- Promote participatory irrigation via WUAs.
- Reduce gap between irrigation potential created and utilized

Functioning under: Ministry of Jal Shakti

Launched on: 2004 (modernized under PMKSY in 2015)

Type: Centrally Sponsored Scheme

Salient Features:

- Component of PMKSY-AIBP; targets 99 prioritized projects.
- Financial assistance for canal lining, micro-irrigation, distribution systems.
- Strengthens WUAs for community-led management.
- Funding split: 90:10 (NE states), 60:40 (others).

Expected Outcomes:

- Bridge irrigation potential gap by 20-25%.
- Increase crop yields, farmer incomes.
- Promote sustainable water use.

Targets Achieved:

- 30 lakh hectares of command area developed by 2023.
- 60+ AIBP projects completed; 10,000+ WUAs strengthened.



Other Important Information:

- Aligns with PMKSY's "Har Khet ko Pani."
- Focus on water-scarce, drought-prone regions.

UPSC Note: Study irrigation potential gap stats; link with water management policies for mains.

Criticism:

- Slow project completion due to funding delays.
- Limited micro-irrigation adoption in command areas.
- Weak WUA capacity in some states.
- Infrastructure maintenance challenges.

PRADHAN MANTRI RASHTRIYA KRISHI VIKAS YOJANA (PM-RKVY)

Boost agricultural development via state-specific strategies.

Objectives/Aim:

- Achieve 4% annual agricultural growth.
- Provide states flexibility for region-specific plans.
- Promote holistic agriculture/allied sector development.
- Enhance farmer incomes, ensure food security.

Functioning under: Ministry of Agriculture and Farmers Welfare

Launched on: August 2007 (restructured 2024 as PM-RKVY)

Type: Centrally Sponsored Scheme

Salient Features:

- Components: Regular RKVY, Additional Central Assistance, sub-schemes (e.g., Green Revolution in Eastern India).
- Financial assistance for infrastructure, seeds, machinery, marketing.
- Funding split: 60:40 (general states), 90:10 (NE states).
- Restructured in 2024 to include Krishonnati Yojana.
- State-specific DAPs for targeted interventions.

Expected Outcomes:

- Increase agricultural GDP, farmer incomes.
- Strengthen infrastructure, value chains.
- Reduce regional disparities.

Targets Achieved:

- Agricultural growth ~3.5% annually in some years.
- 5,000 projects sanctioned (irrigation, storage); Eastern states saw yield improvements by 2023.

Other Important Information:

- Outlay: ₹57,575 crore (2017-20); aligns with DFI goal.
- Supports organic farming, soil health cards, e-NAM.

UPSC Note: Study state-wise agricultural growth; link with federalism for mains.

Criticism:

- Uneven implementation due to state planning variations.
- Delays in fund releases/project approvals.
- Limited focus on small/marginal farmers in some regions.

HEALTH AND SANITATION

AYUSHMAN BHARAT YOJANA (PRADHAN MANTRI JAN AROGYA YOJANA - PM-JAY)

Provides health insurance for secondary/tertiary care to reduce out-of-pocket medical expenses for vulnerable families.

Objectives/Aim:

- Offer ₹5 lakh/family/year for hospitalization to ~12 crore poor families.
- Reduce catastrophic health expenditure and poverty.
- Achieve Universal Health Coverage (UHC) per National Health Policy 2017.
- Strengthen healthcare access via empanelled hospitals and HWCs.

Functioning under: Ministry of Health and Family Welfare
(National Health Authority - NHA)

Launched on: September 23, 2018

Type: Central Scheme

Salient Features:

- Covers ~55 crore beneficiaries (bottom 40%, SECC 2011).
- Cashless/paperless treatment for 1,949 procedures across 27 specialties.



- Includes 3-day pre- and 15-day post-hospitalization expenses; no family size/age/gender restrictions.
- Nationwide hospital portability; expanded in 2024 for seniors (70+) with ₹5 lakh coverage.
- Ayushman Card issued; distinct card for seniors.

Expected Outcomes:

- Protect 12 crore families from financial distress.
- Improve health outcomes via quality healthcare access.
- Reduce OOOPE (~67.78% of health expenditure).
- Benefit ~6 crore seniors via 2024 expansion.

Targets Achieved:

- 50 crore beneficiaries; 30 million hospitalizations by March 2022.
- 1,72,528 AB-HWCs operational by April 2024; 17 crore families covered by 2024.
- 16.14 crore Ayushman Cards issued by July 2021; expanded to seniors in 2024.

Other Important Information:

- Subsumed Rashtriya Swasthya Bima Yojana (RSBY).
- World's largest government-funded health insurance (~₹35,000 crore).
- Integrates with ESIC and Ayushman Bharat Digital Mission.

UPSC Note: Study OOOPE stats, state-wise adoption, and digital health integration for mains.

Criticism:

- Non-implementation in Delhi, West Bengal due to political issues.
- Inadequate rural hospital empanelment.
- Delays in claim settlements/reimbursements.
- Data privacy concerns with Ayushman Card.

PM ATMANIRBHAR SWASTH BHARAT YOJANA (PMASBY)

Strengthens healthcare infrastructure for comprehensive primary, secondary, tertiary care.

Objectives/Aim:

- Enhance healthcare infrastructure to address critical care gaps.
- Strengthen disease surveillance and health emergency preparedness.
- Promote public health R&D.
- Support UHC with PM-JAY.

Functioning under: Ministry of Health and Family Welfare

Launched on: October 25, 2020 (Union Budget 2021)

Type: Central Scheme

Salient Features:

- Outlay: ₹64,180 crore (2021-26) for healthcare systems.
- Establishes 17,000 rural, 11,000 urban HWCs.
- Sets up 12 drug labs, 600 critical care hospital blocks.
- Supports NCDC, Integrated Health Information Platform, 10 new health research institutes.

Expected Outcomes:

- Improve healthcare access in rural/underserved areas.
- Enhance pandemic/emergency response capacity.
- Reduce reliance on imported medical equipment via R&D.
- Strengthen preventive/curative services via HWCs.

Targets Achieved:

- 1.5 lakh HWCs operational by 2024 for primary care.
- Progress in critical care blocks; NCDC surveillance strengthened post-COVID.

Other Important Information:

- Aligns with Ayushman Bharat, National Health Mission, National Ayush Mission.
- Focus on non-communicable diseases, mental health, emergency care.

UPSC Note: Link with SDG 3 (Good Health); study HWC coverage for prelims/mains.

Criticism:

- Slow infrastructure development in remote areas.
- Uneven state implementation due to high dependence.
- Limited beneficiary awareness of HWC services.
- Funding constraints for long-term maintenance.



SWACHH BHARAT MISSION (PHASE 2)

Sustains ODF status, improves solid/liquid waste management in rural/urban areas.

Objectives/Aim:

- Sustain ODF through behavioral change, infrastructure.
- Enhance rural SLWM (greywater, fecal sludge management).
- Improve urban waste segregation/processing.
- Reduce health risks via hygiene/cleanliness.

Functioning under: Ministry of Jal Shakti (Rural); Ministry of Housing and Urban Affairs (Urban)

Launched on: October 2, 2019 (Phase 2; Phase 1: October 2, 2014)

Type: Centrally Sponsored Scheme

Salient Features:

- Rural: ODF Plus (sustaining ODF, SLWM).
- Urban: Waste segregation, processing, plastic waste management.
- ₹12,000/household for rural toilet construction.
- Community-led via VWSCs; outlay: ₹1.41 lakh crore (2019-24).

Expected Outcomes:

- Achieve 100% ODF sustainability, comprehensive waste management.
- Reduce waterborne diseases.
- Ensure 100% urban waste processing by 2024.
- Create rural employment via waste management.

Targets Achieved:

- ODF declared October 2, 2019; >10 crore rural toilets built.
- 70% rural villages ODF Plus by 2023.
- Urban: 95%+ waste segregation, 80%+ processing by 2024.

Other Important Information:

- Aligns with Jal Jeevan Mission; uses IEC campaigns.
- Urban component includes Swachh Survekshan rankings.

UPSC Note: Study ODF Plus metrics, Swachh Survekshan data for mains.



Criticism:

- ODF sustainability issues; open defecation persists in some areas.
- Inadequate behavioural change, underused toilets.
- Insufficient urban waste processing infrastructure.
- Inflated toilet construction numbers reported.

JAL JEEVAN MISSION (HAR GHAR JAL)

Provides safe drinking water via household tap connections to all rural households.

Objectives/Aim:

- Ensure piped water supply to all rural households by 2024.
- Promote sustainable water management via community participation.
- Reduce waterborne diseases, improve health.
- Enhance gender equity by reducing women's water-fetching burden.

Functioning under: Ministry of Jal Shakti (Department of Drinking Water and Sanitation)

Launched on: August 15, 2019

Type: Centrally Sponsored Scheme

Salient Features:

- FHTCs for 55 liters/capita/day.
- Focus on water source development, treatment, supply infrastructure.
- Community-driven via VWSCs; integrates with "Catch the Rain" campaign.
- Outlay: ₹3.6 lakh crore (2019-24); ₹60,000 crore in 2022 Budget.

Expected Outcomes:

- Achieve 100% rural tap water coverage by 2024.
- Reduce waterborne diseases, improve living standards.
- Enhance water conservation, groundwater recharge.

Targets Achieved:

- 11 crore/19.2 crore rural households with FHTCs by 2024.
- 100% coverage in Goa, Telangana, Haryana by 2023.

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- Progress in water-scarce regions; full target missed.

Other Important Information:

- Aligns with Swachh Bharat Mission; uses IoT for monitoring.
- Emphasizes women's role in VWSCs.

UPSC Note: Study state-wise FHTC coverage, water quality issues for mains.

Criticism:

- Missed 2024 target due to logistical/state performance issues.
- Water quality concerns (e.g., contamination) in some areas.
- Limited focus on long-term source sustainability.
- High state dependence causes implementation gaps.

CASHLESS TREATMENT SCHEME FOR ROAD ACCIDENT VICTIMS, 2025

Provides cashless treatment for road accident victims to reduce mortality.

Objectives/Aim:

- Offer immediate treatment in the golden hour.
- Reduce financial burden for emergency care.
- Enhance trauma care infrastructure near highways.
- Improve road safety outcomes.

Functioning under: Ministry of Road Transport and Highways

Launched on: July 2025 (Union Budget 2025)

Type: Central Scheme

Salient Features:

- Cashless treatment up to ₹1.5 lakh for all victims within 7 days of accident.
- Uses PM-JAY's empanelled hospital network.
- Focus on trauma care along National Highways.
- Funded via Central Road and Infrastructure Fund (CRIF).

Expected Outcomes:

- Save lives via timely treatment.
- Reduce OOPE for accident victims.
- Strengthen trauma care infrastructure.

Targets Achieved:



- Not implemented; targets to be assessed post-2025.

Other Important Information:

- Aligns with PM-JAY for scalability; part of Budget 2025 road safety focus.
- Involves state health departments, NHA.

UPSC Note: Monitor rollout; link with road safety stats (~1.5 lakh deaths/year) for mains.

Criticism:

- Limited details due to recent announcement.
- Challenges in empanelling trauma centers near highways.
- Implementation delays due to state coordination.
- Funding adequacy concerns.

SAKSHAM ANGANWADI AND POSHAN 2.0 PROGRAMME

Enhances nutrition and early childhood care via modernized Anganwadis.

Objectives/Aim:

- Improve nutrition/health for children (0-6 years), pregnant women, lactating mothers.
- Modernize Anganwadi infrastructure.
- Promote early childhood education/development.
- Address malnutrition and anemia.

Functioning under: Ministry of Women and Child Development

Launched on: February 2021 (restructured from ICDS, Poshan Abhiyan)

Type: Centrally Sponsored Scheme

Salient Features:

- Upgrades 14 lakh Anganwadis into Saksham Anganwadis with digital tools.
- Provides SNP for children, pregnant women, lactating mothers.
- Uses Poshan Tracker for real-time monitoring.
- Focus on 112 Aspirational Districts; outlay: ₹1.31 lakh crore (2021-26).

Expected Outcomes:



- Reduce child malnutrition (stunting, wasting, underweight).
- Improve health, cognitive development of children.
- Enhance Anganwadi service delivery.
- Achieve SDG nutrition/child health targets.

Targets Achieved:

- 80% Anganwadis digitized with Poshan Tracker by 2024.
- Reduced malnutrition in Aspirational Districts; 13.9 lakh Anganwadis serve ~8 crore beneficiaries by 2023.

Other Important Information:

- Subsumes ICDS, Poshan Abhiyan; aligns with Beti Bachao Beti Padhao.
- Budget 2025 emphasizes women/child welfare.

UPSC Note: Study NFHS-5 malnutrition data; link with SDG 2 for mains.

Criticism:

- Inadequate infrastructure in remote Anganwadis.
- Low Anganwadi worker honorarium affects quality.
- Nutrition supply chain gaps in some states.
- Limited beneficiary awareness.

ZooWIN

Digital platform to track/ensure anti-rabies vaccines and anti-snake venom availability.

Objectives/Aim:

- Ensure timely availability of anti-rabies vaccines, anti-snake venom.
- Improve tracking/distribution of medical supplies.
- Reduce rabies (20,000 deaths/year) and snakebite (50,000 deaths/year) mortality.
- Enhance public health response to zoonotic diseases.

Functioning under: Ministry of Health and Family Welfare

Launched on: 2025 (exact date unspecified)

Type: Central Scheme

Salient Features:

- Real-time monitoring of vaccine/antivenom stocks.



Notes

- Integrates with Ayushman Bharat Digital Mission.
- Alerts hospitals/states for low stocks.
- Trains healthcare workers on zoonotic disease management.

Expected Outcomes:

- Ensure 100% availability of vaccines/antivenoms.
- Reduce zoonotic disease deaths.
- Improve public health response.

Targets Achieved:

Not implemented; targets to be assessed post-2025.

Other Important Information:

- Budget 2025 focus on digital healthcare; aligns with PMASBY.
- Leverages PM-JAY hospital networks.

UPSC Note: Study rabies/snakebite mortality stats; link with public health for mains.

Criticism:

- Limited details due to recent announcement.
- Supply chain reliability issues in rural areas.
- Digital infrastructure dependence limits effectiveness.
- Delays in platform adoption by states.

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