

Pradhan Mantri Garib Kalyan Yojana

[UPSC Notes]

What is PM Garib Kalyan Yojana?

Under this PM Garib Kalyan Yojana scheme, the government provided relief of around 1.70 lakh crore.

- The scheme came into effect on the 17th of December, 2016. The Minister of Finance enforced it.
- On the 7th of June, 2021, this scheme was extended by PM Narendra Modi to overcome the adverse effects caused due to the spread of the covid-19 pandemic, mainly on the underprivileged section of society.
- Benefits extended by the government of India almost cost them ₹1.5 lakh crore.
- This scheme was last valid till March 2022, and the previous notification regarding PMGKY scheme was on the 29th of June, 2020.
- Approximately 80 crore beneficiaries which are 66% of the Indian population, benefitted from this scheme.

Eligibility to Become Beneficiary of PM Garib Kalyan Yojana

Following were the individuals eligible for relaxation under Pradhan Mantri Garib Kalyan Yojana (PMGKY) –

- Families who were below the poverty line are eligible for the PMGKY Scheme.
- Under the Antyodaya Anna Yojana (AAY), some families are recognised by the states/UTs, and the Union Government prepares the criteria.
- State Governments/Union Territory Administrations recognise families under Priority Households(PSH). The Union Government also prepares its criteria.
- An individual or family headed by a widowed or terminally ill person, a disabled person, or a person over 60 without a reliable source of income or social support is eligible for this scheme.
 - Widows
 - Persons with a fatal illness
 - Disabled persons
 - Persons of age above 60 years

- Unmarried Men and Women
- All fundamental tribal families are eligible
- These are the few other individuals who were eligible for the PM Garib Kalyaan Yojana are:
 - Landless Agricultural laborers
 - Small farmers
 - Rural artisans/craftsmen
 - Individuals in the nonformal sector
- HIV-positive persons from Below Poverty Line families were also eligible for (PMGKY).

Characteristics of PM Garib Kalyan Yojana Scheme

This scheme was brought into effect, keeping the factor of corruption and black money. In this way, it paved the way for people with black money by giving them the option to escape prosecution if the individual agreed to pay 50% of the undisclosed money. In addition, undisclosed income was allowed to be deposited in a bank or post office, etc. Wealth was allowed to be declared confidentially.

- 1 kg free pulses and 5 kg free wheat and rice were provided to each family by PM Garib Kalyan Yojana to almost 80 crore people across the nation.
- As announced by the Finance Minister of India, this scheme provided free-of-cost cooking gas cylinders to families below the poverty line; the only requirement was that the individual pay the untaxed amount of 50%.
- Employment opportunities were provided to the poor section of the society; in this regard, Rs 50,000 crores has been spent by the government of India.
- In favour of frontline workers, this scheme provided ₹50 lakh Insurance covers.
- For the 22 lakh health workers, PM Garib Kalyan Yojana provided coverage.

Development During Covid-19 Pandemic Under PM Garib Kalyan Yojana

Under PM Garib Kalyan Yojana, government has provided various benefits during Covid-19 pandemic.

Insurance scheme for Health Workers:

- Health Workers who were fighting eye to eye with Covid-19, Pradhan Mantri Garib Kalyan Yojana Insurance Scheme extended a helping hand to these workers on the 1st of June 2021.
- The insurance policy was renewed for one year for this purpose.

- Individuals like Asha workers, nurses, doctors, health workers, Safai Karamcharis, ward boys, paramedics, and technicians were also covered under the Special Insurance scheme.
- Pradhan Mantri Garib Kalyan Package compensated ₹50 lakh to health professionals who met with misfortunes while providing their services to covid-19 infected patients.

Provisions for Farmers:

- Around 8.7 crore farmers were covered under the relaxation provisions of Pradhan Mantri Garib Kalyan Yojana.
- Farmers received the first instalment of ₹2000, which was due on the 21st of April 2020, under PM Kisan Yojana.

Cash transfers Under the PMGKY scheme:

- Under PMGKY, women account holders got ₹500 per month for the three months during COVID, which was ₹20.40 crore.

Low wage earners in organized sectors:

- For the low-wage earned, PM Garib Kalyan yojana relief package provided benefits of turning 24 per cent of wages into the PF accounts.

Support for Vulnerable Section:

- 3 Crore widows and people of the Divyang category were provided with ₹1000 by the government of India.

MNREGA:

- The wages of MNREGA employees have increased by Rs. 20 under the PM Garib Kalyan Yojana relief package.
- For 13.62 crore families, an additional benefit of ₹2000 was provided annually.

Organized sector

- This scheme allowed 75% of the amount, which was non-refundable or wages of three months to include, whichever is lower, from their accounts.
- It also benefitted the families of over four crore workers across the nation.
- In conclusion, the pandemic affected the provisions of the Employees Provident Fund Regulations.

Challenges To PMGKY Scheme

Due to complex procedures, some people were unable to complete the biometric authentication process, and many people were unable to enjoy the benefits of PMGKY.

- This scheme also failed to address the pain point that most of the schemes fail to address, i.e., it could not provide relief to the people living on the poverty line or above the poverty line.
- Lack of connectivity to users who were residing in remote areas.
- Warehouse issues and insufficiency of food grains and wheat also hindered the proper execution of the PM Garib Kalyan Yojana Scheme.
- India remains among middle-income countries which provide shelter to almost half of the poor of the world.
- The pandemic threw some hard stones in the way of the progress of poverty alleviation.
- The Lockdown of villages and the lack of staff were also the problems faced by the people trying to benefit from the PMGKY scheme.
- The beneficiaries or NFSA were based on the last census data of 2011, which was the key issue at that time. However, the actual figure for food-unguarded people showed more people than the census put out; hence, those people remained uncovered.

Understanding Pradhan Mantri Gareeb Kalyan Anna Yojana

This scheme was first announced in March 2020. In accordance with the National Food Security Act (NFSA), this was done to ensure the food security of the people. The Ministry of Consumer Affairs and the Department of Food and Public Distribution manage the scheme.

- Around 80 crores of poor people and people from vulnerable sections of society are covered under this scheme.
- On the 7th of June, 2021, the Pradhan Mantri Garib Kalyan Anna Yojana was extended for five more months.
- Approximately 80 crore NFSA beneficiaries received the scheme's benefits at an estimated cost of up to Rs 67,266 crores.
- The Pradhan Mantri Gareeb Kalyan Yojana has been extended until September 2022.

Benefits of PM Garib Kalyan Yojana

- Five kilograms of rice and wheat are provided to each beneficiary.

- Even after the quota of wheat at Rs 2/kg and rice at Rs 3/kg, this is also given to the beneficiaries. For a particular time, each individual was given double their quota.
- 1kg pulses were given to the individuals benefitting from this scheme free of cost by the government of India. To meet daily protein requirements in everyday life, the pulses will be chosen based on regional preferences.

Some Facts About PM Garib Kalyan Yojana

- This scheme reduced the hunger probability by 76%, which means that people who would've slept without food would now be eating it before sleep instead of sleeping hungry.
- This scheme also reduced the chances of people borrowing money by almost 67%. In conclusion, the scheme helped people not to borrow money and live with dignity.

