



‘A look at schemes inherited and improved by current NDA Government (2014-2017)’

Dr. Rachna Dalal, Assistant Professor (Public Administration Dept.), Hindu Kanya
Mahavidyalya, Jind

rachna05dalal@gmail.com

ABSTRACT- Results of 2014 General Elections were significant in two important ways; firstly, a new party i.e. Bhartiye Janta Party (BJP) under the leadership of Shri Narendra Modi came into power and secondly, after 30 years, a single party got majority in the Lok Sabha-BJP secured more than 280 Lok Sabha on its own. Each year we look forward to the launch of government schemes that will bring benefits to the common man. Since the ascent of the NDA government, the launch of large-scale schemes such as the Pradhan Mantri Jan Dhan Yojana has brought much cheer each year. The government has already launched many schemes for farmers, women and scheduled casts in previous years. Here's a look at some of the Central government schemes and programmes that the current government have come up with and some has been furthered during its term.

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INTRODUCTION- Indian Government, at all levels, announces Welfare Schemes for a cross section of the society from time to time. These schemes could be either central, state specific or a joint collaboration between the centre and the States. Over the years Indian Government has introduced various schemes that have not only helped Indian citizens improve their financial situations, but have also contributed to the country's economy. Following are some information about several welfare schemes of the Government and their various aspects.

- **Pradhan Mantri Jan Dhan Yojana (PMJDY)-** launched 28 August, 2014

Pradhan Mantri Jan Dhan Yojana is a national mission to ensure access to various financial services like availability of basic savings bank account to everyone in the country, accessibility of government credit facilities by needy, facility of remittance, benefits of insurance and pension to the weaker section of the society. The scheme was mostly targeted to the people belonging to the Below Poverty Line but was beneficial to everyone who does not have a bank account. With the object of universalization of banking services, it has been provided that every account holder will be provided with zero-balance Savings Bank Account with RuPay debit card. The PMJDY is being monitored on mission mode under the supervision of Finance Minister Shri Arun Jaitley. The Yojana is a very ambitious project of the Government and the same is implemented with great zeal. The Yojana also tries to fulfil the Constitutional promise of providing socio-economic justice and equality.

- **Pradhan Mantri Beti Bachao, Beti Padhao Yojana-** launched on 22 January, 2015

It is a very significant programme and campaign because of country's poor record on women related indicators such as child sex ratio, female infanticide, female foeticide and female education etc; especially alarming is the data for child sex ratio i.e. the sex ratio of children 0



to 6 years. The census data of the year 2011 shows child sex ratio at 918 which is lesser than the previous census (2001) data of 927. Thus, child sex ratio (0-6 years) is showing a declining trend which is not a very healthy sign for social development of India. This initiative is a joint venture of three ministries of the central government, viz. Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development. The long term objective of the programme is to build an environment of gender equality in the country through creation of employment opportunities, safety and security, mobility and speedy justice for women. This scheme or programme will be first implemented in 100 chosen districts of the country which are gender critical i.e. where child sex ratio is at alarming point.

- **MGNREGA**

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a labour law and social security measure that aims at guaranteeing people the 'right to work'. While the scheme had been launched under the Congress-led United Progressive Alliance (UPA) government, its allocations have steadily increased under the current government. Last year, the Centre allotted Rs 48,000 crore to the scheme. This was a marginal increase from what it had allotted the year before. In 2016, NREGS, which manages the scheme, had been allotted Rs 47,499 crore through budget allocation and through supplementary budgets. Prior to that, Arun Jaitley had allotted Rs 33,000 crore and Rs 37,000 crore, respectively, in 2014-15 and 2015-16.

- **Pradhan Mantri Sahaj Bijli Har Ghar Yojana-** launched in September, 2017 (Saubhagya)

Prime Minister Narendra Modi launched Saubhagya, an INR 16320 crore Pradhan Mantri Sahaj Bijli Har Ghar Yojana. The scheme aims at providing electricity to about 40 million households in urban and rural India by end December 2018. On an average, if about 10 percent of the households in a village are provided electricity connections the entire village is considered to be electrified. This leaves a number of households outside the scope of electrification. This scheme is all set to resolve the issue but does not provide any subsidy on the bills.

- **Atal Pension Yojana**

Financial security in the old age is one of the main concerns of everyone. A major portion of total labour force of around 48 crore of India and being in unorganized sector, this section of society is largely poor without having any social or financial security; therefore, it was all the more necessary to provide them with an opportunity to save for their retirement and give them a sense of social as well as financial security in their old age. Thus to universalize the pension scheme for citizens of India, the Government of India has launched a new pension scheme focusing specially on unorganized sector work force. The APY will substitute the earlier Government's Swavalamban Yojana for the same purpose; the subscribers of Swavalamban would be automatically migrated to the APY. Under the scheme, the beneficiary has to make contribution for at least 20 years before he/she can get pension after attaining age of 60 years. The scheme provides a monthly pension of ₹1000 to ₹5000 per month based on the contribution amount. The Atal Pension Yojana is one of most needed schemes for the poor and insecure work force of unorganized sector so that they can also be included and integrated in the socio-economic development of the country.

- **Saansad Adarsh Gram Yojana-** launched on 11 October 2015 (Saanjhi)



The Yojana was formally launched on the birth day of one of independent India's most influential leaders, Lok Nayak Jai Prakash Narayan on 11 October 2014 by PM Narendra Modi. The scheme proposes to create Adarsh Grams or Model Villages at the national level. The Yojana is being implemented by the Gramin Vikas Mantralaya or Ministry of Rural Development for the overall development of villages in India. The main objectives of scheme are To increase the pace of development so as to achieve the holistic development of chosen Gram Panchayat, to improve the quality of life and status of each and every person, to focus on community participation so as to achieve objectives such as: reducing alcoholism, smoking, drug abuse etc., to increase participation of women in the decision making; to hold Mahila Sabhas and Bal Sabhas to discuss the issues related to women and children, to ensure universal access to education and health care facilities and to pay attention in the development of infrastructure such as schools, toilets, libraries, health care centres, sports centers etc. The Yojana envisages holistic development of villages in the country which in turn would go a long way in the overall development of the country.

- **Pradhan Mantri Awas Yojana Gramin-** Restructured in 2015 (PMAY)

The Pradhan Mantri Awas Yojana (Gramin) was called the Indira Awas Yojana (IAY) before it was restructured in 2015 by the Modi government. IAY had been started by then Prime Minister Rajiv Gandhi. The scheme intends to provide housing for the rural poor in the country. The government aims to provide about 5 crore affordable homes to the people belonging to EWS and LIG categories by the year 2022. Announcing the Centre's proposal "to complete one crore houses by 2019 for those living in kachha houses", finance minister Jaitley had allocated Rs 15,000 crore for the PMAY in 2015-16. In the 2017-18 budget, this allocation was increased to Rs 23,000 crore. Under the scheme, the government will provide financial assistance to the poor home buyers, interest subsidy on home loan and direct subsidy on homes bought under the scheme.

- **Swachh Bharat Abhiyan-** launched on 2 October, 2014

Swachh Bharat is being implemented by the Ministry of Urban Development (M/o UD) and by the Ministry of Drinking Water and Sanitation (M/o DWS) for urban and rural areas respectively. Main objective is to fulfil Mahatma Gandhi's dream of clean and hygiene India.

- **Make In India-** launched on 25 September, 2014

The scheme is being implemented by the Ministry of Commerce and Industry and Department of Industrial Policy & Promotion. The main objectives of initiative are investment facilitation in country, fostering or promoting innovation, skill development in the country, protection of intellectual property rights, building best manufacturing infrastructure and creation of jobs. The initiative focuses mainly on 25 sectors of the economy: Automobiles, aviation, chemicals, IT & BPM, pharmaceuticals, construction, defence manufacturing, electrical machinery, food processing, textiles and garments, ports, leather, media and entertainment, wellness, mining, tourism and hospitality, railways, automobile components, renewable energy, mining, bio-technology, space, thermal power, roads and highways and electronics systems. The aim is to project India as a manufacturing hub to the outside world. FDI cap in several sectors has been relaxed, for instance: 49% FDI in Defence and 100% in Railways Infrastructure; earlier, only 26% FDI was allowed in Defence whereas no FDI was allowed in railways. Apart from Defence (49%), Space (74%) and News Media (26%), in rest of the 22 sectors 100% FDI has been allowed. The initiative hopes to attract



new capital and technological investment in India. The Make in India initiative is truly a step in positive direction to make India a manufacturing hub of the world and in the words of PM Modi it really is a ‘Step of a Lion’.

- **Digital India-** launched on 1 July,2015

Digital India is a government of India initiative to transform India into ‘a digitally empowered society and knowledge economy’. The initiative is another pet project of PM Narendra Modi and the idea is to change India into an electronically empowered economy and to prepare India for a knowledge future. Major goals of programme are to have effective governance in the Country, the plan is to connect all Government departments and the people of India with each other digitally or electronically, making all the Government services available to the people electronically so as to reduce paperwork and connecting all villages and rural areas of the country through internet networks. PM announced the road map for digitising India through related schemes such as Digital Locker, e-education, e-health, e-sign and a national scholarship portal. The first week of July will be celebrated as ‘Digital Week’ to create awareness amongst common people about the Digital India project and how they can reap its benefits in coming times. As a first step, BSNL has already started the work of laying Fibre Optic Network cable across the country for connecting 2, 50,000 gram panchayats through broadband internet. Thus, this ambitious scheme would be very effective in making India a knowledge superpower in the 21st century.

CONCLUSION- After coming into power NDA government has taken various crucial steps in terms of different policies and schemes which are coming out as strong pillars for the upliftment of the country and citizen. Some schemes like Swach Bharat and make in India (vaidics lucknow, 2017) have resulted in bringing a complete change by improving sanitation of country and by helping our local manufacturers respectively. Digital India has been a great platform to bring transparency in the financial systems of our country and to make them accessible from every place. In a highly populated country like India it is important to have an overlook of each and every sector and every economical class of citizen to bring overall development. Some of the schemes have already proved themselves well while other are hoped to succeed in the coming years.



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