

AIR Spotlight - Pradhan Mantri Garib Kalyan Yojana and its Outreach

AIR Spotlight is an insightful programme featured daily on the All India Radio Newsonair. In this program, many eminent panelists discuss issues of importance which can be quite helpful in [IAS exam](#) preparation. In this article, the topic of discussion is the Pradhan Mantri Garib Kalyan Yojana and its outreach.

Participants:

- Ashok Tandon, Political Analyst
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Introduction:

In a major relief to the weaker sections of society, PM announced in his latest address to the nation that the [Pradhan Mantri Garib Kalyan Yojana](#) will be extended till November 2021. He emphasized that his government is standing by the poor and no one should be left without food.

Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- As soon as the lockdown was announced last year, the government brought about the PM Garib Kalyan Yojana, under which a package of Rs 1.75 lakh crore for the poor and migrants was announced.
- 80 crore individuals, i.e, roughly two-thirds of India's population have been covered under this scheme.
- Under PMGKY, 5 kg free wheat/rice would be provided to more than 80 crore people, along with 1 kg free whole chana per family per month. This would be over and above the entitlements under the National Food Security Act ([NFSA](#)).

Others provisions of the scheme:

- Health cover insurance of Rs. 50 lakhs for 'Health Workers Fighting COVID-19' which includes doctors and paramedics.
- Those workers who earn income below Rs 15,000 per month in businesses having less than 100 workers and are at risk of losing their employment, were given 24 percent of their monthly wages into their PF accounts for three months since the launch of the scheme.
- 8 crore poor families were also supplied gas cylinders, free of cost for three months since the launch of the scheme.
- The first instalment of Rs 2,000 due in 2020-21 was paid in April 2020 itself under the [PM KISAN Yojana](#).
- Women self help groups under Deep Dayal Antyodaya Yojana, who were earlier eligible for loans of Rs. 10 lakhs were provided collateral free loans of Rs. 20 lakhs.
- A total of 20.40 crores PMJDY (Prime Minister Jan Dhan Yojana) women account-holders were given Rs 500 per month for three months since the launch of the scheme. There were no middlemen, so money was directly reaching them.

- MNREGA wages have been increased by Rs 20 with effect from 1 April, 2020. Wage increase under MNREGA will provide an additional Rs 2,000 benefit annually to a worker. This will benefit approximately 5 crore families.
- The Provident Fund withdrawal limit was enhanced for construction workers. The yojana provided Rs. 31,000 crores to protect 3.5 crore registered construction workers against any disruptions.

Cost involved:

- When the scheme was extended for two months (May and June 2020), cost was Rs.25,000 crore. When it was extended to November 2020, it resulted in a cost of Rs.90,000 crore.
- As the centre is procuring vaccines on its own, the cost factor is not a very important one.

Requirements for accessing benefits:

- People need to open a Jan Dhan account under (PMJDY) in banks.
- Pradhan Mantri Jan Dhan Yojana ([PMJDY](#)): Pradhan Mantri Jan-Dhan Yojana (PMJDY) is the National Mission for Financial Inclusion to ensure access to financial services, namely, basic savings & deposit accounts, remittance, credit, insurance, pension in an affordable manner.
- Income documents need to be submitted for eligibility.

Impact of the scheme:

- In the 2nd wave there was no panic among the migrants and the poor like the first wave. Construction works continued along with other works. People were satisfied with the scheme and were accessing its benefits.

Role of states:

- The supply aspect of food grains was left to the states.
- Distribution of food grains to the beneficiaries have to be done by states. [Food Corporation of India \(FCI\)](#) will supply food grains to the states which will then be distributed.
- Under the new vaccination policy, vaccines will be distributed to states by the centre. Centre will do all the procurement. The move has been welcomed by states. States have the required infrastructure to administer the vaccines. Cooperative federalism is also being seen, with the state and central government fighting the pandemic in unison.

Conclusion:

The situation is improving and India is coming out of the 2nd wave. However, there is still apprehension about the third COVID wave. The scheme may extend further, if the situation persists.