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DK Taneja's Health Policies & Programmes in India

Bratati Banerjee



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Chapter 48

Programs on Poverty Alleviation, Housing, Social Assistance, and Rural Development

INTRODUCTION

It is a well-established fact that health care alone cannot improve health status of the people. Hence, development programs are required targeting the felt needs of the people which act as health determinants, most basic of all being programs for alleviating poverty and providing financial and social security to the vulnerable population.

Poverty Line

The erstwhile Planning Commission had released the estimates of poverty as number of persons below poverty line (BPL) as a percentage of Indian population from time to time. In July 2013, based on the Tendulkar poverty line, Planning Commission released poverty data for 2011–2012, which estimated the national poverty line for 2011–2012 at ₹816/capita/month for rural areas and ₹1,000/capita/month for urban areas. The number of poor in the country belonging to level BPL was estimated at 269.8 million or 21.9% of the population.[1]

In 2021, the World Bank announced a major revision to global poverty estimates, raising the International Poverty Line (IPL) from $2.15/day (2017 PPP) to $3.00/day (2021 PPP). While the change led to a global increase in the count of extreme poverty by 125 million, India emerged as a statistical outlier in a positive direction. Using more refined data and updated survey methods, India not only withstood the raised threshold but also demonstrated a massive reduction in poverty.[2]

India's latest Household Consumption Expenditure Survey (HCES) adopted the Modified Mixed Recall Period (MMRP) method, replacing the outdated Uniform Reference Period (URP). This shift used shorter recall periods for frequently purchased items and captured more realistic estimates of actual consumption. As a result, consumption recorded in national surveys rose, leading to a drop in poverty estimates. In 2011–12, applying MMRP India's poverty rate reduced from 22.9% to 16.22%, even under the older $2.15 poverty line. In 2022–23, poverty under the new $3.00 line stood at 5.25%, while under the older $2.15 line it dropped further to 2.35%.[2]

POVERTY ALLEVIATION PROGRAMMES

Alleviation of poverty can be targeted through different kinds of support, i.e., by providing employment, social security, low-cost housing, food subsidies, and assistance in health problems. There are many development programs, of which the programs most important for health personnel have been covered in this chapter. Some such important programs functioning in India are listed below. Of these, Antyodaya Anna Yojana (AAY), Annapurna Scheme, National Food Security Act, have been discussed in Chapter 13 and Pradhan Mantri Jan Arogya Yojana (PM-JAY) has been discussed in Chapter 5. Other programs and schemes enlisted will be discussed here.

- *Employment*: Poverty alleviation through providing employment may be of two

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types, namely self-employment and wage employment.
  - Rural:
    - *Self-employment:* Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), National Rural Livelihood Project (NRLP)
    - *Wage employment:* Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)
  - Urban:
    - *Self-employment*: Swarna Jayanti Shahari Rozgar Yojana (SJSRY): Urban Self-Employment Programme (USEP), Urban Women Self-help Programme (UWSP), Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
    - *Wage employment:* Urban Wage Employment Programme (UWEP), Urban Community Development Network (UCDN)
- *Social assistance*:
  - *National Social Assistance Programme (NSAP):* Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS)
- *Housing*:
  - *Rural:* Pradhan Mantri Awas Yojana-Gramin (PMAY-G)
  - *Urban:* PMAY-Urban
- *Food:*
  - Antyodaya Anna Yojna (AAY)
  - Annapurna Scheme
  - National Food Security Act
- *Health:*
  - Pradhan Mantri Jan Arogya Yojana (PM-JAY)
  - Rashtriya Arogya Nidhi (RAN)
- *Other support:*
  - *Financial inclusion:* Pradhan Mantri Jan Dhan Yojana (PMJDY)
  - *Support in crisis:* Pradhan Mantri Garib Kalyan Yojana (PMGKY)

DEENDAYAL ANTYODAYA YOJANA: NATIONAL RURAL LIVELIHOOD MISSION[3,4]

Background

Programs directly targeted to poor families for creation of assets, skill development, and self-employment started on April 1, 1999, with the Integrated Rural Development Programme (IRDP) and its sub-schemes, namely Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth in Self-Employment (TRYSEM), Supply of Improved Toolkits to Rural Artisans (SITRA), Grameen Kaushalya Yojana (GKY), and Million Wells Scheme (MWS).[3]

All these schemes were merged into a single program known as *Swarnajayanti Gram Swarozgar Yojana (SGSY)* from April 1999. The objective of the restructuring was to provide sustainable income generation through microenterprise development, both land-based and otherwise. SGSY moved from the individual-oriented approach of the earlier programs to a group-based approach with Self-Help Groups (SHGs) of rural BPL population as the unit of assistance. The cornerstone of the SGSY strategy was that the poor need to be organized and their capacities built up systematically so that they can access self-employment opportunities. This restructuring also helped in establishing effective linkages

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between the various components of the program, such as capacity building of the poor, credit availability, technology transfer/upgradation, marketing, and infrastructure development.[3]

SGSY has been restructured as National Rural Livelihood Mission (NRLM), subsequently renamed as *Aajeevika*, to implement it in a mission mode across the country. The program was formally launched on June 3, 2011. In November 2015, the program was renamed Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM).[4]

DAY-NRLM works on three pillars:[3]

1. Enhancing and expanding existing livelihood options of the poor.
2. Building skills for the job market outside.
3. Nurturing self-employed and entrepreneurs.

DAY-NRLM implementation is in a mission mode. This enables: (1) shift from the previous allocation-based strategy to a demand driven strategy, enabling the states to formulate their own livelihoods-based poverty reduction action plans, (2) focus on targets, outcomes, and time-bound delivery, (3) continuous capacity building, imparting requisite skills, and creating linkages with livelihood opportunities for the poor, including those emerging in the organized sector, (4) monitoring against targets of poverty outcomes. As NRLM follows a demand-driven strategy, the states have the flexibility to develop their livelihoods-based perspective plans and annual action plans (AAPs) for poverty reduction.

Mission[4]

To reduce poverty by enabling the poor households to access gainful self-employment and skilled-wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.

National Rural Livelihood Mission Values[4]

The core values which guide all the activities under NRLM are as follows:

- Inclusion of the poorest, and meaningful role to the poorest in all the processes.
- Transparency and accountability of all processes and institutions.
- Ownership and key role of the poor and their institutions in all stages—planning, implementation, and monitoring.
- Community self-reliance and self dependence.

Components[4]

- *Universal social mobilization*: At least one-woman member from each identified rural poor household, is to be brought under the SHG network in a time-bound manner. Special emphasis is particularly placed on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs), and bonded labor. NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty.
- *Participatory identification of poor (PIP)*: The inclusion of the target group under NRLM is determined by a well-defined, transparent, and equitable process of PIP, at the level of the community. All households identified as poor through the PIP process is the NRLM target group (NTG) and is eligible for all the benefits under the program. Target group is identified through the PIP method. The

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NTG derived through the PIP is delinked from the BPL. The efforts to roll out PIP in the states have begun. PIP needs to be a community-driven process. To ensure this, the first PIP exercise is conducted after the formation of the primary federation (6–12 months after village entry). The PIP is conducted at frequent intervals to revise the list of poor in the village. The list of poor identified through the PIP must be vetted by the Gram Sabha and approved by the Gram Panchayat (GP). All the households in the PIP list are eligible to receive all benefits under NRLM.

- *Community funds as resources in perpetuity*: NRLM provides revolving fund (RF) and community investment fund (CIF) as resources in perpetuity to the institutions of the poor, to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank finance.
- *Financial inclusion*: NRLM works on both demand and supply sides of financial inclusion. On the demand side, it promotes financial literacy among the poor and provides capital to the SHGs and their federations. On the supply side, the mission coordinates with the financial sector and encourages use of Information and Communication Technology (ICT)-based financial technologies, business correspondents, and community facilitators like *Bank Mitras*. It also works toward universal coverage of rural poor against risk of loss of life, health, and assets. Further, it works on remittances, especially in areas where migration is endemic.
- *Livelihoods*: NRLM focuses on stabilizing and promoting existing livelihood portfolio of the poor through its three pillars:
  1. *Vulnerability reduction* and *livelihoods enhancement* through deepening/enhancing and expanding existing livelihood options and tapping new opportunities in farm and nonfarm sectors.
  2. *Employment*—building skills for the job market outside.
  3. *Enterprises*—nurturing self-employed and entrepreneurs (for microenterprises).
- *Convergence and partnerships*:
  - *Convergence*: NRLM places a high emphasis on convergence with other programs of the Ministry of Rural Development (MoRD) and other central ministries. Convergence is also sought with programs of state governments for developing synergies directly or indirectly with institutions of the poor.
  - *Partnerships with Nongovernmental Organizations (NGOs) and other Civil Society Organizations (CSOs)*: NRLM has been proactively seeking partnerships with NGOs and other CSOs, at two levels—strategic and implementation.
  - *Linkages with Panchayat Raj Institutions (PRIs)*: In view of the eminent roles of PRIs, it is necessary to consciously structure and facilitate a mutually beneficial working relationship between Panchayats and institutions of the poor, particularly at the level of village Panchayats. Formal platforms would be established for regular consultations between such institutions and PRIs for exchange of mutual advice, support, and sharing of resources.

Support Structure[4]

- *National level*: NRLM Empowered Committee (EC), National Rural

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Livelihoods Promotion Society (NRLPS), National Mission Management Unit (NMMU).

- *State level*: State Rural Livelihoods Mission (SRLM), State Mission Management Unit (SMMU).
- *District level*: District Mission Management Unit (DMMU).
- *Block level*: Block Mission Management Unit (BMMU).

The institutions of the poor, their staff, and other social capital also provide the support in implementing the program. These structures would have suitable linkages with government(s), District Rural Development Agencies (DRDAs), and PRIs. These support structures are staffed with professionally competent and dedicated human resources through appropriate arrangements including partnerships and outsourcing of services.

In order to implement the NRLM effectively, NRLPS has been setup under the Societies' Registration Act of 1860, under MoRD, as the technical arm of the mission. The NMMU has been made an integral part of NRLPS.

Implementation[3,4]

DAY-NRLM supports a phased implementation approach and an intensive block strategy. The blocks and districts in which all components of NRLM are implemented are treated as *intensive* blocks and districts, whereas the remaining as *non-intensive* blocks and districts.

Intensive block is a block (subdistrict unit) identified by SRLM in the first phase of DAY-NRLM implementation to demonstrate the best practices and processes in PIP, targeting the poorest of poor, financial and economic inclusion, and enhancement of livelihoods by creating strong institutional platforms of the poor in 3 years. Once the intensive work is completed in these selected blocks, it provides social capital of the poor for scaling up and replicating DAY-NRLM mandate to other blocks in a systematic manner.

NRLM has focused on special strategies to reach out to the most marginalized and vulnerable communities, namely PwDs, the elderly, PVTGs, bonded labor, manual scavengers, victims of human trafficking, etc.

Funding[3]

DAY-NRLM is a Centrally Sponsored Scheme and financing of the program is shared between the center and the states in the ratio of 75:25 [90:10 in case of North-Eastern states including Sikkim; 100% from the center in case of union territories (UTs)]. The central allocation earmarked for the states would broadly be distributed in relation to the incidence of poverty in the states.

DAY-NRLM provides fund to states against appraised and approved AAPs and State Perspective and Implementation Plans (SPIPs). It reviews the performance against these plans half yearly and annually. Funds flow to states is based on revised annual plans.

Monitoring[3]

A robust information technology (IT)-based monitoring, evaluation, and learning system would be in place to facilitate learning and continuous improvement and support informed decision-making at all levels. There will be a comprehensive financial management system at the SRLMs to ensure transparency, efficiency, and accountability. DAY-NRLM would position an IT-based fund tracking system and promote e-book keeping in institutions of the poor, and in support structures.

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Schemes under DAY-NRLM[5]

Deen Dayal Upadhyaya Grameen Kaushalya Yojana

DDU-GKY was announced on September 25, 2014, by refocusing and reprioritizing NRLM's skilling component so as to build the capacity of rural poor youth to address the needs of both national and global skill requirements. DDU-GKY is a part of the NRLM, tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.

DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years, from poor families. As a part of the Skill India Campaign, it plays an instrumental role in supporting the social and economic programs of the government like the Make-In-India, Digital India, Smart Cities and Start-Up India, Stand-Up India Campaigns. Over 180 million or 69% of the country's youth population between the ages of 18 and 34 years, live in its rural areas. Of these, the bottom of the pyramid is youth from poor families with no or marginal employment number about 55 million.

Priority is given to:

- Champion employers who can guarantee training, placement, and opportunity for career progression of minimum 10,000 rural youth in 2 years
- *Those offering foreign placements*: This is expected to promote *Make in India* Campaign by preparing skilled workforce required for it.

National Rural Livelihoods Project

World Bank is providing investment support under NRLP to MoRD for professionalizing the overall program management of Aajeevika and moving toward a results-based approach throughout the country.

The NRLP is implemented in 13 high-poverty states accounting for approximately 90% of the rural poor in the country. Intensive livelihood investments would be made by the NRLP in 100 districts and 400 blocks of 13 states (Assam, Bihar, Chhattisgarh, Jharkhand, Gujarat, Maharashtra, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh, West Bengal, Karnataka, and Tamil Nadu). Distribution of project funds among the states would be based on the relative share of rural BPL population in the total states.

Mahila Kisan Sashaktikaran Pariyojana

Mahila Kisan Sashaktikaran Pariyojana (MKSP) was launched by Government of India in 2010–2011 as a subcomponent in Aajeevika, in order to improve the present status of women in agriculture and enhance the opportunities for empowerment.

VIKSIT BHARAT-GUARANTEE FOR ROZGAR AND AJEEVIKA MISSION (GRAMIN)[6]

Background

The government had implemented wage employment programs that offered wage employment on public works on minimum wages. The wage employment programs started as pilot projects in the form of Rural Manpower Programme (RMP) in 1960–1961, Crash Scheme for Rural Employment (CRSE) in 1971–1972, Drought Prone Area Programme started as Rural Work Programme (RWP) in 1972, Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labor Scheme (MF&AL), to the poorest of the poor.

These experiments were translated into a full-fledged wage employment program in 1977 in the form of Food for Work

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Programme (FWP). In 1980s this program was further streamlined into the National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP), Jawahar Rozgar Yojana (JRY) in 1993–1994 and Employment Assurance Scheme (EAS). The JRY was merged with Jawahar Gram Samridhi Yojana (JGSY) from 1999 to 2000 and was made a rural infrastructure program. The program was merged with Sampoorna Grameen Rozgar Yojana (SGRY) during the year 2001–2002 and National Food for Work Programme (NFFWP) in 2005.

A major shift came with the Maharashtra Employment Guarantee Act of 1977, which introduced the concept of a statutory right to work. Based on the experience of these various wage employment programs, the MGNREGA was enacted to reinforce the commitment toward livelihood security in rural areas. The Act was notified on September 7, 2005. The objective of the Act was to enhance the livelihood security of the people in rural areas by guaranteeing 100 days of wage employment in a financial year, to a rural household whose members volunteer to do unskilled manual work. The Act further aims at creating durable assets and strengthening the livelihood resource base of the rural poor. The choice of works suggested in the act, address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on a sustainable basis.

The Act was to be applicable to areas notified by the central government and was to cover the whole country within 5 years, i.e., by September 2010, in phases. By April 1, 2008, the act had been notified in all the districts of the country, except the ones which had 100% urban population. A total of 625 districts had been covered under the scheme. In the notified districts, preexisting wage employment programs, namely the NFFWP and the SGRY were merged with MGNREGA.

MGNREGA was a flagship program, which showed notable improvements in participation, transparency, and digital governance. However, alongside these gains, there were gaps such as work not found on the ground, expenditure not matching physical progress, use of machines in labor-intensive works, and frequent bypassing of digital attendance systems. Over time, misappropriation accumulated, and only a small proportion of households were able to complete the full 100 days of employment in the post pandemic period.

Over time, the structure and objectives of rural India have evolved significantly. Poverty levels declined from 27.1% in 2011–12 to 5.3% in 2022–23. Rising incomes and increased financial access, rising consumption, expanded connectivity, widespread digital penetration and diversified livelihoods have altered the nature of rural employment needs. With rural livelihoods becoming more diversified and digitally integrated, the open-ended and demand-driven design of MGNREGA no longer aligns fully with contemporary rural realities.

A reform of the legislation was required to address these issues. Against this backdrop, the President of India has given assent to the *Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) (VB-G RAM G) Bill*, 2025, which represents a comprehensive statutory overhaul of MGNREGA, aligning rural employment with the long-term vision of Viksit Bharat 2047, while strengthening accountability, infrastructure outcomes and income security. It strengthens the implementation framework by increasing the administrative expenditure ceiling from 6% to 9%, providing greater support for staffing, remuneration, training, and technical capacity.

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Key Features of the Viksit Bharat-G RAM G Act, 2025

The Act guarantees 125 days of wage employment per rural household in each financial year to such rural households whose adult members volunteer to undertake unskilled manual work, contributing to income security beyond the earlier 100-day entitlement, with an aggregated 60-day no-work period to ensure the availability of agricultural labor during peak sowing and harvesting season. Workers shall continue to receive 125 guaranteed days of employment within the remaining 305 days, ensuring that both farmers and laborers benefit. The disbursement of daily wages shall be made on a weekly basis or, in any case, not later than a fortnight after the date on which such work was done. Employment creation is integrated with infrastructure development through four priority verticals:

1. Water security through water-related works.
2. Core-rural infrastructure.
3. Livelihood-related infrastructure.
4. Special works to mitigate extreme weather events.

All assets created are aggregated into the Viksit Bharat National Rural Infrastructure Stack, ensuring a unified, coordinated national development strategy. Planning is decentralized through Viksit Gram Panchayat Plans, which are prepared locally and spatially integrated with national systems such as PM Gati Shakti.

The new Act represents a major upgrade over MGNREGA, fixing structural weaknesses while enhancing employment, transparency, planning, and accountability. Comparison between the earlier MGNREG Act and the new Viksit Bharat-G RAM G Act, 2025 is shown in **Table 48.1**.

Key Components

- **Strengthened employment guarantee:**
  - Guarantee of 125 days of wage employment
  - Entitlement to unemployment allowance if work is not provided
- **Anchoring rural asset creation:** Employment linked with durable infrastructure supporting long-term rural development
- **Accountability through planning, technology and institutions:**

Table 48.1: MGNREGA vs Viksit Bharat-G RAM G Act, 2025.[6]

MGNREGA	*Viksit Bharat-G RAM G*
100 days of wage employment per rural household	125 days of wage employment per rural household
Multiple and scattered categories of work with limited strategic focus	Four clearly defined priority areas focusing on water scarcity, rural infrastructure, livelihoods, climate resilience
Center bears unskilled wage costs and states bear unemployment allowance	Center-state cost sharing 60:40 in most states and 90:10 in special category states
No explicit statutory 'pause window'	States can notify up to 60 days in a financial year when work will not be executed
Demand-based funding with unpredictable allocations	Normative funding ensuring predictable budgeting while protecting the employment guarantee
Gram Panchayat planning is central	Integrates institutionalized convergence and infrastructure planning

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- Decentralized planning through Vikshit Gram Panchayat plans
- Strong digital and social accountability mechanisms

Financing

The shift from a central sector scheme to a centrally sponsored framework reflects the inherently local nature of rural employment and asset creation. Under the new architecture, states share both cost and responsibility through a normative allocation framework, creating stronger incentives for effective implementation and preventing misuse. Planning is grounded in regional realities through Gram Panchayat Plans. At the same time, the Centre continues to set standards, while states execute with accountability, resulting in a cooperative partnership that improves efficiency and strengthens outcomes.

The total estimated annual requirement of funds on wage, material, and administrative components is ₹1,51,282 crore, including the State share, with a standard cost-sharing ratio of 60:40 between the centre and states, enhanced support of 90:10 for North-Eastern and Himalayan states, and 100% central funding for Union Territories without legislatures.

Benefits of the Viksit Bharat-G RAM G Act

Benefits for Rural Economy

- Employment linked with productive asset creation
- Strong focus on water security through prioritized water works
- Improved rural infrastructure supporting market access
- Livelihood infrastructure enabling income diversification
- Enhanced climate resilience through soil and water conservation
- Higher household income boosting local consumption
- Reduced distress migration through local opportunities
- Digital systems improving efficiency and transparency

Benefits for Farmers

- Assured labor availability during peak sowing and harvesting.
- Prevention of artificial wage inflation in agriculture.
- Improved irrigation and ground water availability.
- Better connectivity and storage reducing post-harvest losses.
- Climate focused works protecting crops from extreme weather.

Benefits for Laborers

- Higher earning potential with 125 guaranteed workdays.
- Predictable work availability through advanced local planning.
- Timely and transparent digital wage payments.
- Legal protection through mandatory unemployment allowance.
- Direct benefits from improved village infrastructure.

Implementing and Monitoring Authorities

The Act establishes a clear institutional framework to ensure coordinated, accountable, and transparent implementation of the mission across national, state, district, block, and village levels.

- Central and State Gramin Rozgar Guarantee Councils provide policy guidance, review implementation, and strengthen accountability.

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- National and State Steering Committees drive strategic direction, convergence, and performance review.
- Panchayati Raj Institutions lead planning and execution, with Gram Panchayats implementing at least half of the works in terms of cost.
- District Programme Coordinators and Programme Officers manage planning, compliance, payments, and social audits.
- Gram Sabhas plays a strengthened role in conducting social audits and ensuring transparency through access to all records.

Transparency, Accountability, and Social Protection

The act equips the central government with clear enforcement powers to ensure compliance and protect public funds. It authorizes the center to investigate complaints relating to implementation, suspend fund releases where serious irregularities are detected, and direct corrective or remedial measures to address deficiencies. These provisions strengthen accountability across the system, maintain financial discipline, and enable timely intervention to prevent misuse.

The Act also establishes a comprehensive transparency framework covering every stage of implementation. It enables the use of artificial intelligence and biometric authentication to identify irregularities early, supported by Central and State Steering Committees that provide continuous guidance and coordination. A focused approach through four clearly defined rural development verticals allows closer tracking of outcomes. Panchayats are assigned an enhanced role in supervision, complemented by GPS and mobile-based monitoring of works in real time. Real-time MIS dashboards and weekly public disclosures ensure public visibility, while social audits mandated at least once every 6 months reinforce community participation and trust.

- *Electronic fund management system (e-FMS)*: To reduce delay in payment of wages to workers employed.
- *Electronic muster management system (e-MMS)*: To capture work site attendance, using mobile-based application.
- *Aadhaar*: DBT of wages is being implemented through e-FMS and subsequently through Aadhaar Enabled Bridge, once the beneficiary has Aadhaar number, which is incorporated in the program database.

SWARNA JAYANTI SHAHARI ROZGAR YOJANA[7]

On December 1, 1997, Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched in place of existing schemes, namely Nehru Rozgar Yojana (NRY), Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP), and Urban Basic Services for the Poor (UBSP).

Under the program, unemployed or underemployed in the urban areas are provided gainful employment by setting up of self-employment ventures or provision of wage employment. For ensuring community empowerment, neighborhood groups or Community Development Societies (CDSs) have been set up in the target areas. During the eleventh plan SJSRY was revised, which came into effect from April 1, 2009.

The revamped SJSRY has five major components, namely:

1. Urban Self-Employment Programme (USEP)
2. Urban Women Self-Help Programme (UWSP)
3. Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
4. Urban Wage Employment Programme (UWEP)

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5. Urban Community Development Network (UCDN)

These programs are implemented in convergence with other programs relating to slum development/urban poverty alleviation.

The target population under SJSRY is the urban poor, i.e., those living below the poverty line. To accord special focus on the issues of urban poverty amongst SCs and STs, a special component program of SJSRY, called the Urban Program for Poverty reduction amongst SCs and STs (UPPS), will be carved out of USEP and STEP-UP.

The self-employment component of the scheme will be made more market driven. Clusters of micro-production units will be developed keeping in view the traditional skills and towns renowned for given products. Appropriate technology inputs will be used to strengthen the technological base of selected clusters. High-quality Small Enterprise Advisory Services will be provided to the micro-entrepreneurs. Self-employment efforts will be buttressed by encouraging Thrift and Credit Societies at the community level. Micro-entrepreneurs will be encouraged to develop trade-based organizations.

Wage employment component will provide for high-quality training for proficiency in technical services. It will be organized with lead institutions preparing detailed training modules for specific trades. Training in a wide variety of trades will be encouraged along with placement services. Special emphasis will be laid on construction of community assets in low-income neighborhoods with strong involvement and participation of local communities.

Funding under SJSRY will be shared between the center and the states in the ratio 75:25. For special category states (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu and Kashmir, Himachal Pradesh, and Uttarakhand) this ratio will be 90:10 between the center and states.

NATIONAL SOCIAL ASSISTANCE PROGRAMME[8]

Background

National Social Assistance Programme (NSAP) came into effect from August 15, 1995. It was a centrally sponsored scheme with 100% central assistance provided to states and UTs. It started with three schemes, namely National Old Age Pension Scheme (NOAPS), National Family Benefit Scheme (NFBS), and National Maternity Benefit Scheme (NMBS). These schemes continued as Centrally Sponsored Schemes up to 2001–2002 and since 2002–2003 these schemes have been transferred to central assistance for state plans, on the recommendation of the National Development Council (NDC) with the requisite flexibility in the choice of implementation. These aimed at providing assistance to BPL population.

NMBS was transferred to Department of Family Welfare under the Ministry of Health and Family Welfare (MoHFW), with effect from April 1, 2001, to become a part of the population stabilization program. Subsequently, it has been modified as Janani Suraksha Yojana (JSY) since April, 2005 and is being implemented by MoHFW under National Health Mission (NHM). On April 1, 2000 a new scheme known as Annapurna Scheme was launched. In February, 2009 two more schemes were added under NSAP—the Indira Gandhi National Widow Pension Scheme (IGNWPS) and the Indira Gandhi National Disability Pension Scheme (IGNDPS).

In the year 2002–2003, NSAP was transferred to the State Plan and funds were,

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from then on, released as Additional Central Assistance (ACA) to states and UTs, as a single allocation for all the sub schemes, and with the freedom given to the states to allocate to the individual sub schemes as per need. In the case of UTs, the Ministry of Home Affairs made the releases.

In 2007, the scheme was expanded to cover all eligible persons BPL. The implementing agencies should also ensure coverage on special priority for the vulnerable groups like manual scavengers; persons affected by leprosy, AIDS, cancer, tuberculosis, and other serious ailments; bonded laborers; families affected due to natural or manmade disaster, etc. Transgender, and dwarfs who fulfill the eligibility criteria must also be included. Support should be provided to the people for establishing their eligibility.

Disbursement is monthly and regular, preferably through electronic money transfer. However, choice and convenience of beneficiaries is considered. Automatic convergence should happen with other schemes to provide maximum benefit, as beneficiaries under NSAP are from BPL families which are the target group in most other schemes.

Schemes Under NSAP

Presently NSAP comprises of the following five schemes:

1. *IGNOAPS*: Under the scheme, BPL persons aged 60 years or above are entitled to a monthly pension of ₹200, and for aged 80 years and above to a monthly pension of ₹500.
2. *IGNWPS*: Under the scheme, BPL widows aged 40–79 years are entitled to a monthly pension of ₹300. Beneficiaries aged 80 years and above will get ₹500.
3. *IGNDPS*: BPL persons aged 18–79 years with severe and multiple disabilities amounting to 80% are entitled to a monthly pension of ₹300. Beneficiaries aged 80 years and above will get ₹500. Dwarfs will also be eligible for this pension.
4. *NFBS*: Under the scheme a BPL household is entitled to lump sum amount of money on the death (natural or accidental) of primary bread-winner (male or female) aged between 18 and 59 years. Home-maker woman of the family will also be considered as bread-winner for this purpose. The amount of assistance is ₹20,000.
5. *Annapurna Scheme*: Under the scheme, 10 kg of food grains per month are provided free of cost to those senior citizens who, though eligible, have remained uncovered under NOAPS.

NSAP is a Centrally Sponsored Scheme implemented by the Ministry of Rural Development. Funds are released by the Ministry to States/UTs, who then implement the scheme through various departments, often the Social Welfare Departments or Rural Development Departments. The program is being implemented in all states and UTs of the country.

RURAL HOUSING FOR THE HOUSELESS

Pradhan Mantri Awas Yojana: Gramin[9,10]

One of the seven Basic Minimum Services (BMSs) requiring priority attention was *Provision of Public Housing Assistance to all poor families without shelter.* Consequently, the BMS program became part of Ninth Five Year Plan and concerted efforts in a focused manner were initiated to make these basic services accessible to everyone. Later, the National Housing and Habitat Policy 1998 stated that the ultimate goal of the policy was to ensure *Shelter to all* and better quality of life for all its citizens.[9]

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Construction of houses was one of the major activities under the NREP (which began in 1980) and the RLEGP (which began in 1983). There was, however, no uniform policy for rural housing in the states. As a result, Indira Awaas Yojana (IAY) was launched during 1985–1986 as a sub scheme of RLEGP. IAY, thereafter, continued as a sub scheme of JRY since its launch in April, 1989. Government started implementing its major housing scheme of IAY as an independent scheme from January 1, 1996.[9]

Certain gaps were observed in the IAY which were addressed and the scheme was restructured into the Pradhan Mantri Awaas Yojana Gramin (PMAY-G), as a flagship mission by the Ministry of Rural Development (MoRD), implemented by the Ministry of Housing and Urban Affairs (MoHUA). PMAY-G was launched on 1st April 2016, to address the rural housing shortage and bridge the housing deficit in rural areas of India, contributing significantly to the mission of "Housing for All". The cost of unit assistance is to be shared between central and state government in the ratio 60:40 in plain areas and 90:10 for North-Eastern and the Himalayan states.[10]

PMAY-G aims to provide a pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house in rural areas by 2024.[10]

Benefits[10]

The amount provided as the following financial assistance under PMAY-G is transferred directly to the Aadhaar-linked bank account/ post-office account of the beneficiary.

- Financial assistance of ₹1,20,000 per unit for plain areas; and ₹1,30,000 per unit for hilly areas, difficult areas, and IAP districts (Himalayan states, North-Eastern states, and Union Territories of Jammu and Kashmir).
- A willing beneficiary can avail of institutional finance (loan) of up to ₹70,000 at 3% lower interest rate, to build a permanent house. The maximum principal amount for which subsidy can be sought is ₹ 2,00,000.
- The minimum size of the house is 25 sq m including a dedicated area for hygienic cooking.
- In convergence with Swachh Bharat Mission-Gramin (SBM-G), the beneficiaries get financial assistance of up to ₹12,000 for the construction of toilets.
- In convergence with MGNREGA, the beneficiary is entitled to employment as unskilled labor (Rural Mason Training) at ₹90.95 per day for 95 days.
- In convergence with Pradhan Mantri Ujjwala Yojana, one LPG connection per house is provided.
- Convergence with different government programs for piped drinking water, electricity connection, clean and efficient cooking fuel, treatment of social and liquid waste, etc.
- Payments are made electronically directly to bank accounts or post office accounts that are linked to Aadhaar.

Eligibility[10]

Beneficiaries are identified using the "Housing Deprivation Parameters" from the Socio-Economic and Caste Census (SECC) 2011, further verified by the Gram Sabhas. The universe of eligible beneficiaries under PMAY-G will include all the houseless households living in zero, one, or two-room houses with kutcha walls and kutcha roofs, as per SECC data, and subject to the exclusion process.

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Criteria for Automatic/Compulsory Inclusion[10]

- Households without shelter
- Destitute/living on alms
- Manual scavengers
- Primitive tribal groups
- Legally released bonded laborers

There will be multilayered prioritization among the eligible PMAY-G beneficiaries. Priority will first be assigned on the basis of parameters reflecting housing deprivation in each category, viz., SC/ST, minorities, and others.

Earmarking of Targets[10]

- *For SC/ST:* Of the target allocated to each state/UT, 60% should be earmarked for SC/STs, subject to the availability of eligible beneficiaries.
- *For minorities:* Further, as far as possible, 15% of the total fund would be earmarked for Minorities, notified under Section 2(c) of the National Commission for Minorities Act, 1992, based on proportionate rural population of minorities in the respective state/UT as per census 2011 data.
- *For PwDs:* The states to the extent possible, may ensure that 3% of beneficiaries at the state level are from among persons with disabilities, as per the provisions of the Persons with Disabilities Act of 1995.

Exclusions[10]

All households living in houses with pucca roofs and/or pucca walls and households living in houses with more than two rooms are filtered out. From the remaining set of households, all households fulfilling any one of the 13 specified parameters, which indicate affluent condition, are automatically excluded.

Documents Required[10]

1. Aadhaar number and a self-attested copy of the Aadhaar Card.
2. Job card, duly registered with MGNREGA.
3. Bank account details.
4. Swachh Bharat Mission (SBM) number
5. Affidavit stating the beneficiaries, or their family members do not own a pucca house.

Monitoring[9]

Program implementation and monitoring is to be carried out through an end-to-end e-governance model, using AwaasSoft and AwaasApp. AwaasSoft is a work-flow enabled, web-based electronic service delivery platform, through which all critical function of PMAY-G, including identification of beneficiary, providing construction linked assistance, etc., will be carried out. AwaasApp is a mobile application, to be used to monitor real time, evidence-based progress of house construction. The program implementation is also to be monitored through community participation (social audit), Member of Parliament (DISHA Committee), Central and State Government Officials, National Level Monitors, etc.

Bharat Nirman Scheme[11]

It was launched for the 4-year period 2005–2009 for achieving identified goals in six selected areas of rural infrastructure: Irrigation, roads, water supply, housing, rural electrification, and rural telecommunications. The Ministry of Rural Development is not implementing Bharat Nirman Yojana at present. The first and second phases of Bharat Nirman were in operation from 2005–06 to 2008–09 and 2009–10 to 2013–14 respectively. Funds were released directly by the concerned Ministries

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to State implementing agencies or State Governments for development of roads, construction of houses and supply of drinking water in rural areas.

The Bharat Nirman program has concluded, and the government has continued to strengthen rural infrastructure through flagship schemes with specific sectoral focus, including the Pradhan Mantri Gram Sadak Yojana (PMGSY) for road development and Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) for rural housing.

URBAN HOUSING FOR THE HOUSELESS

Pradhan Mantri Awas Yojana: Urban[12]

In pursuance of government's vision of facilitating Housing for All, Ministry of Housing and Urban Affairs (MoHUA), Government of India is implementing Pradhan Mantri Awas Yojana-Urban (PMAY-U)—'Housing for All' Mission since 25.06.2015.

Under the mission, ministry has been providing central assistance to states/UTs for addressing the housing requirement of the slum dwellers and other people belonging to Economically Weaker Sections (EWS), Low Income Group (LIG) and Middle-Income Group (MIG) categories in the urban areas through following four verticals:

1. *Beneficiary-led Individual House Construction or Enhancement (BLC):* Under this vertical, central assistance of ₹1.5 lakh is provided to individual eligible families belonging to economically weaker section (EWS) categories.
2. *Affordable Housing in Partnership with public or private sector (AHP):* Central assistance of ₹1.5 lakh per EWS house is provided by Government of India in projects where at least 35% of the houses in the projects are for EWS category and a single project has at least 250 houses.
3. *"In-situ" Slum Redevelopment (ISSR):* Slum redevelopment grant of ₹1 lakh per house is admissible for all houses built for eligible slum dwellers under the vertical of In-situ slum redevelopment using land as resource with participation of private developer.
4. *Credit Linked Subsidy Scheme (CLSS):* An interest subsidy of 6.5%, 4% and 3% on loan amount up to ₹6 lakh, ₹9 lakh and ₹12 lakh were admissible for the eligible beneficiaries belonging to Economically Weaker Section (EWS)/Low Income Group (LIG), Middle Income Group (MIG)-I and Middle-Income Group (MIG)-II respectively seeking housing loans from Banks, Housing Finance Companies and other such institutions. (CLSS for MIG was from 01.01.2017 to 31.03.2021). The component of CLSS has been closed on 31.03.2022.

Beneficiary Family

A beneficiary family under the Mission comprises of husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a pucca house (an all-weather dwelling unit) either in his/her name or in the name of any member of his/her family in any part of India. An adult earning member (irrespective of marital status) is treated as a separate household.

Salient Details

Flexibility to states

- Cafeteria approach: States/UTs were free to choose any vertical of the Mission to meet their demand of housing.

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- Demand based approach: Housing requirement based on demand assessment by States/UTs.
- Appraisal and approval of projects at state level.

Ownership of house

- House to be in the name of adult female member or in joint name.
- Preference to persons with disabilities, SC/ST/OBCs, minorities, transgender and women (with overriding priority to widow).
- All houses to have drinking water, power supply, sewerage and toilet facility.

Coverage

- All statutory towns (Census 2011) and towns notified subsequently.
- Notified planning areas and notified development authorities (excluding rural areas).
- Areas falling within notified planning/development area under the jurisdiction of an Industrial Development Authority/Special Area Development Authority/Urban Development Authority or any such Authority under State Legislation.

Monitoring Mechanisms

- *PMAY-U dashboard:* The dashboard has key information related to all the physical and financial progress of the mission. It displays project wise data of all the houses under the mission.
- *Management information system (MIS):* This helps to manage information pertaining to physical and financial progress.
- *Direct benefit transfer (DBT):* The transfer of the central assistance and state/ULB share to the BLC beneficiaries is being done through DBT mode where the instalments are credited directly into the beneficiary's bank account as per the geo-tagged stage of the construction with PFMS and GIS, based MIS.
- *Geo-tagging:* MIS is equipped with five staged Geo-tagging features for monitoring the progress of construction of houses. Images of geo-tagged houses are available in public domain.
- *CLSS Awas Portal (CLAP):* CLAP has been designed, developed and implemented to provide a transparent and robust real-time web-based monitoring system for CLSS beneficiaries.
- *PMAY-U mobile App:* The application is being used under PMAY-U for dissemination of information and capturing the emotions of beneficiaries through photographs/video testimonials.

ARHCs—Affordable Rental Housing Complexes[12]

For providing decent rental housing at affordable rates to urban migrants/poor near their place of work, ARHCs was initiated as a sub-scheme under PMAY-U. This will provide ease of living to urban migrants/poor in industrial sector as well as in nonformal urban economy to get access to dignified affordable rental housing close to their workplace. ARHC scheme is being implemented through two models:

1. *Model 1:* Utilizing existing government funded vacant houses to convert into ARHCs through public private partnership or by public agencies.
2. *Model 2:* Construction, operation and maintenance of ARHCs by public/private entities on their own available vacant land.

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FINANCIAL ASSISTANCE FOR TREATMENT

Rashtriya Arogya Nidhi[13]

Under the Umbrella Scheme of Rashtriya Arogya Nidhi (RAN), financial assistance up to ₹15 lakhs is provided as one-time grant to poor patients belonging to families living below threshold poverty line, suffering from major life-threatening diseases such as cancer and that of kidney, liver, heart, rare diseases, etc., for their hospitalization/treatment in government hospitals. The scheme has the following two components.

Rashtriya Arogya Nidhi

Provides financial assistance to poor patients living below threshold poverty line and suffering from life-threatening diseases, other than cancer, relating to heart, kidney, liver, etc., for their treatment at government hospitals. Maximum financial assistance is ₹15 Lakh.

Health Minister's Cancer Patient Fund (HMCPF)

Provides financial assistance to poor patients living below threshold poverty line and suffering from cancer, for their treatment at Regional Cancer Centers (RCCs), Tertiary Care Cancer Centers (TCCCs), and State Cancer Institutes (SCIs). Maximum financial assistance is ₹15 Lakh.

National Policy for Rare Diseases (NPRD) 2021[13]

Government has launched National Policy for Rare Diseases (NPRD), 2021 in March 2021, for providing financial assistance for treatment of rare disease patients. As on date 63 rare diseases have been identified and categorized into three groups and financial support up to ₹50 lakh is provided to the patients suffering from any category of the rare diseases for treatment in any of the Centers of Excellence (CoE) mentioned in NPRD, 2021.

Till date, the MoHFW has identified 12 Government tertiary hospitals as Centers of Excellence (CoEs) for rare diseases: (1) All India Institute of Medical Sciences, New Delhi; (2) Maulana Azad Medical College, New Delhi; (3) Sanjay Gandhi Post Graduate Institute of Medical Sciences, Lucknow; (4) Postgraduate Institute of Medical Education and Research, Chandigarh; (5) Centre for DNA Fingerprinting and Diagnostics with Nizam's Institute of Medical Sciences, Hyderabad; (6) King Edward Medical Hospital, Mumbai; (7) Institute of Post-Graduate Medical Education and Research, Kolkata; (8) Center for Human Genetics (CHG) with Indira Gandhi Hospital, Bengaluru; (9) Institute of Child Health and Hospital for Children (ICH and HC), Chennai; (10) All India Institute of Medical Sciences (AIIMS), Jodhpur; (11) Sree Avittam Thirunal (SAT) Hospital, Government Medical College, Thiruvananthapuram; (12) All India Institute of Medical Sciences (AIIMS), Bhopal.

PRADHAN MANTRI JAN DHAN YOJANA[14]

Pradhan Mantri Jan Dhan Yojana is a National Mission on Financial Inclusion encompassing an integrated approach to bring about comprehensive financial inclusion of all the households in the country. The plan envisages universal access to banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance, and pension facility. In addition, the beneficiaries would get RuPay debit card having inbuilt accident insurance cover of ₹1 lakh. The plan also envisages channeling all government benefits (from center/state/

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local body) to the beneficiaries' accounts and pushing the Direct Benefits Transfer (DBT) scheme of the Union Government. The technological issues like poor connectivity, on-line transactions will be addressed. Mobile transactions through telecom operators and their established centers as cash out points are also planned to be used for financial inclusion under the scheme. Also, an effort is being made to reach out to the youth of this country to participate in this Mission Mode Program.

Objective

To ensure access to various financial services like availability of basic savings bank accounts, access to need-based credit, remittances facility, insurance and pension in an affordable manner, to the excluded sections, i.e., weaker sections and LIGs. This deep penetration at affordable cost is possible only with effective use of technology.

Strategies

Under the scheme, a basic savings bank deposit (BSBD) account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by people not having any other account. In addition, the beneficiaries would get RuPay Debit card having inbuilt accident insurance cover of ₹1 lakh.

The plan also envisages channeling all government benefits (from center/state/local body) to the beneficiaries' accounts and pushing the DBT Scheme of the Union Government.

Technological issues like poor connectivity during online transactions will be addressed. Mobile transactions through telecom operators and their established centers as cash out points are also planned to be used for financial inclusion under the scheme. Also, an effort is being made to reach out to the youth of this country to participate in this Mission Mode Program.

Benefits

- One basic savings bank account is opened for unbanked person.
- There is no requirement to maintain any minimum balance in PMJDY accounts.
- Interest is earned on the deposit in PMJDY accounts.
- RuPay Debit card is provided to PMJDY account holder.
- Accident insurance cover of ₹1 lakh (enhanced to ₹2 lakh to new PMJDY accounts opened after 28.8.2018 is available with RuPay card issued to the PMJDY account holders.
- An overdraft (OD) facility up to ₹10,000 to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development and Refinance Agency Bank (MUDRA) scheme.

PRADHAN MANTRI GARIB KALYAN YOJANA[15]

The Pradhan Mantri Garib Kalyan Yojana (PMGKY) is a comprehensive relief package of ₹ 1.70 lakh crore yojana, which was started to help the poor fight the battle against Corona Virus. This was announced in March 2020, to reach out to the poorest of the poor, with food and money in hands, so that they do not face difficulties in buying essential supplies and meeting essential needs. The scheme was effective from March 30, 2020. It was further extended in view of the continuing pandemic.[15]

The Central Government has decided to continue providing free food grains to about 81.35 crore beneficiaries, i.e., Antyodaya Anna Yojana (AAY) families and Priority

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Households (PHH) beneficiaries, under the PMGKAY as per their entitlement (i.e., 35 kg food grains per AAY family per month and 5 kg food grains per person per month in case of priority households) for the next 5 years from January 1, 2024.

This decision has been taken keeping in mind the welfare of the beneficiaries and to strengthen the provisions of National Food Security Act (NFSA), 2013 in terms of access, affordability and availability of food grains to the poor and to maintain uniformity across all the states.

Provision of free food grains will mitigate the financial hardship of the affected sections of the society in a sustainable manner and ensure a long-term pricing strategy with zero cost to the beneficiaries, which are crucial for effective outreach of the public distribution system.

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DK Taneja's Health Policies & Programmes in India

DK Taneja's Health Policies & Programmes in India is a great asset for undergraduate and postgraduate medical students, as well as the entire fraternity of Community Medicine including teachers of Community Medicine, Public Health Professionals, and Medical Officers in health services. It is a unique compilation of policies on Health, Family Welfare, Nutrition, and relevant National Programs for implementation of these policies. Each program has been discussed here from both technical and managerial aspects.

The uniqueness of this book lies in the fact that it always keeps pace with the changing scenario. It is very precisely and timely updated, with new editions incorporating the latest changes in magnitude of the problems and strategies implemented to control them. In this edition too, all data have been updated, and recent references have been given. Changes in the programs have been included, reports of various review committees incorporated, and some chapters have been extensively revised and made more comprehensive by adding all related guidelines.

In the Eighteenth edition the chapter on Ayushman Bharat has been updated with recently introduced components such as Ayushman Arogya Mandir, Ayushman Bharat Digital Mission, Pradhan Mantri Ayushman Bharat Health Infrastructure Mission, and other initiatives. The framework of Census 2027 and health infrastructure data 2023 have been added. Updates in the chapters of Section 2 include revised AEFI guidelines 2024 and revamped ICDS scheme as Saksham Anganwadi and Mission Poshan 2.0. The new Viksit Bharat-Guarantee for Rozgar and Ajeevika Mission (Gramin) has been discussed with its key features and differences from the earlier MGNREGA.

Several disease programs have been recently revised, and all these new guidelines have been included in this edition, viz. National Guidelines for Management of Drug-Resistant TB and shorter TPT regimen; classification and treatment guidelines for leprosy; revised guidelines for filaria elimination; phase 5 of National AIDS and STD Control Programme (NACP 5) with new HIV Counseling and Testing Service guidelines and new STI guidelines; new National Programme for Non-Communicable Diseases (NP-NCD) with recent guidelines; and Tele MANAS under National Mental Health Programme.

As in the past, this edition will meet the expectations of medical students, teachers of Community Medicine, public health professionals, medical officers in health services, as well as undergraduate and postgraduate students in Community Medicine.

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