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1. Empowering women: Himachal Pradesh CM launches collateral-free loan scheme - 'Sashakt Mahila Loan Yojana' (July 22, 2023)

free-loan-scheme-Sashakt-Mahila-Loan-Yojana

On 20th July 2023, Himachal Pradesh Chief Minister Sukhwinder Singh Sukhu launched 'Sashakt Mahila Loan Yojana', a collateral-free loan scheme for women.

An Overview of the News

- The initiative has been launched by the Himachal Pradesh State Cooperative Bank (HPSCB) and aims **to help women fulfil their daily needs to realise their entrepreneurial aspirations, engage in livelihood activities and uplift their families.**
- The absence of collateral removes a significant barrier for women, especially those who lack valuable assets to offer as security for loan applications.
- 'Sashakt Mahila Loan Yojana' will provide financial assistance to women for self-employment and livelihood activities, which will contribute to their economic empowerment and financial independence.
- Through this scheme, women can **improve their socio-economic status, which will have a positive impact on their lives and community.**
- The Himachal Pradesh State Cooperative Bank offers three credit options under this scheme: **Rs 21,000, Rs 51,000 and Rs 1,01,000, all at a relatively low interest rate of 8.51 per cent.**

About Himachal Pradesh

- Formation - **1 November 1956**
- Capital - **Shimla and Dharamshala (Winter)**
- District - **12**
- Governor- **Shiv Pratap Shukla**
- Chief Minister - **Sukhwinder Singh Sukhu**
- Rajya Sabha - **3 seats**
- Lok Sabha - **4 seats**

Symbol of Himachal Pradesh

- Bird - **Western Tragopan**
- Fish - **Golden Mahseer**
- Flowers - **Pink Rhododendron**

- Mammal - **Snow Leopard**
- Tree - **Deodar Cedar**

2. Assam government launched "Gajah Kotha" campaign (July 16, 2023)

Assam launched "Gajah Kotha" campaign to address the growing problem of Human-Elephant Conflict (HEC).

An Overview of the News

- The "Gajah Kotha" campaign involves over 1,200 participants and aims to promote coexistence between humans and elephants.
- The focus of the campaign is on **HEC affected villages in Eastern Assam.**
- The main objective is **to educate the residents about elephant behaviour, ecology and the cultural importance of elephants in the region.**
- The campaign emphasizes the importance of conservation efforts in reducing HEC.
- **Aranyak, a renowned wildlife NGO based in Guwahati is leading the campaign.**
- The **British Asian Trust and the Assam Forest Department** are collaborating on this initiative.
- The **Darwin Initiative is providing support for the expedition.**
- The launch of the "Gajah Kotha" campaign reflects Assam's commitment to promote harmonious co-existence between humans and elephants.

About Assam:

- **Location:** It is a state located in the northeastern region of India. It is bounded by Bhutan to the north, Arunachal Pradesh to the east, Nagaland to the northeast, Manipur to the southeast, Mizoram to the south and West Bengal to the west.
- **Wildlife:** Kaziranga National Park, Manas National Park and Nameri National Park
- **Language:** Assamese is the official language of the state, but several other languages are also spoken, including Bengali, Bodo, and Hindi.

Formation (as a state) - **26 January 1950**

Capital - **Dispur**

Chief Minister - **Himanta Biswa Sarma**

Governor - **Gulab Chand Kataria**

Rajya Sabha - **7 seats**

Lok Sabha - **14 seats**

3. Manoj Ahuja launched a new campaign called India for Banks under Agri Infra Fund (July 15, 2023)

India-for-Banks-under-Agri-Infra-Fund

Secretary, Ministry of Agriculture and Farmers Welfare, Manoj Ahuja launched a new campaign called Bharat (Banks Heralding Accelerated Rural and Agricultural Transformation) for Banks under Agri Infra Fund.

An Overview of the News

- The campaign will run for a month from **15 July 2023 to 15 August 2023, with a target of raising Rs 7,200 crore.**
- The launch event took place through a video conference, in which more than 100 banking officials including MDs/Chairmen, EDs, Regional Rural Banks, Small Finance Banks, NBFCs and select Co-operative Banks from public and private sectors participated.
- Joint Secretary Agriculture Infrastructure Fund (AIF) Samuel Praveen Kumar highlighted the progress made under the Agri Infra Fund scheme which has seen construction of over 31,850 agriculture infrastructure projects in the country with a loan amount of Rs 24,750 crore. **The total outlay of the scheme is Rs 42,000 crore.**

About Agriculture Infrastructure Fund

- Agriculture Infrastructure Fund is a **Central Sector Scheme launched in 2020.**
- Its objective is **to provide medium to long term debt financing for viable projects related to post-harvest management infrastructure and community farm assets.**
- The scheme provides **interest subvention and financial assistance.**
- The scheme will be active for a **total of 10 years from FY2020 to FY2032.**

Benefits of Agriculture Infrastructure Fund:

- **Interest Subvention:** Interest subvention of 3% per annum will be available on all loans availed through this financing facility. This rebate is available for a maximum period of seven years and is applicable on loans up to a limit of Rs 2 crore.
- **Credit Guarantee Coverage:** Eligible borrowers can avail credit guarantee coverage under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme. This coverage is provided for loans up to Rs.2 crore and for this coverage The fee is paid by the government.
- **FPO:** Farmer Producer Organizations (FPOs) can avail credit guarantee coverage from the facility created under the FPO Promotion Scheme of the Department of Agriculture, Cooperation and Farmers Welfare (DACFW).
- **Repayment Moratorium:** Repayment moratorium may vary under this financing facility. The minimum moratorium period is 6 months and the maximum is 2 years.

4. Union Home Minister Amit Shah inaugurates National Mega Conclave on FPO in Cooperative Sector (July 15, 2023)

Union-Home-Minister-Amit-Shah-inaugurates-National

The National Mega Conclave on Farmer Producer Organization (FPO) in the cooperative sector was inaugurated by the Union Home and Cooperation Minister Amit Shah.

An Overview of the News

- The event took place on July 14, 2023 in New Delhi.
- During the inauguration, Amit Shah released an action plan for the formation of 1,100 new FPOs by Primary Agricultural Credit Societies.
- The government aims **to set up ten thousand FPOs by 2027 and Rs 6,900 crore has been allocated to achieve this target.**
- The Ministry of Cooperatives works on the basis of the principle that those who work hard in the fields should get benefited by associating with Cooperative Mantra.

FPO:

- It is an organization formed by farmer-producers.
- Its primary objective is to **support small farmers.**
- It provides end-to-end services that cover almost every aspect of farming.
- These services include supply of inputs, offering technical support and facilitating processing and marketing.
- It aims to **empower small farmers and enhance their overall farming operations.**

5. Amrit Bharat Station Scheme (ABSS) (July 14, 2023)

Amrit-Bharat-Station-Scheme-(ABSS)

ABSS is a development program initiated by Southern Railway.

An Overview of the News

It aims **to develop 90 identified stations.**

Objective:

- Prepare a master plan for railway stations.
- Implement the master plan in a phased manner to increase facilities.
- Go beyond the minimum essentials.
- Incorporate and replace previous redevelopment projects.

Selection and Approval Process:

- It is the responsibility of the Zonal Railways to select the stations.
- Approval by a committee of senior railway officials.
- Factors considered: footfall, stakeholder input.

Planned features and amenities:

- Introduction of new features
- Upgradation and replacement of existing facilities.
- Provision for additional facilities in the future, such as a roof plaza.
- Space for free Wi-Fi and 5G mobile towers.
- Easy access through wide roads.
- Remove unwanted structures
- Well designed signage and dedicated footpaths.
- Well planned parking area and better lighting.

Enhanced Passenger Experience:

- Integrate the waiting room and provide quality cafeteria/retail facilities.
- Better furniture in waiting rooms, platforms, toilets and offices.
- High level platforms at all categories of stations.
- Special facilities for physically handicapped as per Railway Board guidelines.

6. SAMARTH Scheme (July 13, 2023)

SAMARTH scheme

Why in the News

- The panel of implementation partners of SAMARTH scheme has been expanded by inducting 43 new implementation partners.
- The objective of this expansion is **to enhance the reach and effectiveness of the scheme.**
- Additionally, the scheme has set a new target of training around 75,000 beneficiaries, which will be allocated to training partners.
- With the increase in cost norms by 5%, the funding pattern of the scheme has also been revised. This amendment provides the much needed additional financial support to the industries involved in imparting skills under Samarth scheme.

About Samarth Scheme

- Scheme Name: **Scheme for Capacity Building in Textile Sector (SAMARTH)**
- Nature of the Scheme: Demand-driven and placement-oriented Umbrella Skill Program
- Objective: **To encourage and supplement the efforts of the industry in generating employment in the organised textile and allied sectors, covering the entire value chain of textiles (excluding spinning and weaving).**
- Focus Areas: Entry level skilling and upskilling/reskilling programs to improve the productivity of existing workforce in the apparel and garments sectors
- Implementation Period: **Till March 2024**
- Nodal Ministry: **Ministry of Textiles**

The skilling programs under the Samarth scheme are implemented through the following types of implementing agencies:

- Textile Industry
- Institutes/Organizations of Ministry of Textiles/State Governments having training infrastructure and placement tie-up with the textile industry.
- Reputed Training Institutes/NGOs/Society/Trusts/Organizations/Companies/Start-ups/Entrepreneurs operating in the textile sector with placement tie-up with the textile industry.

7. 'Mission Vatsalya' scheme for rape victims minor girls (July 4, 2023)**Mission-Vatsalya**

The Central Government has started a new relief scheme under the '**Mission Vatsalya' scheme** in relation to the abandonment of the families of minor girls who are victims of rape when they become pregnant.

An Overview of the news:

- Under this, arrangements have been made to provide shelter, food and legal aid to those minors.
- According to Women and Child Development Minister Smriti Irani, the new scheme launched under the aegis of 'Nirbhaya Yojana' aims to ensure institutional and financial support to pregnant minor victims who have no means to take care of themselves.

Main Initiatives of the Scheme:

- Under this, the administrative structure of 'Mission Vatsalya' has also been used in collaboration with state governments and child care institutions to provide help to minor victims at the grassroots level.

- This additional assistance under the scheme will be available at the level of Child Care Institutions (CCIs) for girls up to 18 years of age and care centers for young women up to 23 years of age.
- Along with legal aid, the victim will also be provided safe transportation to attend court hearings.
- To facilitate access to justice for minor victims, the Center has set up 415 POCSO (Protection of Children from Sexual Offences) fast track courts in the country.

Mission Vatsalya:

- There is an umbrella scheme for women and child protection services in the country.
- **Scheme launched:** in 2021 by the Ministry of Health and Family Welfare
- **Implementation of the scheme:** 1 April 2022
- **Objective:** To ensure a healthy and happy childhood for the children of the country.
- Through this, a National Human Milk Bank was established in the capital Delhi.
- Through Mission Vatsalya Yojana 2023, women are encouraged to breastfeed.
- A breastfeeding counseling center has also been formed through this scheme.
- Mission Vatsalya is brought for the better health of babies and women.
- Mission Vatsalya was allocated Rs 900 crore in the budget for the financial year 2021-2022.
- Efforts are being made to reduce the infant mortality rate through this scheme.

Historical Perspective:

- Prior to the year 2009, the **Ministry of Women and Child Development** implemented three schemes for children in need of protection:-
 - **Juvenile Justice Programme,**
 - **Integrated Program and**
 - **Child Home Support Scheme.**
- In the year 2010, these were merged into the '**Integrated Child Protection Scheme**'.
- In the year 2017 it was renamed as "**Child Protection Service Scheme**" and again in the year 2021 it was renamed as **Mission Vatsalya**.

8. YS Jagan Mohan Reddy launches the 4th edition of 'Jagananna Amma Vodi' scheme (July 4, 2023)

Jagananna-Amma-Vodi

YS Jagan Mohan Reddy launched the 'Jagananna Amma Vodi' scheme to promote education and empower mothers.

An Overview of the News

- Jagananna Amma Vodi was inaugurated on **9 January 2020** by **Andhra Pradesh Chief Minister Y.S. was launched by Jagan Mohan Reddy.**
- The financial assistance provided under the '**Jagananna Amma Vodi**' scheme is **Rs 6,392 crore.**
- The primary objective of the scheme is **to provide financial assistance to around 42 lakh mothers.**

- The financial assistance provided to mothers is in the form of an **annual gift of ₹15,000.**
- Mothers receive this gift for sending their children to school and thus encouraging education.

About Andhra Pradesh

- Historically, Andhra Pradesh is known as the "**Rice Bowl of India**".
- **Kuchipudi** is the most **famous classical dance of the state.**
- Formation - **1 November 1956.**
- Capital - **Amaravati**
- Official Language - **Telugu**
- Governor - **S Abdul Nazeer**
- Chief Minister - **Jagan Mohan Reddy**
- Legislative Assembly Seats - **175**
- Rajya Sabha seats - **11**
- Lok Sabha seats - **25**

9. Telangana Govt begins distributing financial assistance to farmers under Rythu Bandhu Scheme in state (June 27, 2023)

The **Telangana Government** has initiated the distribution of **financial assistance to farmers** for the **Kharif season** under the **Rythu Bandhu Scheme.**

An overview of the news

- On the first day of distribution, an amount exceeding **640 crore rupees** was directly deposited into the bank accounts of more than 22 lakh 55 thousand farmers who own less than one acre of land.
- According to official data, the **11th edition** of the scheme will provide financial assistance totaling over **7720 crore rupees** to around **70 lakh farmers for their Kharif crop.**
- The Rythu Bandhu Scheme has, so far, contributed a cumulative amount of **72,910 crore rupees to farmers' accounts.**
- Approximately five lakh new beneficiaries, including **1.5 lakh Podu farmers** who own **4 lakh acres of Podu lands**, will receive **10 thousand rupees per acre per year** under the scheme.

- This additional support for Podu farmers will amount to around **300 crore rupees**, which will be borne by the government exchequer.
- Podu cultivation is a form of shifting cultivation commonly practiced by tribes residing in the forests of Andhra Pradesh and Telangana, involving techniques like slash and burn.

What is the Rythu Bandhu scheme?

- The Rythu Bandhu scheme is a program implemented by the **Telangana government**.
- The term "**Rythu Bandhu**" translates to "**Friend of Farmer**" in English.
- The scheme provides **financial assistance** to land-owning farmers in Telangana.
- The support is given at the beginning of the **crop season** through direct benefit transfer.
- The announcement of the Rythu Bandhu scheme was made by the **Chief Minister of Telangana in February 2018**.
- This scheme is the first of its kind in India, as it **directly transfers cash to farmers as an investment support**.
- The objective of the scheme is to alleviate the financial burden on farmers and provide them with necessary funds for agricultural activities.

10. Agriculture Minister Narendra Singh Tomar launched PM Kisan mobile app with face authentication feature (June 23, 2023)

Agriculture-Minister-Narendra-Singh-Tomar-launched-PM-Kisan-mobile-app

On 22 June 2023, Agriculture Minister Narendra Singh Tomar launched the PM Kisan mobile app with a face authentication feature for e-KYC.

An Overview of the News

- The app allows remote farmers to complete the KYC process by scanning their face, **without the need for OTP or fingerprint verification**.
- The scheme is comprehensive and ambitious and the central government in collaboration with the states can **provide installments to around 8.5 crore farmers after completing their KYC**.
- PM Kisan Yojana is one of the largest **DBT schemes in the world**, which provides **direct transfer of six thousand rupees per year to farmers in three installments**.
- So far, more than **11 crore farmers have received a total transfer of Rs 2.42 lakh crore through PM Kisan Yojana**.

PM Kisan Scheme:

- **Pradhan Mantri Kisan Samman Nidhi (PM KISAN)** is an initiative of the Government of India.
- The objective of this scheme is **to provide minimum income support to the farmers.**
- Farmers can receive up to **₹6,000 (US\$75) per year** through this program.
- The announcement about PM KISAN was made on **1 February 2019 by Piyush Goyal** during the **Interim Union Budget 2019 of India.**
- The primary objective of PM KISAN is **to reduce the financial burden faced by the farmers and support their livelihood.**

What is e-KYC?

- It is the **digital verification** of the identity of individuals or entities.
- It uses the **internet or digital platform for identity verification.**
- Verification of ID and address proof documents is done using special systems.
- The information provided is cross-checked with government databases such as the passport database.
- E-KYC simplifies the verification process, thereby saving time and cost.
- This improves accuracy and reliability, reducing the risk of fraud and money laundering.