

# WELFARE **PUSH** FOR VIKSIT **BHARAT**



PERFORM, **REFORM** & TRANSFORM

## REFORM I



The 'Digital India'  
Revolution

## REFORM II



Trishakti of Jan Dhan,  
Aadhaar and Mobile

## REFORM III



Pradhan Mantri Awas Yojana:  
A Door to Dignity

## REFORM IV



Jal Jeevan Mission: The goal  
of 'Har Ghar Jal'

## REFORM V



Ujjwala Yojana: Ensuring a  
Smokeless Kitchen

## REFORM VI



Beti Bachao, Beti Padhao:  
Protecting the Girl child

## REFORM VII



Ayushman Bharat Yojana –  
Ensuring Universal  
Healthcare

## REFORM VIII



Goods and Services Tax  
(GST): Simplifying Taxes

## REFORM IX



Ease of Business: From  
Red Tape to Red Carpet

**REFORM I**  
**THE 'DIGITAL INDIA'**  
**REVOLUTION**





## THE 'DIGITAL INDIA' REVOLUTION

- 01 Digital reforms in the day-to-day governance
- 02 Efficiency, effectiveness, transparency & accountability in government system
- 03 Delivery of services directly to beneficiaries in a corruption-free manner
- 04 Effective feedback and opportunities for local data analysis
- 05 Changed perceptions and expectations; a boost to aspirations
- 06 India begins to utilise technology to transform citizens' lives; Tech as a public good

## Challenges India faced before the advent of Digital Revolution

Low  
Internet  
Penetration

Growing  
Disparity

Substantial  
lag in  
delivery of  
services

Limited reach,  
Curtailed coverage  
resulting inefficient  
governance

Transparency  
and  
accountability missing



# INDIA – LEVERAGING TECHNOLOGY AS A DIGITAL PUBLIC COMMODITY

**1000 Crore+** UPI-based digital payments made every month



**8.89 Crore+** applications verified over National Scholarship Portal



**627 Crore+** documents delivered digitally through DigiLocker



**5 Lakh+** common service centers providing digital facilities



**7.18 Crore+** life certificates issued through e-Jeevan Pramaan



**1.79 Crore +** farmers have registered on the e-NAM platform



**2 Lakh+** gram panchayats connected by laying optical fiber under BharatNet



## REFORM II

# JAM TRINITY – JAN DHAN, AADHAAR & MOBILE

*A New Paradigm of Governance*



JAM



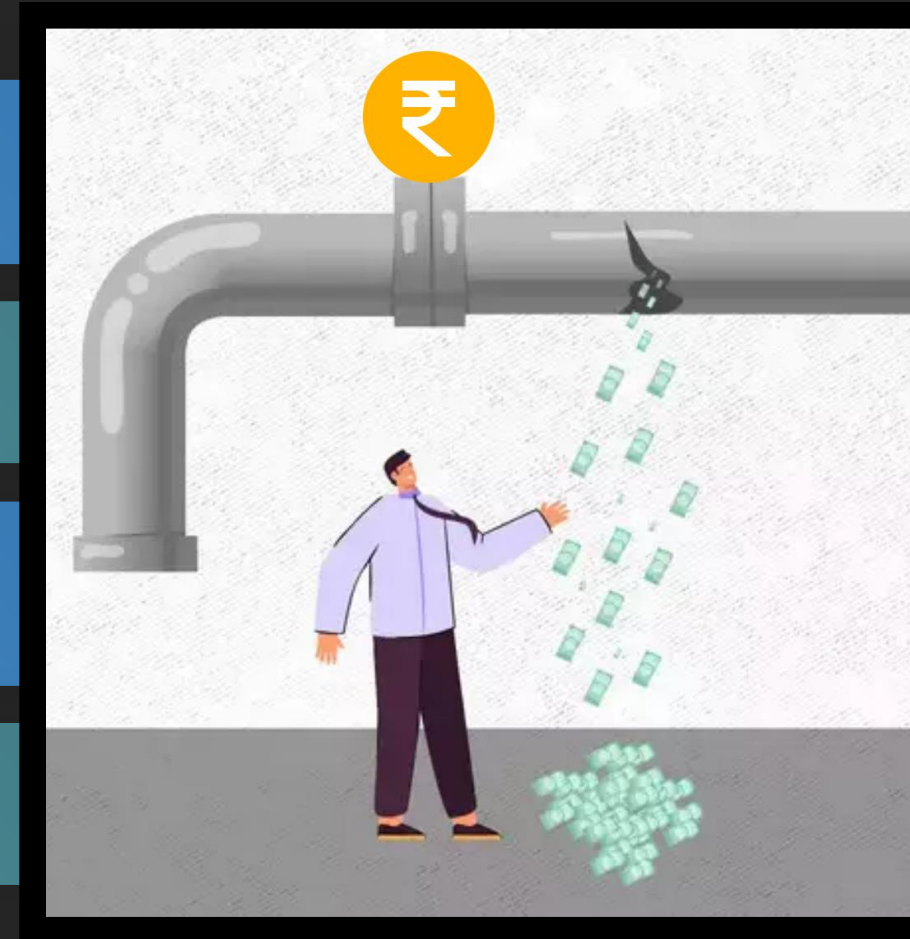
## Challenges faced by India before 2014

Cash-dependent society

Interference from middlemen, benefits not reaching the intended beneficiaries

Huge amounts of leakage through the public delivery system

Middle men inducing corruption and mismanagement undercutting growth





# TRISHAKTI OF JAM

## NEW ECONOMY FOR NEW INDIA



✓ **50 Crore+** people banked under Jan Dhan – world's largest financial inclusion scheme

✓ **137 Crore+ Aadhaar** – world's largest Digital Identity Programme

✓ **114+ Mobile Connections** – making India the world's largest connected democracy

✓ **Laid the foundations of Digital India** – Government services are made available directly to the citizen

✓ **Led to Direct Benefit Transfer (DBT)** – the world's largest social benefits transfer program

✓ **At the core of India's transformed digital payment landscape – UPI**



# PM JAN DHAN YOJNA

## Key Achievements of PMJDY



**Over 55%** PMJDY Accounts Issued to **Women**

**50.34 Cr +** Beneficiaries banked under PMJDY since inception, as a mission for **Har Ghar Bank Account**

**Financial Inclusion** Accounts with **Balance of Rs 2 Lakh Crore+** under Jan Dhan Yojana bringing the **unbanked under financial inclusion.**

**27 Cr +** Jan Dhan bank accounts empowering women under PMJDY.

**34 Cr +** Accounts opened in **Rural Areas** (accounting for **two out of every three accounts**)

**34 Cr +** RuPay debit card issued to beneficiaries

**32.75 Lakh Cr +** Worth of Benefits transferred Directly into Beneficiary Account with

# EPOCH-MAKING

## IMPACT OF JAM TRINITY

- ✓ Removal of fake beneficiaries and plugging of leakages
- ✓ Financial disbursement directly to beneficiary accounts, removing middlemen
- ✓ Played a significant role in curbing corruption
- ✓ Helped realize the dream of Minimum Government, Maximum Governance





## REFORM III

# PRADHAN MANTRI AWAS YOJANA

*A door to dignity*



## Challenges faced by Common Indian people before 2014

Crores of people lived in huts or shacks in conditions beneath human dignity

For almost 70 years, there was only a marginal improvement in housing for poor

Indira Awaas Yojana, launched in 1996 was riddled with design flaws, leakages, favouritism and corruption





# PM AWAAS YOJNA (PMAY)

## 5 Key Achievements of PMAY



4 Cr	Houses completed under PMAY (at more than 10,300 houses per day)
33.3 Lakh	Average houses constructed per year from 2015-16 to 2023-24
77%	Target achieved by Major States
<b>Gender Inclusion</b>	70% houses been constructed in the name of women compared to men
<b>Caste Inclusion</b>	18%, 21% and 12% house constructed for ST, SC and minorities respectively

## Transitioning from conventional method to Technology Driven Solutions

### 2014

	Housing schemes focused on rural housing, like the Indira Awaas Yojana (IAY).
	Beneficiaries were primarily Below Poverty Line (BPL) with little focus on other categories as well as minorities.

### Now

	PMAY includes both urban and rural components, ensuring a comprehensive approach to housing.
	PMAY introduces new categories- Economically Weaker Section (EWS), Lower Income Group (LIG), Middle Income Groups (MIG-I and II) making it more inclusive.



## PRADHAN MANTRI AWAS YOJANA

FULFILLING THE ASPIRATIONS OF THE POOR

- ✓ A **Direct Benefit Transfer (DBT)** is made to the beneficiary's bank account
- ✓ **69%** of the houses solely or jointly owned by women
- ✓ All houses constructed have facility of toilet, kitchen, electricity and water
- ✓ PRADHAN MANTRI AWAS YOJANA has turned the DREAM of owning a home into a REALITY for the poor

### Number of houses constructed by socio-religious category; 2016-23

- ✓ **18% (43 Lacs)** houses constructed for STs
- ✓ **12% (27 Lacs)** houses constructed for Minorities
- ✓ **21% (48.5 Lacs)** houses constructed for SCs
- ✓ **49% (1.15 Cr.)** houses constructed for Others



Har Ghar Jal  
Jal Jeevan Mission

## SECTION IV

# JAL JEEVAN MISSION

*Realizing the goal of 'Har Ghar Jal'*



# JAL JEEVAN MISSION

REALIZING THE GOAL OF  
'HAR GHAR JAL'

In 2019, out of about **19.32 crore** families in rural areas, **only 3.23 crore (17%)** had tap water connection

Jal Jeevan Mission (JJM) launched to provide nearly **16 crore** additional households with tap water by 2024

JJM already reached a milestone of providing about **12.97 crore** (67.5%) rural households with tap water connections (as on 01.09.2023)



## 6 HAR GHAR JAL States

Haryana, Telangana, Gujarat, Punjab, Himachal Pradesh and Goa; and 3 UTS – A&N Islands, D&N Haveli & Daman & Diu and Puducherry have provided **100% tap water coverage to**

# JAL JEEVAN MISSION

## KEY ACHIEVEMENTS OF JJM

9.9 Cr Rural households with more than 40 Cr. people benefitted under Jal Jeevan Mission (Har Ghar Jal)

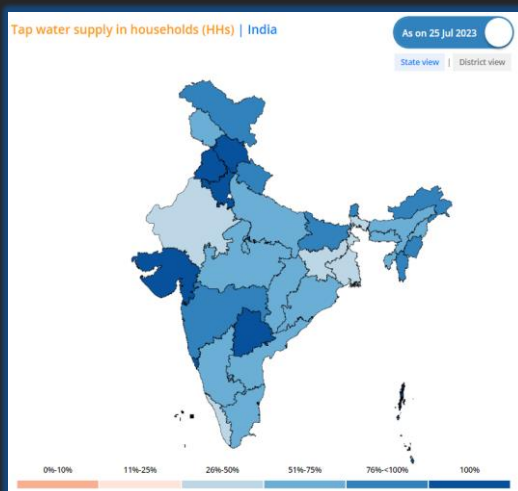
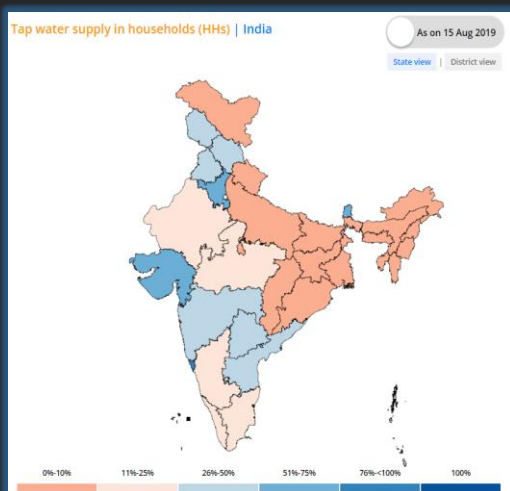
13 Cr Rural tap connections till August 2023

100% Coverage under Har Ghar Jal se Jal, for 9 States and UTs



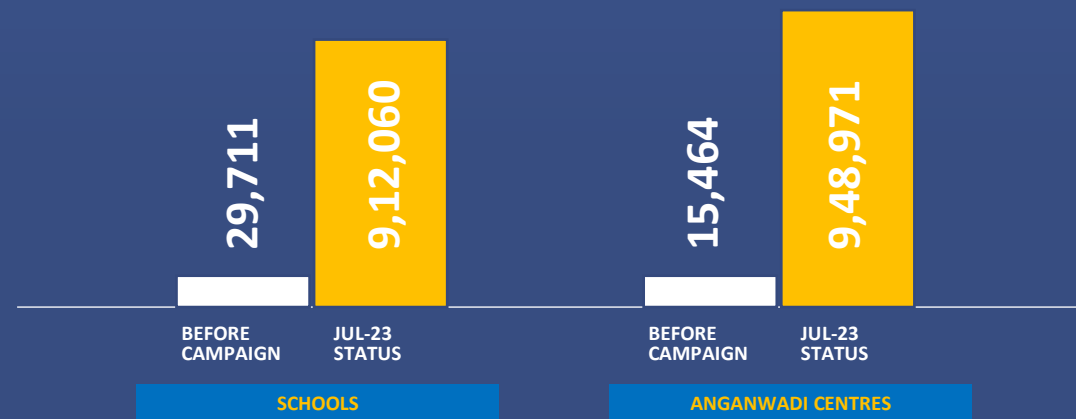
# HAR GHAR JAL

## PROGRESS OF TAP WATER CONNECTIONS



**9.6 Crore** additional households provided with tap water connection since launch of the Mission

## PROGRESS OF PIPED WATER CONNECTIONS IN SCHOOLS & ANGANWADI CENTRES





## SECTION V

# UJJWALA YOJANA

*Ensuring a 'Smokeless Kitchen'*



# UJJWALA YOJANA

## ENSURING A SMOKELESS KITCHEN



About **100 million** households in India used traditional fuels such as firewood, dried cow dung etc. which contain particulate matter and harmful chemicals causing respiratory illness

Free LPG connections to **9.6 crore women** from BPL households

Freedom from respiratory and air-pollution-related diseases like bronchitis, asthma, etc

Reduction in emissions of pollutants like methane, black carbon, etc

Reduced drudgery in collection of fuel for cooking, opening up opportunities for engagement in productive activities



# PM UJJWALA YOJANA

## Key Achievements of PMUY

9.6 Cr +

LPG Connections released, ensuring kitchens are smoke-free

100%

LPG Coverage in 2022 (from 62% in 2016)

Empowering Women

Lessened the burden of Women involved in unorganized sector and made more productive

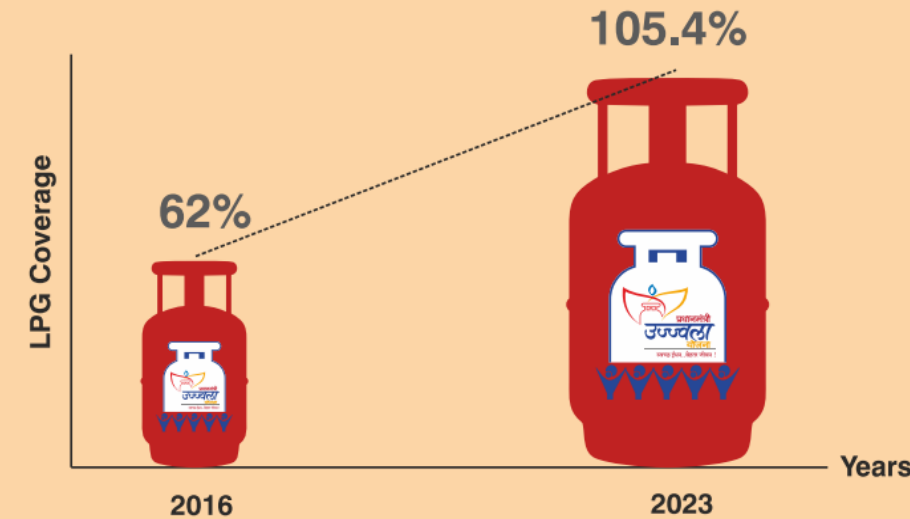
## Key Insights

Beneficiaries based on social category and Literacy Level

Women from marginal groups were more benefited

Maximum benefited from illiterate group

Beneficiaries across occupation and income groups



**REMARKABLE GROWTH IN  
LPG COVERAGE ACROSS  
INDIA**

# SECOND ORDER & THIRD ORDER IMPACT

## Government Initiatives

### PM JANDHAN YOJANA

50 crore + accounts with average saving of 2 lakh crore

### PM AWAS YOJANA

4 crore houses

### PM UJJWALA YOJANA

9.6 crore LPG connections, additional 75 lakh sanctioned

### JAL JEEVAN MISSION

13 crore + house holds with water connection

## Second Order Impact

4-fold growth in Average balance & increased digital payments

Over 6.3 crore direct and indirect jobs created.

Subsidy enables saving. Women health improves

Schools and Anganwadis receive tap water, increasing admissions.

## Third Order Impact

Poor's dependence on government reduced.

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Once considered liability, poor now part of growth of economy.

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Rise of an Aspirational New India

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Increased sense of Security, better health outcomes



**REFORM VI**  
**BETI BACHAO,**  
**BETI PADHAO!**

*Protecting & Empowering the Girl Child*

# BETI BACHAO, BETI PADHAO.

*Protecting & Empowering the Girl Child*

Census, 2011 showed a significant declining trend in Child Sex Ratio (CSR), from 976 in 1961 to 918 in 2011, leading to an alarming situation

Out of 640 districts, CSR has declined in 429 districts (2/3 of the country).

244 districts were below the national average of 918

Beti Bachao, Beti Padhao Scheme launched by PM Modi to address the declining Child Sex Ratio (CSR) and related issues

Out of 640 districts, 429 districts have shown improvement in Sex Ratio at Birth







**Securing the Future for the Girl Child**

**3.5 crore+**

**Sukanya Samriddhi Accounts Opened for Girls**

An important pillar of the Beti Bachao, Beti Padhao initiative, these SSA accounts currently hold savings of Rs. 1.75 lakh crore+

Reversing the  
Downward Trend  
in Sex Ratio

**Beti Bachao  
Beti Padhao**  
makes a difference

Year	Sex Ratio
2001	933
2011	943
2022	1,020





## BETI BACHAO. BETI PADHAO

### KEY ACHIEVEMENTS

01

Percentage of institutional deliveries have shown an improvement from 87% in 2014-15 to 94.8% in 2020-21

02

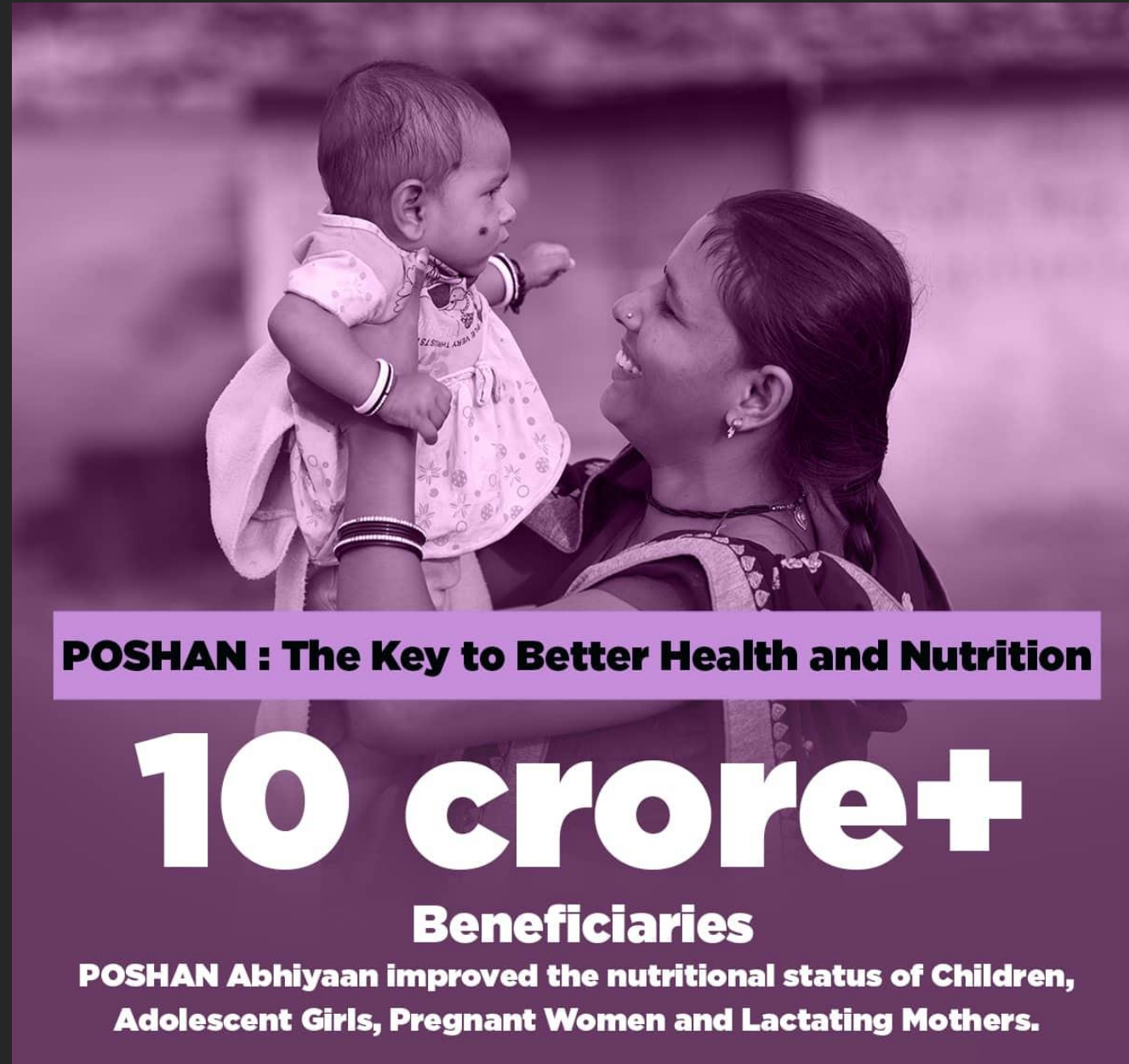
Under-5 Child Mortality (Female) reduced from 45 (2014) to 36 in 2018

03

Percentage of First Trimester ANC Registration increased from 51% in 2014- 15 to 73.9% in 2020-21

04

The gross enrolment of girls in higher education increased by 18% from 2015 to 2020



**POSHAN : The Key to Better Health and Nutrition**

# 10 crore+

## Beneficiaries

**POSHAN Abhiyaan improved the nutritional status of Children, Adolescent Girls, Pregnant Women and Lactating Mothers.**



**REFORM VII**  
**AYUSHMAN BHARAT**  
**YOJANA**

*Ensuring Universal Healthcare*

## Challenges faced by India before 2014

Sectoral and segmented approach to healthcare delivery

Limited focus on preventive care and wellness

Limited availability of medicines; poor adherence to treatment

No access to telehealth

Out-of-Pocket medical expenditure a severe economic burden for poor



# AYUSHMAN BHARAT YOJANA

## A SILENT REVOLUTION IN HEALTHCARE

- Health cover of **Rs. 5 lakh** per family per year
- **5.47 crore+** people treated free of cost
- **27,700+** hospitals empaneled

**AB-PM JAN  
AROGYA  
YOJANA**



**AB-Health  
& Wellness  
Centres**

- **1.61 lakh+** Health & Wellness Centres operationalized

- **178 Crore+** cumulative footfall

- **87 Crore+** screening of Non-communicable diseases

- **43 crore+** health accounts created
- **29.9 crore+** health records linked
- **2.16 lakh+** health facilities registered

**AB-Digital  
Mission**

**AB-Health  
Infrastructure  
Mission**

- **Rs 64,180 crore** sanctioned for the period of 2021-26

- **Integrated Public Health Labs** in all districts

- **22 AIIMS** now approved, **15** since 2014



# **HOLISTIC REFORMS LEAD TO DECLINE IN MULTIDIMENSIONAL POVERTY**

**3.38 Percentage points decline in urban poverty from 8.65% to 5.27%**

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**13.5 Cr People escaped multidimensional poverty between 2015–21: NITI Aayog**

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**9.89 Percentage points decline in number of India's multidimensionally poor from 24.85% in 2015–16 to 14.96% in 2019–21**

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**13.31 Percentage points decline in rural poverty from 32.59% to 19.28%**



## REFORM VIII

# EMPOWERING THE MOST VULNERABLE

*Dignity and Security for Poor, Strength for the Nation*



# PM GARIB KALYAN ANNA YOJANA (PM-GKAY)

## Key Achievements

**80 Cr+**

Citizens provided free foodgrains under Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY), making it **the world's largest food security programme**

**Food  
Security**

During the COVID-19 pandemic, the government provided additional food grains and pulses to PDS beneficiaries to **ensure food security during lockdowns.**

**Rs. 3.9  
Lakh Cr+**

Total financial implication to ensure **India's most vulnerable did not go hungry** during the COVID-19 pandemic

**1,118 LMT** Foodgrains allocated under PM-GKAY





# SWACHH BHARAT MISSION

## Swachh Bharat Mission (Gramin)



**All the villages** in the country declared themselves **ODF** by 2<sup>nd</sup> October 2019.



**11 crore+ toilets** acting as a **torch bearer** for **changing mindsets in rural sanitation**



**2,30,000+ villages with Solid Waste Management**



**100%** rural sanitation coverage



More than **4.4 lakh villages** now **ODF+**

## Swachh Bharat Mission (Urban)



**4,355 cities** declared **ODF** out of which **92% are ODF Verified**



**3,547 (75%)** and **1,191 (25%)** certified as **ODF+** and **ODF++** respectively



**1.5 Lac units** of waste **generated**, out of which **75% is processed** (of which **77% is collected**)



**6.36 Lakh Community and Public Toilets** constructed



**63 Lakh Individual Household Latrine** constructed



## SECTION IX

# AN ENCOURAGING BUSINESS ECOSYSTEM

*From Red Tape to laying the Red Carpets*

## ISSUES THAT PLAGUED INDIAN BUSINESSES BEFORE

Uncertainty

Corruption

Lack of  
Innovation

Minimal Manufacturing

High Tax Rates

Compliance

Red Tape



# GST: A PRO PEOPLE REFORM

## TRANSFORMING THE ECONOMY

- Subsumed 17 large taxes and **13 cesses**
- Uniform tax rates across the country - India turned into one market
- Elimination of multiplicity & tax cascading
- Aggregate savings of **4%** on monthly household expenses
- Tax base has doubled from **66 lakh to about 1.4 crore**
- Benefited consumers, manufacturer traders, service providers and exporters



## A BOON TO LOGISTICS

- Ended long queues of trucks at highway toll plazas
- Nakas, notorious for corruption and slowing goods' movement disappeared
- Improvement of **30% +** in transport time
- Millions of litres of fuel saved
- Need for separate warehouses in every state done away

# MUDRA & STAND-UP INDIA: SELF-EMPLOYMENT FOR SELF-RELIANCE

## Key Achievements of MUDRA

**43.18 Cr** Loans sanctioned to borrowers

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**Rs. 24 Lakh Cr+** Amount sanctioned to borrowers

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**Empowering Women** Around **70%** loans sanctioned to women

## Key Achievements of Stand-Up India

**2 Lakh+** Loans sanctioned to borrowers

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**Rs. 45,000 Cr+** Amount sanctioned to borrowers

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**Empowering Women** Around **80%** beneficiaries are women



# ATMANIRBHAR NIDHI YOJANA (PM-SVANIDHI)

## Key Achievements Of PM-SVANIDHI

47.6 Lakh + Beneficiaries under PM-SVANIDHI scheme

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Rs. 8,255 Cr+ Amount of loan disbursed under the scheme

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15.79 lakh+ Women beneficiaries under the scheme



# DEENDAYAL ANTYODAYA YOJANA (DAY) – IMPROVING RURAL AND URBAN LIVELIHOOD

## Key Achievements of DAY-NRLM

9.36 Cr Women mobilised from rural household

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86.18 Lakh SHGs formed

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Rs. 6.8 lakh Cr Bank credit disbursed to SHGs

## Key Achievements of PM-NULM

14.51 lakh Urban poor imparted skill training

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7.71 lakh Urban poor placed under self and/or wage employment

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8.34 lakh SHG's formed



# 10 TRANSFORMATIVE REFORMS IN LAST 10 YEARS

₹ 2.5 lakh crore transferred directly to the bank accounts of farmers, under PM KISAN

15 crore+ teleconsultations provided through e-Sanjeevani

3 crore+ women enrolled under Pradhan Mantri Matru Vandana Yojana

₹ 31 lakh crore transferred directly into bank account of beneficiaries through DBT

42 crore+ loans have been disbursed under the MUDRA Yojana

4.2 crore+ pregnant women examined under Pradhan Mantri Surakshit Matritva Abhiyan

2.86 crore households electrified under the SAUBHAGYA scheme

₹ 5 lakh crore+ cumulative procurement value on GeM

11.7 crore toilets through Swachh Bharat taking rural sanitation coverage to 100%

India's 1st National Sports University inaugurated in Manipur. Major Dhyan Chand Sports University coming up in Uttar Pradesh

