

Social Protection Schemes for Girls and Young Women Sponsored by Govt. of India

1. Beti Bachao Beti Padhao Scheme

What is the scheme?

The Beti Bachao Beti Padhao Scheme ensures survival, protection and education of girl children. The scheme aims to address issues of the declining sex ratio over the past few years, create social awareness and enhance the efficiency of welfare services developed for girls.

Protection and aid provided through the scheme:

- (i) Prevent gender biased sex selective elimination;
- (ii) Ensure survival & protection of the girl child
- (iii) Ensure education and participation of the girl child.

The special interesting feature of this account is higher interests will be given and the rate can also be increased in the future. A minimum deposit of account is Rs 100 per year (it is Mandatory) otherwise the account will be closed

Beneficiaries of the scheme: Who are entitled to it?

The Beti Bachao Beti Padhao Scheme is applicable to the whole country. However, to ensure maximum reach, this scheme is divided into 3 groups. These are -

- Primary Group (young and married couples, pregnant mothers and parents)
- Secondary Groups (the youth of India, adolescents, in-laws, doctors, private hospitals, nursing homes, diagnostic centres)
- Tertiary Groups (general people of the country, religious leaders, voluntary organisations, frontline workers, officials, media and women SHGs Sector)

Management

- National Level maintain by National Task Force Secretariat MWCD
- State level managed by State task force Secretariat
- District level managed by District collector

Implementation

- A family with a girl child (Indian) below 10 years of age is eligible.
- A family with a girl child must have a Sukanya Samriddhi Account (SSA) opened in any nationalised bank.

Application procedure (with reference to authorities)

1. Applicants need to visit any bank branch or post office where this scheme is available
2. Then collect the [application](#) form for Beti Bachao Beti Padhao Scheme/Sukanya Samriddhi account (link has the attachment of the application)
3. Fill the form manually and attach all the required documents
4. Submit that form to the concerned officer in bank¹/post office
5. Under this scheme, account should be open for the name of Girl child
6. You can easily transfer the BBBP account from one bank to another bank or bank to post officer or vice versa
 - The required documents are:

¹ I have attached the banks that are offering this scheme after the application

- Birth Certificate of the girl child
- Passport size photograph
- Proof of Identity of the Parents (Aadhaar Card, Ration Card, etc.)
- Proof of Address (Passport, utility bills like water, driving licence, telephone, electricity etc.)

Application to be sent to the District Task Force (DTF) headed by Collector/ Deputy Commissioner

Banks offering the BBBP Sukanya Samriddhi scheme:²

1. Axis Bank
2. Punjab National Bank
3. Canara Bank
4. Union Bank of India
5. ICICI Bank
6. Central Bank of India
7. IDBI Bank
8. Canara bank
9. Indian Bank
10. Dena Bank
11. State Bank of India
12. State Bank of Bikaner & Jaipur
13. State Bank of Patiala
14. State Bank of Mysore
15. State Bank of Travancore
16. State Bank of Hyderabad
17. Bank of Maharashtra
18. Punjab & Sind Bank
19. Indian Overseas Bank
20. UCO Bank
21. Bank of India
22. Bank of Baroda
23. Vijaya Bank

2. One Stop Centre Scheme

What is the scheme?

It is a centrally sponsored scheme and is funded through the Nirbhaya fund. State governments receive 100% central assistance to protect women affected by violence (gender-based such as acid attacks, rape, and sexual harassment) in public and private spaces. This scheme facilitates emergency (medical), legal aid and counselling, non-emergency services under one roof to combat all forms of violence against women.

Protection and aid provided through the scheme:

The scheme aims to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/case management, psychosocial counselling, and temporary support services to women affected by violence.

² This list is not completely exhaustive, but it covers the main banks used in India. For more information either contact the bank and ask them for if they offer Sukanya Samriddhi provisions.

Beneficiaries of the scheme: Who are entitled to it?

All women affected by violence, irrespective of class, caste, region, religion, marital status or sexual orientation, can get benefits under the One Stop Centre Scheme. This includes girls below the age of 18, who further receive care from Juvenile Justice Act (2002) and POSCO Act (2012)

Management

Once the complaint is registered (be it SMS or internet), a text message will reach DPO/PO/CDPO DYSP /CMO /SHO/ DM/ SP/PO of the district/area as per requirement. Also, if the victim comes in person to register an application or any other person comes on her behalf, the case details will be updated in a system, and a Unique ID will be generated.

Application procedure (with reference to authorities)

Since this is a different kind of scheme (which provides shelter, medical assistance, etc.), there is no such specific application process.

However, women affected by violence can reach for help by any of the following methods,

1. By communicating by own self
2. Through women helpline and other emergency response helpline
3. Through any person, i.e., public servant (as defined under section 21 of Indian Penal Code, 1860), friend, NGO, relative, volunteer

3. Women Helpline Scheme

What is the scheme?

Women Helpline Scheme intends to give 24x7 emergency responses to women affected by violence in private or public spaces. The universalisation of women helpline numbers has been done in every State and Union Territory through a single toll-free number (181) that provides immediate support to women nationwide. Further, this scheme creates awareness about women empowerment schemes and programs.

Protection and aid provided through the scheme:

- The Women Helpline (181) provides 24 hour emergency response to all women affected by violence both in public and private sphere.
- All the existing emergency services such as:
 - Police (100)
 - Fire (101)
 - Women helpline (1091)
 - Hospital/ Ambulance (102)
 - Emergency Response Services (108)
- NALSA Helpline for Free Legal Service (15100) and Child helpline (1098) would be integrated with this women helpline. T

Beneficiaries of the scheme: Who are entitled to it?

Any women or girls facing violence or willing to know about various women related schemes or programs

Management and Implementation:

Women and Child Development Ministry (no specific breakdown)

Application procedure (with reference to authorities)

Women suffering from violence in public and private spaces can contact for instant help or rescue through the following ways,

- **Step-1:** Telephone (mobile phones through calls, mobile apps and fax messages, SMS/text messaging, landlines)
- **Step-2:** Internet (emails, social networking sites such as web page, Facebook, Twitter, MyGov.in, etc. web-posts, web-interface)

In this service, a victim's number is tracked or located. If a call gets disconnected or interrupted while a victim is stating her issue due to being sick or disabled, emergency services will reach there (by tracking address) immediately.

4. UJJAWALA: A Comprehensive Scheme for Prevention of trafficking and Rescue, Rehabilitation and Re-integration of Victims of Trafficking and Commercial Sexual Exploitation

What is the scheme?

This scheme prevents trafficking of women and children for commercial sexual exploitation through social mobilization and involvement of local communities by establishing awareness generation programmes and generating public discourse through workshops/seminars and such events and any other innovative activity.

Protection and aid provided through the scheme:

1. Prevention
2. Rescue
3. Rehabilitation:
 - 3.1 Setting up of Protective and Rehabilitative (P&R) Homes - The P&R Homes would be set-up by the agency.
 - 3.2 Basic amenities - to provide basic amenities such food, clothing and other items of personal use.
 - 3.3 Medical Care - This Scheme would provide Doctor's fee, cost of medicines, hospitalization, appropriate linkages to de-addiction centres. Since the victims of trafficking undergo immense psychological trauma, professional counselling services would be provided through a qualified clinical psychologist and psychiatrist.
 - 3.4 Legal Aid- As victims are the main witnesses against the trafficker/pimp/perpetrator, or to claim their right to property, marital rights, divorce, maintenance and custody of children, they will need to be provided with legal aid which would include court work and documentation relating to the victims court case.
 - 3.5 Administrative Costs - To support small contingencies arising out of the project.
 - 3.6 Education - As a large proportion of the rescued victims are children, they will need to be inducted in to the formal or open school system, for which some expenditure on text-books, notebooks
 - 3.7 Vocational Training and Income generation activities - in order to completely rehabilitate the victim it is necessary to provide alternate livelihood options. Therefore, support for vocational training is provided
4. Re-integration
5. Repatriation

Beneficiaries of the scheme: Who are entitled to it?

- Women and children who are vulnerable to trafficking for commercial sexual exploitation.
- Women and children who are victims of trafficking for commercial sexual exploitation.

Management & Implementation:

Supported by National Govt. implemented by states through NGO. State Govt. intimate National Govt. (Jt. Secretary -MWCD) about its new requirements

Application procedure (with reference to authorities)

The application should be submitted to the State Government concerned or the Officer authorized by the State Government concerned. The application is submitted through an organization, which must have adequate experience of working on social defence, trafficking, dealing with women & children in need of care and protection, children in conflict with law, etc.

5. Working Women Hostel

What is the scheme?

To promote safe accommodation and environment for working women and provide daycare facilities for their children, the Government of India has introduced the 'Working Women Hostel Scheme'. Through this women empowerment scheme, the Government provides grant-in-aid for construction and new hostel buildings and extension of an existing building in rented premises.

Protection and aid provided through the scheme:

Promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunity for women exists.

Beneficiaries of the scheme: Who are entitled to it?

- Working Women (single, widowed, married, divorced, separated).
- Girls up to the age of 18 years and boys up to the age of 5 years, accompanying working mothers will be provided accommodation.
- Women who are under training for job provided the total training period does not exceed one year
- This scheme provides a particular preference for working women belonging to the disadvantaged sections of society.
- The Scheme guidelines also provide for the reservation of seats for physically challenged beneficiaries.
- The consolidated gross income per month should not cross the limit of ₹ 50,000 in the metropolitan city and ₹ 35,000 in other cities.

Management and Implementation:

- (i) State Govt. (Multisectoral) Implemented under the Centrally Sponsored Umbrella Scheme namely, Mission for Protection and Empowerment for Women with 100% financial assistance for District Level component of the scheme.

Application procedure (with reference to authorities)

- Step-1: Approach the WCD department of your concerned state.

- Step-2: Collect the application form and fill it in with the correct details.
- Step-3: Submit the application form and other essential documents:
 - The documents may vary from state to state, but they commonly entail:
 - Duly fill-in application form
 - A certificate from the employer with all the details of the gross salary, including allowances.
 - Medical Certificate from a registered practitioner
 - Identity Proof (PAN/Driving Licence/Pass Port/ Any other valid document issued by Government)
 - Passport-size photographs

6. SWADHAR Greh (A Scheme for Women in Difficult Circumstances)

What is the scheme?

SWADHAR Greh, one of the Government schemes for women's empowerment in India, aims to provide shelter, food, clothing, social, economic and health security. This scheme provides legal assistance to women and helps them take initiative for readjusting in societies.

Protection and aid provided through the scheme:

1. Temporary shelter/ accommodation with the provision of food, clothing, medical facilities etc.
2. Vocational and skill up gradation trainings for economic rehabilitation of such women.
3. Counselling, awareness generation and behavioural trainings
4. Legal aid and guidance

Beneficiaries of the scheme: Who are entitled to it?

- Women who are deserted and do not have any economic and social support.
- Homeless women (who survived natural calamity but do not have economic support)
- Women prisoners (released but do not have a family)
- Trafficked women or girls rescued or esced from a brothel
- Women suffering from AIDs, HIV

Management Implementation

Central Government (MWCD) provides 100 percent funding as Grant-in-aid to the implementing agencies

Application procedure (with reference to authorities)

- Step-1: Visit the nearest Gram Panchayat, municipal corporation office.
- Step-2: Collect the application form and fill it in with important information.
- Step-3: Submit the duly filled application form along with other documents.
- Step-4: A specialized interview is taken by a counsellor is recorded to assist her in overcoming the initial trauma as well as to identify her suitability of services available at Swadhar Greh as per needs of the victim.

If post diagnosis, it is found that facilities provided at the Swadhar Greh, are suited to meet the needs of the victim, the applicant may be admitted and provided services for rehabilitation.

7. NARI SHAKTI PURASKAR

What is the scheme?

This scheme appreciates and provides reverence to recognize the efforts made by women & institutions in rendering distinguished services for the cause of women, especially vulnerable and marginalized women, hereby announce national level awards for conferring on eminent women, organisations and institutions.

Aid provided through the scheme:

- i. Certificate and a cash award of two lakh rupees each for Institutional category.
- ii. Certificate and a cash award of one lakh rupees each for individual category.

Beneficiaries of the scheme: Who are entitled to it?

- Awards are open to all Indian organizations and institution and individuals without any distinction on the ground of race, caste or creed.
- In case of individual category, the awardee must be above 30 years of age on 1st January of the year for which the award is to be given.
- For institutional category, the applicant should have worked in the relevant field for at least last 5 years and she should not have been a recipient earlier of the award.

Application procedure (with reference to authorities):

Nominations shall be invited from

- a. State Governments, UT, Central Ministries/Departments.
- b. NGOs, University/ Institution, private, public sector undertaking (PSU) working for empowerment of women through state/ central Govt./ Ministry/concerned dept.

8. Mahila Police Volunteers

What is the scheme?

This central government-sponsored scheme aims to create a link between police authorities and local communities to ensure police outreach on crime cases. This scheme works to create a safe woman-friendly environment and encourages women to join the police force.

Protection and aid provided through the scheme:

- i. Create awareness of existing services available for women & children (e.g. One Stop Center, Short Stay Home, Police Helpline 100, Women's Helpline 181 etc.
- ii. Inform police personnel about any unpleasant behavior/untoward incidences against women and girls.
- iii. Act as an additional intelligence collection unit of the area regarding all issues pertaining to women.
- iv. Report incidences of missing children, violence against women, child marriage, dowry harassment, trafficking through 1098 or through local Police.

Beneficiaries of the scheme: Who are entitled to it?

These requirements are for anyone who wants to volunteer as a Mahila Police volunteer.

- Women applicants' age must be 21 years.
- Women applicants must have a 12th-grade certificate.

- She should belong to the same geographical area (where she is applying for the scheme) and must know the local language.
- She should not have any criminal record.
- She should not be a member of any political party.

Management & Implementation:

State Govt. under the supervision of the Dist. Superintendent of Police in each district.

Application procedure (with reference to authorities)

At the district level, the Superintendent of Police and the General Director of the State conduct the selection process.

The first step to applying correctly for this women empowerment scheme in India is approaching the concerned authority. The notice will be issued in offices including Local Thana, Police Chowki, PS/OP/DySP/SP Offices, DM Office, Panchayat Office, Accredited Social Health Activist, Municipal Office, Anganwadi Workers (AWWs), Auxiliary Nurse Midwives (ANMs), Publicity through Tehsildar Office, Block Development Officer.

Thereafter, applicants can follow the steps given below -

- Step-1: Collect the application form and submit it to the Superintendent of Police of the area.
- Step-2: The Screening Committee will complete the short-listing process.
- Step-3: Once the short-listing process is completed, the Superintendent of Police will call for an interview of the selected individuals. The Superintendent of Police will issue appointment orders.
- Step-4: Selected candidates have to submit important documents and a Self-Declaration.
 - Identity proof (Aadhar card, voter identity card, PAN Card, driving licence, etc.)
 - Address proof (Aadhar card, valid passport, utility bill, property tax bill, etc.)
 - Bank account details
 - Educational Qualification certificates
 - Passport size photograph
 - Note: The women applicant must not have a default record in any bank

9. Mahila Shakti Kendras (MSK)

What is the scheme?

It aims to provide one-stop convergent support services to women to develop skills, generate employment opportunities, and increase digital literacy. This scheme is operational at multiple levels, such as national level, state level, and district level.

Protection and aid provided through the scheme:

Support services that help women realize the avenues to attain equal access to healthcare, quality education and career guidance by spreading awareness about schemes.

Beneficiaries of the scheme: Who are entitled to it?

Rural women

Management & Implementation

- i. National: Domain experts to support implementation of all women centric Govt. schemes aiming to strengthen the conceptual and programmatic basis through inter-departmental convergence.

- ii. State Resource Centre for Women will provide technical assistance towards implementation of programs, schemes, laws meant for women through effective coordination at the State/UT level.
- iii. District Level Centre for Women will collate information on Govt. programs, schemes and services meant for women including BBBP, One Stop Centre, Women Helpline, Mahila Police Volunteers, Swadhar, Ujjawala, etc.) to cover 640 districts and will serve as a link between village/block and state level.
- iv. MSK activities to be implemented at the GP level, facilitated through Block level centres. These will serve as focal points and will be called MSK – Block Level.

10.NIRBHAYA

What is the scheme?

A dedicated fund called 'Nirbhaya Fund' for implementation of initiatives aimed at enhancing the safety and security for women in the country.

Protection and aid provided through the scheme:

Direct impact on safety and security concerning women through:

- Optimum use of existing infrastructure
- Innovative use of technology
- Provision for real time intervention e.g. CCTVs for women's safety and a real-time monitoring of footage and quick response to any incident that may occur.
- Strict privacy and confidentiality of women's identity & information through placement of CCTVs so as to not compromise women's privacy, protection of video data collected etc.

3 schemes have been implemented by the Ministry of Women and Child Development

1. 'One Stop Centre'
2. 'Universalisation of Women Helpline'
3. 'Mahila Police Volunteer'

Schemes being implemented by the Ministry of Home Affairs are as follows:

1. Emergency Response Support System
2. Central Victim Compensation Fund

Beneficiaries of the scheme: Who are entitled to it?

Women affected by violence both in public and private sphere

Management & Implementation

Managed by the Department of Economic affairs and implemented by MWCD and MHA

Application procedure (with reference to authorities)

Departments of central or state Govt. can formulate proposals and send to MWCD. Dept. can share proposal with regard to their specific sector (e.g. road transport, policing, power etc.)

11. Compensation Scheme for Women Victims/Survivors of Sexual Assault/other Crimes – 2018

What is the scheme?

An interim or final compensation can be provided to the Victim and/or her dependents through SHO of the area before concerned SLSA or DLSA. It shall be submitted in Form 'T' along with a copy of the FIR or criminal complaint of which cognizance is taken by the Court and if available Medical Report, Death Certificate, wherever applicable, copy of judgment/ recommendation of court if the trial is over

Protection and aid provided through the scheme:

The Women Victims Compensation Fund from which the amount of compensation, as decided by the State Legal Services Authority or District Legal Services Authority, shall be paid to the women victim or her dependent(s) who have suffered loss or injury as a result of an offence and who require rehabilitation. There are multiple factors that are considered that change the amount of financial compensation.

Beneficiaries of the scheme: Who are entitled to it?

A woman victim or her dependent(s) as the case may be, shall be eligible for grant of compensation from multiple schemes applicable to her. However, the compensation received by her in the other schemes with regard to Section 357-B Cr.P.C., shall be taken into account while deciding the quantum in the such subsequent application

Management and Implementation

National Legal Services Authority (NALSA)

Application procedure (with reference to authorities)

An application for the award of interim/ final compensation can be filed by the Victim and/or her Dependents or the SHO of the area before concerned SLSA or DLSA. It shall be submitted in Form 'T' along with a copy of the First Information Report (FIR) or criminal complaint of which cognizance is taken by the Court and if available Medical Report, Death Certificate, wherever applicable, copy of judgment/ recommendation of court if the trial is over.

12. Kishori Shakti Yojana

What is the scheme?

A special intervention was devised for adolescent girls using the ICDS infrastructure. ICDS with its opportunity for childhood development, seeks to reduce both socio-economic and gender inequities. The Adolescent Girls (AG) Scheme under ICDS primarily aimed at breaking the inter-generational life-cycle of nutritional and gender disadvantage and providing a supportive environment for self-development.

Protection and aid provided through the scheme:

Under the Scheme, the adolescent girls who are unmarried and belong to families below the poverty line and school drop-outs are selected and attached to the local Anganwadi Centres for six-monthly stints of learning and training activities. The objective of the Scheme is to increase self-confidence, boost morale and give dignity. The primary goal, however, is to improve the nutritional and health status of adolescent girls and promoting self development, awareness of

health, hygiene, nutrition, family welfare and management and promote the decision making capabilities of women.

Beneficiaries of the scheme: Who are entitled to it?

The adolescent girls scheme has been designed to include 2 sub-schemes viz.

- Scheme- I (Girl to Girl Approach) has been designed for adolescent girls in the age group of 11- 15 years belonging to families whose income level is below Rs. 6400/- per annum.
- The Scheme (Balika Mandal) II is intended to reach to all adolescent girls in the age group of 11-18 years irrespective of income levels of the family

Management & Implementation:

National and State

13. Rashtriya Bal Kosh (National Child Fund)

Application form: <https://www.nipccd.nic.in/uploads/page/Application-Form-of-Unnati-Scholarship-Schemepdf-5d740b454d8ce7a8a23c516230879a31.pdf>

What is the scheme?

- Rashtriya Bal Kosh, also known as the National Children's Fund which provides the grant support for the kids through a quicker and proficient transfer of utilization. The aims of this scheme is to enhance the scholarly execution of the youths who are living in the Child Care Institutions (CCIs) that operate according to the Juvenile Justice Act, 2015.
- The Child Care Institutions (CCI) give care and assurance to the vagrants, discovered kids, and support those are in trouble with a decent chance to mould youngsters setting them up for the productive business which leads for prompting quality life in future.
- This programme will empower the youngsters to learn more practical skills which would help their capacity and ability to build up their self-reliance and to go up against the difficulties.
- The scheme aims to make an empowering environment by giving impartial opportunities and further the quest for perfection throughout everyday life.

Protection and aid provided through the scheme:

- For the class IX and X, the amount provided will be Rs. 700/- per month for a child and a child will be receiving a sum of Rs. 16,800/- before completing the class X.
- For the Class XI and XII, the amount will be Rs. 800/- per month for a child and the child will be receiving the Rs. 19200 before completing the class XII.

Beneficiaries of the scheme: Who are entitled to it?

- The applicant must be seeking the scholarship which is sheltered in Child Care Institutions are qualified to apply.
- The CCI ought to be registered under the Juvenile Justice Act 2015 are eligible to apply under this scheme.
- The applicant ought to have the least regular checks around 55% in his/her last examination of the past class.

- The school head will be responsible for the concerned establishments where the tyke is seeking after the examination, they should affirm the enlistment of the understudy and 75% of least participation on a yearly premise to empower arrival of the grant. In the event that the understudy meets all the prerequisite as specified above and didn't secure the location in the legitimacy rundown of 100 understudies, at that point, the permit will not be granted to get the grant.
- The applicants who are seeking their investigation from the 9th standard onwards are eligible to apply for the grant.
- The applicant must possess an [Aadhar](#) to be linked with their bank account in the Nationalized bank.
- The applicant will be getting 50% of total scholarship money in case of girl students.
- The child must not be assisted by any other sources regarding education, on a regular basis.

Management & Implementation

MWCD

Application procedure (with reference to authorities)

The applications for the financial assistance from the National Children's Fund is up to a limit of Rs. 5 lakhs in each case. The application form in the prescribed proforma that is duly completed in all respects to be sent to the below following address:

Secretary-Treasurer, National Children's Fund,
National Institute of Public Co-operation and Child Development,
5, Siri Institutional Area, Hauz Khas,
New Delhi – 110016.

14. Mahila-e-haat

What is the scheme?

Mahila e-Haat acts as an initiating element to provide a web-based marketing platform to women entrepreneurs to directly sell their products to their buyers. It is an online marketing platform for women, where participants can display their products.

Protection and aid provided through the scheme:

- Provides an opportunity for women entrepreneurs to use technology to showcase products that are made/ manufactured/ sold by them.
- Women can also showcase services that are provided by them reflecting creative potential.
- E-Haat requires only the mobile number as the entire business of E-Haat can be handled through mobile by the producer.
- For the facilitation of the buyer and seller, the product along with its photographs, description, cost and mobile number/ address of the producer would be displayed on the E-Haat portal.
- The buyer has the option of approaching the seller physically, telephonically or through Email or other means as convenient to the seller.

Beneficiaries of the scheme: Who are entitled to it and what are the conditions of the eligibilities?

- The applicant has to be Indian women/ women [SHG](#)/ women-led enterprises.
- The applicant has to above 18 years of age.

- The goods and services transacted through this portal have to be legal.

Application procedure (with reference to authorities)

- **Step-1:** Visit the official website of Mahila E-Haat.³
- **Step-2:** Click on 'Join Us'.
- **Step-3:** A new webpage, i.e., Mahila E-Haat initiative registration will open. Fill in the registration form with correct details and submit it to complete the application process.

15. Rashtriya Mahila Kosh⁴

What is the scheme?

Rashtriya Mahila Kosh (RMK), also known as the National Credit Fund for Women (NCFW), is an initiative of the Indian Government that caters to the credit needs of the poor and asset-less women in the informal sector. The autonomous body formed under the aegis of the Ministry of Women and Child Development provides micro-credit through Micro Financing Institutions (MFIs) for various activities including the setting up of micro enterprises.

Protection and aid provided through the scheme:

RMK provides micro-credit facilities to women in these sectors in a client friendly, non-collateral and hassle-free manner so as to encourage the pursuit of income generation activities. There are multiple schemes under RMK:

(1) Loan Promotion Scheme

This scheme is for providing loans to new and smaller organizations with experience of at least 6 months in thrift & credit. The organization can avail a maximum loan up to Rs. 10 lakhs.

(2) Main Loan Scheme

This scheme is for providing loans to organizations having minimum 3 years' experience in thrift & credit activities. The organization can avail a maximum loan upto 2 crores for 1 state. An organization can avail loan under the scheme for a maximum number of 3 states at a time. If the organization avails loan for more than 1 state, then the maximum loan amount can be upto Rs.6 crores.

(3) Gold Credit Scheme

This scheme is for providing bulk loans to medium and large NGOs. This scheme is meant for organization which has in the past availed loan from RMK and have not defaulted in repayment. The organization can avail a maximum loan upto Rs 5 crores.

(4) Housing Loan Scheme

³ The website is not working right now

⁴ Website: <https://rmk.nic.in/>

This scheme is for providing loan for construction/ repair and maintenance of houses to women who are members of Self Help Group/ Joint Liability Groups (JLGs). This loan is provided through IMOs/NGOs/VOs. The organization can avail a maximum loan upto Rs 1,00,000/- per beneficiary for construction of low cost house. The organization has to mortgage the immovable property created out of RMK's loan by deposit of title deed (i.e. equitable mortgage). The NGO/ IMO/VO may hold the deeds in trust for RMK and details of the same be captured in RMK database. An NGO/IMO/ VO can avail a maximum loan upto Rs. 6 crores for a maximum of 3 states at a time.

Beneficiaries of the scheme: Who are entitled to it?

Finance to NGOs/ IMOs / VOs for on- lending to the Self Help Groups/Joint Liability Groups and individual women beneficiaries.

Application procedure (with reference to authorities)

Apply using this form: <https://rmk.nic.in/sites/default/files/loan-application-form.pdf>

16.Sarva Shiksha Abhiyan (SSA)

What is the scheme?

Sarva Shiksha Abhiyan (SSA) is implemented as India's main Programme for universalizing elementary education. Its overall goals include universal access and retention, bridging of gender and social category gaps in education and enhancement of learning levels of children.

Protection and aid provided through the scheme:

- To understand the educational needs of traditionally excluded categories
- SSA also seeks to bridge the [digital divide](#) by offering computer education to children
- Main areas of focus under Universalization of Elementary Education (UEE) are:
 - universal access
 - universal enrolment
 - universal retention
 - quality elementary education to all children
- To add additional classrooms, toilets, drinking water facilities in the schools
- To maintain school improvement grants
- To provide free textbooks, uniforms to the children

Beneficiaries of the scheme: Who are entitled to it?

Students aged 6 to 14 years are eligible to apply for the Sarva Shiksha Abhiyan Scheme.

Management & Implementation

Ministry of Human Resource Development (MHRD), Government of India (GoI)

17.SABLA Scheme

What is the scheme?

This scheme is a centrally sponsored program that aims to enable self-development and empowerment of the Adolescent Girls. SABLA scheme works to combat the various socio-legal issues by focusing on educational, nutritional and health requirements.

Protection and aid provided through the scheme:

- To educate the adolescent girls so they can implement the habit of self development along with awareness for empowerment during this age. This will be done by educating them through the right channels.
- Under the new scheme the central government will also try and provide the girls with right type of nutritional diet so they can maintain good health condition.
- Apart from the above mentioned, the central government also aims at educating the girls related to maintaining self hygiene, good health and getting awareness related to other sexual and reproduction related issues

Beneficiaries of the scheme: Who are entitled to it?

The program would cover adolescent girls (only covered out of school girls) 11–18 years old under all [Integrated Child Development Services](#) projects in 200 selected districts in all states and UTs in the country. The target group would be subdivided into 11-15 and 15–18 years of age

Management & Implementation

- The scheme will be implemented through the Anganwadi centres which will be the focal point for the delivery of the services. The ICDS infrastructure will be used for the implementation. Where the infrastructure and facilities at the Anganwadi centres are not adequate, the Scheme would be implemented using alternate arrangements such as school building/panchayat buildings/community buildings, etc. with the space earmarked for the purpose.
- The Anganwadi Worker (AWW) will survey and register all Adolescent Girls within the jurisdiction of that Anganwadi centres and advise them to come to the Anganwadi centres. The District Probation Officer (DPO) will be responsible for the implementing the Scheme at the field level within the district and the Child Development Project Officers (CDPO) within the ICDS Project area along with the supervisors.

Application procedure (with reference to authorities)

In order to receive the benefits of the scheme, approach the Anganwadi Center

- Step 1: Firstly, the AGs will have to address the Anganwadi centre/Anganwadi Medical Officer/Ministry of Labour depends upon the services availed by the beneficiaries.
- Get Application Form
- Step 2: Fill the application form from the concerned office and have to fill out an application form in a prescribed format.
- Fill out the Application Form
- Step 3: A duly completed application form will be sent for the verification process to the representatives.

Verification Process

- The Scheme would be verified periodically to assess the impact of this Scheme and take corrective measures. Evaluations will also be carried out by the States and UTs periodically. Baseline survey and situational analysis will also be made by the States/UTs

for the identification of beneficiaries so that the end evaluation later would indicate the outcomes.

Processing of Applications

- The Register (to be opened every year) will be maintained at the AWC by the AWW with the assistance amount of Sakhi/Saheli. Project wise, physical/financial progress report and records on the quarterly or annual basis in prescribed formats will be combined by the CDPO and sent to the State Government which further will be sent to the Ministry by the Governments or UTs. Then the supervisor will ensure that accurate records of AGs are maintained at the AWC, compiled and reported in the prescribed format.

18. Inclusive Education of the Disabled at Secondary Stage

What is the scheme?

The scheme covers all children studying at the secondary stage in Government, local body and Government-aided schools, with one or more disabilities as defined under the Persons with Disabilities Act (1995) and the National Trust Act (1999) in the class IX to XII. Setting up of Model inclusive schools in every State is envisaged under the scheme.

Protection and aid provided through the scheme:

- To enable all students with disabilities, to pursue further four years of secondary schooling after completing eight years of elementary schooling in an inclusive and enabling environment.
- Student-oriented components, such as medical and educational assessment, books and stationery, uniforms, transport allowance, reader allowance, stipend for girls, support services, assistive devices, boarding the lodging facility, therapeutic services, teaching learning materials, etc.
- Other components include appointment of special education teachers, allowances for general teachers for teaching such children, teacher training, orientation of school administrators, establishment of resource room, providing barrier free environment, etc.
- Central assistance for all items covered in the scheme is on 100 percent basis. The State governments are only required to make provisions for scholarship that is utilised towards their education per disabled child per annum.

Beneficiaries of the scheme: Who are entitled to it?

Students with disabilities; namely blindness, low vision, leprosy cured, hearing impairment, locomotory disabilities, mental retardation, mental illness, autism, and cerebral palsy and may eventually cover speech impairment, learning disabilities, etc. Girls with the disabilities receive special focus to help them gain access to secondary schools, as also to information and guidance for developing their potential.

Management

Implementation

The School Education Department of the State Governments/Union Territory (UT) Administrations are the implementing agencies. They may involve NGOs having experience in the field of education of the disabled in the implementation of the scheme.

Application procedure (with reference to authorities): By filling the form towards the end of the document:

https://www.education.gov.in/en/sites/upload_files/mhrd/files/upload_document/EDU.pdf