

GOVERNMENT OF INDIA
MINISTRY OF WOMEN AND CHILD DEVELOPMENT

RAJYA SABHA
STARRED QUESTION NO. *246
TO BE ANSWERED ON 18.12.2024

WELFARE SCHEMES FOR SINGLE MOTHERS AND WIDOWS

*246. SMT. KIRAN CHOUDHRY:

Will the Minister of Women and Child Development be pleased to state:

- (a) the specific social welfare schemes and financial support mechanisms that are available to single mothers and widows to ensure their safety, financial independence and overall well-being; and
- (b) in what manner Government is working to ensure that these women are not left vulnerable?

ANSWER

MINISTER FOR WOMEN AND CHILD DEVELOPMENT
(SHRIMATI ANNPURNA DEVI)

- (a) and (b) A statement is laid on the Table of the House.

Statement referred to in reply to parts (a) and (b) of the Rajya Sabha Starred Question Number 246 for answer on 18.12.2024 raised by Smt Kiran Choudhry regarding 'Welfare schemes for single mothers and widows'

(a) and (b): There are a number of schemes being implemented by various Ministries of the Government of India for social and economic empowerment and for safety and security of women, including for single mothers and widows.

The major schemes/ programmes of Government of India in this regard are as follows:-

(i) **Home for Widows** named 'Krishna Kutir' set up in Vrindavan, Uttar Pradesh with a capacity to accommodate 1,000 residents to provide a safe and secure place of stay, health services, nutritious food, legal and counselling services.

(ii) A number of schemes/ projects have been/ are being implemented by the Government under '**Nirbhaya Fund**' for enhancing the safety and security for women and girls in the country. To ensure that the Police Stations are more women friendly and approachable, as they would be the first and single point of contact for any woman walking into a police station, Women Help Desks (WHDs) have been set up, of which a substantial number are headed by women. Cyber Forensic cum Training Labs have also been established in 33 States/UTs. To provide help and support to needy women and women in distress, Emergency Response Support System (ERSS-112) has been established in all 36 States and UTs for various emergencies, with computer aided dispatch of field/ police resources. In addition to ERSS, a fully functional dedicated Women helpline (WHL-181) is operational in 35 States/ UTs except West Bengal. The WHL has also been integrated with ERSS. Anti-Human Trafficking Units have been set up for prevention of human trafficking and support to the victims.

(iii) The Ministry of Women and Child Development during the 15th Finance Commission period with effect from the financial year 2022-23, is implementing Centrally Sponsored Schemes in the country for the welfare of women and children, which are placed under three verticals, viz. (1) Mission Shakti, for safety, protection and empowerment of women; (2) Saksham Anganwadi & Poshan 2.0 for improving nutrition & health indicators in the country; and (3) Mission Vatsalya, for protection and welfare of children in difficult circumstances. The details of the schemes are as under:

(a) **Mission Shakti:** The 'Mission Shakti' aims at strengthening interventions for women safety, security and empowerment. It comprises of two sub-schemes 'Sambal' and 'Samarthya' for safety and security of women and empowerment of women respectively. The "Sambal" vertical is for safety and security of women and the key components namely, **One Stop Centres (OSCs)** which is an institution located at district level offering under one roof immediate help to women in distress such as temporary shelter, medical & police assistance, counselling and legal support, the **Women Helpline (WHL) 181** provides toll-free 24-hours telecom service to women seeking support and information. The "Samarthya" vertical is for the empowerment of women. It has the following components namely, **Pradhan Mantri Matru Vandana Yojana (PMMVY)** under which cash incentives of ₹5,000/- is provided directly to the Bank/Post Office account of the pregnant women and lactating mothers in Direct

Benefit Transfer (DBT) mode for first child. Cash incentive of ₹6,000/- is also provided under PMMVY to eligible beneficiaries for second child, if it is a girl child. **Shakti Sadan** is an Integrated Relief and Rehabilitation Home for women in distress situations and difficult circumstances including trafficked women. **Sakhi Niwas** (Working Women Hostel) that aims to promote availability of safe and conveniently located accommodation for working women in urban, semi-urban and even rural areas where employment opportunity for women exist. **Palna** is a component of day-care crèche facilities that provide a safe and secure place for the children. Creche services formalise the child-care facilities hitherto considered as part of domestic work and uses Anganwadi infrastructure for ensuring delivery of care facilities till the last mile. The **SANKALP: Hub for Empowerment of Women (HEW)** serves as a vehicle to bridge the information and knowledge gap regarding schemes and facilities available for women.

(b) Under **Mission Poshan 2.0**, Anganwadi Services, POSHAN Abhiyaan and Scheme for Adolescent Girls has been reorganized into 3 primary verticals: (i) Promotion of nutritional health & well-being for children below the age of 6 years, Pregnant Women, Lactating Mothers and Adolescent Girls (14 -18 years); (ii) Early Childhood Care and Education [3-6 years] and (iii) Anganwadi Infrastructure including modern, upgraded Saksham Anganwadi.

(iv) The **PAN Card rules** have been amended to provide that in cases where the mother is a single parent, the applicant can choose to have only the mother's name on the PAN card by providing the necessary details.

(v) **Passport rules** have been amended in favour of single mothers. Now either the mother's or the father's name can be provided in the passport application form and there is no requirement to provide the certificate of marriage/ divorce during application. Earlier, providing the father's name in the PAN application forms was mandatory.

(vi) In 2024, the Department of Pension and Pensioners' Welfare issued notification amending CCS (Pension) Rules, 2021, allowing female Government servants/ Pensioners to nominate her children for family pension in case of marital discord with husband, thus enabling women pensioners to exercise independent agency.

(vii) **National Social Assistance Programme (NSAP)**, which is a social security programme for senior citizens, widows, disabled persons and bereaved families on death of primary bread winners belonging to Below Poverty Line (BPL) households in rural as well as urban areas.

(viii) **Atal Pension Yojana (APY)** which provides a universal social security system for all Indians, especially the poor, under privileged and workers in the unorganized sector between 18-40 years of age having a saving bank account in a bank or post office.

(ix) **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** and **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** have been launched in May 2015 across the country. PMSBY is an

accidental insurance scheme offering accidental death and disability cover at a premium of Rs 20 per annum to all individual bank/ Post Office account holders in the age group of 18 to 70 years. The risk coverage under PMSBY is of Rs 2 lakhs in case of accidental death or permanent total disability and Rs 1 lakh for permanent partial disability due to accident. PMJJBY is a life insurance scheme offering life insurance cover for death due to any reason at a premium of Rs 436 per annum. All individuals bank/ Post Office account holders in the age group of 18 to 50 years are entitled to join the scheme.

(x) **Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY)** helped a large number of citizens belonging to Antyodaya Anna Yojana (AAY) households and Priority Household (PHH) beneficiaries during the COVID-19 pandemic. The Government has decided to continue the scheme by providing free food grains to about 81.35 crore beneficiaries for a period of next five years with effect from 1st January, 2024. The scheme has a vast rural outreach, and majorly benefitting women, particularly widows, elderly women, rural women and persons with disabilities.

(xi) In order to reduce drudgery and enhance the ease of living for the women particularly in the rural areas, under the Swachh Bharat Mission **more than 11.6 crore toilets** have been constructed.

(xii) **Clean cooking fuel** has been provided to nearly **10.3 crore** households through Ujjawala Yojana.

(xiii) **Access to safe and potable tap water** connection to **nearly 15 crore households** through Jal Jeevan Mission.

(xiv) **Prime Minister Awaas Yojana Gramin (PMAY-G)** and **Pradhan Mantri Awaas Yojana Urban (PMAY-U)** aim to provide 'Housing for All' through provision of pucca house with basic amenities to all houseless families and households living in kutcha and dilapidated house in rural areas and the housing requirement of Economically Weaker Sections (EWS) including slum dwellers in the urban areas.

(xv) Under **Ayushman Bharat**, the Government is providing free of cost treatment through over 1200 medical packages to over 55 crore citizens, predominantly enhancing access to health benefits to poor women in urban, rural and remote areas. Out of these, over 141 medical packages are exclusively designed for addressing medical needs of women. Seven types of screening (TB, Hypertension, Diabetes, Oral Cancer, Breast Cancer, Cervical Cancer and Cataract) are provided under the scheme, which have benefitted crores of women. There are over 150,000 Health and Wellness Centres (AB-HWCs), also referred to as Ayushman Arogya Mandir, in both urban and rural areas, bring health care closer to the community. **Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PMJAY)** is the world's largest public funded health assurance scheme, with special focus on poor and disadvantaged women. The scheme has provided 7 crore treatments. Women account for approximately 49% of the total Ayushman cards created and approximately 48% of total authorized hospital admissions. e-Sanjeevani, the world's largest telemedicine initiative includes 57% women.

(xvi) There are over 13,000 **Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK)** functional across the country. The PMBJK besides providing affordable medicines and

medical devices, including about 40 women specific items also have provision for sale of Sanitary Napkins named 'Suvidha Sanitary Napkins' at extremely affordable price of Rupee 1 per pad. Over 62 crore such napkins have been sold through the Jan Aushadhi Kendras. The Government has also made sanitary napkins 100% exempt from tax and to make it affordable and easily accessible.

(xvii) Under **Pradhan Mantri Kaushal Vikas Yojna (PMKVY)**, skill and vocational training is provided to women.

(xviii) **Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA)** provides digital literacy to rural populations.

(xix) Women are also the largest beneficiaries under **Prime Minister Jan Dhan Yojna (PM-JDY)** one of the largest financial inclusion initiatives in the world which also provides access to direct benefits under various welfare schemes, credit and insurance services.

(xx) **Stand Up India and MUDRA Yojna** facilitate bank loans and entrepreneurial activities and have majorly benefitted women entrepreneurs.

(xxi) The **Credit Guarantee Fund Scheme for Micro and Small Enterprises (CGMSE)** makes available collateral-free credit to the micro and small enterprises for loans up to a limit of Rs. 500 lakh (w.e.f. 01.04.2023) to MSEs with a guarantee coverage up to 85% for loans to women, as against the normal rate of 75%. Both the existing and the new enterprises are eligible to be covered under the scheme.

(xxii) Schemes such as **Start-up India, Pradhan Mantri Street Vendors AtmaNirbhar Nidhi (PM SVANidhi), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)** provides employment/ self-employment and credit facilities. Majority of the beneficiaries under these schemes are women.

(xxiii) **Mahila Coir Yojana** is a sub-component of the Coir Vikas Yojana. MCY is a 100% women oriented and intensive two-month training programme which aims to provide training to rural women engaged in the coir sector, on sophisticated machinery/ advanced technology in order to upscale their living standards and thereby attain self-sustainable employment,

(xxiv) Under **Raksha Mantri Ex-Servicemen Welfare Fund (RMEWF)**, the Government provides financial assistance to a widow of armed forces personnel to settle in life through vocational training. Depending on the educational level and aptitude, the widows may opt to undergo the requisite vocational training. The scheme to provide financial assistance to widow of Ex-Servicemen (ESM) upto the rank of havildar or equivalent was started in August 2023 with a onetime grant of Rs 50,000/-.
