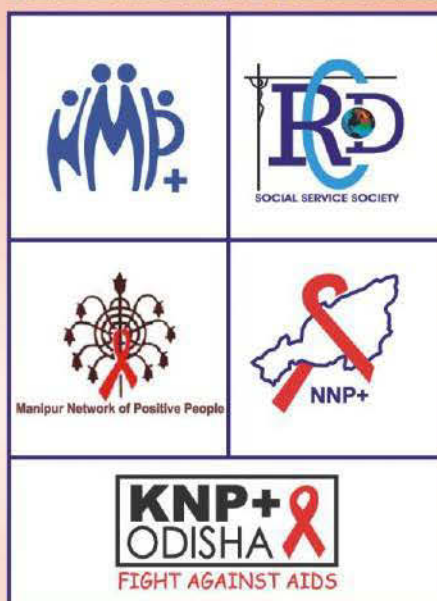




PROJECT SVAVRITTI

**Social Protection and
Legal Services
for
HIV/AIDS-
Affected and
Vulnerable Families**

IMPLEMENTING PARTNERS



IMPLEMENTING AGENCY



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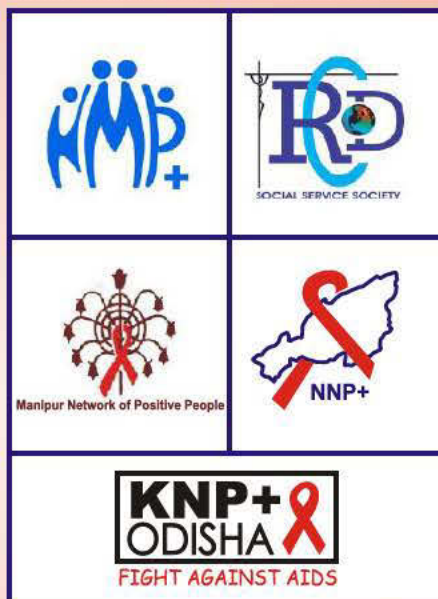
CENTRAL AND STATE SCHEME DIRECTORY

NAGALAND

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CENTRAL AND STATE SCHEME DIRECTORY

NAGALAND

2015

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PENSION AND FINANCIAL ASSISTANCE SCHEMES

Name of the Scheme	Indira Gandhi National Old Age Pension Scheme (IGNOPS)
Sponsored by	<ul style="list-style-type: none"> Ministry of Rural Development, Government of India implemented by Directorate of Social Welfare, Government of India. Funding Centre: State Pattern (90:10).
About the scheme	<ul style="list-style-type: none"> INGOPS which is implemented by the Ministry of Rural Development was launched in November 2007 with the aim of providing financial support to individuals aged 60 years and above who live below the poverty line and those who are destitute and have no minimum source of income.
Who is eligible?	<ul style="list-style-type: none"> Individuals aged 60 years and above, and live below the poverty line. Destitute persons who do not have any source of income.
What are the benefits?	<ul style="list-style-type: none"> The pension per person per month amounts to Rs. 200/- to Rs. 300/-
Procedure involved	<ul style="list-style-type: none"> Application to be submitted at Panchayat or Block Office or to the Pradhan or the ward members. Identification process to done by a District Level Committee (DLC)/Palli Sabha. On completion of field verification the Block Development Officer (BDO) or the Special Executive Officer (SEO), they will send it with recommendations to the sub- collector. After approval from the sub-collector the pension will be disbursed through Social Welfare Officer through account payee cheque or direct transfer to bank account of beneficiaries or approved beneficiaries can avail the amount at their respective Panchayat offices on 15th of every month.
Required supporting documents	<ul style="list-style-type: none"> Photocopy copy of voter's ID card and/or age proof. Photocopy of BPL card. Two passport size photographs.
Additional information	<ul style="list-style-type: none"> Women cannot apply for both old age and widow pension.
Source of Information	<ul style="list-style-type: none"> http://nsap.nic.in/ http://nsap.nic.in/guidelines.html

Name of the Scheme	Indira Gandhi National Widow Pension Scheme (IGNWPS)
Sponsored by	<ul style="list-style-type: none"> Ministry of Rural Development, Government of India implemented by Directorate of Social Welfare, Government of India.
About the scheme	<ul style="list-style-type: none"> IGNWPS was launched in February 2009 for the purpose of providing financial support to widows between the age group of 40 to 59 years who fall below the poverty line.
Who is eligible?	<ul style="list-style-type: none"> Widows aged between 40-59 from BPL households.
What are the benefits?	<ul style="list-style-type: none"> A pension amount of Rs. 200/300/400 per person, per month.
Procedure involved	<ul style="list-style-type: none"> Applications are to be submitted at Panchayat or Block Office or to the Pradhan or the ward member. Identification process to be done by a District Level Committee (DLC) or Palli Sabha. On completion of field verification the Block Development Officer (BDO) or the Special Executive Officer (SEO), they will send it, with recommendation to sub-collector. After approval from the sub-collector the pension will be disbursed through Social Welfare Officer through account payee cheque or direct transfer to bank account of beneficiaries. The pension will be discontinued if there is the case of remarriage or once the widow moves above the poverty line.
Required supporting documents	<ul style="list-style-type: none"> Certificate of age proof. Photocopy of voter's ID card and BPL card. Evidence or affidavit proving widowhood. Two passport size photographs. Application duly filled in format developed for this scheme or in a writing.
Additional information	<ul style="list-style-type: none"> Women cannot apply for both old age and widow pension.
Source of Information	<ul style="list-style-type: none"> http://www.simplydecoded.com/2013/01/12/national-social-assistance-programme-introduction/ http://nsap.nic.in/guidelines.html

Name of the Scheme	National Family Benefit Scheme (NFBS)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Rural Development, Government of India implemented by Directorate of Social Welfare, Government of India. ♦ The scheme is fully sponsored by the Central Government.
About the scheme	<ul style="list-style-type: none"> ♦ NFBS was launched in August 1995. Under this scheme a cash assistance of Rs. 20,000/- is provided to BPL families in case of the death of the breadwinner while he /she is between the ages of 18 and 59 years.
Who is eligible?	<ul style="list-style-type: none"> ♦ BPL households, in case of death of its breadwinner while he /she is between the ages of 18 and 59 years. ♦ Households refers to the deceased individual's spouse, minor children, unmarried daughter and dependent parents, In case the deceased individual is an unmarried adult the term household will include minor brother and/or sisters.
What are the benefits?	<ul style="list-style-type: none"> ♦ One time financial assistance of Rs.20,000/-(Revised).
Procedure involved	<ul style="list-style-type: none"> ♦ An individual can apply at Block Office or Panchayat addressing Block Development Officer (BDO) or with the Pradhan or ward members. ♦ After proper verification by District Level Committee (DLC), the Block Official, BDO approve the request. ♦ After approval the amount will directly credited to the beneficiaries' bank accounts or through account payee cheque to the applicant.
Required supporting documents	<ul style="list-style-type: none"> ♦ Photocopies of voter's ID card. ♦ Two passport size photographs of applicant. ♦ Death certificate of deceased breadwinner. ♦ Photocopy of age proof/affidavit (deceased person). ♦ Photocopy of BPL card or income certificate.
Source of Information	<ul style="list-style-type: none"> ♦ http://nsap.nic.in/guidelines.html

Name of the Scheme	Indira Gandhi National Disability Pension Scheme (IGNDPS)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Rural Development, Government of India implemented by Directorate of Social Welfare, Government of India. ♦ Funding Centre: State Pattern (90:10).
About the scheme	<ul style="list-style-type: none"> ♦ IGNDPS was launched in February 2009. This scheme is meant for disabled (physically or mentally) persons who are living below the poverty line.
Who is eligible?	<ul style="list-style-type: none"> ♦ Disability is defined by Persons with Disabilities (PWD) Act 1995, and person should be more than 40 percent disabled. ♦ Pension is provided to persons with severe or multiple disabilities between the ages of 18-59 years and belonging to a BPL household as per criteria prescribed by Government of India.
What are the benefits?	<ul style="list-style-type: none"> ♦ A cash pension of Rs. 200/- or 300/- per month.
Procedure involved	<ul style="list-style-type: none"> ♦ Application to be submitted at Panchayat or Block Office or municipality office or to the Pradhan or the ward members. ♦ After completion of field verification by the District Level Committee, Special Executive Officer (SEO)/ Block Development Officer (BDO). ♦ The BDO will send the application with recommendations to the sub-collector. ♦ After approval from sub-collector the pension will be disbursed through Social Welfare Officer through account payee cheque or direct transfer to bank account of beneficiaries or the amount can be availed at their respective Panchayat offices on 15th of every month.
Required supporting documents	<ul style="list-style-type: none"> ♦ Disability certificate issued by medical board or authorized doctor. ♦ Photocopy copy of voter's ID card and BPL card. ♦ Two passport size photographs.
Additional information	<ul style="list-style-type: none"> ♦ Age bar pensioners will be automatically turned to Indira Gandhi National Old Age Pension Schemes (IGNOAPS).
Source of Information	<ul style="list-style-type: none"> ♦ http://nsap.nic.in/guidelines.html

Name of the Scheme	Atal Pension Yojana (APY)
Sponsored by	<ul style="list-style-type: none"> Department of Financial Services, Ministry of Finance Government of India.
About the scheme	<ul style="list-style-type: none"> This scheme was introduced by the Government of India in the financial year 2015-16 and the main aim of introducing this scheme was to provide income and financial security to the society in the old age.
Who is eligible?	<ul style="list-style-type: none"> All citizen of India aged between 18-40 years from the unorganized sector.
What are the benefits?	<ul style="list-style-type: none"> A guaranteed minimum monthly pension of Rs. 1000/- to maximum of Rs. 5000/- based on the contribution at the age of 60 years.
Procedure involved	<ul style="list-style-type: none"> After filling the application format, the client needs to approach the bank officials from the branch where his/her savings account exists, for necessary support.
Required supporting documents	<ul style="list-style-type: none"> A valid savings bank account. Proof of date of birth. Aadhar card and mobile number. If Aadhar card is not available: PAN card, driving license.
Additional information	<ul style="list-style-type: none"> The benefit of minimum pension would be guaranteed by the Government of India. Government of India will co-contribute 50% of the subscribers' contribution or Rs. 1,000/- per annum (whichever is lower). Government co-contribution is available for those who are not covered by any Statutory Social Security Schemes and are not income tax payer. Government of India will co-contribute to each eligible subscriber, for a period of five years (to those who join the scheme between the periods 1st June, 2015 to 31st December, 2015). The benefit of five years of government co-contribution under APY will not exceed five years for all subscribers including migrated Swavalamban beneficiaries. Aadhar card will be the primary Know Your Customer (KYC). Aadhar card and mobile number are recommended to be obtained from subscribers for the ease of operation of the scheme. If not available at the time of registration, Aadhar card details may also be submitted at a later stage.
Source of Information	<ul style="list-style-type: none"> http://jansuraksha.gov.in/

FOOD AND NUTRITION SCHEMES

Name of the Scheme	Antyodaya Anna Yojana (AAY)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Food, Government of India implemented by Department of Consumer Affairs, Food and Public Distribution. ♦ Fully sponsored by Central Government.
About the scheme	<ul style="list-style-type: none"> ♦ AAY was launched in December 2000 with the objective of ensuring food security to the poorest of the poor. To make India hunger-free, reform and improve the Public Distribution System (PDS).
Who is eligible?	<ul style="list-style-type: none"> ♦ Populations who are unable to get two square meals a day - landless agriculture laborers, marginal farmers, rural artisans/craftsmen such as potters, tanners, weavers, blacksmiths, carpenters, slum dwellers, and people earning their livelihood on daily basis in the informal sector like porters, coolies, rickshaw pullers, hand cart pullers, fruit and flower sellers, snake charmers, rag pickers, cobblers, destitute women and other similar categories in both rural and urban areas, households headed by widows or terminally ill persons, disabled persons, persons aged 60 years or more with no assured means of subsistence or societal support and all primitive tribal households, all People Living with HIV (PLHIV) (according to a Supreme Court ruling)
What are the benefits?	Provisions of food grains at subsidized rates: <ul style="list-style-type: none"> ♦ 35 kilograms of rice at Rs. 3.75/-per kg. ♦ 10 kilograms of wheat at Rs. 7/- per kg. ♦ 3 liters of kerosene at Rs. 14/-per liter. ♦ Sugar at Rs. 16/- per kg.
Procedure involved	<ul style="list-style-type: none"> ♦ An individual can apply at Block Office or Gram or Palli sabha or at Municipality through an application form for AAY scheme and BPL card needs to be attached along with two passport size photographs. ♦ After field verification and recommendation from Special Executive Officer (SEO)/Block Development Officer (BDO) they will send it for the approval of sub-collector. ♦ After approval from the sub-collector the applicant can avail this benefit through PDS every month.
Required supporting documents	<ul style="list-style-type: none"> ♦ Photocopy of BPL card and voter's ID card. ♦ Two passport size photographs. ♦ Photocopy of Antiretroviral Therapy (ART) card or Integrated Counseling and Testing Center (ICTC) report for PLHIV.
Additional information	<ul style="list-style-type: none"> ♦ AAY card holders are entitled to get to get benefits under National Food Security Bill.
Source of Information	<ul style="list-style-type: none"> ♦ http://pib.nic.in/feature/feyr2001/fmar2001/f280320011.html AAY guideline

Name of the Scheme	Integrated Child Development Services (ICDS)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Women and Child Development, Government of India. Implemented by Social Welfare Department. ♦ Funding pattern Centre: State (90:10)
About the scheme	<ul style="list-style-type: none"> ♦ ICDS was launched in October 1975 and is a centrally sponsored flagship program, implemented by the Ministry of Women and Child Development. This provides a package of six services viz., supplementary nutrition, immunization, health check-up, referral services, and nutrition and health education for mothers and children below 6 years of age. ♦ The package of services is provided to the beneficiaries through the Anganwadi Centers (AC) managed by an Anganwadi Workers (AWW) and Anganwadi Helpers (AWH) at the village level and in urban slums.
Who is eligible?	<ul style="list-style-type: none"> ♦ Children below six years of age. ♦ Pregnant and lactating mothers. ♦ Other women aged 14 - 45 years.
What are the benefits?	<p>A package of 6 services providing under this ICDS scheme:</p> <ul style="list-style-type: none"> ♦ Immunization. ♦ Supplementary nutrition. ♦ Health checkup. ♦ Referral services. ♦ Pre-school non formal education. ♦ Nutrition and health information.
Procedure involved	<ul style="list-style-type: none"> ♦ The eligible person has to register at local ACs. ♦ Through these ACs the eligible persons will get the services provided under this scheme.
Source of Information	<ul style="list-style-type: none"> ♦ http://wcd.nic.in/icds.htm

Name of the Scheme	Mid Day Meal Scheme (MDMS)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Human Resource Development, Government of India. Implemented by Directorate of Education. ♦ Fully sponsored by Central Government.
About the scheme	<ul style="list-style-type: none"> ♦ The National Programme of Nutritional Support to Primary Education (NP-NSPE) which was launched as a centrally sponsored scheme on 15th August 1995, it was revised in 2001 as MDMS became a cooked Mid Day Meal Scheme under which every child in all government and government aided primary schools was to be served a cooked meal with a minimum content of 300 calories of energy and 8-12 grams of protein per day for a minimum of 200 days. The scheme was further extended in 2002 to cover not only children studying in government, government aided and local body schools, but also children studying in Education Guarantee Scheme (EGS) and Alternative and Innovative Education (AIE) centers.
Who is eligible?	<ul style="list-style-type: none"> ♦ Children in the age group of 6-14 years attending government schools. ♦ Children Living with HIV (CLHIV) attending government schools are also eligible.
What are the benefits?	<ul style="list-style-type: none"> ♦ Meals are served to the students studying in government schools free of cost.
Procedure involved	<ul style="list-style-type: none"> ♦ To avail this scheme, a student has to enroll in a government school.
Required supporting documents	<ul style="list-style-type: none"> ♦ Enrollment details of student in a government school.
Additional information	<ul style="list-style-type: none"> ♦ The scheme was further revised in April 2008 to extend the scheme to recognized as well as unrecognized Madrasa / Maqtabs supported under the support of Sarva Shiksha Abhiyan (SSA).
Source of Information	<ul style="list-style-type: none"> ♦ http://mdm.nic.in/ ♦ http://www.archive.india.gov.in/sectors/education/index.php?id=7

CHILD WELFARE SCHEME

Name of the Scheme	Revised Integrated Child Protection Scheme (ICPS)
Sponsored by	<ul style="list-style-type: none"> Ministry of Women and Child Development, Government of India. Implemented through partnership with Civil Society Organizations/Individuals (Voluntary sector, Research and Training institutions, Media and Advocacy groups, Corporate sector, Community/Local leaders, volunteers, youth groups, families and children).
About the scheme	<ul style="list-style-type: none"> ICPS is a central and state sponsored flagship program implemented by Ministry of Women and Child Development in partnership with the State Governments/Union Territories (UTs) administrations was launched in 2009. The scheme has strengthened prevention of child rights violation; enhanced infrastructure for protection services; provided financial support for implementation of the Juvenile Justice (Care and Protection of Children) Act, 2000; increased access to a wider range and better quality of protection services; increased investment in child protection and is continuously drawing focus on the right of all children to safety.
Who is eligible?	<ul style="list-style-type: none"> Children (individuals below the age of 18 years) in need of care and protection. Children who are categorized as delinquent and neglected juveniles. Children from potentially vulnerable families and families at risk. Children of socially excluded groups like migrant families. Children from families living in extreme poverty. Children who belong to the SC/ST community and other minority communities. Children from families subject to discrimination. Children infected and/or affected by HIV/AIDS. Orphans. Child drug abusers. Children of substance abusers. Trafficked or sexually exploited children. Children of prisoners. Homeless children. Child labourers
What are the benefits?	<ul style="list-style-type: none"> Emergency Outreach Services through "Mother NGO" i.e., CHILDLINE 1098. Open shelters for children in need in urban and semi-urban areas (local NGO).

	<ul style="list-style-type: none"> ♦ Family based non institutional care through Sponsorship, Foster Care, Adoption and After Care: <p>Preventive Sponsorship: Sponsorship support will be provided to a family to enable a child to continue to remain in the family, continue his/her education. This is an effort towards preventing children from becoming destitute or vulnerable, running away, forced into child marriage, forced into child labour, etc.</p> <p>Criteria for selection:</p> <ul style="list-style-type: none"> i) Children in institutions who can be restored to families (deinstitutionalization). ii) For preventive sponsorship children in conditions of extreme deprivation based on the “proxy parameters” of types of residential locality, social deprivation and occupation shall be selected, whose family income does not exceed: <ul style="list-style-type: none"> a) Rs 36,000/- per annum for metro cities. b) Rs 30,000/- per annum for other cities. c) Rs 24,000/- per annum for rural areas. <p>Rehabilitative Sponsorship: Children within institutions can also be restored to families with sponsorship assistance.</p> ♦ Foster Care: Fostering is an arrangement whereby a child lives, usually on a temporary basis, with an extended family member or in an adoptive family. Such an arrangement ensures that the birth parents do not lose any of their parental rights or responsibilities. This arrangement shall cater to children who are not legally free for adoption, and whose parents are unable to care for them due to illness, death, desertion by one parent or any other crisis. The aim is to eventually reunite the child with his/her own family when family circumstances improve, and thus prevent institutionalization of children in difficult circumstances. The scheme provides support for foster care through the Sponsorship and Foster Care Fund available with the District Child Protection Unit (DCPU). The foster care program shall be managed jointly by the Child Welfare Committee, DCPU and the Specialized Adoption Agency/Child Care Institutions. ♦ Adoption. ♦ Aftercare.
<p>Procedure involved for Sponsorship</p>	<p>Procedure for sanction and release of funds under the Sponsorship Program:</p> <ul style="list-style-type: none"> ♦ The quantum of sponsorship will be of Rs.2000/- per month per child. ♦ The District Child Protection Unit (DCPU) will open a bank/post office account in the name of the child, to be operated by the child's guardian, preferably by the mother.

	<ul style="list-style-type: none"> ♦ There will be no cash transfer. The money is directly transferred from the DCPU's bank account to the bank/post i. office. ♦ The Sponsorship and Foster Care Approval Committee shall have the authority to seek relevant documents, including a home and school enquiry report from a Social Worker or Outreach Worker of the DCPU, Specialized Adoption Agency, to determine need for sponsorship assistance. ♦ The duration of the sponsorship support shall be decided on a case to case basis by the Sponsorship and Foster Care Approval Committee, and shall not exceed three years except under exceptional circumstances. ♦ The sponsorship support shall be for a maximum of two children per family. ♦ The supervision of children and families shall be undertaken by the DCPU and shall include quarterly home and school visits. ♦ Families receiving sponsorship grant shall have access to counseling support. ♦ If at any point of time the child has to be institutionalized the sponsorship assistance will be discontinued. ♦ Sponsorship assistance will be suspended immediately, if the child is not found to be regularly attending school. <p>Procedure for sanction and release of funds under the Foster Care Program:</p> <ul style="list-style-type: none"> ♦ Foster Care program shall be carried out in line with the provisions laid down under the JJ Act 2000 (Amendment Act 2006) and its rules notified by the Central and State Governments. The quantum of Foster Care will be of Rs. 2,000/- per month per child and is subject to guidelines laid down by state governments/Union Territories under section 42 (3) of the JJ Act and rules 34 and 35 of the Central Model Rules, 2007 for the purposes of carrying out foster care program.
Source of Information	<ul style="list-style-type: none"> ♦ http://wcd.nic.in/icpsmon/home.aspx ♦ http://wcd.nic.in/icpsmon/pdf/icps/final_icps.pdf

HOUSING SCHEME

Name of the Scheme	Indira Awaas Yojana (IAY)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Rural Development, Government of India. Implemented by District Rural Development Agency. ♦ Funding pattern is Centre: State (75:25). (In North Eastern states funding pattern Centre: State (90:10) and in Union Territories scheme is fully sponsored by the Centre.)
About the scheme	<ul style="list-style-type: none"> ♦ Launched in June 1985, IAY is a flagship program for rural housing. It provides shelter to houseless poor in rural areas and also provides house sites to the absolutely landless poor.
Who is eligible?	<p>Homeless BPL families identified by the community through the Gram Sabha following criteria suggested for such identification from time to time. Priority in selection of beneficiaries from amongst BPL families without houses would be as follows:</p> <ul style="list-style-type: none"> ♦ Families headed by widows or women. ♦ Freed bonded laborers, rehabilitated manual scavengers. ♦ Physically and mentally challenged persons. ♦ Widows and next of kin of members of defense, paramilitary, police forces killed on duty (even if not BPL). ♦ Families affected by natural calamities such as flood and manmade calamities such as arson or riot, or in the case of SC/ST, minority victims of atrocity. ♦ Retired ex-service men and retired members of paramilitary forces (BPL). ♦ Other houseless BPL families. ♦ People Living with HIV (PLHIV) and Most at Risk Populations (MARPs) enlisted in rural BPL household can apply.
What are the benefits?	<ul style="list-style-type: none"> ♦ Grant-in-aid is given at the rate of up to Rs. 75,000/- for new construction and up to Rs. 15,000/- for upgrading existing houses.
Procedure involved	<ul style="list-style-type: none"> ♦ Intended beneficiaries have to contact Pradhan of the Gram Panchayat where the person resides for verification and for bringing him/her to the notice of the Gram Sabha. ♦ The Gram Sabha approves for inclusion in the waitlist of IAY beneficiaries.
Required supporting documents	<ul style="list-style-type: none"> ♦ Along with the application form. ♦ Photocopy of BPL card. ♦ Two passport size photographs.
Additional information	<ul style="list-style-type: none"> ♦ The grant-in-aid is given in installments as per state government guidelines.
Source of Information	<ul style="list-style-type: none"> ♦ http://iay.nic.in/netiay/IAY%20revised%20guidelines%20july%202013.pdf ♦ http://iay.nic.in/netiay/home.aspx

EMPLOYMENT AND LIVELIHOOD SCHEMES

Name of the Scheme	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
Sponsored by	<ul style="list-style-type: none"> Ministry of Rural Development and Panchayat Raj, Government of India. Implemented by State and District Rural Development Agency. Funding pattern Centre: State (90:10).
About the scheme	<ul style="list-style-type: none"> The MGNREGS provides livelihood security, giving at least 100 days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work.
Who is eligible?	<ul style="list-style-type: none"> Every rural household whose adult members volunteer to do unskilled manual work subject to the conditions of this Act. People Living with HIV (PLHIV) and Most at Risk Populations (MARPs) who are in rural households and unemployed.
What are the benefits?	<ul style="list-style-type: none"> 100 days of work. daily wage at Rs. 153/- (from financial year 2013-14). According to Supreme Court Ruling in 2008 all PLHIV should be provided with a job card and employment in accordance with MGNREGS.
Procedure involved	<ul style="list-style-type: none"> Individuals can apply or contact the Pradhan at the local Panchayat office and declare their willingness to work in writing. Applicants should open a bank account, register their names at local Panchayat offices. The Block Development Officer (BDO) will forward their recommendations for enrollment of new job cards to District Rural Development Agency (DRDA). Panchayat will inform the applicant about the progress and available work if any. The amount of earning will be transferred to the beneficiary's account directly.
Required supporting documents	Job card to be obtained through Pradhan (Gram Panchayat President) by submitting: <ul style="list-style-type: none"> Residential Certificate Voter's ID Card or Birth Certificate Passport Photographs
Additional information	<ul style="list-style-type: none"> Employment will be provided by the Gram Panchayat (local self governing body) within 15 days of work application, failing which unemployment allowance will be paid. Work should be provided within five kilometers of applicant's residence. If employment is provided beyond the five kilometer radius of the applicant's residence then he/she is entitled to 10 percent additional wages towards transport and living expenses.
Source of Information	<ul style="list-style-type: none"> http://nrega.ap.gov.in/Nregs/Home_eng.jsp

Name of the Scheme	Swarna Jayanti Shahari Rojgar Yojana (SJSRY) or National Urban Livelihood Mission
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Housing and Urban Poverty Alleviation under Ministry of Urban Development, Government of India. Implemented by State Urban Development Agency. ♦ Funding pattern Centre: State (75:25).
About the scheme	<ul style="list-style-type: none"> ♦ SJSRY launched in 1997 strives to provide gainful employment to the urban unemployed and underemployed poor, through encouraging the setting up of self-employment ventures by the urban poor living below the poverty line. To provide assistance for skill formation or up-gradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried employment.
Who is eligible?	<ul style="list-style-type: none"> ♦ Urban poor belonging to either BPL or Antodaya Anna Yojana (AAY) families enlisted in the Public Distribution System list. ♦ Unemployed People Living with HIV (PLHIV) and Most at Risk Populations (MARPs) living in urban area and belonging to BPL or AAY families.
What are the benefits?	<ul style="list-style-type: none"> ♦ Skill training for employment promotion amongst urban poor. Trainings are offered in different trades various courses in computer hardware and software, mobile software and hardware technology, hospitality, retail sales and services, training on beauty parlor and spa, tailoring and embroidery, etc.
Procedure involved	<ul style="list-style-type: none"> ♦ Intended beneficiaries can contact Ward Councilor or Ward Development Committee (WDC) or Community Development Societies (CDS) which consist of a councilor and ward members where the person resides to see if his/her BPL status is enlisted on the BPL list. ♦ After notification for trainings are published in newspapers, beneficiaries have to apply on prescribed forms available at the WDC office.
Required supporting documents	<ul style="list-style-type: none"> ♦ BPL/AAY card ♦ Two passport size photographs ♦ Age proof certificate (if applicable) ♦ Educational certificates (if applicable) ♦ Residential certificate from ward member/councilor ♦ Recommendation letter from Member Secretary of WDC or CDS
Additional information	<p>SJSRY have five major components, namely:</p> <ul style="list-style-type: none"> ♦ Urban Self Employment Programme (USEP) ♦ Urban Women Self-help Programme (UWSP) ♦ Skill Training for Employment Promotion amongst urban poor (STEP-UP) ♦ Urban Wage Employment Programme (UWEP) ♦ Urban Community Development Network (UCDN)
Source of Information	<ul style="list-style-type: none"> ♦ http://nulm.gov.in/ http://mhupa.gov.in/pdf/guidelines-scheme/urbanemp-povallev/Swarna%20Jayanti/ReGuidelinesSJSRY.pdf

Name of the Scheme	Swarnajayanti Gram Swarozgar Yojana (SGSY) or National Rural Livelihood Mission
Sponsored by	<ul style="list-style-type: none"> Ministry of Rural Development and Panchayat Raj, Government of India. Implemented by State and District Rural Development Agency Funding pattern Centre: State (75:25).
About the scheme	<ul style="list-style-type: none"> Launched in April 1999. The SGSY aims at providing self employment to villagers through the establishment of self-help groups (SHGs). Activity clusters are established based on the aptitude and skill of the people which are nurtured to their maximum potential. The program aims to establish large number of micro-enterprises in rural areas. The SHGs are aided, supported and trained by NGOs, CBOs, individuals, banks and self-help promoting institutions. Government-run District Level Development Agencies (such as District Rural Development Agency) and the respective state governments also provide training and financial aid.
Who is eligible?	<ul style="list-style-type: none"> BPL families. Already existing SHGs can also benefit from this scheme.
What are the benefits?	<ul style="list-style-type: none"> Credit cum subsidy program providing loan up to Rs. 1,00,000/- to 1,25,000/- per SHG. It covers all aspects of self-employment, such as organization of the poor into SHGs, training, credit technology, infrastructure and marketing. Efforts would be made to involve women members in each SHG.
Procedure involved	<ul style="list-style-type: none"> Office of the District Rural Development Agency (DRDA) and Block Development Officers (BDOs) may be contacted. The SHGs are usually created by selecting individuals who live below the poverty line (in accordance to the BPL list provided by the Gram Sabha). SHG members will be assessed by the DRDA.
Required supporting documents	<ul style="list-style-type: none"> Contact DRDA and BDOs for guidelines
Additional information	<ul style="list-style-type: none"> For SHGs, the government offers a subsidy of 50 percent of the total investment is less than Rs. 1,25,000/-. There are no monetary ceilings on subsidy in the case of irrigation projects. The SGSY concentrates on the marginalized sections of society. Accordingly, Scheduled Caste/Scheduled Tribes comprise 50 percent, women 40 percent and the physically challenged make up 3 percent of the total beneficiaries of the scheme.
Source of Information	<ul style="list-style-type: none"> http://rural.nic.in/sites/downloads/programmes-schemes/Guide_haat_sgsy.pdf http://aajeevika.gov.in/

Name of the Scheme	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)
Sponsored by	<ul style="list-style-type: none"> ♦ The PMKVY plan published by the Ministry of Skill Development and Entrepreneurship in March 2015.
About the scheme	<ul style="list-style-type: none"> ♦ The main theme of this scheme is to impart skills-based training to young men and women, making them capable of earning and supporting the nation's anti-poverty endeavors by the Ministry of Skill Development and Entrepreneurship.
Who is eligible?	<p>This scheme is applicable to any candidate of Indian nationality who:</p> <ul style="list-style-type: none"> ♦ Undergo a skill development training in an eligible sector by an eligible training provider. ♦ Is certified during the span of one year from the date of launch of the scheme by approved assessment agencies as defined above. ♦ Is availing of this monetary award for the first and only time during the operation of the scheme. ♦ Individuals who fall within the age limit of 18-35 years.
What are the benefits?	<ul style="list-style-type: none"> ♦ Financial support from Rs. 2,000/- to Rs. 12,500/- depends upon variety of trainings or job roles.
Procedure involved	<ul style="list-style-type: none"> ♦ Eligible persons need to enroll their names at the Grama Panchayat level or Kausal Mela
Additional information	<ul style="list-style-type: none"> ♦ Focusing on the Class X/XII dropouts and lower income groups. ♦ The scheme will provide monetary incentives for successful completion of market-driven skill training and certification to approximately 24,00,000 youth in a span of one year from the date of implementation of the scheme. ♦ This scheme is implemented through Public-Private and Public-Public Partnerships. ♦ National Skill Development Corporation (NSDC) will be the implementing agency for this scheme. ♦ All trainings and certification under recognition of prior learning will be oriented for developing skills in specific growth sectors. <p>Toll free no : 18003457118</p>
Source of Information	<ul style="list-style-type: none"> ♦ http://www.pmkvyofficial.org/ ♦ http://www.skilldevelopment.gov.in/pmkvy.html

EDUCATION SCHEMES

Name of the Scheme	Sarva Shiksha Abhiyan (SSA)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Human Resource Development, Government of India. Implemented by Directorate of Education. ♦ Funding pattern Centre: State (90:10).
About the scheme	<p>Launched in the year 2000. SSA aims to provide free and compulsory education to children between the ages of 6-14 years.</p> <p>Some of the other goals of SSA include:</p> <ul style="list-style-type: none"> ♦ Opening of new schools in areas which do not have them and to expand existing school infrastructures and maintenance. ♦ Address inadequate teacher numbers, and provide training development for existing teachers. ♦ Provide quality elementary education including life skills, with a special focus on the education for girls and children with special needs as well as computer education.
Who is eligible?	<ul style="list-style-type: none"> ♦ Children in the age group of 6 - 14 years.
What are the benefits?	<ul style="list-style-type: none"> ♦ Free and compulsory education for children below 14 years. ♦ Teacher's grant, school maintenance grant, free text books and free uniforms to students. ♦ In the context of Right to Education Act (RTE), some states have allotted certain percentage for Children Living with HIV (CLHIV) in private schools also.
Procedure involved	<ul style="list-style-type: none"> ♦ Office of the SSA, Directorate of Education or head masters of government schools / Zonal Education Officers can be contacted.
Required supporting documents	<ul style="list-style-type: none"> ♦ Details of enrollment in government schools
Additional information	<ul style="list-style-type: none"> ♦ The Right to Education Act (RTE) came into force on 1st April 2010. Some educationists and policy makers believe that, with the passing of this act, SSA has acquired the necessary legal force for its implementation.
Source of Information	<ul style="list-style-type: none"> ♦ http://ssa.nic.in/ ♦ http://mhrd.gov.in/schemes

Name of the Scheme	Rashtriya Madhyamik Shiksha Abhiyan (RMSA)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Human Resource Development, Government of India. Implemented by Directorate of Education. ♦ Funding pattern Centre: State (75:25). ♦ Funding pattern in North Eastern states Centre: State (90:10).
About the scheme	<ul style="list-style-type: none"> ♦ Launched in March 2009. RMSA was launched with the objective to enhance access to secondary education and to improve its quality. The other objectives include improving quality of education imparted at secondary level through making all secondary schools conform to prescribed norms, removing gender, socio-economic and disability barriers, providing universal access to secondary level education by 2017, i.e., by the end of 12th Five Year Plan and achieving universal retention by 2020.
Who is eligible?	<ul style="list-style-type: none"> ♦ Students from the IX and X standard. ♦ Children Living with HIV (CLHIV) and children of Most at Risk Populations (MARPs) in the above mentioned standards are also eligible.
What are the benefits?	<ul style="list-style-type: none"> ♦ Students under SSA can be linked with RMSA. ♦ Additional classrooms to the ratio of student: teacher is 30:1. ♦ Learning material. ♦ School up gradation, school infrastructure maintenance. ♦ Accommodation facilities for teachers in remote places.
Procedure involved	<ul style="list-style-type: none"> ♦ Office of the SSA, Directorate of Education or head masters of government schools can be contacted.
Required supporting documents	<ul style="list-style-type: none"> ♦ Details of enrollment in government schools.
Source of Information	<ul style="list-style-type: none"> ♦ http://mhrd.gov.in/rashtriya_madhyamik_shiksha_abhiyan ♦ http://www.rmsaindia.org/en/

HEALTH SCHEMES

Name of the Scheme	Janani Suraksha Yojana (JSY)
Sponsored by	<ul style="list-style-type: none"> ♦ Central Government under National Rural Health Mission (NRHM) Implemented in the states by NRHM. ♦ Fully sponsored by Central Government.
About the scheme	<ul style="list-style-type: none"> ♦ The aim of this scheme is to reduce maternal and neonatal mortality by promoting institutional delivery amongst poor pregnant women. The scheme also aims at promoting breastfeeding and safe motherhood, as well as increasing antenatal and postnatal care.
Who is eligible?	<p>Beneficiaries mentioned below must live below the poverty line:</p> <ul style="list-style-type: none"> ♦ All pregnant women. ♦ Pregnant WLHIV (Women Living with HIV). ♦ Pregnant FSWs (Female Sex Workers). ♦ Pregnant spouses of IDU (Injecting Drug Users). ♦ Pregnant spouses of MSM (Men who have Sex with Men).
What are the benefits?	<ul style="list-style-type: none"> ♦ JSY integrates cash assistance with delivery and post delivery care for women, it also provides ASHA (Accredited Social Health Activist) workers with incentives linked to the number of cases referred to the Primary Health Center or the Sub Centres. ♦ Based on the performance of a state it is categorized into Low Performing State (LPS) and High Performing State (HPS) depending on which benefits will vary. ♦ Women from rural LPS receive INR 1,400/- whereas women from urban LPS receive INR 1,000/- ♦ Women from rural HPS receive INR 700/- whereas women from urban HPS receive INR 600/- ♦ ASHA workers from rural LPS receive INR 600/- and from urban areas receive INR 200/-
Procedure involved	<ul style="list-style-type: none"> ♦ The pregnant woman can register through ASHA or ANM (Auxiliary Nursing Midwives) or other health link workers at least 20-24 weeks before the Expected Date of Delivery (EDD) and fill up the JSY registration card. ♦ The medical officer in a government hospital will then issue the account payee cheque to the woman after delivery. ♦ If the pregnant woman is being treated at an accredited private hospital then the amount is disbursed before or on the day of delivery.
Required supporting documents	<ul style="list-style-type: none"> ♦ Identification by ASHA, JSY registration card and photocopy of BPL card.
Additional information	<ul style="list-style-type: none"> ♦ Certain amendments have been made for JSY. The financial benefits for mother and ASHA have been increased in recent years.
Source of Information	<ul style="list-style-type: none"> ♦ http://nrhm.gov.in/nrhm-components/rmnch-a/maternal-health/janani-suraksha-yojana/background.html

Name of the Scheme	Janani Shishu Suraksha Karyakram (JSSK)
Sponsored by	<ul style="list-style-type: none"> ♦ Central Government under National Rural Health Mission (NRHM) Implemented in the states by NRHM. ♦ Fully sponsored by the Central Government.
About the scheme	<p>JSSK was launched on 1st of June, 2011 is an initiative to assure safe motherhood intervention.</p> <ul style="list-style-type: none"> ♦ Free services to pregnant women including normal deliveries and caesarean operations. ♦ Treatment of sick newborns (till 30 days after birth) in all government health institutions. ♦ Promote institutional delivery.
Who is eligible?	<ul style="list-style-type: none"> ♦ All pregnant women who undergo institutional delivery including HIV positive pregnant women.
What are the benefits?	<p>Entitlements of Pregnant Women:</p> <ul style="list-style-type: none"> ♦ Free delivery. ♦ Free caesarean section. ♦ Free drugs and consumables. ♦ Free diagnostics (blood, urine tests and ultrasonography). ♦ Free diet during stay (up to 3 days for normal delivery and 7 days for caesarean section). ♦ Free provision of blood. ♦ Free transport from home to health institution, between health institutions in case of referrals and drop back home. <p>Entitlements for Sick Newborn :</p> <ul style="list-style-type: none"> ♦ Free treatment. ♦ Free drugs and consumables. ♦ Free diagnostics. ♦ Free provision of blood. ♦ Free transport from home to health institution, between health institutions in case of referrals and drop back home.
Procedure involved	<ul style="list-style-type: none"> ♦ Registration to the hospital should be done through ASHA worker or ANM or the Health Link Workers.
Required supporting documents	<ul style="list-style-type: none"> ♦ No specific documents are required.
Additional information	<ul style="list-style-type: none"> ♦ Janani-Shishu Suraksha Karyakram supplements the cash assistance given to a pregnant woman under Janani Suraksha Yojana and is aimed at mitigating the burden of out of pocket expenses incurred by pregnant women and sick newborns. Besides it would be a major factor in enhancing access to public health institutions and help bring down the maternal mortality and Infant mortality rates.
Source of Information	<ul style="list-style-type: none"> ♦ http://nrhm.gov.in/nrhm-components/rmnch-a/maternal-health/janani-shishu-suraksha-karyakram/background.html

Name of the Scheme	Indira Gandhi Matritva Sahyog Yojana (IGMSY)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Women and Child Development under Integrated Child Development Scheme (ICDS) Implemented by the Centre. ♦ Fully sponsored by Central Government.
About the scheme	<ul style="list-style-type: none"> ♦ The objective of this scheme is to improve the health and nutritional status of pregnant women, lactating mothers and infants by providing cash directly to beneficiaries. IGMSY also attempts to compensate for the loss of wage of pregnant and lactating women both before and after delivery.
Who is eligible?	<ul style="list-style-type: none"> ♦ Pregnant women who are at least 19 years of age for their first two live births. ♦ Neither the woman nor her husband must work in central or state public sector undertakings.
What are the benefits?	<p>Beneficiaries are paid INR 4,000/- in three installments. The amount of the three installments and criteria that needs to be fulfilled are as follows:</p> <p>i) For the first installment, INR 1,500/- is received by the mother at the end of six months of pregnancy if she has:</p> <ul style="list-style-type: none"> ♦ Registered her pregnancy within four months at the Anganwadi Center (AWC), a government health center or an empanelled private doctor under Janani Suraksha Yojana. ♦ Must have received at least one antenatal checkup at AWC or health center. ♦ Receives IFA (Iron Folic Acid) tablets at AWC or health centre ♦ Receives at least one TT (Tetanus Toxoid) vaccination at AWC or health center. ♦ Has attended at least one counselling session at the AWC, on village health and nutrition day or at home with a Anganwadi Worker or Auxiliary Nursing Midwife. <p>ii) For the second installment, INR 1,500/- is received by the beneficiary three months after delivery if the following has been done for the infant:</p> <ul style="list-style-type: none"> ♦ If the mother has registered the birth at the AWC. ♦ If the infant has received polio and BCG vaccinations at AWC or health centre. ♦ If the infant has received polio and DTP-I vaccination at AWC or health centre. ♦ If the infant has received polio and DTP-II vaccination at AWC or health centre. ♦ If the mother gets the baby weighed at least twice between birth and three months of age at AWC or health centre.

	<ul style="list-style-type: none"> ♦ If the mother attends at least two Infant and Young Child Feeding (IYCF) counselling sessions after delivery by an Anganwadi Worker or Auxilary Nursing Midwife at AWC or at home. <p>iii) For the third installment, INR 1,000/- is received by the beneficiary six months after delivery if the following has been done for the infant:</p> <ul style="list-style-type: none"> ♦ If the infant has been exclusively breastfed for six months. ♦ If the mother introduces complimentary food on the completion of six months. ♦ If the infant has received polio and DTP-III vaccination at AWC or health centre. ♦ If the mother gets the baby weighed at least two times between the ages of three and six months at AWC or health centre. ♦ If the mother has attended at least two IYCF counselling sessions between three and six months of lactation by an Anganwadi Worker or Auxilary Nursing Midwife at an AWC or at home.
Procedure involved	<ul style="list-style-type: none"> ♦ Soon after conception, the potential beneficiary must register her pregnancy at the AWC. ♦ The individual must open a bank or post office account. ♦ Ensure services and counselling availed must be noted in the Mother Child Protection Card.
Required supporting documents	<ul style="list-style-type: none"> ♦ Immunization register. ♦ Copy of Mother Child Protection Card.
Source of Information	<ul style="list-style-type: none"> ♦ http://wcd.nic.in/SchemeIgmsy/scheme_igmsy.htm

Name of the Scheme	Rashtriya Swasthya Bima Yojana (RSBY)
Sponsored by	<ul style="list-style-type: none"> ♦ Ministry of Labor and Employment, Government of India and implemented by Department of Labor. ♦ Funding pattern Centre: State (90:10).
About the scheme	<ul style="list-style-type: none"> ♦ Launched in April 2008, RSBY intends to provide health insurance coverage for BPL families. The objective of RSBY is to provide protection to BPL households from financial liabilities arising out of health shocks that involve hospitalization.
Who is eligible?	<ul style="list-style-type: none"> ♦ Individuals from the unorganized sector the unorganized sector and their family members (up to five members). ♦ The beneficiary should live below the poverty line. ♦ Job card holders are also eligible.
What are the benefits?	<ul style="list-style-type: none"> ♦ Health insurance coverage of up to INR 30,000/- ♦ Individuals can access health services in any RSBY empanelled hospitals across India. ♦ Coverage extends to five members of the family including the head of the household, spouse and up to three dependents.
Procedure involved liability	<p>Registering in RSBY:</p> <ul style="list-style-type: none"> ♦ An electronic list of eligible BPL households is provided to the insurer using a pre-specified data format. ♦ An enrollment schedule for each village, along with dates, is prepared by the insurance company with the help of the district level officials. ♦ As per the schedule, the BPL list is posted in each village at enrollment station and prominent places prior to the enrollment and the date and location of the enrolment in the village is publicized in advance. ♦ Mobile enrollment stations are set up at local centers (e.g. public schools) at each village. ♦ The client has to pay Rs. 30/- and register himself/herself and their family at the enrollment stations, then smart cards will be issued. <p>Accessing the services:</p> <ul style="list-style-type: none"> ♦ The transaction process begins when the client visits the participating hospital. After reaching the hospital, beneficiary will have to visit the RSBY helpdesk at the hospital where his/her identity will be verified with the photograph and fingerprints which are stored on his/her smart card. ♦ If a diagnosis leads to a hospitalization, the assistant at the helpdesk checks whether the procedure is in the list of pre-specified packages.

	<ul style="list-style-type: none"> ♦ If the procedure is in the list, the appropriate prescribed package is selected from the RSBY package list. If the procedure is not in the package list, the helpdesk assistant checks with the insurer regarding the price for that procedure. ♦ Upon release of the beneficiary from the hospital, the card is again swiped along with fingerprint verification and the pre-specified cost of the procedure is deducted from the amount available on the card. ♦ The beneficiary is also paid by the hospital Rs. 100/- as transportation expense at the time of the discharge. ♦ However, total transportation assistance cannot exceed Rs. 1000/- per year and it is part of Rs. 30,000/- coverage. No proof is required to be submitted by the beneficiary to get the transportation assistance. ♦ After rendering the service to the patient, the hospitals need to send an electronic report to the insurer/ Third Party Administrator (TPA). The insurer/ TPA after Government of India through the records information will make the payment to the hospital within a specified time period which has been agreed between the insurer and the hospital.
Required supporting documents	<ul style="list-style-type: none"> ♦ Smart card for RSBY will be issued to the family subject to fulfillment of criteria mentioned above.
Additional information	<ul style="list-style-type: none"> ♦ In some states like Meghalaya and Mizoram, the Department of Health and NRHM is the implementing agency for RSBY.
Source of Information	<ul style="list-style-type: none"> ♦ http://www.rsby.gov.in/ ♦ http://www.rsby.gov.in/about_rsby.aspx

Name of the Scheme	Anti Retro Viral Therapy (ART)
Sponsored by	<ul style="list-style-type: none"> ♦ National AIDS Control Organization (NACO) now Department of AIDS Control (DAC). ♦ Fully sponsored by NACO.
About the scheme	<ul style="list-style-type: none"> ♦ Launched in April 2004, free Anti Retroviral Treatment (ART) for People Living with HIV (PLHIV) was initiated to enhance and prolong the quality of life of individuals. PLHIVs having CD4 count below the threshold mark set by NACO are provided Antiretroviral (ARV) drugs at designated ART centre all over the country. Over 7,68,000 PLHIV are now accessing free ART in over 1,251 ART and link ART centers across India.
Who is eligible?	<ul style="list-style-type: none"> ♦ People infected with HIV having CD4 count less than 350. ♦ Pregnant women with HIV regardless of CD4 count.
What are the benefits?	<ul style="list-style-type: none"> ♦ All PLHIV whose CD4 count is less than 350 are provided with free ART at ART centres. ♦ CD4 testing is done free for all HIV positive individuals every six months at ART centres.
Procedure involved	<ul style="list-style-type: none"> ♦ Individuals who are tested positive at Integrated Counseling and Testing Centre (ICTC) are linked /referred to ART centre for registration. ♦ After registration they have to undergo CD4 count test. ♦ If the CD4 count is less than 350 the Medical Officer in charge will proceed with further necessary investigations with the person for initiation of ART.
Required supporting documents	<ul style="list-style-type: none"> ♦ HIV test result from ICTC. ♦ ART registration card. ♦ CD4 count test result.
Additional information	<ul style="list-style-type: none"> ♦ http://www.naco.gov.in/upload/Policies%20and%20Guidelines/Antiretroviral%20Therapy%20Guidelines%20for%20HIV-Infected%20Adults%20and%20Adolescents.pdf
Source of Information	<ul style="list-style-type: none"> ♦ http://www.naco.gov.in/NACO/

FINANCIAL INCLUSION SCHEMES

Name of the Scheme	Pradhan Mantri Jan Dhan Yojana (PMJDY)
Sponsored by	♦ Department of Financial Services Ministry of Finance, Government of India.
About the scheme	♦ Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for financial inclusion to ensure access to financial services, namely, banking, savings and deposit accounts, remittance, credit, insurance and pension.
Who is eligible?	♦ Indian nationals are eligible to open an account under this scheme. ♦ A minor who is above ten years of age is eligible to open the account in any bank under this scheme and the account holder will need to have a guardian to manage the account.
What are the benefits?	♦ Interest on deposit. ♦ Accidental insurance cover of Rs 1,00,000/- ♦ No minimum balance required. ♦ Life insurance cover of Rs.30,000/- ♦ Easy Transfer of money across India. ♦ Beneficiaries of government schemes will get direct benefit transfer in these accounts. ♦ After satisfactory operation of the account for six months, an overdraft facility will be permitted. ♦ Access to pension, insurance products. ♦ Accidental Insurance Cover, RuPay Debit Card must be used at least once in 45 days. ♦ Overdraft facility up to Rs. 5,000/- is available in only one account per household, preferably the woman in the household.
Procedure involved	♦ The beneficiary needs to approach the bank after filling of the application format and required supporting document. The bank officials will help the client open the account.
Required supporting documents	♦ If Aadhar card/Aadhar number is available then no other documents are required. If address has changed, then a self certification of current address is sufficient. ♦ If Aadhar card is not available, then any one of the following Officially Valid Documents (OVD) is required: voter's ID card, driving license, PAN card, passport, MGNREGA card. If these documents also contain your address, it can serve both as proof of identity and address. ♦ If a person does not have any of the OVDs mentioned above, but the individual is categorized as low risk by the banks, then he/she can open a bank account by submitting any one of the following documents: ♦ Identity card with applicant's photograph issued by Central/ State Government Departments, Statutory/ Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions; ♦ Letter issued by a gazette officer, with a duly attested photograph of the person.
Additional information	♦ National Toll Free, 1800 11 001 ♦ http://pmjdy.gov.in/

Name of the Scheme	Sukanya Samriddhi Yojana or Account (SSY)
Sponsored by	<ul style="list-style-type: none"> Department of Financial Services, Ministry of Finance, Government of India.
About the scheme	<ul style="list-style-type: none"> The scheme was initiated in 2nd December, 2014. An initial grace period of one year has been announced for convenience. Prime Minister Narendra Modi launched Sukanya Samriddhi Account Scheme, a small savings scheme as a part of the 'Beti Bachao Beti Padhao' campaign. It is also considered a part of the government's initiative to increase the percentage of domestic savings.
Who is eligible?	<ul style="list-style-type: none"> A girl child, who is born between the 2nd of December, 2003 and the 1st of December, 2004, can open account by the 1st December, 2015.
What are the benefits?	<ul style="list-style-type: none"> The scheme is offering an interest rate of 9.2 percent per year. The interest amount will be revised in April every year and the change will be communicated subsequently. The interest will be compounded yearly and directly credited to the account.
Procedure involved	<ul style="list-style-type: none"> Sukanya Samriddhi account can be opened in post offices or authorized banks (State Bank of India, Bank of Baroda, Punjab National Bank, Bank of India, Canara Bank, Andhra Bank, UCO Bank, and Allahabad Bank, etc.) An application form needs to be filled with required documents and needs to be submitted at the concern bank or post office. The account can be opened with an amount of Rs. 1,000/-. It can be transferred from the original location to anywhere in India as the girl child relocates.
Required supporting documents	<ul style="list-style-type: none"> Birth certificate of the girl child. Address and photo identity proof (PAN Card, voter's ID, Aadhar card) of the guardian.
Additional information	<ul style="list-style-type: none"> A minimum contribution of Rs. 1000/- per account has to be deposited per year. A maximum of Rs.1, 50,000/- per account can be deposited. There is no limit in the number of deposits during a financial year. The money can be deposited through cash, cheque or draft. The guardian is expected to deposit amount in the account only till the completion of 14 years. No deposits after that is required till the maturity of the account. As per Section 80C of Income Tax Act, the investment (up to Rs.1,50,000/-) under the scheme, all the payments including the interest payment and the total maturity amount will be fully exempted from taxation.
Source of Information	<ul style="list-style-type: none"> https://www.sbi.co.in/portal/web/govt-banking/sukanya-samriddhi-yojana http://www.indiapost.gov.in/posb.aspx http://www.indiapost.gov.in/SukanyaSamriddhi.aspx

INSURANCE SCHEMES

Name of the Scheme	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
Sponsored by	<ul style="list-style-type: none"> Department of Financial Services, Ministry of Finance, Government of India.
About the scheme	<ul style="list-style-type: none"> The scheme is a one year cover, renewable from year to year, Insurance scheme offering life insurance cover for death due to any reason. Premium cost Rs.330/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment.
Who is eligible?	<ul style="list-style-type: none"> The savings bank account holders of the participating banks aged above 18 years till 50 years of age who give their consent to join, enable auto-debit as per the above modality will be enrolled into the scheme. Individuals who join after the initial enrollment period extending up to 31st August 2015 or 30th November 2015, as the case may be, will be required to give a self-certification of good health and that he /she does not suffer from any of the critical illnesses as mentioned in the applicable consent cum declaration form as on date of enrollment or earlier.
What are the benefits?	<ul style="list-style-type: none"> Rs.2,00,000/- is payable on member's death due to any reason.
Procedure involved	<ul style="list-style-type: none"> The client could approach the bank where he/she is operating his/her savings bank account with necessary evidences and the bank officials will provide necessary help.
Required supporting documents	<ul style="list-style-type: none"> A valid savings bank account.
Source of Information	<ul style="list-style-type: none"> http://jansuraksha.gov.in/Default.aspx

Name of the Scheme	Pradhan Mantri Suraksha Bima Yojana (PMSBY)
Sponsored by	<ul style="list-style-type: none"> Department of Financial Services, Ministry of Finance, Government of India.
About the scheme	<ul style="list-style-type: none"> The scheme will be a one year cover, renewable every year; Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. Premium: Rs.12/- per annum per member.
Who is eligible?	<ul style="list-style-type: none"> All savings bank account holders in the age 18 to 70 years in participating banks will be entitled to join.
What are the benefits?	<ul style="list-style-type: none"> In case of death of policy holder- Rs. 2,00,000/- will be received by the nominee. Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot Rs. 2,00,000/- will be received by the nominee. Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot Rs. 1,00,000/- will be received by the nominee.
Procedure involved	<ul style="list-style-type: none"> The client could approach the bank where he/she is operating his/her savings bank account with necessary evidence and the bank officials will do the necessary help.
Required supporting documents	<ul style="list-style-type: none"> A valid savings bank account.
Additional Information	<ul style="list-style-type: none"> The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other general insurance companies willing to offer the product on similar terms with necessary approvals and tie up with banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.
Source of Information	<ul style="list-style-type: none"> http://jansuraksha.gov.in/Default.aspx

LEGAL SERVICES

Name of the Scheme	Free and Competent Legal Aid
Sponsored by	<ul style="list-style-type: none"> ◆ Sponsored by National Legal Services Authority (NALSA) and implemented by Nagaland State Legal Services Authority.
About the scheme	<ul style="list-style-type: none"> ◆ Legal services will be provided for free of cost to the vulnerable, poor and marginalized people by the National legal service authority.
Who is eligible?	<ul style="list-style-type: none"> ◆ Scheduled caste / Scheduled tribe, victim of human trafficking, mass disaster, ethnic violence, caste atrocity, flood, drought, earthquake / industrial disaster, women and children, mentally ill and disabled persons, industrial workmen, persons in custody (protective home, juvenile home, psychiatric hospital), person having income not exceeding Rs. 1,00,000/- per annum.
What are the benefits?	<ul style="list-style-type: none"> ◆ Payment of court fees, process fees and all other charges payable or incurred in connection with any legal proceedings. ◆ Providing advocates in a legal proceedings. ◆ Obtaining and supply of certified copies of orders and other documents in legal proceedings. ◆ Preparation of appeal including printing and translation of documents in legal proceedings.
Procedure involved	<p>Eligible person may apply to a) Member Secretary, Maharashtra State Legal Service Authority, b) Secretary District Legal Services Authority (DLSA) along with facts of the case (in filled up form) and copies of relevant document.</p> <p>Free legal services can be availed from:</p> <ul style="list-style-type: none"> ◆ Supreme Court Legal Services Committee, 109, Lawyers Chambers, Supreme Court of India, New Delhi for Supreme Court Cases. ◆ State Legal Services Authority. ◆ High Court Legal Services Committee situated at High Court Complex in every High Court for High Court cases. ◆ District Legal Services Authority situated in the District Courts Complex in every district.
Required supporting documents	<ul style="list-style-type: none"> ◆ Incidence report form to be submitted. ◆ Copies of relevant documents of the case.
Additional of Information	<ul style="list-style-type: none"> ◆ The Legal Aid Clinics at the districts will be the entry point for the project where Community Resource Persons can take a client for first time legal aid counseling.
Source of Information	<ul style="list-style-type: none"> ◆ http://nalsa.gov.in/legalservices.html

Name of the Scheme	The Building and Other Construction Workers' (Regulation of Employment and Conditions of Service - RE and CS) Act 1996 Welfare Cess Act 1996
Sponsored by	<ul style="list-style-type: none"> Chief Labour Commissioner, Ministry of Labour and Employment, Government of India.
About the scheme	<ul style="list-style-type: none"> 1st March, 1996. Every employer of an establishment employing ten or more building workers in any building or for any other construction work has to register the establishment within a period of 60 days from commencement of the work. The provision of the Act is applicable to those individuals whose total construction cost exceeds Rs. 10,00,000/- The state government of Nagaland constituted the Building and Other Construction Workers' Board (BOCW) on 28th March 2012.
Who is eligible?	<ul style="list-style-type: none"> All construction workers between the age group of 18 to 59 years and who have worked more than 90 days in any building or engaged in construction work during the preceding 12 months and not a member of any other welfare fund is eligible for registration as beneficiary under Section 12 of the RE and CS Act. Example : Masons, Plumbers, Carpenters, Electricians, Painters, etc.
What are the benefits?	<ul style="list-style-type: none"> Life insurance cover, maternity benefits, scholarship for education, funds to buy tools, instruments, housing loan and other assistance as prescribed by the state government.
Procedures for Worker Registration	<ul style="list-style-type: none"> The applicant is required to submit application in Form-XXVII along with the other documents. Three small size photographs. Age proof of concerned building worker/applicant [Rule 265 (2)(ii)] which may be an attested school certificate, birth or death certificate from a government Medical Officer. Voter's ID card can also be accepted as proof of age. Employment certificate e.g. certificate of the employer or certificate of an Inspector appointed under the Act or certificate by the Registered Trade Union working for the construction workers of the area or self declaration by the concerned worker vide affidavit. Nomination Form in XXXI duly signed by the applicant. The applicant is required to mention the nominee who is the spouse; in case the spouse is not alive, all minor children can become nominees; if the individual has no spouse or children, the parents become the nominees Registration fees vide money receipt towards deposit of Rs.50/- (Odisha it is Rs 20/-) either an original or photocopy duly attested by the applicant.

	<ul style="list-style-type: none"> ♦ Self declaration towards non-enrolment as a member of any other welfare fund/ board. ♦ Photocopy of first page of bank passbook. ♦ Self declaration towards SC/ST, Socially and Economically Backward Classes (SEBC) (if applicable). ♦ Self declaration towards BPL/Antyodaya card number (if applicable). ♦ Self declaration towards minority, physically challenged, etc. (if applicable). ♦ Self declaration as an interstate migrant worker (if applicable). ♦ The complete application along with required documents is required to be submitted before the Registering Officer of the area. The Registering Officer, after satisfying himself of all the details, may register the worker as beneficiary under the Act and issue an identity card affixing the photograph of the worker. <p>Deposit of Annual Contribution :</p> <ul style="list-style-type: none"> ♦ The annual contribution (Rs.50/-) for the initial year, may be remitted with the Registering Officer at the time of issuance of identity card to the beneficiary on due acknowledgement/ money receipt. Afterwards, the same has to be remitted regularly on due acknowledgement/ money receipt. At the time of remitting of the annual contribution, the beneficiary is required to submit the details of the building and other construction work done by him during preceding 12 months.
Required supporting documents	<ul style="list-style-type: none"> ♦ Bank account, birth certificate, two passport size photographs, certificate of proof from village council or ward chairman that the applicant is a construction worker.
Source of Information	<ul style="list-style-type: none"> ♦ http://clc.gov.in/Acts/shtm/bocw.php#THE%20BUILDING%20AND%20OTHER%20CONSTRUCTION%20Rules Government of India

PROJECT SVAVRITTI
STATE SCHEMES
NAGALAND

WELFARE SCHEME

Name of the Scheme	Nagaland Building and Other Construction Workers' Welfare Scheme Benefits / provisions under Building and Other Construction Workers Regulation of Employment and Conditions of Service (RE and CS) Act 1996 Welfare CESS Act 1996
Sponsored by	<ul style="list-style-type: none"> Department of Labour, Nagaland.
About the scheme	<ul style="list-style-type: none"> The Nagaland Building Construction Workers' Welfare Board was instituted on the 28th of March 2012 for the purpose of providing social protection to construction workers.
Who is eligible?	<ul style="list-style-type: none"> People engaged in building and other construction work (example- masons, plumbers, carpenters, electricians, painters etc.) Individuals aged between 18 to 59 years are eligible for this scheme.
What are the benefits?	<ul style="list-style-type: none"> Grant for purchase of tools and equipments used for construction work Rs. 1,000/-. Beneficiaries of this scheme are automatically registered under "Aam Admi Bima Yojana". In case of natural death Rs. 30,000/- is provided to the card holder's family. In case of accidental death of the card holder, Rs. 75, 000/- is provided to his/her family. In case of permanent disability Rs. 75, 000/- is provided to the card holder and his/her family. Loss of one eye or one limb in an accident Rs. 37, 500/- will be provided to card holder and his/her family members. Medical assistance for spouse and children Rs. 1,000/- for the first five days and Rs. 500/- per day for the other ten days is provided. Education allowance of Rs. 200/- for one child of the card holder from nursery to class IX. Maternity benefit for women card holders worth Rs. 5,000/- per pregnancy subject to a maximum of two times.
Procedure involved	<p>Filled up application form along with required documents have to be submitted to the District labour officer or Assistant labour officer or Rural labour inspector of District Labour Office.</p> <ul style="list-style-type: none"> Registration fee Rs. 25/- has to be paid by worker to avail the labour card. Rs. 300/- per annum to be contributed by the worker to the labour welfare board.

Required supporting documents	<ul style="list-style-type: none"> ▪ Bank account. ▪ Birth certificate. ▪ Two passport size photographs. ▪ Certificate of proof from village council or ward chairman that the applicant is a construction worker.
Source of Information	<ul style="list-style-type: none"> ▪ District Labour Officer, Kiphire.

In Partnership with:

Network of Naga People Living with HIV/AIDS (NNP+)

Old Secretariat Complex, Kohima - 797001, Nagaland, India.

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