



WOMEN AND CHILD SCHEMES 2026 PRELIMS

For the financial year 2025–2026, the Union Government has allocated **₹26,890 crore** to the Ministry of Women and Child Development (MWCD), an increase of 16% over the previous year. All specific welfare schemes are now grouped under three major "Umbrella Missions".

1. Saksham Anganwadi and Poshan 2.0

This mission focuses on health and nutrition for children (0–6 years), adolescent girls, and pregnant/lactating mothers. It received the largest share of the budget (**₹21,960 crore**) for 2025–26.

- **Anganwadi Services:** Provides a package of six services, including supplementary nutrition, preschool education, and health check-ups.
- **Poshan Abhiyaan:** A technology-driven mission to reduce stunting, wasting, and anaemia through "Poshan Tracker" monitoring.
- **Scheme for Adolescent Girls (SAG):** Targets out-of-school girls (aged 14–18) to improve their nutritional status and provide vocational training.
- **Poshan Bhi Padhai Bhi:** Focused on early childhood care and education (ECCE) through Anganwadis.

Saksham Anganwadi and Poshan 2.0 is an Integrated Nutrition Support Programme launched by the Government of India to aggressively combat the challenges of malnutrition among children up to 6 years of age, adolescent girls (14–18 years), and pregnant and lactating mothers. It operates as an **Umbrella Scheme** that has consolidated three major pre-existing initiatives: **Anganwadi Services, POSHAN Abhiyaan, and the Scheme for Adolescent Girls.**

Core Structural & Governance Metrics

- **Nodal Ministry:** [Ministry of Women and Child Development \(MoWCD\)](#).
- **Scheme Type:** It is a **Centrally Sponsored Scheme (CSS)**, meaning the cost burden is shared between the Central government and the State/UT governments.
- **Implementing Agency:** The primary responsibility for everyday ground-level project execution and operation lies with the respective **State Governments and Union Territory (UT) Administrations.**
- **Funding Mechanism:** Program expenses are handled via a cost-sharing ratio between the Centre and States/UTs. For construction and infrastructure upgrades, funding merges multiple pools (e.g., [MGNREGS](#) contributing ₹8.00 Lakh, MoWCD and Finance Commission grants covering ₹2.00 Lakh each per Anganwadi centre).



Aims and Objectives

- **Human Capital Development:** Support the foundational mental, physical, and cognitive growth of children to foster future productivity.
- **Malnutrition Eradication:** Target a strategic drop in the levels of stunting, wasting, anemia, and low birth-weight babies across the country.
- **Behavioral Change & Advocacy:** Mobilize local populations via nationwide movements (*Jan Andolans*) to foster sustainable health habits.
- **Immunity & Wellness Integration:** Promote the usage of traditional AYUSH practices to build overall natural immunity in rural and urban poor populations.

Key Features & Program Verticals

The scheme has broken down its package of **six core integrated services** (Supplementary Nutrition, Pre-school Non-formal Education, Nutrition & Health Education, Immunization, Health Check-ups, and Referral Services) into three primary operational sub-verticals:

1. **Nutrition Support (Poshan 2.0):** Emphasizes a "lifecycle approach", placing priority on the first 1,000 days of a child's life. Provides standard fortification in food and targeted Take-Home Rations (THR).
2. **Early Childhood Care and Education (ECCE):** Delivers joyful, play-based pre-school learning frameworks for kids aged 3–6 years to guarantee school readiness.
3. **Anganwadi Infrastructure Upgradation (Saksham):** Converts basic traditional mother-and-child care units into digitized "Saksham" centres equipped with smart-learning software, high-speed Wi-Fi/Internet, LED screens, RO water purifiers, and nutritional kitchen gardens (*Poshan Vatikas*).

Status and Achievements (Updated 2026)

- **Massive Beneficiary Base:** As verified by government records, the integrated ecosystem successfully supports over **8.69 crore beneficiaries**, consisting of children, pregnant women, and adolescent girls.
- **Infrastructure Transformation:** Out of a targeted 2 lakh centers, more than **1,04,403 Anganwadi Centres** have been fully upgraded into highly advanced Saksham Anganwadi Centres.
- **Fiscal Budgetary Backing:** The scheme remains highly prioritised, taking up approximately 82% of the entire Ministry's allocation, backed by a dedicated [₹21,960 crore budget grant](#).



- **Advanced Digital Interventions:** The Ministry deployed near real-time tracking through the [Poshan Tracker](#) app. It also launched a **Facial Recognition System (FRS)** and nominee modules to securely authenticate identity during Take-Home Ration (THR) delivery, reducing ghost entries and leakages.
- **Grassroots Skill Empowerment:** Under the *Poshan Bhi Padhai Bhi* pedagogy framework, over **10.58 lakh Anganwadi Workers (AWWs)** and 41,645 Master Trainers have finished intensive early childhood training rounds.

Criticisms & Implementation Challenges

- **Regional Imbalances in Fund Spending:** Official reviews show wide discrepancies in fund utilization across state lines. Some states use over 90% of allocations, whereas major states like Madhya Pradesh and Rajasthan have utilized less than 55% of designated resources.
- **Digital Divide & Device Glitches:** The mandatory transitions to smartphones, the *Poshan Tracker* dashboard, and facial biometrics have heavily burdened elder Anganwadi workers, who often face technical glitches, spotty internet, and data entry stress in rural pockets.
- **Infrastructure Gaps:** Despite fast-tracked transitions, lakhs of centers continue to function out of rented properties or lacking critical amenities like immediate piped tap water access and independent toilets.
- **Overburdened Ground Workers:** Anganwadi workers are routinely assigned tasks outside of healthcare (such as socio-economic surveys), triggering long-standing protests across various states for improved honorariums, formal employment conditions, and social security benefits

2. Mission Shakti

Mission Shakti is a comprehensive, integrated women empowerment programme launched by the Government of India. It operates as an **umbrella scheme** designed to ensure the safety, security, and empowerment of women across their entire life cycle.

Core Structure and Institutional Framework

- **Nodal Ministry:** Implemented globally under the [Ministry of Women and Child Development \(MoWCD\)](#).
- **Implementing Agencies:** The **State Governments and Union Territory (UT) Administrations** are the primary ground-level implementing bodies.
- **Scheme Nature:** It is a **Centrally Sponsored Scheme (CSS)**, but it features a unique component-wise funding mechanism.



- **Funding Mechanism:** Funds are routed via the Public Financial Management System (PFMS) through the Single Nodal Agency (SNA) model. The funding ratios are split into its two structural sub-schemes:
 - **Sambal Sub-scheme:** Receives **100% Central Funding** directly sourced from the [Nirbhaya Fund](#) and MoWCD budget.
 - **Samarthya Sub-scheme:** Follows a cost-sharing ratio of **60:40** between the Centre and States/UTs with legislatures. The ratio scales to **90:10** for North-Eastern and Special Category States. For UTs without a legislature, it is **100% centrally funded**.

Aims and Objectives

- **Life-Cycle Support:** Address women's issues sequentially from birth, infancy, and adolescence to motherhood and old age.
- **Eradicate Violence:** Turn public and private spaces into safe environments free from threat or domestic abuse.
- **Economic Autonomy:** Boost female labor force participation by expanding skill development, financial literacy, and microcredit links.
- **Institutional Convergence:** Build cross-departmental coordination to guarantee smooth delivery of security and development benefits.

Key Features and Sub-Schemes

The initiative consolidates existing and newly created schemes into two highly distinct pillars:

1. "Sambal" Vertical (Safety & Security)

- **One Stop Centres (OSCs):** Offers integrated medical, legal, and psychological help under one roof. In late 2024, guidelines were extended allowing temporary shelter stays to scale from 5 days up to 20 days for complex distress cases.
- **Women Helpline (WHL):** Provides a 24-hour toll-free telecom response link for women in crisis.
- **Beti Bachao Beti Padhao (BBBP):** Focuses on eliminating gender-biased sex selection and ensuring girls' survival and education.
- **Nari Adalats:** Alternative dispute resolution forums running at the local level to promote grassroots gender justice.

2. "Samarthya" Vertical (Empowerment)



- **Pradhan Mantri Matru Vandana Yojana (PMMVY):** Direct Benefit Transfer (DBT) model providing ₹5,000 for the first child, and an upgraded ₹6,000 incentive if the second child is a girl.
- **Shakti Sadan:** Remodeled institutional setups combining the erstwhile Swadhar Greh and Ujjawala schemes for the rehabilitation of trafficked or homeless women.
- **Sakhi Niwas:** Repurposed Working Women Hostels designed to provide safe, affordable lodging to working women.
- **Palna:** National Creche Scheme component adapted to support high-quality childcare for working mothers.
- **SANKALP:** Dedicated Hubs for Empowerment of Women (HEW) operating at National, State, and District levels.

Major Achievements (Updated as of 2026)

- **Budgetary Expansion:** Received a significant boost in allocation to **₹3,150 crore** in the Union Budget, operating inside an expansive national Gender Budget framework.
- **Infrastructure Footprint:** A vast network of **896 operational One Stop Centres (OSCs)** covers districts across India.
- **DBT Milestones:** The [PMMVY component](#) has credited over **₹20,060 crore** in maternity benefits directly to 4.26 crore beneficiaries.
- **Rehabilitation Expansion:** Successfully operationalized **411 Shakti Sadan Homes** and **531 Sakhi Niwas units** nationwide.
- **Digital and Legislative Safety:** Launched the updated **SHe-Box Portal** to streamline workplace sexual harassment complaint filings, backed by the fully functional **Mission Shakti Mobile App** across multiple OS platforms.

Criticisms and Persistent Challenges

- **Fragmented Implementation:** Independent reviews, including data from NITI Aayog, emphasize that uneven administrative capacities cause major ground-level service disparities between different states.
- **Staffing Shortages:** Rural centers face systemic lacks of trained counselors, legal advocates, and digital operators to run critical sub-units effectively.
- **Data and Monitoring Opacity:** Real-time progress tracing across the Samarthya track remains highly sporadic, hindering transparency on how funds are utilized.



- **Accessibility Hurdles:** Marginalized and remote populations struggle to bypass language barriers and rigid digital application steps required to claim scheme advantages.

India Budget +5

3. Mission Vatsalya

Mission Vatsalya is a **Centrally Sponsored Scheme (CSS)** operating as one of the three **umbrella schemes** under the **Ministry of Women and Child Development (MWCD)**, alongside Mission Shakti and Mission Saksham Anganwadi & Poshan 2.0. It is the revamped avatar of the erstwhile Child Protection Services (CPS) scheme, implemented to secure a healthy, safe, and happy childhood for every child in India.

Aims and Objectives

- **Secure Child Welfare:** To deliver a protective ecosystem for **Children in Need of Care and Protection (CNCP)** and **Children in Conflict with Law (CCL)**.
- **Family-Based Care:** To promote non-institutional, family-based community care (sponsorship, foster care, adoption). It views institutionalisation strictly as a last resort.
- **Statutory Compliance:** To assist States and UTs in executing the mandate of the **Juvenile Justice (Care and Protection of Children) Act, 2015** and the **POCSO Act, 2012**.
- **Global Alignment:** To target United Nations Sustainable Development Goals (SDGs) focusing on child survival, development, and protection.

CARA- Central Adoption Resource Authority +4

Funding Mechanism

Mission Vatsalya operates on a predefined cost-sharing ratio between the Central and State Governments:

- **60:40 Ratio:** For most States and Union Territories (UTs) with a legislature.
- **90:10 Ratio:** For North-Eastern States, Himalayan States (Himachal Pradesh, Uttarakhand), and the UT of Jammu & Kashmir.
- **100% Central Funding:** For UTs without a legislature, completely funded by the Central Government.

Core Features & Components



- **Institutional Care:** Supports **Child Care Institutions (CCIs)** like shelter homes to provide age-appropriate education, vocational training, healthcare, and counselling.
- **Non-Institutional Care:** Extends financial assistance of ₹4,000 per month per child for alternative environments, specifically divided into **Sponsorship, Foster Care, Adoption, and After-Care** (up to 21–23 years of age).
- **Statutory Bodies:** Funds and strengthens district-level mechanisms like **Child Welfare Committees (CWCs)** and **Juvenile Justice Boards (JJBs)**.
- **Emergency Outreach:** Integrates and manages round-the-clock emergency responses, supporting **Child Helplines** and specialized Child Help Desks at transit hubs.
- **Specialised Units:** Mandates separate homes based on gender/age (including transgender-specific spaces) and Cradle Baby Reception Centres for abandoned children.

Implementing Agency

The scheme is driven at the apex by the **Ministry of Women and Child Development**. Ground-level execution is the primary responsibility of **State Governments and UT Administrations**, operationalized locally through the **District Child Protection Units (DCPU)** headed by the District Magistrate.

Status and Achievements (As of 2026)

- **Budgetary Support:** The scheme received a steady standalone allocation of **₹1,500 crores to ₹1,550 crores** in the recent union fiscal cycles.
- **Expanded Infrastructure:** The number of active, government-supported Child Care Institutions (CCIs) crossed **3,000 centers** nationwide, accommodating over 82,000 children in institutional care.
- **Non-Institutional Growth:** Over **1.21 lakh children** are supported under alternative care networks. State initiatives highlight rapid onboarding; for example, Jharkhand expanded its goals to target 9,000 children under its sponsorship fold.
- **Adoption Pipeline:** Facilitated thousands of in-country and inter-country legal adoptions, streamlined through integrated digital tracking under CARA.

Criticisms and Implementation Gaps

Parliamentary panels and independent child protection frameworks have flagged distinct roadblocks:



- **Fund Underutilisation:** Gaps persist between center-allocated budgets and local spending because states fail to match funds or report clear utilization certificates on time.
- **Human Resource Bottlenecks:** A severe lack of trained social workers, high administrative vacancies, and uneven cost-norms for staff wages—failing to match state minimum wage acts—undermine CCI functions.
- **Procedural and Digital Delays:** An over-reliance on digital systems without solving deep-rooted administrative bottlenecks causes extensive timelines for legal adoptions and foster approvals.
- **Uneven State Tracking:** Mandatory tracking of orphan, abandoned, or trafficked children remains deeply mismatched; some states record substantial inter-state child repatriations, while others register zero data.
- **Low Protection Scale:** Despite growth in non-institutional setups, formal protection programs still reach **less than 1%** of India's total estimated orphaned or abandoned child populace

4. Sukanya Samriddhi Yojana (SSY):

Sukanya Samriddhi Yojana (SSY) is a government-backed small savings scheme targeted at parents of girl children to build a fund for their future education and marriage.

Scheme Blueprint & Classification

- **Ministry:** [Ministry of Finance](#). It was launched on 22 January 2015 as part of the *Beti Bachao Beti Padhao* campaign.
- **Implementing Agency:** [Department of Posts](#) (India Post) alongside **authorised commercial public and private banks**.
- **Funding Mechanism:** Fully funded through **individual subscriber contributions**. It operates as a public small savings deposit fund managed by the Central Government.
- **Scheme Categorisation:** It is a **Central Sector Scheme**. The central government fully regulates it and sets the interest rates.
- **Flagship vs. Umbrella:** It acts as a dedicated operational component under the **Beti Bachao Beti Padhao umbrella campaign**.

Key Features (Updated as of 2026)

- **Current Interest Rate:** **8.2% per annum** for Q1 of FY 2026–27 (compounded annually).
- **Account Opening Eligibility:** For a girl child **below 10 years of age**. Only one account is permitted per girl child.



- **Family Cap:** Maximum **two accounts per family**. An exception allows a third account in the case of subsequent twins or triplets.
- **Deposit Limits:** Minimum deposit of **₹250** and a maximum of **₹1.5 lakh** per financial year.
- **Tenure & Pay-in Period:** Deposits must be made for **15 years** from account opening. The account officially matures after **21 years**.
- **Tax Benefits:** Enjoys full **Exempt-Exempt-Exempt (EEE) status**. Contributions qualify for deduction under Section 80C, and all interest earned and maturity amounts are completely tax-free.
- **Partial Withdrawal:** Up to **50% of the balance** can be withdrawn for higher education once the girl child turns 18 or passes the 10th standard.

Strategic Achievements

- **Mass Enrollment:** Over **4.53 crore accounts** have been successfully opened nationwide since inception.
- **Substantial Wealth Creation:** Cumulative deposits have crossed **₹3.33 lakh crore** as of December 2025.
- **Financial Security:** It consistently offers one of the **highest risk-free interest rates** among all Indian small savings instruments.

Criticisms & Vulnerabilities

- **Rigid Lock-in Period:** The strict **21-year maturity timeline** creates liquidity barriers for parents facing sudden family expenses.
- **No In-built Insurance:** Unlike standard commercial child insurance plans, if the guardian passes away, the premium/deposit is not waived; the account can simply turn inactive or be closed prematurely.
- **No Credit/Loan Accessibility:** Subscribers **cannot secure a loan** against their accumulated SSY balance, unlike alternative savings options like the Public Provident Fund (PPF).
- **Inflation Risks:** Because the interest rate is market-linked and revised quarterly by the government, long-term returns can fluctuate and may fail to consistently outpace high educational inflation compared to equity-linked mutual funds.

5. Mahila Samman Savings Certificate (MSSC):

The **Mahila Samman Savings Certificate (MSSC)** is a specialized small savings scheme launched by the Government of India. It was introduced as a **one-time, time-bound initiative** during the Union Budget 2023–24 to commemorate *Azadi ka Amrit Mahotsav*.



Administrative Framework

- **Ministry:** Under the administrative control of the **Ministry of Finance** (specifically the Department of Economic Affairs).
- **Implementing Agencies:** Operationalized across the country via the **Department of Posts** (Post Offices), all public sector banks, and eligible private sector banks.
- **Classification:** It is classified as a **Central Sector Scheme**. The scheme is entirely designed, regulated, and backed by the Central Government, and deposits are routed into the National Small Savings Fund (NSSF).
- **Category:** It is structured as an **independent small savings scheme** rather than a standard flagship or umbrella scheme like *Mission Shakti*. It serves as a financial inclusion tool under the government's broader portfolio of small savings instruments.

Aims and Objectives

- **Financial Inclusion:** Bring more women and minor girls into the formal banking and financial ecosystem.
- **Financial Independence:** Nurture retail investment and long-term saving habits specifically among female citizens.
- **Capital Security:** Deliver a risk-free investment pathway offering high fixed returns backed by a sovereign guarantee.

Funding Mechanism & Core Features

Funding Mechanism

The scheme operates on a **depositor-funded model**. The government does not provide direct fiscal subsidies. Instead, it absorbs public deposits into the **National Small Savings Fund (NSSF)** and guarantees a fixed interest rate upon maturity.

Core Features

- **Fixed Interest Rate:** Offers **7.5% per annum**, compounded quarterly and paid out at maturity.
- **Investment Caps:** A minimum deposit threshold of **₹1,000** and a maximum aggregate ceiling of **₹2,00,000** per individual.
- **Tenure & Lock-in:** Features a **2-year maturity period** from the exact date of account opening.
- **Liquidity Option:** Permits a single **partial withdrawal up to 40%** of the eligible balance after completing one year.



- **Premature Closure:** Allowed after six months without any specific reason, though it triggers a **2% interest rate reduction penalty** (lowering the return to 5.5%). Penalty-free closure is restricted to critical medical conditions or the death of the holder.

Status Update (As of 2026)

The investment window for the Mahila Samman Savings Certificate **closed on 31 March 2025**. The Union Budget 2025 did not extend the program. Consequently, **no new MSSC accounts can be opened in 2026**.

The Economic Times +2

All accounts opened prior to the March 2025 deadline remain active, continue to safely compound interest at the designated 7.5% rate, and will systematically mature through **March 2027**.

Achievements

- **Mass Mobilization:** Successfully saw **over 4.33 million (43.30 lakh) accounts opened** across India by late 2024, demonstrating significant grassroots adoption.
- **Rural Penetration:** Leveraged the massive geographic reach of the India Post network to mobilize capital from women residing in remote and underbanked regions.
- **Competitive Yields:** Provided a reliable, high-yield safe haven for retail capital during a period when average commercial bank fixed deposit rates fluctuated lower.

Criticisms and Limitations

- **Low Deposit Limit:** The **₹2 lakh maximum ceiling** was widely deemed too low by wealth managers, minimizing the absolute wealth-generation impact for middle-class investors.
- **Absence of Tax Incentives:** Unlike alternative tools like the *Sukanya Samriddhi Yojana (SSY)* or public provident funds, the MSSC **did not provide Section 80C tax deductions**, and the interest earned was subject to regular income tax slabs.
- **Short Lifespan:** Critics pointed out that its fixed two-year timeline introduced a heavy **reinvestment risk**, forcing women to find new, often lower-yielding financial instruments immediately upon maturity

6. WISE-KIRAN: The **WISE-KIRAN** (Women in Science and Engineering-Knowledge Involvement in Research Advancement through Nurturing) scheme is a **Central Sector Scheme** executed as an **umbrella scheme**. It is managed under the **Ministry of Science and Technology** and directly implemented by the **Department of Science and Technology (DST)**.



Aims and Objectives

- **Achieve Gender Parity:** Cultivate an inclusive, diverse scientific ecosystem to bring gender parity into STEM fields.
- **Bridge Career Breaks:** Support female scientists returning to main-stream R&D after gaps caused by motherhood or family obligations.
- **Promote Socio-Economic Growth:** Encourage translational, lab-to-land research aimed at solving community and societal issues.
- **Build Technical Skills:** Provide specialized training in high-demand domains like Intellectual Property Rights (IPR) to foster self-employment.

Funding Mechanism

- **100% Central Funding:** Being a Central Sector Scheme, the central government funds it entirely.
- **Direct Fellowship Disbursal:** Money is disbursed as direct project grants consisting of monthly fellowships, research/contingency grants, and institutional overheads.
- **Integration Update:** The scheme was merged into the broader **Vigyan Dhara** central funding program.

Key Sub-Programs & Features

- **[WISE-PhD](#):** Financial support for up to 5 years for unemployed women (aged 27–45) pursuing doctoral degrees in basic/applied sciences.
- **[WISE-PDF \(Post-Doctoral Fellowship\)](#):** Offers independent project grants for women (aged 27–60) to work as bench-level researchers.
- **[WISE-SCOPE](#):** Encourages female scientists to apply S&T interventions across 5 thematic areas to address societal challenges.
- **WISE-IPR:** A 1-year practical training stint in IPR laws, protection, and management for self-employment avenues.
- **WIDUSHI:** Specifically targets retired, retiring, or senior unemployed women scientists to retain them in R&D.
- **Vigyan Jyoti:** Creates safe spaces and camps to encourage meritorious school girls from rural setups to opt for STEM careers.
- **GATI (Gender Advancement for Transforming Institutions):** Drives institutional policy transformations to make research complexes gender-sensitive.



Scheme Implementation Metrics

- **Beneficiary Reach:** More than **2,150 women scientists** successfully utilized funding.
- **pipeline Strengthening:** Supported India's achievement where women account for **43% of overall STEM enrollments** at higher education levels.
- **Restructuring:** Realigned the original Women Scientists Scheme (WOS-A/B/C) into targeted sub-components to reduce programmatic redundancy.

Criticisms & Vulnerabilities

- **Severe Fund Delays:** Scholars face massive bureaucratic backlogs, encountering research grant **delays of up to 18 months**.
- **Disbursal Slumps:** Administrative transitions and merger overhauls under Vigyan Dhara temporarily stalled results and stipend releases.
- **Academic Silos:** Focus remains strictly locked onto academic research, failing to bridge industry-academia loops for practical industrial hiring.
- **Infrastructure Deficits:** The scheme lacks teeth in enforcing mandatory institutional safety nets, such as standardized childcare and flexible hours.
- **Awareness Gaps:** Reports indicate nearly

7. Saksham Anganwadi and Poshan 2.0 (Nutrition)

Saksham Anganwadi and Poshan 2.0 is a **Centrally Sponsored Umbrella Scheme** implemented as India's flagship integrated nutrition support programme. Restructured under the 15th Finance Commission cycle (2021-22 to 2025-26), it operates under the [Ministry of Women and Child Development \(MWCD\)](#).

Core Structural Framework

- **Classification:** It is an **Umbrella Scheme** that serves as a **Flagship Programme**. It merges three legacy programmes: Anganwadi Services (erstwhile ICDS), POSHAN Abhiyaan, and the Scheme for Adolescent Girls.
- **Scheme Type:** It is a **Centrally Sponsored Scheme** (not a Central Sector scheme).



- **Implementing Agency:** The **Central Government** handles macro-level policy and planning. The **State Governments and Union Territory (UT) Administrations** act as the primary execution agencies for day-to-day operations.
- **Funding Mechanism:** Financed on a cost-sharing architecture between the Centre and States. The typical funding pattern is **60:40** for general states, **90:10** for Northeastern/Himalayan states, and **100%** central funding for UTs without legislatures. The total financial implication stands at ₹1,81,703 crore (Central share: ₹1,02,031 crore; State share: ₹79,672 crore). For the 2025–26 fiscal year, the dedicated central budget allocation is **₹21,960 crore**.

Aims, Objectives, and Key Features

Aims and Objectives

- **Combat Malnutrition:** Target nutritional deficits in children (0–6 years), pregnant women, lactating mothers, and adolescent girls (14–18 years) in specific regions.
- **Human Capital Development:** Drive generational health outcomes to foster national human capital.
- **Promote Wellness:** Instil behavioral changes regarding dietary diversity, sustainable healthy eating, and immunity building.

Key Features

- **Integrated Verticals:** Streamlined into three operational pillars: Nutrition Support (via Supplementary Nutrition Programme), Early Childhood Care and Education (ECCE), and Anganwadi Infrastructure.
- **Saksham Infrastructure:** Upgrading traditional Anganwadis into smart centres equipped with water purifiers, clean energy, LED screens, and smart learning aids.
- **Dietary Diversity:** Shifting focus from basic calorie count to nutrient-dense menus incorporating millets, local green foliage (e.g., drumsticks/moringa), and fortified staples.
- **ICT Integration:** Using the real-time Poshan Tracker dashboard to systematically eliminate register-based tracking.
- **Inter-Ministerial Convergence:** Maps out overlapping nutrition-sensitive indicators across **18 distinct Ministries** to institutionalize a multi-sectoral approach (water, sanitation, education).

Core Deliverables: The 6 Services Package

Delivered at the grassroots level through Anganwadi Workers (AWWs):



1. Supplementary Nutrition
2. Pre-school Non-formal Education
3. Nutrition and Health Education
4. Immunisation (via National Health Mission)
5. Health Check-ups (via National Health Mission)
6. Referral Services (via National Health Mission)

Current Status and Key Achievements

- **Coverage Scales:** The scheme active tracking infrastructure covers nearly **14.03 lakh Anganwadi Centres** and tracks over **8.95 crore eligible beneficiaries** nationwide.
- **Digital Governance & Security:** Rolled out the **Facial Recognition System (FRS)** and a *Nominee Module* for Take-Home Ration (THR) distribution to curb leaks and identity issues.
- **ECCE Pedagogy Frameworks:** Operationalized *Aadharshila* (National Curriculum for children aged 3–6) and *Navchetana* (Early Childhood Stimulation framework for birth to age 3) in **12 regional languages**. Over 10.58 lakh Anganwadi Workers have completed pedagogical training.
- **National Health Trends:** National data (NFHS-5 baseline vs current reviews) shows an incremental decline in baseline malnutrition markers: stunting dropped from 38.4% to 35.5%, wasting eased from 21% to 19.3%, and underweight rates reduced from 35.8% to 32.1%.

Criticisms and Key Challenges

- **Infrastructure Deficits:** A significant portion of rural and sub-urban Anganwadi centres still suffer from lack of functional toilets, clean running tap water, and erratic electricity.
- **Digital Divide & Data Friction:** Tribal belts and backward districts face persistent internet connectivity blackouts, leading to data delays and glitches on the Poshan Tracker app.
- **Budgetary Pressures:** Independent economic audits highlight that when adjusted for inflation, the actual spending envelope for child nutrition has shrunk in real terms over recent cycles, compromising the rollout speed of infrastructure upgrades.
- **Geographic Variations:** Significant implementation gaps exist between states. States like Odisha and Chhattisgarh have successfully integrated nutrition with local water/sanitation programs, whereas populous states like Bihar, Uttar Pradesh, and Jharkhand face bureaucratic delays and human resource shortages



8. SHe-Box Portal (2024):

The revamped **Sexual Harassment Electronic Box (SHe-Box) Portal** was officially launched on **August 29, 2024**, by the **Ministry of Women and Child Development (MWCD)**. It is structured as an IT-enabled central initiative to strictly implement the **PoSH Act, 2013** across India.

Classification, Funding, and Governance

- **Nodal Ministry:** [Ministry of Women and Child Development \(MWCD\)](#).
- **Implementing Agency:** The MWCD functions directly as the primary implementing, managing, and monitoring authority.
- **Scheme Classification:** It is a **Central Sector Scheme** completely funded and maintained by the Central Government.
- **Umbrella Architecture:** The portal operates as a critical digital governance sub-component under the **Mission Shakti** umbrella framework (the government's overarching flagship mission for women's safety, security, and empowerment).

Aims and Objectives

- **Single-Window Redressal:** Providing a centralized, unified portal for every woman worker to securely file workplace harassment complaints.
- **Sector-Agnostic Access:** Catering universally to women across organized, unorganized, public, and private ecosystems.
- **Enforcement & Monitoring:** Ensuring structured, time-bound processing of cases by mandated committees under the law.
- **Transparency Boost:** Setting up a national, live repository tracking compliance across businesses nationwide.

Key Features of the Revamped Portal

- **Automatic Grievance Routing:** Filed complaints automatically filter and push directly to the employer's specific Internal Committee (IC) or district-level Local Committee (LC).
- **Confidentiality Firewalls:** Masks the identity and personal indicators of the complainant; information is only visible to the designated IC/LC Chairperson.
- **Mission Shakti App Integration:** Integrated directly into the [Mission Shakti Mobile App](#) for cross-platform access across Android and iOS.



- **Multilingual Expansion:** Features a responsive interface available in **23 distinct Indian languages** to capture rural and unorganized workforces.
- **Empanelled Expert Database:** Hosts a public database of certified POSH trainers and statutory experts approved by State Nodal Officers.
- **Real-time Progress Dashboard:** Offers specialized tracking systems for corporate and administrative nodal officers to review pending and resolved cases.

Track Record & Status Update (As of 2026)

According to official statistics released by the MWCD:

- **Workplace Registration:** Over **161,000 unique workplaces** with 10+ employees have successfully onboarded.
- **Committee Tracking:** More than **68,460 Internal Committees (ICs)** and **777 Local Committees (LCs)** are mapped live.
- **Resolution Metrics:** Since the launch, hundreds of active complaints have transitioned through the system, demonstrating a noticeable jump in case closures due to strict 90-day statutory deadlines.
- **Judicial Reinforcement:** The Supreme Court of India issued directives forcing state Chief Secretaries and District Officers to conduct comprehensive regional surveys to verify local corporate onboarding.
- **Local Mandates:** States like Maharashtra and Delhi capitalized on the system by issuing localized statutory updates making SHe-Box enrollment legally mandatory for businesses.

Critical Challenges and Criticisms

- **The Unorganized Sector Disconnect:** While the portal accommodates unorganized laborers, millions of domestic workers lack the digital literacy or smartphones required to navigate the platform.
- **Private Sector Friction:** Initial corporate resistance and delays in onboarding slowed progress until municipal bodies initiated threat of legal penalties.
- **Verification Gap:** The MWCD leaves background credential verification of registered external POSH experts entirely to state-level administrative staff, sometimes causing localized registration bottlenecks.
- **Awareness Concentration:** System utilization remains heavily skewed toward urban, tech-centric white-collar workspaces compared to agricultural and informal sectors



9. Yashasvini (2024):

The **Yeshasvini (Yashasvini) Health Insurance Scheme** is a state-level, community-based health insurance program managed by the **Government of Karnataka**. It is **not** a central sector or centrally sponsored scheme, nor is it a central flagship/umbrella initiative. Rather, it operates as a specialized **State Sector Scheme** specific to Karnataka.

The comprehensive structural details, 2026 operational updates, achievements, and criticisms of the scheme are outlined below:

☑ Governance & Institutional Framework

- **Ministry in Charge:** Department of Co-operation, Government of Karnataka.
- **Implementing Agency:** Yeshasvini Health Insurance Scheme Trust, functioning in tandem with the Department of Co-operation and network hospitals.
- **Scheme Classification:** State Sector Scheme. It is a self-funded, community-driven cooperative health program rather than a national umbrella program.

Aims, Objectives & Core Features

Aims & Objectives

- To mitigate catastrophic out-of-pocket health expenditures among the low-income, informal workforce.
- To provide **affordable and accessible surgical care** to rural cooperative farmers, fishermen, weavers, and self-help group (SHG) members.
- To bridge the structural healthcare accessibility gap between urban and rural populations.

Core Features

- **Cooperative Financial Pool:** Operates on a contributory system where members pool nominal annual premiums.
- **Cashless Treatment:** Complete cashless surgical interventions at empanelled public and private healthcare facilities.
- **No Waiting Period:** Benefits apply from the very first day of enrollment.
- **No Age Bar:** Welcomes individuals from newborns up to any senior age.
- **Pre-existing Diseases:** Covers conditions diagnosed prior to enrollment.
- **Eligibility Constraint:** The primary applicant must be an active member of a registered Karnataka cooperative society for at least 3 months.

Funding Mechanism



The scheme utilizes a **joint contributory funding model** combining member premiums and state subsidies:

- **Rural Cooperative Members:** Pay an annual premium of ₹500 for a family of up to four members (additional members cost ₹100 each).
- **Urban Cooperative Members:** Pay an annual premium of ₹1,000 for a family of up to four members (additional members cost ₹200 each).
- **State Subsidy:** The Government of Karnataka completely funds/subsidizes the annual premium for Scheduled Caste (SC) and Scheduled Tribe (ST) beneficiaries.

Status and Data Updates (as of 2026)

Following a comprehensive policy overhaul by an expert review committee, the scheme features enhanced provisions for the **2026–27 cycle**:

- **Coverage Expansion:** Maximum cashless medical treatment coverage stands at **up to ₹5 lakh per family per year**.
- **Procedure Scaling:** The scheme has rationalized its medical catalog, dropping obsolete treatments and adding 69 new interventions to cover **2,191 surgical procedures** (including advanced fields like interventional radiology and cardiothoracic surgery).
- **Hospital Network:** The treatment network has grown to **786 empanelled private and government hospitals** across Karnataka.
- **Enrollment Aggression:** For the registration drive that commenced in January 2026, the Department of Cooperation targeted an enrollment cap of **50 lakh citizens** (up from 47 lakh enrolled in the previous cycle).
- **Fiscal Injection:** Driven by a recommended 50% rate hike for complex medical operations to fair-market levels, the annual scheme expenditure projections climbed to ₹127.5 crore, backed by an additional state allocation demand of ₹40 crore to ₹70 crore.

Achievements

- **Inclusion of Informal Sectors:** Successfully protects millions of dairy farmers, agricultural laborers, and weavers who lack traditional corporate insurance nets.
- **Proven Utilization:** During the 2024–2025 cycle, **68,159 beneficiaries successfully received cashless treatments** totaling ₹117.79 crore, keeping the average treatment expense down to roughly ₹17,000 per case.
- **Cooperative Stabilization:** Empowers local rural cooperative networks by tying health protections to active community society memberships.

Criticisms & Limitations



- **Surgicare Limitation Only:** The scheme is strictly limited to surgical procedures. It **does not cover regular inpatient medical care** or non-surgical hospital stays, leaving patients liable for normal hospital costs.
- **Exclusion of Key Critical Therapies:** Vital long-term treatments—such as **chemotherapy, dialysis, kidney/heart transplants, and treatment for autoimmune diseases**—are excluded from the coverage portfolio.
- **Empanellment Reluctance:** Historically, private hospitals resisted joining the network because the government reimbursement rates fixed in 2017–18 were too low to cover realistic corporate surgery costs.
- **Operational Inconveniences:** Rural beneficiaries frequently cite delays in the processing of online pre-authorization requests, long waiting periods at select network facilities, and occasional supply shortages

10. Mahila Samman Savings Certificate:

The **Mahila Samman Savings Certificate (MSSC)** is a specialized, time-bound government small savings scheme introduced to promote financial inclusion and financial independence among women and girl children.

Classification & Administrative Framework

- **Ministry:** It operates under the **Ministry of Finance** (specifically the Department of Economic Affairs).
- **Scheme Type:** It is structured as a **Central Sector Scheme**, meaning it is 100% funded and managed directly by the Central Government.
- **Flagship/Umbrella Status:** It is an independent, **one-time flagship sub-scheme** launched to commemorate 'Azadi Ka Amrit Mahotsav' rather than a broad umbrella framework.
- **Implementing Agencies:** The **Department of Posts** (Post Offices), alongside authorized **Public Sector Banks** and selected **Private Sector Banks** (such as [Bank of India](#) and [Canara Bank](#)).

Aims and Objectives

- **Encourage Savings:** Inculcate formal, regulated saving habits among Indian women across all economic brackets.
- **Financial Inclusion:** Bring more women into the formal banking fold, bridging the gender gap in bank account ownership.
- **Asset Creation:** Empower women by giving them direct ownership and control over an interest-bearing financial asset.

Funding Mechanism



- **Direct Depositor-Funded:** The government does not provide budgetary subsidies or grants to open accounts.
- **Sovereign Guarantee:** Capital is pooled directly into the National Small Savings Fund (NSSF).
- **Assured Payback:** The Central Government fully guarantees the principal amount and interest payouts.

Core Features

- **Tenure:** Fixed lock-in period of **2 years** from the date of account opening.
- **Interest Rate:** Offers **7.5% per annum**, compounded quarterly and paid upon maturity.
- **Investment Caps:** Minimum deposit of **₹1,000** and a maximum upper ceiling of **₹2,000,000** per individual.
- **Partial Withdrawal:** Account holders can withdraw up to **40% of the eligible balance** after completing 1 year.
- **Premature Closure:** Allowed after 6 months with a 2% interest penalty (dropping the rate to 5.5%), or at full interest in case of the holder's death or critical illness.

Status Update (As of 2026)

- **Discontinued for New Registrations:** In accordance with the original statutory timeline, the subscription window formally closed on **March 31, 2025**. No new accounts can be opened in 2026.
- **Active Servicing:** All existing accounts opened prior to the deadline remain fully valid, continuing to accumulate the guaranteed 7.5% interest until their designated 2-year maturity dates.

Achievements

- **Massive Adoption:** Successfully registered **over 4.33 million (43.30 lakh) accounts** by late 2024, mobilizing substantial short-term household capital into formal channels.
- **Competitive Yields:** Provided an asset class yielding significantly higher returns than contemporaneous standard 2-year bank fixed deposits.
- **Universal Age Demographics:** Benefited a wide spectrum of women due to the complete absence of an upper age limit, allowing senior citizens and minor girls alike to register.

Criticisms & Limitations

- **Absence of Tax Incentives:** Unlike mainstream small savings schemes like the Public Provident Fund (PPF), MSSC contributions did not qualify for tax deductions under Section 80C.
- **Low Investment Cap:** The ₹2 Lakh ceiling was deemed too restrictive to create significant wealth or drive major asset accumulation for middle-class investors.



- **Access Barriers:** The reliance on an entirely offline application process at brick-and-mortar Post Offices or bank branches limited uptake among tech-savvy urban women and those living in hyper-remote rural sectors.

11. Suposhit Panchayat:

The **Suposhit Gram Panchayat Abhiyaan** is a central sub-initiative implemented under the **Ministry of Women and Child Development (MWCD)**. Launched by Prime Minister Narendra Modi on December 26, 2024, it operates as a specialized competitive incentive drive embedded within **POSHAN Abhiyaan**, which is a **Centrally Sponsored Umbrella Scheme** (specifically under **Mission Saksham Anganwadi and Poshan 2.0**).

The critical parameters of the program as of May 2026 include:

Aims and Objectives

- Accelerate India's progress toward achieving a malnutrition-free nation (**Suposhit Bharat**).
- Foster healthy, positive competition among Gram Panchayats (GPs) to optimize rural health infrastructure.
- Promote **Jan Bhagidari** (community participation) to address local nutritional gaps.
- Localize **Sustainable Development Goals (SDGs)**, specifically targeting SDG 2 (Zero Hunger) and SDG 3 (Good Health & Well-being).

Funding Mechanism

- **Annual Budget:** The scheme operates with a dedicated incentive allocation of **₹10 Crore per year** carved out of the POSHAN Abhiyaan corpus.
- **Incentive Structure:** The top **1,000 performing Gram Panchayats** across the country receive a cash financial award of **₹1,00,000 each**.
- **Fund Disbursement Split:**
 - **50%** goes toward nutrition enhancements, establishing **Poshan Vatikas (nutri-gardens)**, and diet diversification.
 - **25%** is directly distributed as a reward to local Anganwadi Workers (AWWs) and Helpers (AWHs).
 - **25%** is assigned to the Gram Panchayat for local community mobilization and improving Anganwadi enrollment.

Core Features & Implementing Agencies



- **Implementing Agency:** The frontline operations are executed by **Gram Panchayats** via the network of local **Anganwadi Centres (AWCs)**.
- **Inter-Ministerial Convergence:** Field validation and data-driven alignment are supported by the [Ministry of Panchayati Raj](#), Ministry of Health and Family Welfare, and Ministry of Jal Shakti.
- **Tech-Driven Selection:** Performance tracking is transparently mapped through the central **Poshan Tracker Application**. States can nominate their top-performing villages, capped at 10% of their total Gram Panchayats.
- **Strict Eligibility Metrics:** To qualify for selection, local panchayats must clear rigid benchmarks:
 - AWCs must remain functional for at least 21 days a month.
 - Minimum of 50 registered beneficiaries across the village.
 - At least 80% of AWCs equipped with drinking water and 70% with functional toilets.
 - A minimum of 90% efficiency in executing beneficiary height and weight growth measurements.

Achievements (Status as of 2026)

- **Data Transparency:** Mainstreamed digital accountability across village administrative bodies by linking local performance directly with realtime entries on the **Poshan Tracker App**.
- **Infrastructure Upgrades:** Driven targeted infrastructure improvement, leading to a notable rise in electricity, clean drinking water, and functional toilet access within rural AWCs.
- **Dietary Diversification:** Successfully integrated local millets and produce cultivated from **Poshan Vatikas** into Hot Cooked Meals (HCM) and Take Home Rations (THR).
- **Grassroots Motivation:** Incentivized frontline health staff (AWWs) with direct cash rewards, enhancing rural morale and growth monitoring compliance rates above 90%.

Criticisms & Limitations

- **Highly Capped Scope:** The monetary incentive benefits only the top 1,000 panchayats annually, leaving a vast majority of India's ~2.5 lakh Gram Panchayats out of the direct cash reward pool.
- **Inter-Departmental Friction:** Convergence issues persist at the ground level, as coordinating multiple ministries (Health, Panchayati Raj, Jal Shakti) frequently delays joint operations.
- **Structural Resource Gaps:** Many disadvantaged, remote panchayats lack the baseline structural and fiscal bandwidth required to meet the strict threshold eligibility markers (like the 90% growth tracking barrier).
- **Data Authenticity Risks:** Relying heavily on digital inputs means systemic issues like patchy rural internet access and self-reported padding of metrics can skew local rankings



12. Nayi Chetna 3.0:

Nayi Chetna 3.0 is not an independent sub-scheme, but rather a nationwide, community-led annual campaign organized under India's flagship **centrally sponsored umbrella scheme**, the **Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM)**.

Administrative & Financial Framework

- **Ministry:** Ministry of Rural Development (MoRD).
- **Implementing Agency:** Led natively by DAY-NRLM's network of rural **Self-Help Groups (SHGs)**, Village Organizations, and Cluster Level Federations. State rural livelihood missions (such as Kudumbashree in Kerala and JEEVIKA in Bihar) handle grassroots execution.
- **Funding Mechanism:** Funded through the existing allocation of **DAY-NRLM**, which follows a cost-sharing ratio between the Central government and States (usually 60:40 for general states and 90:10 for North Eastern and Himalayan states).
- **Scheme Classification:** It falls under a **Centrally Sponsored Umbrella Scheme (DAY-NRLM)**.

Aims & Objectives

- **Combat Gender-Based Violence (GBV):** Eradicate structural and domestic gender discrimination.
- **Raise Mass Awareness:** Sensitize rural communities regarding the legal rights of women.
- **Foster Institutional Readiness:** Empower local administrative bodies to address violence decisively.
- **Improve Service Interfacing:** Bridge the gap between survivors and formal redressal bodies like **One-Stop Centres (OSCs)**.

Key Features of Nayi Chetna 3.0

- **Core Slogan:** Conducted under the national motto "*Ek Saath, Ek Awaaz, Hinsa Ke Khilaaf*".
- **Whole-of-Government Convergence:** Jointly executed with **9 partner ministries**, including the Ministry of Women and Child Development, Ministry of Health, and Ministry of Home Affairs.
- **Multi-Sectoral Health Camps:** Integrated over 75,000 localized screening programs for anemia, reproductive issues, and lifestyle diseases via Ayushman Arogya Mandirs.
- **Targeted Grassroots Interventions:** Conducted customized local forums, gender quizzes, wall painting drives, and street plays led by local SHG leaders.

Progress Updates & Achievements (As of 2026)

Following the success of Nayi Chetna 3.0, the government advanced the initiative by rolling out **Nayi Chetna 4.0**.



- **Unprecedented Outreach:** Building on version 2.0 (which engaged 6 crore people), Nayi Chetna 3.0 and its succeeding iterations successfully mobilized over **10 crore rural SHG women** into active anti-violence advocacy.
- **Grassroots Support Desks:** Thousands of Internal Committees under the POSH Act and local Gender Resource Centres were institutionalized at the village cluster level.
- **Public Escalation:** Marked an uptick in formal usage of 24/7 national help lines and fast-track justice resources by rural women due to intensive localized awareness campaigns.

Key Criticisms

- **Temporary Campaign Structure:** Critics note that running the initiative primarily as a monthly winter campaign lacks the consistent, day-to-day structural support needed for deep behavioral change.
- **Severe Implementation Disparities:** The success of the campaign relies heavily on state infrastructure; states with historically robust SHG networks (e.g., Kerala) thrive, while states with weaker networks lag behind.
- **Inadequate Institutional Backing:** While the campaign drives up awareness, local judicial infrastructure, police responses, and physical One-Stop Centres in distant rural corners remain under-resourced to handle the influx of reported cases.
- **Measurement Metrics Over-indexed on Inputs:** Program evaluation metrics lean heavily on quantitative actions (e.g., number of pledges taken, murals drawn, or camps held) rather than qualitative reductions in regional crime numbers.