

# Schemes Announced on 77th Independence Day

written by iasexam.com | 17/08/2023



**Context-** On the 77th Independence Day, Prime Minister Narendra Modi announced a slew of schemes for skilled workers, women's self-help groups and the urban poor.

## Key Highlights

- The Prime Minister began his Independence Day speech by highlighting India's status as the world's largest democracy.
- He spoke about the sacrifices of freedom fighters like Mahatma Gandhi, Aurobindo Ghosh and their countrymen.
- He emphasized that government policies support the youth of the country and their strength has helped India become the third largest startup ecosystem in the world.

## About the schemes

- **"Vishwakarma Yojana":** It was launched on the occasion of Vishwakarma Jayanti and will benefit people with traditional vocational skills, especially the OBC community.
  - Weavers, goldsmiths, blacksmiths, laundry workers, barbers and such families will be empowered through the Vishwakarma Yojana, which starts with an allocation of around 13,000 to 15,000 rupees.
- **Lakshpati Didi:** Under the Lakshpati Didi scheme, the government plans to provide skill development training to two million women to encourage them to start micro-enterprises.

- Under this, women are given knowledge so that they can earn at least Rs.1000 per year.
- 15,000 women SHGs will get loans and training to operate and repair drones.
- The government is supplying drones to thousands of such all-female SHGs.
- Drone services are available for agricultural work.
- This is likely to accelerate the adoption of drone technology in agriculture and lead to significant employment and agribusiness opportunities in rural areas.
- **Housing Scheme:** Prime Minister Narendra Modi has announced a new scheme to help the urban poor build houses in cities.
  - Under this program, they would get discounts on interest rates and loans taken from banks to build a house.
  - It will benefit those families who live in cities but live in rented houses, slums or chains and unauthorized settlements.
  - If this section wants to build their houses, the government helps them with interest subsidies and bank loans which help them save lakhs of rupees.

## Note

- The government already has a plan to address the housing shortage for the urban poor called Pradhan Mantri Awas Yojana Urban (PMAY-U).
- It is the flagship of the government and is implemented by the Ministry of Housing and Urban Development (MoHUA).
- It was launched in June 2015 to provide all-weather housing to eligible beneficiaries in all urban areas.
- All houses built, acquired or bought during the mission have basic amenities such as kitchen, water, electricity and toilet.
- The assignment was extended until December 31, 2024
- Uttar Pradesh has the highest number of completed houses
- The scheme will be implemented through four sectors namely Beneficiary Led Construction (BLC), Affordable Partnership Housing (AHP), In Situ Slum Rehabilitation (ISSR) and Credit Linked Support Scheme (CLSS) as per the eligibility criteria as laid down in the guidelines.
- The mission promotes women empowerment by providing ownership of houses in the names or joint names of women members.