



## PM CARES Scheme for Children

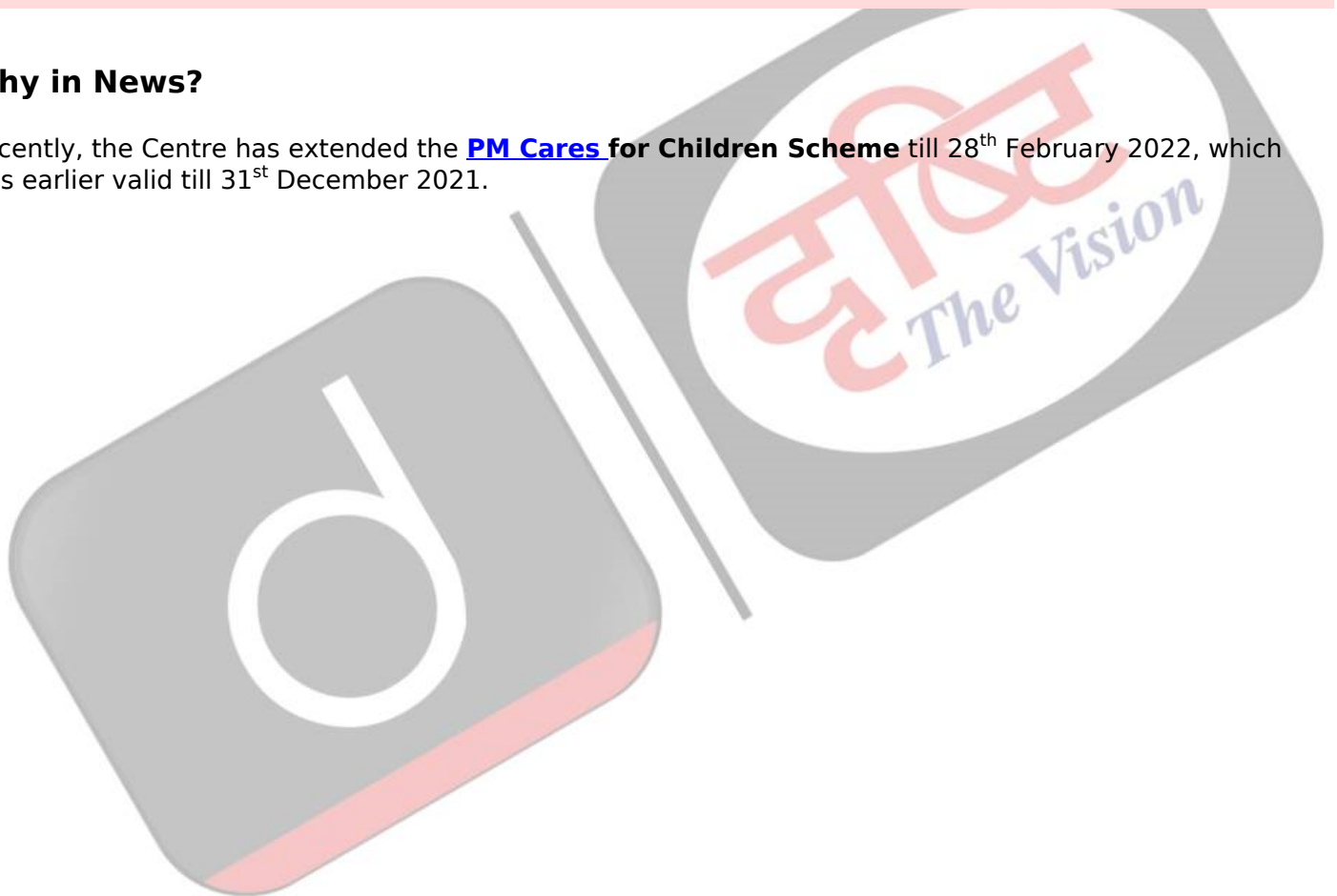
**For Prelims:** PM CARES Scheme for Children, Ayushman Bharat Scheme, PM e-VIDYA, Manodarpan, Bal Swaraj Covid-Care, CSR (Corporate Social Responsibility) Expenditure,

**For Mains:** Impact of Covid-19 on children, steps taken in this direction, Issues Related to Children, Education, Government Policies & Interventions

### Why in News?

Recently, the Centre has extended the [PM Cares for Children Scheme](#) till 28<sup>th</sup> February 2022, which was earlier valid till 31<sup>st</sup> December 2021.

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Government stands with children **who lost their parents due to COVID-19**



Such children to **get a monthly stipend** once they **turn 18** and a **fund of 10 lakh** when they **turn 23** from **PM CARES**



**Free education to be ensured** for children who lost their parents to COVID-19



Children will be assisted to **get an education loan for higher education & PM CARES will pay interest on the loan**



Children will **get free health insurance of 5 lakh under Ayushman Bharat till 18 years** & premium will be paid by **PM CARES**



Children represent the future of the country and we will do everything to support and protect the children: **PM Narendra Modi**



It is our duty, as a society, to care for our children and instil hope for a bright future: **PM Narendra Modi**

## What is the 'PM-CARES for Children' Scheme?

### ▪ About:

- The scheme was [launched on 29<sup>th</sup> May, 2021](#) with the aim to support **children who lost both or surviving parent(s)**, legal guardian/adoptive parents or single adoptive parent to [Covid-19](#).
  - The status of children in need of care and protection included orphans (10,094), lost either parent (1,36,910) and abandoned (488) taking the total to 1,47,492.
  - In the **gender-wise break-up**, out of the 1,47,492 children, there are 76,508 boys, 70,980 girls and four transgender.
- The objective is to **ensure comprehensive care and protection of children** in a sustained manner, enable their wellbeing through health insurance, empower them through education and equip them for self-sufficient existence with financial support on **reaching 23 years of age**.

### ▪ Features of the Scheme:

- **Corpus of Rs. 10 Lakh:**
  - The scheme offers a **corpus of Rs. 10 lakh to each of these children** from the **PM CARES fund**.
  - This corpus will be used to give a **monthly stipend from 18 years of their age**, for the next five years and on reaching the age of 23 years, he or she will get the corpus amount as one lump-sum for personal and professional use.
- **Education to the Children:**
  - The **education expenses of younger children** are supported by way of

admission to [Kendriya Vidyalayas](#) and private schools up to higher secondary level.

- These children are also supported **during their higher education** through either a scholarship equivalent to the tuition fees or educational loans where the interest on the loan will be paid by the PM-CARES fund.
- **Health Insurance:**
  - All children will be enrolled as a beneficiary under [Ayushman Bharat Scheme](#) with a health insurance cover of Rs. 5 lakh.
  - The premium amount will be paid by PM-CARES till a child turns 18.

## What is the PM-CARES Fund?

- The government has set up the [Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund \(PM-CARES Fund\)](#) to deal with any kind of emergency or distress situation like posed by the Covid-19 pandemic.
- The Fund is a **public charitable trust** with the Prime Minister as its Chairman. Other Members include Defence Minister, Home Minister and Finance Minister.
- The Fund enables micro-donations as a result of which a large number of people will be able to contribute with the smallest of denominations.
- It will **strengthen disaster management capacities** and encourage research on protecting citizens.
- Contribution to PM - CARES Fund Qualifies as [CSR \(Corporate Social Responsibility\) Expenditure](#).

## What are the other Children Related Initiatives Taken by the Government During Covid?

- **Bal Swaraj Covid-Care:**
  - The [National Commission for Protection of Child Rights \(NCPCR\)](#) has devised an online tracking portal "**Bal Swaraj (Covid-Care)**" for children in need of care and protection.
  - This has been created with a **purpose for online tracking and digital real time monitoring mechanism** of children who are in need of care and protection.
- **PM e-VIDYA:**
  - On 17<sup>th</sup> May, 2020, a comprehensive initiative called PM e-VIDYA was initiated as part of [Atma Nirbhar Bharat Abhiyan](#) which unifies all efforts related to digital/online/on-air education to enable multi-mode access to education.
  - It was launched under the **One Nation One Digital Platform** with the objective of **protecting the education of children during the Covid-19 pandemic**.
- **Manodarpan:**
  - It is aimed to **provide psychosocial support to students**, family members and teachers for their mental health and well-being during the times of [Covid-19](#).

[Source: PIB](#)