



# PM-CARES for Children Scheme

## Why in News

The government has announced a special “**PM-CARES for Children**” scheme for all those orphaned due to [Covid-19](#).

- Also, the [Supreme Court](#) has ordered the district authorities to upload the details of children in need of care and protection on [NCPCR](#) (National Commission for Protection of Child Rights) **portal Bal Swaraj**.

// **Timely support** The Centre has announced a comprehensive financial aid package for children orphaned during the pandemic.

- Students can be enrolled in Kendriya Vidyalayas or private school with govt. taking care of expenses
- Students of 11-18 years can be enrolled in Sainik Schools or Navodaya Vidyalayas
- Health insurance cover of ₹5 lakh
- Corpus of ₹10 lakh per child to be created
- Monthly stipend will be offered from corpus after 18 years of age
- Lump sum to be disbursed once the age of 23 is attained



## Key Points

- **About the ‘PM-CARES for Children’ Scheme:**
  - **Eligibility:**
    - Children who have **lost both parents** or their **lone surviving parent** or their **legal guardian** or **adoptive parent** due to [Covid-19](#).
    - There are a total **577 Covid-19** orphans identified across the country. Also, there has been a rise in cases of [child trafficking](#).
  - **Features of the Scheme:**
    - **Corpus of Rs. 10 Lakh:**
      - A corpus of **Rs. 10 lakh** will be allocated 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 will be supported by way of **admission to Kendriya Vidyalayas and private schools** up to higher secondary level.
- These children will also be 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.**

## 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](#)**.
- **Bal Swaraj COVID-Care**
  - The **NPCPCR** 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.

## National Commission for Protection of Child Rights

- **NPCPCR is a statutory body** set up in March 2007 under the **Commissions for Protection of Child Rights (CPCR) Act, 2005**.
- It is under the administrative control of the **Ministry of Women & Child Development**.
- The Commission's mandate is **to ensure** that all **laws, policies, programmes, and administrative mechanisms** are in consonance with the **[child rights perspective as enshrined in the Constitution of India](#)** and also the **[UN Convention on the Rights of the Child](#)**.
- It **inquires into complaints** relating to a child's right to free and compulsory education under the **[Right to Education Act, 2009](#)**.
- It **monitors** the implementation of **[Protection of Children from Sexual Offences \(POCSO\) Act, 2012](#)**.

**[Source: TH](#)**

