



PM Launches Mahtari Vandan Scheme In Chhattisgarh

Why in News?

Recently, The Prime Minister inaugurated the '**Mahtari Vandan**' scheme in Chhattisgarh to provide **monetary assistance to women**.

Key Points

- Under the scheme, the state government will provide **financial assistance of Rs 1000 per month** to eligible married women of the state as monthly **Direct Benefit Transfer (DBT)**.
 - The first installment of ₹ 655 crore was deposited into the bank accounts of beneficiaries (married women).
- The scheme has been envisioned to ensure economic empowerment of women, provide them **financial security**, promote **gender equality** and strengthen the **decisive role of women in the family**.
- The scheme will provide benefits to **all eligible married women of the state who are above 21 years of age as of January 1, 2024**.
 - **Widows, divorced, and deserted women** will also be eligible for this scheme. Around **70 lakh women will benefit from the scheme**.

Direct Benefit Transfer Scheme

- It has been visioned as an aid for simpler/faster flow of information and funds to the beneficiaries and to reduce the fraud in the delivery system.
- It is a mission or an initiative by the government of India started on 1st January 2013 as a way to reform the government delivery system.
 - Central Plan Scheme Monitoring System (CPSMS), the earlier version of the **Public Financial Management System (PFMS)**, of the Office of Controller General of Accounts, was chosen to act as the common platform for routing of the Direct Benefit Transfer.
- **Components of DBT:** Primary components in the implementation of DBT schemes include Beneficiary Account Validation System, a robust payment and reconciliation platform integrated with **Reserve Bank of India (RBI), National Payments Corporation of India (NPCI), Public & Private Sector Banks, Regional Rural Banks and Cooperative Banks** (core banking solutions of banks, settlement systems of RBI, Aadhaar Payment Bridge of NPCI) etc.
- There are **310 Schemes** from 53 Ministries under DBT. Some important schemes are:
 - **Pradhan Mantri Fasal Bima Yojana, National Food Security Mission, Pradhan Mantri Krishi Sinchai Yojana, PM KISAN, Swachh Bharat Mission Gramin, Atal Pension Yojana, National AYUSH Mission.**
- Aadhaar is not mandatory in DBT schemes. Since Aadhaar provides unique identity and is useful in targeting the intended beneficiaries, Aadhaar is preferred and beneficiaries are encouraged to have Aadhaar.

