Date –25- January 2025

SUKANYA SAMRIDDHI YOJANA: A DECADE OF TRANSFORMING LIVES

WHY IN THE NEWS?

The Sukanya Samriddhi Yojana (SSY), launched on 22nd January 2015 by Prime Minister Narendra Modi under the Beti Bachao, Beti Padhao campaign, recently marked its 10th anniversary on 22nd January 2025. This milestone highlights the scheme's role in promoting financial security and social empowerment for young girls across India. Over the past decade, the SSY has encouraged families to invest in their daughters' futures, fostering a culture of inclusion, progress, and empowerment and reinforcing the government's commitment to nurturing the dreams and aspirations of millions of girls nationwide.

SUKANYA SAMRIDDHI YOJANA

Transforming lives since 22 January 2015
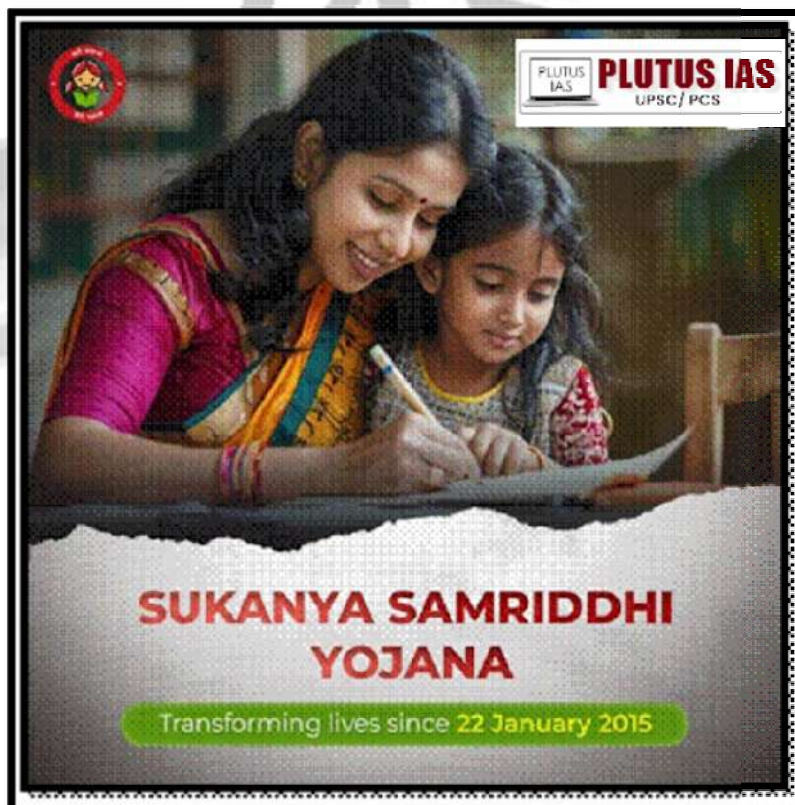
KEY FACTS ABOUT THE SUKANYA SAMRIDDHI YOJANA (SSY)

Objective: A Government of India-backed savings scheme aimed at encouraging parents to save for the future education and welfare of their girl child.

Launch Date: Launched on 22 January 2015 by Prime Minister Narendra Modi under the Beti Bachao, Beti Padhao campaign in Panipat, Haryana.

Account Opening: Accounts can be opened at any India Post office or authorised commercial bank branch.

Eligibility: A parent or legal guardian can open an account for a girl child aged below 10 years.

Interest Rate: Initially set at 9.1% (2015) and revised to 9.2% in March 2015 for FY2015-16. The current interest rate (as of January–March 2024) is 8.2%, compounded annually.

HOW SUKANYA SAMRIDDHI YOJANA WORKS?

Sukanya Samriddhi Yojana (SSY)

CURRENT INTEREST RATE – 8.2% P.A

Where can you open an SSY account?
a. Post Office
b. Public & Private Banks

Documents Required :
a. Birth Certificate of the Girl Child
b. KYC Related Documents (like Aadhar Card or PAN Card)

POST OFFICE

Who can open?
a. The account can be opened by a parent or legal guardian of the girl's child.
b. The girl child must be below the age of 10 years.
c. Only one account is allowed for a girl child.
d. A family can open only 2 SSY scheme accounts

Minimum & Maximum deposits in SSY account
a. Minimum Contributions - ₹ 250 Per year
b. Maximum Contributions - ₹ 1,50,000 Per Year
c. The Minimum amount per deposit is ₹ 50

Best Time to deposit in SSY account?
a. For Monthly Contributions - 5th of every month
b. For annual contributions - Before April 5th of every FY

Contribution period: 15 years
Complete withdrawal & Account closure: 21 years from the account opening or upon her marriage after attaining 18 years

SSY falls under the EEE category
a. Monthly/Annual Contributions - Eligible for 80C deduction
b. Interest income is exempt
c. Maturity Proceeds are also exempt

TAX EXEMPT

Partial Withdrawal of Up to 50% - For girl child education after attaining 18 years or completion of her 10th standard)
Premature Withdrawal of 100% - In case girl is diagnosed with a life-threatening disease (SSY account should be at least 5 years old)
No loan facility available

PLUTUS IAS
UPSC/PCS

KEY ACHIEVEMENTS OF SUKANYA SAMRIDDHI YOJANA (SSY):

Increased Girl Child Education: The scheme has contributed to increased girl child education by providing a dedicated financial resource for their future studies. According to the National Sample Survey Office (NSSO), the female literacy rate in India has steadily increased, reaching 70.3% in 2021-22.

Financial Empowerment of Girls: By providing a substantial corpus upon maturity, SSY empowers girls with financial independence, enabling them to pursue higher education, start a business, or make other life choices.

Positive Impact on Gender Equality: By promoting girl child education and financial security, SSY contributes to breaking gender stereotypes and empowering girls within society. This can lead to increased female participation in the workforce, improved decision-making power within households, and greater social and economic equality.

Attractive Interest Rates: SSY has consistently offered competitive interest rates, making it an attractive investment option for parents seeking to secure their daughters' future.

Tax Benefits: Tax benefits have undoubtedly played a crucial role in attracting investors to the scheme.

Wide Accessibility: The availability of SSY accounts at post offices and banks across India ensures widespread accessibility, making it easier for families in both urban and rural areas to enrol their daughters.

Social Awareness: The SSY scheme has raised awareness about the importance of investing in the future of girl children, promoting a positive shift in societal attitudes towards girls' education and empowerment.

CHALLENGES FACED BY THE SCHEME

Deep-rooted Cultural Norms: Societal preferences for male children are deeply ingrained, especially in regions with skewed sex ratios. India's Child Sex Ratio (CSR) dropped from 945 in 1991 to 918 in 2011, reflecting the extent of the challenge.

Limited Awareness: Surveys indicate that only 53% of the rural population knows the scheme. Limited media outreach and ineffective communication strategies in certain regions hinder awareness.

Implementation Gaps: Reports from the CAG (Comptroller and Auditor General) revealed that 78.91% of funds allocated for the BBBP scheme (as of 2020) were spent on media campaigns rather than on-ground activities.

Lack of Proper Documentation: Many families, especially in rural and tribal areas, lack essential documents such as birth certificates and Aadhaar, making it challenging to access scheme benefits.

Child Marriage: Child marriage remains a prevalent issue, especially in rural and tribal communities. As per the National Family Health Survey (NFHS-5), about 23.3% of women aged 20–24 were married before the legal age of 18.

Low Penetration in Northeast India: Due to geographical and infrastructural challenges, the scheme has limited reach in the northeastern states.

Challenges for Tribal and Dalit Children: Tribal and Dalit girls face multiple layers of marginalisation due to caste-based and socioeconomic discrimination. Lack of access to quality education and entrenched biases hinder their participation in the scheme.

Socioeconomic Barriers: Over 22% of India's population lives below the poverty line, making gender equality in education a lower priority for struggling families. Female literacy remains lower than male literacy; as of 2021, the female literacy rate was 70.3%, compared to 84.7% for males.

RECOMMENDATIONS TO IMPROVE THE SSY SCHEME PERFORMANCE:

Increased Awareness: Conduct focused campaigns in areas with low SSY penetration, emphasising its benefits for girls' empowerment. Moreover, using digital platforms can improve awareness among the target group.

Process simplification: Facilitate online account opening to reduce paperwork and time spent at banks and post offices. Develop a user-friendly mobile app for account management, tracking deposits, and accessing information.

Enhanced Incentives: To make SSY more attractive compared to other savings options, consider offering slightly higher interest rates. Explore additional tax benefits for SSY contributions to incentivise parents to invest more.

Financial Literacy: Integrate financial literacy education into school curriculums to teach children about savings and investment.

Collaboration with NGOs: Collaborate with women's empowerment and child development NGOs to promote SSY and support beneficiaries.

Integration with Other Schemes: Link the SSY scheme with programs like Beti Bachao Beti Padhao for a holistic approach to girl child empowerment. Collaborate with educational initiatives to encourage families to save for girls' education.

CONCLUSION

The Sukanya Samriddhi Yojana is a transformative and forward-thinking initiative to safeguard the future of young girls in India. By instilling financial discipline among families and emphasising the critical importance of education and empowerment, the scheme has become a cornerstone for fostering social progress. The increasing number of account openings showcases this program's growing awareness and acceptance, reflecting a positive shift in societal attitudes towards gender equity. As India continues pursuing inclusive

growth, the Sukanya Samriddhi Yojana ensures that every girl is empowered to dream, excel, and thrive within a nurturing and equitable environment.

PRELIMS QUESTION:

Q. In the context of the Sukanya Samriddhi Yojana, which of the following statements is/are correct?
1. The Sukanya Samriddhi Yojana primarily focuses on financial support for the girl child within a specific age limit.
2. The Ministry of Women and Child Development implements the Sukanya Samriddhi Yojana.
3. The Sukanya Samriddhi Yojana allows premature withdrawal of money in cases.

Select the correct answer using the code given below:
A. 1 and 2 only
B. 2 and 3 only
C. 1 and 3 only
D. 1, 2 and 3
ANSWER: C

MAINS QUESTION:

Q. Discuss the objectives, achievements, and challenges of the Sukanya Samriddhi Yojana. Suggest measures to improve its implementation. (Answer in 250 words)

Munde Dhananjay Navnath

INDIA'S HEALTH CARE: TRANSFORMING HEALTHCARE THROUGH DIGITALIZATION

WHY IN THE NEWS?

India's healthcare sector is undergoing a digital transformation driven by government initiatives, policy reforms, and technological advancements. With a growing population and rising healthcare demands, digital health solutions are enhancing accessibility, affordability, and efficiency. Key technologies like telemedicine, electronic health records (EHRs), and AI-driven diagnostics are helping bridge the gap between urban and rural services. The World Economic Forum highlights India's potential to lead globally in digital health, with a focus on public-private partnerships, interoperability, and strong data governance. Initiatives like the Ayushman Bharat Digital Mission (ABDM) and the Digital Health Incentive Scheme (DHIS) are paving the way for a resilient digital healthcare ecosystem and could set a global benchmark.

WORLD ECONOMIC FORUM APPRAISAL:

India's healthcare landscape is undergoing a digital transformation driven by government initiatives, policy reforms, and technological advancements. With a rapidly growing population and increasing demand for quality healthcare, digital health solutions are playing a crucial role in enhancing accessibility, affordability, and efficiency. Digital healthcare infrastructure in India is evolving to bridge the gap between urban and rural healthcare services, leveraging telemedicine, electronic health records (EHRs), and artificial intelligence (AI)-

driven diagnostics. The recent World Economic Forum (WEF) article highlights India's potential to become a global leader in digital health by building a resilient digital health ecosystem. The report emphasizes the role of public-private partnerships, the importance of interoperability, and the need for robust data governance frameworks. It underscores how India's initiatives, such as the Ayushman Bharat Digital Mission (ABDM) and the Digital Health Incentive Scheme (DHIS), can set a global benchmark for digital healthcare transformation.

DIGITAL HEALTH INITIATIVES:

1. Ayushman Bharat Digital Mission (ABDM): The **Ayushman Bharat Digital Mission (ABDM)** aims to create a digital health ecosystem in India, connecting healthcare providers and patients via unique health IDs. Key features include:

Health ID: A unique ID to store and share medical records.

Healthcare Professionals Registry (HPR): A database of registered healthcare professionals.

Health Facility Registry (HFR): A repository of healthcare facilities.

Unified Health Interface (UHI): A platform for digital health services.

Over 200,000 Ayushman Arogya Mandirs provide early diagnosis for diseases like cancer, hypertension, and diabetes. As of January 2025, 73 crore ABHA accounts have been created, with 49.15% women beneficiaries. The mission also facilitates offline account creation in areas with limited connectivity. A collaboration with IIT Kanpur will leverage AI for healthcare research, while the Digital Health Incentive Scheme (DHIS) offers financial rewards to healthcare providers adopting digital solutions, promoting a paperless healthcare system.

Benefits of ABHA Number

ABHA number is a 14 digit number that will uniquely identify you as a participant in India's digital healthcare ecosystem. ABHA number will establish a strong and trustable identity for you that will be accepted by healthcare providers across the country. Seamless sign up for PHR (Personal Health Records) applications such as ABDM ABHA application for Health data sharing.

Unique & Trustable Identity
Establish unique identity across different healthcare providers within the healthcare ecosystem

Unified Benefits
Link all healthcare benefits ranging from public health programmes to insurance schemes to your unique ABHA number
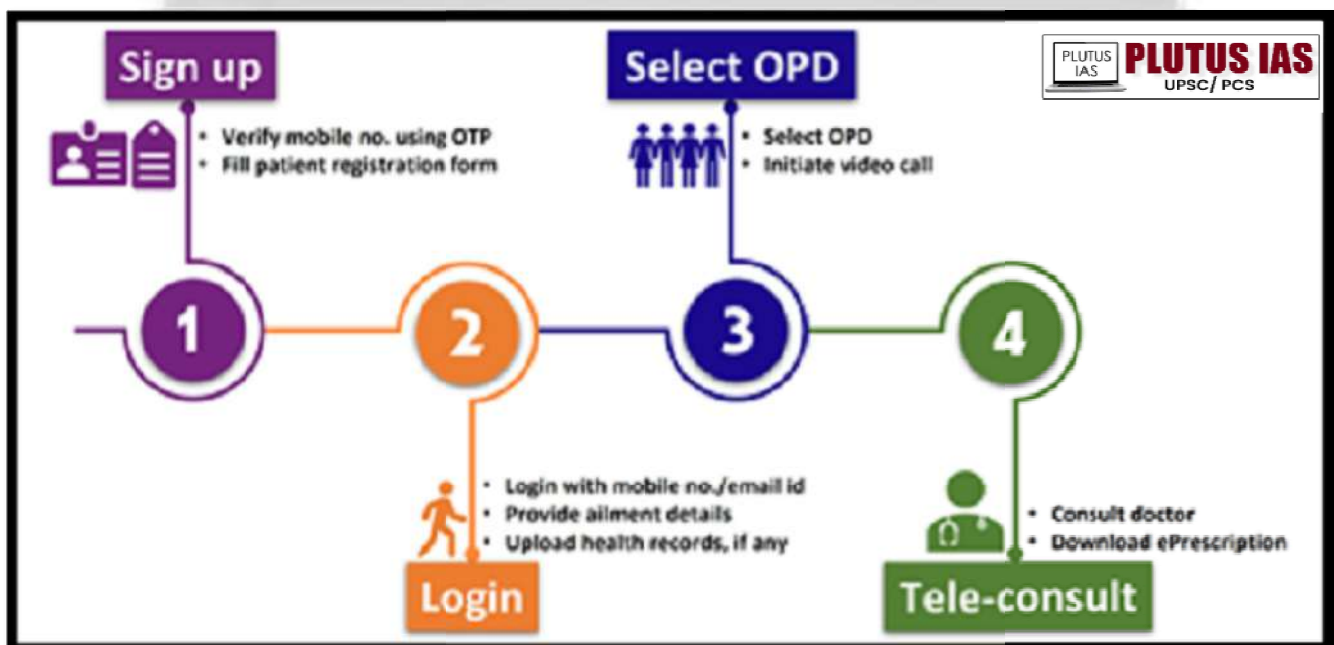
Hassle-free Access
Avoid long lines for registration in healthcare facilities across the country

Easy PHR Sign Up
Seamless sign up for PHR (Personal Health Records) applications such as ABDM application for health data sharing

2. Telemedicine and e-Sanjeevani: The e-Sanjeevani platform offers remote doctor consultations with two main modules: OPD (doctor-to-patient consultations) and AB-HWC (connecting remote Health and Wellness Centers with specialist doctors). This is particularly beneficial in rural or underserved areas.

eSanjeevani
National Telemedicine Service

Sign up
- Verify mobile no. using OTP
- Fill patient registration form

Select OPD
- Select OPD
- Initiate video call

1

2

3

4

- Login with mobile no./email id
- Provide ailment details
- Upload health records, if any

Login

- Consult doctor
- Download ePrescription

Tele-consult

3. U-Win Portal: This platform is dedicated to digitizing vaccination services for pregnant women and children. It provides features like self-registration, automated alerts, and e-vaccination certificates and even allows users to create Ayushman Bharat Health Account IDs for themselves and their children.

4. Aarogya Setu App: Initially developed for COVID-19 tracking, this app has evolved into a broader digital health service platform. It integrates various services like scheduling doctor appointments, receiving prescriptions, downloading vaccination certificates, and managing digital health records.

5. e-Hospital: Part of the Digital India initiative, this platform is a hospital management system for both patients and healthcare providers. It integrates services like blood bank management and hospital registrations, making healthcare more accessible online.

6. National Tele Mental Health Programme (Tele MANAS): Launched in 2022, this program aims to improve access to mental health services through teleconsultations, with more than 17.6 lakh calls handled as of January 2025.

KEY POLICIES SHAPING DIGITAL HEALTH CARE:

1. National Health Policy (NHP) 2017: Focuses on using digital technologies like electronic health records and telemedicine to improve healthcare accessibility and efficiency, especially in rural and underserved areas.

2. National Health Mission (NHM): Supports health infrastructure and human resources, aiming to improve access to quality healthcare for marginalized and rural populations. It provides technical and financial assistance to states for strengthening public healthcare systems.

3. Health Data Management Policy: Ensures privacy, security, and governance of digital health records, with strict protocols for patient consent, data anonymization, and secure data exchange across stakeholders.

4. National Digital Health Mission (NDHM): Aims to provide universal health coverage through a digital infrastructure, including Health IDs, Digi Doctor repositories, Health Facility Registers, and Personal Health Records. It focuses on interoperability, cybersecurity, and data exchange to ensure a secure and accessible healthcare ecosystem.

5. Pradhan Mantri Ayushman Bharat Health Infrastructure Mission (PM-ABHIM): Strengthens primary, secondary, and tertiary healthcare infrastructure, integrating digital health technologies to enhance service delivery, research, and emergency response capacities. It's the largest public health infrastructure initiative since 2005.

CONCERNS REGARDING DIGITAL HEALTH CARE:

1. Data Privacy & Security: The increasing use of digital health records raises risks of breaches and misuse despite policies in place to ensure data protection.

2. Digital Divide: Rural areas still struggle with limited internet access and digital literacy, preventing full adoption of digital health services.

3. Interoperability: Achieving seamless integration across various health systems (e.g., Health IDs, EMRs) is a major challenge, hindering data exchange and continuity of care.

4. Regulation & Accountability: Clear regulations are needed for AI-driven diagnostics and telemedicine to ensure quality care and patient safety.

5. Healthcare Worker Training: Ongoing training for healthcare professionals is crucial to effectively use digital tools, preventing errors in patient care.

6. Ethical Concerns: AI in healthcare raises questions around transparency, biases, and informed consent, potentially impacting patient outcomes.

7. Sustainability & Funding: Maintaining and scaling digital health infrastructure requires continuous investment and resources to stay up to date.

WAY FORWARD:

1. Strengthening Data Security & Privacy: Ensure strict compliance with data protection regulations and continually update security measures to safeguard health data. Implement advanced encryption and blockchain technologies to enhance security and maintain patient trust.

2. Bridging the Digital Divide: Increase investments in digital infrastructure, especially in rural and underserved areas, to ensure that everyone can access digital health services. Provide training programs to improve digital literacy among healthcare workers and the general population.

3. Achieving Interoperability: Promote standardized frameworks for data exchange across health systems. Ensure seamless integration between digital health services like Health IDs, EHRs, and telemedicine platforms to facilitate smooth and efficient healthcare delivery.

4. Establishing Clear Regulations: Develop comprehensive regulatory frameworks for AI-driven healthcare technologies and telemedicine, ensuring quality standards and accountability. Create transparent guidelines for AI usage and ensure consistent monitoring to guarantee patient safety.

5. Healthcare Worker Training & Support: Implement continuous training programs for healthcare professionals to effectively use digital tools and stay updated on new technologies. Provide ongoing technical support and education to ensure the proper utilization of digital health services.

6. Addressing Ethical Issues in AI: Develop ethical guidelines for AI usage in healthcare, ensuring transparency, fairness, and accountability in AI-driven decision-making. Conduct regular audits of AI systems to prevent biases and ensure equitable treatment for all patients.

7. Sustainable Investment & Funding: Ensure sustained government and private sector investments to expand and maintain digital health infrastructure. Explore innovative funding models like public-private partnerships (PPP) to ensure the long-term sustainability of digital health solutions.

CONCLUSIONS

India's digital healthcare transformation holds immense potential to enhance healthcare accessibility and efficiency. With continued policy support, infrastructure development, and public-private collaborations, the country is poised to emerge as a global leader in digital health. Future focus areas include AI-driven diagnostics, blockchain-based health records, and enhanced cybersecurity frameworks. The Indian government's proactive approach toward digital healthcare infrastructure and policies is shaping a more efficient and accessible healthcare system. With growing investments in digital health and technological advancements, India's healthcare system is expected to evolve into a globally recognized model for digital transformation, setting benchmarks for other developing nations.

PRELIMS QUESTION:

Q. With reference to the Ayushman Bharat Digital Mission (ABDM), consider the following statements:
1. The ABDM aims to create a nationwide digital health ecosystem by connecting healthcare providers and patients through unique health IDs.
2. ABDM provides for the integration of AI technologies to improve the quality of healthcare services and outcomes.
3. The mission aims to provide only online consultation services, excluding physical healthcare infrastructure improvements.

How many of the above-given statements are correct?
A. Only one
B. Only two

C. All three

D. None

Answer: B

MAINS QUESTION:

Q. India's digital healthcare transformation is reshaping accessibility, efficiency, and affordability in the sector. Critically analyze the key initiatives driving this change, their potential challenges, and the way forward for ensuring a sustainable and equitable digital healthcare ecosystem. (250 words, 15 marks)

Ritik singh