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# **AWSM NOTES**

## **NGOs SHGs and Civil Society**

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## Role of Non-Governmental Organisations (NGOs)

An NGO, as defined by the UN Department of Global Communications, is a non-profit, voluntary organization formed by individuals at local, national, or international levels, aimed at tackling issues for the benefit of the public.

- **As per the NGO DARPAN, an initiative of NITI Aayog**, India has a total of **1.87 lakh registered non-governmental organizations** (NGOs).
- Based on the data on NGOs, from the Government of India, **Uttar Pradesh has the highest number of registered NGOs, totalling 27,270**, followed closely by Maharashtra with 24,784 NGOs.
- According to the Great Place to Work India report, **about 80 per cent of NGOs in India primarily focus their efforts on promoting quality education, ensuring good health and well-being, and working towards eradicating poverty.**
- Further, the **Indian NGOs employ 45% of women, 24% more than other industries.**
- These NGOs are involved in various activities in India at local, national and international levels.

## Role of the NGOs

- **Advocacy and Awareness Raising** - NGOs often work to raise awareness about critical social, environmental, and political issues.
- E.g., **NGOs have played a key role in enacting major laws in India, such as the Environmental Protection Act (1986), Right to Education Act (2009), Forest Rights Act (2006), and Right to Information Act (2005).**
- **Improving Government Performance** - NGOs can **broaden the government's accountability** by ensuring the government is responsive to citizens at large rather than to narrow sectarian interests.
- They also improve policy monitoring and evaluation **as the Comptroller and Auditor General (CAG) takes cognizance of reports and social audits by NGOs while preparing its reports.**

- **Humanitarian Assistance** - Many NGOs provide humanitarian **aid during crises such as natural disasters, wars, and famines.**
- They offer essential services like food, shelter, medical aid, and psychological support to affected populations.
- E.g., **INDIAdonates, in partnership with Hope Welfare Trust, initiated a relief campaign for Himachal flood victims, targeting immediate aid for 2500 families in Kullu, Manali, Mandi, and surrounding villages.**
- **Environmental Protection** - Environmental NGOs are dedicated to conserving and protecting the environment.
- They undertake various activities like wildlife conservation, combating climate change, and promoting sustainable practices.
- E.g., **CHINTAN is one of India's leading NGOs working to save the environment.**
- **Human Rights Protection** - Many NGOs protect and promote human rights. They monitor violations, provide support to victims, and campaign for the enforcement of human rights laws and standards.
- E.g., **the People's Union for Civil Liberties (PUCL), Andhra Pradesh Civil Liberties Committee (APCLC), and Human Rights Alert in Manipur are notable Indian NGOs dedicated to civil liberties and human rights.**
- **Research and Policy Development** - NGOs often research various issues, providing valuable data and insights that help in policy development. Their research can influence both government policies and public opinion.
- E.g., **Bill and Melinda Gates Foundation India.**
- **Community Building and Social Services** - NGOs work directly with communities, offering various social services such as education, healthcare, and vocational training.

➤ E.g., *the Maharashtra government collaborates with NGO Antarang Foundation to launch a career readiness initiative for school students.*

• **International Diplomacy and Peacebuilding** - Some NGOs operate internationally, participating in diplomacy and peacebuilding efforts. They work to resolve conflicts, promote peace, and build bridges between opposing groups.

➤ E.g., *Shanti Sahyog Centre for Nonviolence aims to create global awareness about nonviolence as essential to human survival.*

### Issues and Challenges Related to NGOs in India:

• **Corruption** - High corruption levels in India, ranked 85<sup>th</sup> out of 180 in the 2022 Corruption Perceptions Index, severely impact NGOs relying on donor and state funding.

➤ *The government has cancelled FCRA registration of 1,827 NGOs for violation of laws in the five years from 2018 to 2022, with many misusing funds, including diverting them to personal accounts.*

• **Lack of Accountability and Transparency** - The lack of proper checks and balances, combined with lax regulatory frameworks, has made it easy for small NGOs to misappropriate the organization's resources for personal gain.

➤ E.g., *according to a CBI (Central Bureau of Investigation) report, 58 NGOs in India were found to have misused funds totalling Rs 350 crore between 2016 and 2018.*

• **Lack of Impact Assessment** - The absence of a robust impact assessment mechanism is another significant factor contributing to the failure of NGOs in India.

➤ E.g., *according to a Centre for Civil Society study, only 37% of Indian NGOs have a structured impact assessment mechanism in place.*

• **Inadequate Funding** - In India majority of the financial institutions support NGOs only after the NGO has been operational for a longer period.

➤ Therefore, the majority of NGOs are not able to make adequate financial provisions for the implementation of various community development programs at the beginning.

➤ *Amendments to India's FCRA 2010 now limit NGOs' use of foreign funds for administrative purposes to 20%, a decrease from the earlier 50%, impacting their administrative efficiency.*

• **NGOs as Facades for Crime and Fundamentalism** - NGOs have acted as a cover for organized crime in past and are often seen as fronts for fundamentalist causes.

➤ Foreign-funded NGOs have been responsible for organising agitations and scuttling development projects in India.

➤ E.g., *agitation on Kundakulam Nuclear Power Plant.*

### Way Forwards:

• **Strengthening Legal Framework and Oversight** - Enhance the regulatory framework governing NGOs to ensure stricter compliance with legal and ethical standards.

➤ E.g., *amendment to the Foreign Contribution (Regulation) Act (FCRA).*

• **Implementing Robust Impact Assessment Mechanisms** - NGOs need to establish strong impact assessment frameworks to evaluate the effectiveness of their programs.

• **Diversifying Funding Sources** - NGOs should explore multiple funding avenues beyond donor and state funding.

➤ E.g., *crowdfunding, partnerships with private sectors, and income-generating activities.*

• **Capacity Building and Training:** Invest in capacity building for NGO staff, focusing on financial management, project management, and legal compliance.

➤ This could be facilitated through workshops, training programs, and knowledge-sharing platforms.

• **Addressing Misuse of NGOs for Illicit Purposes**

- There should be a concerted effort by law enforcement and intelligence agencies to identify and dismantle NGOs that are fronts for criminal or fundamentalist activities.

• **Fostering Collaborations and Partnerships** -

Collaboration between NGOs, government, private sector, and international bodies can enhance resources, knowledge sharing, and scale up community projects.

• **Leveraging Technology for Efficiency** -

NGOs should make use of technological tools for better management of resources, enhanced communication, and more effective implementation of their projects.

By addressing these issues and leveraging technology for efficiency, NGOs in India can enhance their effectiveness and continue to make substantial contributions to society and community development.

### Self-Help Groups

A self-help group (SHG) is an informal assembly of people who aim to enhance their life quality through collective working and exploring methods to better their living situations informally.

• SHG denotes a self-managed, peer-driven collective of individuals sharing similar socioeconomic circumstances, dedicated to collaboratively achieving a shared objective.

**Status of Self-Help Groups in India:**

• As per the Economic Survey 2022-23, *India boasts of some 12 million SHGs, of which 88 per cent are all-women-member ones.*

➤ These groups usually consist of 20-25 members, mostly residents of villages.

• *West Bengal has the largest number of SHGs (10, 68,949), followed by Bihar (10, 55,010).*

**Significance of the Self-Help Groups:**

• **Social Integrity** - They combat social issues like dowry and alcoholism through collective efforts.

• **Gender Equity** – SHGS provides economic opportunities and empowers them socially and economically.

➤ It enhanced the leadership skills of the women and ensured their active participation in local governance.

• **Voice to Marginalized Sections** - By involving weaker and marginalized communities, *SHGs ensure social justice and better implementation of government schemes.*

• **Financial Inclusion** - The SHG-Bank linkage program, primarily driven by NABARD, has *facilitated easier access to credit*, reducing reliance on non-institutional sources.

• **Enhanced Governance** - SHGs contribute to *efficient governance and reduced corruption through social audits.*

• **Alternative Employment** - They support the *establishment of micro-enterprises, diversifying income sources beyond agriculture.*

• **Improved Consumption Patterns** - Member households tend to spend more on education, food, and health.

• **Positive Impact on Housing and Health** - Financial inclusion through SHGs *leads to better nutrition, housing, and health outcomes, particularly for women and children.*

• **Banking Literacy** - SHGs *promote savings habits* and serve as a channel for formal banking services.

## Challenges Related to SHGs:

- **Ignorance of Members/Participants** - Even though the authorities take measures to create awareness among the group members about the schemes beneficial to them, still majority of the groups are unaware of the schemes of assistance offered to them.
- **Inadequate Training Facilities** - The training facilities given to the members of SHGs in the specific areas of product selection, quality of products, production techniques, managerial ability, packing, and other technical knowledge are not adequate to compete with that of strong units.
- **Problems Related to Raw Materials** - SHGs often *buy raw materials individually and in small quantities*, missing out on discounts and credit facilities available for bulk purchases.
  - There is *no linkage with major suppliers of raw materials*.
  - Most of the SHGs are *Ignorant about the major raw material suppliers and their terms and conditions*.
  - All these cause high costs of raw materials.
- **Marketing Issues** - SHGs struggle with marketing due to *insufficient orders, weak connections with marketing agencies, inadequate sales promotion, no permanent market for their products, and the absence of a proper brand name*.
- **Lack of Stability and Unity Especially among women SHGs** - SHGs led by women often lack stability as many married members leave due to relocation.
- **No Security** – The SHGs work on mutual trust and confidence of the members. The deposits of the SHGs are not secured or safe
- **Lack of rural banking facilities** – There are about 1.2 lakh bank branches and over 6 lakh villages.
  - Moreover, many public sector banks and micro-finance institutions are unwilling to provide financial services to the poor as the cost of servicing remains high.

## Way Forward:

- **Local Material Utilization** - Educate SHGs on local materials and their uses, and provide training for creating innovative products. Conduct surveys at the panchayat level to understand material availability.
- **Statewide Marketing Expansion** - State organizations should broaden their support to SHGs across the state for better marketing solutions, rather than focusing on specific areas.
- **Co-operative Society Formation** - SHGs in a panchayat can form a cooperative for marketing under a common brand, also handling sales promotion and sourcing rare raw materials.
- **NGO Support for Women Entrepreneurs** - NGOs can empower women in SHGs through education, motivational training, and financial assistance.
- **Training for Inefficient Members** - NGOs should identify and train less skilled SHG members, organizing short-term training programs at the panchayat level.
- **Awareness Camps by Rural Development** - Organize regular awareness camps to inform SHGs about various assistance schemes available to them.
- **Fair Financial Assistance** - Ensure that financial institutions provide adequate and unbiased financial support to SHGs based on their performance, regardless of caste or politics.

## Various Government Initiatives to Promote Self-Help Groups in India:

- **Deen Dayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)** - The goal of the program is to form Self Help Groups (SHGs) for rural poor women, support them in economic activities, and enhance their income to improve their quality of life.

## Civil Society Organisations (CSOs)

Civil society organizations (CSOs) are non-state actors whose aims are neither to generate profits nor to seek governing power. CSOs unite people to advance shared goals and interests.

- They have a presence in public life, expressing the interests and values of their members or others, and are based on ethical, cultural, scientific, religious, or philanthropic considerations.

### Types of CSOs:

- **Community-Based Organizations (CBOs)** - Community-Based Organizations (CBOs) are local groups formed to tackle immediate issues affecting their members.
  - They mobilize communities through advocacy, participatory processes, accessing external services, and equitable benefit sharing among members.
- **Faith-Based Organizations** - Faith-Based Organizations are groups centred on religious worship or congregations, specialized religious institutions, or institutions with a religious mission, whether registered or not.
- **Labour Union** - Labour unions are formal groups of workers who band together to collectively negotiate and advocate for better wages, work hours, and working conditions.
  - They are typically organized by industry or occupation.
- **Non-governmental Organizations (NGOs)** – NGOs are non-profit, independent groups focused on providing or advocating for services in economic and social development, human rights, public welfare, or emergency relief.
  - They are a subset of Civil Society Organizations (CSOs), distinguished by their professional and intermediary roles.
- **Professional Associations (PAs)** - PAs are groups that represent individuals in a specific occupation or profession.

➤ It aims to include at least one woman from every rural poor household (approximately 9 crore) in these SHGs and their federations within a specific time frame.

- **DeendayalAntyodayaYojana – National Urban Livelihoods Mission (DAY-NULM)** - Under the Ministry of Housing and Urban Affairs, the scheme aims to reduce poverty and vulnerability of urban poor households on a sustainable basis.
  - The Social Mobilization and Institution Development (SM&ID) component of the mission aims to integrate the urban poor into Self-Help Groups (SHGs) and their Federations, targeting at least one member, preferably a woman, from each urban poor household into the SHG network.
- **Self Help Group – Bank Linkage Programme (SHG-BLP)** - A major effort to provide banking services to the weaker and unorganized sector was the Bank Self Help Group Linkage Programme which was launched in the early 1990s.
  - Under this program, *banks were allowed to open savings accounts for Self-Help Groups (SHGs)*.
  - Banks *provide loans to the SHGs against group guarantee* and the quantum of loans could be several times the deposits placed by such SHGs with the banks.
- **Self-Employment Programme** - Under the Self-Employment Programme (SEP), *interest subvention over and above 7 per cent rate of interest* is available to all SHGs accessing bank loans.
  - An *additional 3 per cent interest subvention is also available to all women SHGs* who repay their loan in time.

In conclusion, SHGs in India are pivotal in fostering community resilience, economic development, and social transformation. While they have made significant strides, addressing the existing challenges and enhancing support mechanisms is essential for their continued success and broader impact



- They advocate for their members' interests and may also set and enforce professional standards.
- E.g., *Teachers Associations, Doctors Associations, etc.*

### Contributions of the CSOs in Governance in India:

- **Gathering resources** in ways beyond the state's capabilities;
- **Raising awareness and inspiring action** to tackle social and environmental issues;
- **Enabling public involvement** in development projects;
- Enhancing government **transparency, accountability, and responsiveness** through oversight and advocacy;
- **Improving connections between the government and the wider population;**
- **Representing and supporting disadvantaged and marginalized communities,** addressing their specific needs;
- **Offering candid insights on policy and project impacts,** along with suggestions for enhancements.

### Challenges Associated with the CSOs:

- **Resource and Capacity Constraints** - These organizations face challenges due to **limited financial, technical, and administrative capabilities,** hindering their ability to effectively carry out their mission.
- **Limited Strategic Vision and Stakeholder Engagement** - Such organizations **lack a broad strategic perspective and fail to establish meaningful partnerships with relevant stakeholders,** limiting their ability to plan and execute initiatives effectively.

- **Small-Scale Impact** - CSOs **only generate small-scale effects or changes,** which do not address the larger issues or challenges they aim to tackle.
- **Dependence on Few Leaders and Elite Capture** - These organizations heavily **rely on a small number of leaders, making them vulnerable to capture and control by powerful elites,** which compromised their mission.
- **State's Oppression** - Civil Society Organizations (CSOs) in India are facing state **oppression through arrests and raids on activists, restrictions on foreign funding,** and the growing marginalization of civil society in political, economic, and social spheres.
- **Lack of Accountability** - Many Civil Society Organizations (CSOs) are viewed as individuals or groups who have taken on the role of "do-gooders" without direct accountability to any particular constituency, except their donors.

### Way Forward:

- **Resource and Capacity Building** - Seek partnerships with larger organizations or donors to access financial and technical resources.
  - Invest in capacity-building programs to enhance the skills and capabilities of staff and volunteers.
- **Strategic Vision and Stakeholder Engagement** - Develop a clear strategic plan that aligns with the organization's mission and long-term goals.
  - Actively engage with a wide range of stakeholders, including government agencies, communities, and other CSOs, to build a collaborative network.
- **Scaling Impact** - Prioritize initiatives that have the potential for scalable impact and focus on the root causes of the issues at hand.
  - Leverage technology and digital platforms to reach a broader audience and maximize the reach of programs and campaigns.
- **Reducing Dependence on Few Leaders** - Implement transparent governance structures that distribute decision-making authority and prevent elite capture.

- **Addressing State Oppression** - Build alliances with other CSOs and international organizations to amplify voices and resist state oppression collectively.
- **Enhancing Accountability** - Establish clear mechanisms for accountability to donors, beneficiaries, and the broader community.
- Promote transparency in financial management and programmatic activities.

The transformation of CSOs in India requires concerted efforts from both within the organizations and through collaboration with other stakeholders, including government agencies, international organizations, and the broader civil society. With these strategies in place, CSOs can continue to fulfill their vital role in promoting social justice, human rights, and sustainable development in India.

### Bodies constituted, Policies, Programmes and Schemes for the welfare of Scheduled Castes

#### ❖ **Constitutional Provisions:**

- **Article 15(4)** – It refers to the special provisions for advancement of the Scheduled castes.
- **Article 16(4A)** - It speaks of ‘reservation in matters of promotion to any class or classes of posts in the services under the State in favour of SCs/STs, which are not adequately represented in the services under the State’.
- **Article 17** – Article 17 abolishes ‘untouchability’ and forbids its practice in any form.
- **National Commission for Scheduled Caste** - Article 338 provides for a National Commission for the Scheduled Castes and Scheduled Tribes with *duties to investigate and monitor all matters relating to safeguards provided for them, to inquire into specific complaints and to participate and advise on the planning process* of their socio-economic development etc.
- **Reservations in Lower House and Legislative Assemblies** - Article 330 and Article 332 of the Constitution respectively provide for the

reservation of seats in favour of the Scheduled Castes and the Scheduled Tribes in the House of the People and in the legislative assemblies of the States.

- **Reservation at Grassroot Governance** - Under Part IX relating to the Panchayats and Part IXA of the Constitution relating to the Municipalities, reservation for Scheduled Castes and Scheduled Tribes in local bodies has been envisaged and provided.

#### ❖ **Legislative Enactments:**

- **The Protection of Civil Rights Act of 1955** - An Act to prescribe punishment for the preaching and practice of Untouchability for the enforcement of any disability arising therefrom and for matters connected therewith.
- **The Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act of 1989** – It was enacted to create a conducive environment for the social and economic empowerment of SCs and STs and prevent their exploitation and marginalisation.
- **The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act of 2013** - It aims to prohibit and eliminate manual scavenging in India.
  - It prohibits the employment or engagement of anyone as a manual scavenger and also prohibits anyone from constructing or maintaining insanitary latrines.

#### ❖ **Schemes and Programs:**

- **Pradhan Mantri Anusuchit Jaati Abhuyday Yojana (PM- AJAY)** – It is a merged scheme of 03 Centrally Sponsored Scheme namely *Pradhan Mantri Adarsh Gram Yojana (PMAGY), Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP) and Babu Jagjivan Ram Chhatrawas Yojana(BJRCY)*.
- It aims to reduce poverty in the SC communities by the generation of additional employment opportunities through Skill development, income-

generating schemes and other initiatives and to improve socio-economic developmental indicators by ensuring adequate infrastructure and requisite services in the SC-dominated villages.

- **PM-DAKSH Yojana** - Ministry of Social Justice and Empowerment has launched 'PM-DAKSH' (Pradhan Mantri Dakshta Aur Kushalta Sampann Hitgrahi) Portal and 'PM-DAKSH' Mobile App to *make the skill development schemes accessible to the target groups - Backward Classes, Scheduled Castes and Safai Karamcharis.*
- Under this, eligible target groups are provided with the *skill development training programmes on Short Term Training Program, Up-Skilling/Reskilling, Entrepreneurship Development Programme, and Long Term Training Programme.*
- **Ambedkar Social Innovation Incubation Mission (ASIIM)** - To promote innovation and enterprise in SC students studying in higher educational institutions and supporting innovators and entrepreneurs.
- It will *promote innovation in the SC youth and would help them to become job-givers from job-seekers* and would further give a fillip to the 'Stand up India' initiative.
- **NAMASTE Scheme** - The National Action for Mechanised Sanitation Ecosystem (NAMASTE) scheme *aims at providing sustainable livelihood and enhancing the occupational safety of sanitation workers through capacity building and improved access to safety gear and machines.*
- The scheme is *expected to bring about a behaviour change among citizens* towards sanitation workers and enhance demand for safe sanitation services.
- **Credit Enhancement Guarantee Scheme** - It is a Social Sector Initiative to be implemented nationally in order to *promote entrepreneurship among the scheduled caste population in India.*
- This scheme would help provide the much-needed collateral-free debt funding to start-ups.

## Schemes and Programs for Upliftment of the Scheduled Tribes

### ❖ **Constitutional Provisions:**

- **Article 15(4)** – It refers to the special provisions for advancement of the Scheduled Tribes.
- **Article 16(4A)** - It speaks of “reservation in matters of promotion to any class or classes of posts in the services under the State in favour of SCs/STs, which are not adequately represented in the services under the State”.
- **Reservations in Lower House and Legislative Assemblies** - Article 330 and Article 332 of the Constitution respectively provide for the reservation of seats in favour of the Scheduled Castes and the Scheduled Tribes in the House of the People and in the legislative assemblies of the States.
- **Reservation at Grassroot Governance** - Under Part IX relating to the Panchayats and Part IXA of the Constitution relating to the Municipalities, reservation for Scheduled Castes and Scheduled Tribes in local bodies has been envisaged and provided.
- **Tribal Advisory Council** - A Tribal Advisory Council (TAC) is a statutory body constituted by the Governor of a state in India under the provisions of the Fifth Schedule of the Constitution of India.
- The Tribal Advisory Council is composed of members of the Scheduled Tribes in the state, and it is responsible for advising the Governor on matters pertaining to the welfare and advancement of the Scheduled Tribes.
- **Autonomous District Councils (ADCs)** - The Sixth Schedule of the Indian Constitution contains special provisions for ADCs, *to provide an opportunity for self-governance to tribal people, protect their identity, culture and land, and usher in development* in tribal areas of Assam, Meghalaya, Tripura and Mizoram.
- **National Commission for Scheduled Tribe** - Article 338A provides for a National Commission

for the Scheduled Tribes with *duties to investigate and monitor all matters relating to safeguards provided for them, to inquire into specific complaints and to participate and advise on the planning process* of their socio-economic development etc.

❖ **Legislative Enactments:**

- **The Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act of 1989** – It was enacted to create a conducive environment for the social and economic empowerment of SCs and STs and prevent their exploitation and marginalisation.
- **Panchayat Extension to Scheduled Areas (PESA) Act of 1996** - The Provisions of the Panchayats (Extension to Scheduled Areas) Act, 1996 or PESA is a law enacted by the Government of India for *ensuring self-governance through traditional Gram Sabhas for people living in the Scheduled Areas of India.*
- **The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act of 2006** - The Forest Rights Act (FRA), 2006 acknowledges the rights of forest-dwelling tribal communities and traditional forest dwellers to access and use forest resources for their livelihood, habitat, and socio-cultural needs.
  - The Forest Rights Act also assigns the Gram Sabha and rights holders the duty to safeguard biodiversity, wildlife, forests, water sources, and ecologically sensitive areas while preventing destructive practices that harm these resources or tribal cultural and natural heritage.

❖ **Schemes and Programs:**

- **Pradhan Mantri Jana JatiyaVikas Mission (PMJVM)** - This scheme has been conceptualized with the merger of two schemes i.e. (i) *“Mechanism for Marketing of Minor Forest Produce through Minimum Support Price and Development of Value Chain for MFP (MSP for*

*MFP)” and (ii) “Institutional Support for Development and Marketing of Tribal Products”.*

- PMJVM seeks to achieve livelihood-driven tribal development through quality input, technology, credit, better marketing access etc.
- **Eklavya Model Residential School (EMRS)** - It is a central sector scheme introduced in the year 1997-98 to provide quality education to Scheduled Tribes (ST) students (Class 6th to 12th) in remote areas through residential schools.
  - Presently, there are a total of 690 Eklavya Model Residential Schools in India across the country.
- **Pradhan Mantri Adi Adarsh Gram Yojana** - Pradhan Mantri Adi Adarsh Gram Yojna (PMAAGY)', aims at providing Basic Infrastructure in 36428 villages with significant tribal population having at least 50% tribal population.
- **Scheme for Economic Empowerment of Denotified/Nomadic/SemiNomadic (SEED) Scheme** – It is launched to *provide free competitive exam coaching to students, health insurance and financial assistance for housing and uplift clusters of these communities through livelihood initiatives.*
  - The Scheme will be implemented through a portal, *developed by the Department of Social Justice & Empowerment.*
- **PM Janjati Adivasi Nyaya Maha Abhiyan (PM JANMAN)** - PM JANMAN's *objective is to safeguard and foster tribal communities, particularly those facing the risk of disappearing,* by offering essential assistance, promoting their growth, and linking them to mainstream resources and prospects.
  - The initiative *covers 75 Particularly Vulnerable Tribal Groups (PVTGs) residing in 18 states and union territories,* spread across 22,544 villages in 220 districts.
- **Viksit Bharat Sankalp Yatra** - The Yatra's primary goals *are to engage with communities, raise awareness, and deliver the advantages of welfare initiatives* such as sanitation, financial

services, electricity, LPG access, housing, food security, nutrition, healthcare, and clean water.

- The Yatra will *start from districts with significant tribal populations* initially and will cover all districts across the country.

Hence, a comprehensive framework of constitutional provisions, legislative enactments, and targeted schemes and programs has been put in place in India to uplift and empower the Scheduled Tribes.

### Schemes and Programs for Upliftment of Persons with Disabilities

The following enactments and schemes/programmes are being implemented by the Government for the welfare of physically and mentally handicapped persons in the country:-

#### ❖ Legislative Enactments:

- **The Rights of Persons with Disabilities Act of 2016** - The Rights of Persons with Disabilities Act, of 2016 is an important piece of legislation in India *aimed at protecting and promoting the rights of individuals with disabilities.*
- The Act *expanded the definition of disabilities to cover a wider range of conditions*, including physical disabilities, intellectual disabilities, mental illnesses, and multiple disabilities.
- It mandates that not less than **4% of the total number of vacancies in government jobs** be reserved for persons with benchmark disabilities.

#### ❖ Schemes and Programs:

- **Assistance to Disabled persons for purchasing/fitting of aids/appliances (ADIP) scheme** - The main objective of the Scheme is to assist needy disabled persons in *procuring durable, sophisticated, scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation*, by reducing the

effects of disabilities and enhance their economic potential.

- **Deendayal Disabled Rehabilitation Scheme (DDRS)** - Under the Scheme, *funds for the welfare of persons with disabilities are provided to non-governmental organizations for projects* like special schools for the disabled, Vocational Training Centres, Half Way Homes, Community Based Rehabilitation Centres, Early Intervention Centres for Disabled and Rehabilitation of Leprosy Cured Persons etc.
- **The National Handicapped Finance and Development Corporation (NHFD) –** It provides concessional credit to persons with disabilities for setting up income-generating activities for self-employment.
- **Accessible India Campaign** - The “Accessible India Campaign” *also known as the Sugamya Bharat Abhiyan* enables Persons with disabilities to gain universal access, and equal opportunity for development.
  - The campaign seeks to enhance accessibility by making significant changes to the infrastructure, information and communication systems.
- **The Unique Disability Identification (UDID) Portal** – It is being established to *establish a comprehensive National Database for individuals with disabilities (PwDs)* and issue a Unique Disability Identity Card to each PwD.
  - This initiative *aims to enhance transparency, efficiency, and the seamless delivery of government benefits* to individuals with disabilities, while also ensuring consistency.
  - Furthermore, the project will *facilitate the systematic monitoring of both the physical and financial progress of beneficiaries across various levels of implementation*, including the village, block, district, state, and national levels.
- **The National Fellowship for Students with Disabilities (NFPwD)** - It is a fellowship scheme launched by the Government of India in 2012-13 *to increase opportunities for students with*

*disabilities to pursue higher education leading to degrees such as M. Phil. and Ph.D.*

- The scheme is *implemented by the University Grants Commission (UGC)* on behalf of the Department of Empowerment of Persons with Disabilities (DEPwD), Ministry of Social Justice and Empowerment.

These initiatives collectively aim to improve the lives of individuals with disabilities, fostering inclusion, accessibility, and socio-economic development. They represent the government's commitment to ensuring that all citizens, regardless of their disabilities, can lead fulfilling and productive lives.

### Schemes and Programs for Empowerment of Women

The Indian government has introduced various constitutional and legislative provisions to guarantee the empowerment and advancement of women.

**These provisions/initiatives are:**

#### ❖ **Constitutional Provisions:**

- **Article 15 (A)** – It provided for the state to make any special provisions for women and children.
- **Article 39 (D)** – It directed the state to secure equal pay for equal work for men and women.
- **Article 51A (e)** – It made the duty of every citizen of India to renounce practices derogatory to the dignity of women.
- **Reservation of Seats** – The 73<sup>rd</sup> and 74<sup>th</sup> constitutional amendment acts added part IX and part IX (A) which *provided the reservation of seats to the women in Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs)* to ensure their participation to ensure political empowerment.

#### ❖ **Legislative Enactments:**

- **National Commission for Women Act of 1990** – The government of India established the National

Commission for Women in 1992 under the National Commission for Women Act of 1992.

- It was constituted to promote and safeguard the rights of the women provided under the constitution of India and various legislative acts and regulations.
- **The Dowry Prohibition Act of 1961** – It prohibits the giving and taking of dowry as a punishable act.
- Anyone who violates this law is punishable with imprisonment for a term not less than five years, and a fine of not less than Rs 15,000, or an amount of the value of such dowry, whichever is more.
- **The Prohibition of Child Marriage Act of 2006** - The Prohibition of Child Marriage Act 2006 came into force on 1 November 2007 in India.
- It forbids child marriages and protects and provides assistance to the victims of child marriages.
- **The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act of 2013** - It is a legislative act in India that seeks to protect women from sexual harassment at work.
- This statute superseded the Vishaka Guidelines for Prevention of Sexual Harassment (POSH) introduced by the Supreme Court (SC) of India.
- **The Muslim Women (Protection of Rights on Marriage) Act of 2019** makes all declarations of talaq, including in written or electronic form, to be void (i.e. not enforceable in law) and illegal.
- The Act makes a declaration of talaq a cognizable offence, attracting up to three years imprisonment with a fine.
- ❖ **Schemes and Programs:**
- **Mission Shakti** - It is comprised of two subsidiary programs known as *“Sambal” and “Samarthya”*, aimed at ensuring the safety and empowerment of women.
- **Sambal Scheme** - Under the Sambal Scheme, several existing initiatives such as One Stop Centres (OSC), Women Helplines, and Beti Bachao Beti Padhao (BBBP) have been integrated into this sub-scheme.

- ✓ Additionally, a new element called Nari Adalat has been introduced to further enhance women's safety and security.
  - **Samarthya Scheme** - On the other hand, the Samarthya Scheme incorporates various existing programs like *Pradhan Mantri Matru Vandana Yojana (PMMVY)*, *Ujjwala*, *Swadhar Greh (Shakti Sadan)*, *Working Women Hostel (Sakhi Niwas)*, *Gender Budgeting*, and the *National Crèche Scheme*.
  - **PM Matru Vandana Yojana** - The scheme's objective is to offer financial support to pregnant women and lactating mothers (PW & LM) by providing a cash incentive of Rs. 5,000 in two instalments.
    - This *financial assistance is transferred directly to their Bank/Post Office Accounts through the Direct Benefit Transfer (DBT) Mode* during both the pregnancy and lactation periods.
    - Furthermore, the program has been *expanded to include maternity benefits of Rs. 6,000 specifically for the second child*, but with a condition: the second child must be a girl.
    - This condition is *implemented to discourage prenatal sex selection*.
  - **Beti Bachao Beti Padhao Yojana** - It was launched in January 2015 to address sex-selective abortion and the declining child sex ratio which was 918 girls for every 1,000 boys in 2011.
    - This is a joint initiative of the Ministry of Women and Child Development, Ministry of Health and Family Welfare and Ministry of Human Resource Development.
  - **The Swadhar Greh Scheme** – It addresses the essential needs of women and girls facing challenging situations, such as homelessness due to family issues, crime, violence, mental distress, social isolation, or forced prostitution, placing them in moral jeopardy.
    - The program offers shelter, food, clothing, counselling, training, clinical support, and legal aid to help these women economically and emotionally.
  - It also provides vocational and skill training for their economic rehabilitation.
  - **Indira Gandhi National Widow Pension Scheme** - Under this scheme, widow pension is provided to widows belonging to Below Poverty Line (BPL) households.
    - This is a sub-scheme under the National Social Assistance Programme (NSAP) of the Ministry of Rural Development.
    - Under the scheme, central assistance @ Rs. 300/- per month is provided to widows in the age group of 40-79 years and the pension amount is enhanced to Rs 500/- per month on attaining 80 years.
  - **Pradhan Mantri Ujjwala Yojana (PMUY)** - It was launched on 01.05.2016 to release deposit-free LPG connections in the name of adult women members of poor households across the country.
- By addressing the diverse needs and challenges faced by women in India, these measures collectively aim to promote gender equality, uplift women from difficult circumstances, and empower them to lead fulfilling lives with dignity and independence

### Schemes and Policies for the Welfare of Children

The GoI is implementing various schemes/programs for the betterment of the children of the country.

#### **These Initiatives/Provisions are:**

##### ❖ **Constitutional Provisions:**

- **Article 15** – The state is permitted to make any special provision for women and children.
- **Article 21A** - It declares that the state shall provide free and compulsory education to all children of the age of six to fourteen years.
- **Article 24** – It prohibits the employment of children below the age of 14 years in any factory, mine or other hazardous activities like construction work or railways.
- **Article 45** – It directs the state to provide early childhood care and education for all children until they complete the age of six years.

❖ **Legislative Enactments:**

- **Child Labour (Prohibition and Regulation) Amendment Act of 2016** - This act *forbids the employment of children in any kind of work and also prohibits adolescents from engaging in hazardous jobs or processes*, along with related and associated matters.

- **The Commission for Protection of Child Rights (CPCR) Act of 2005** - This legislation establishes the *formation of a National Commission and State Commissions* dedicated to safeguarding child rights.

➤ It *also provides for the establishment of Children's Courts* aimed at expediting the adjudication of cases involving offences against children or the infringement of child rights, along with related and associated matters.

- **The Prohibition of Child Marriage Act of 2006** - The Prohibition of Child Marriage Act 2006 came into force on 1 November 2007 in India.

➤ It *forbids child marriages and protects and provides assistance to the victims of child marriages*.

- **The Right to Education (RTE) Act of 2009** – In 2009, the Right to Education Act (RTE) was enacted, *guaranteeing free and obligatory education as a fundamental right under Article 21-A*.

➤ The act *requires a 25% reservation for marginalized segments of society*, which encompass:

- ✓ Scheduled Castes (SCs) and Scheduled Tribes (STs);
- ✓ Socially Backward Classes;
- ✓ Individuals with disabilities.

- **Protection of Children from Sexual Offences Act of 2012** -

The purpose of this particular legislation is *to tackle acts involving the sexual exploitation and abuse of children* that were either insufficiently defined or inadequately punished in existing laws.

➤ In 2019, the Act was *amended to impose stricter penalties, including the death penalty*, for child sexual offences, with the goal of deterring perpetrators and protecting children.

❖ **Schemes and Programs:**

- **Anganwadi Services** - Under Anganwadi Services, a package of six services is provided to Pregnant Women and Lactating Mothers and to Children under the age of 6 years i.e.,

➤ Supplementary Nutrition (SNP);  
➤ Pre-school Non-formal Education;  
➤ Nutrition & Health Education;  
➤ Immunization;  
➤ Health Check-up;  
➤ Referral Services.

- **Scheme for Adolescent Girls (SAG)** - The Scheme for Adolescent Girls (SAG) is a centrally-sponsored program designed to achieve two main objectives.

➤ Firstly, it seeks *to enhance the health and nutritional well-being of girls aged 11-14 who are not attending school* by providing them with nutritional support.

➤ Secondly, it aims *to encourage these girls to rejoin formal education while also offering life skills training and facilitating their access to public services* through its non-nutrition component.

- **Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)** – It is a centrally sponsored program, with the *objective of providing one hot cooked meal in both Government and Government-aided Schools*.

➤ This program is *set to run from 2021-22 to 2025-26 and is being overseen by the Ministry of Education*.

➤ Apart from serving 11.80 crore children in classes I to VIII across 11.20 lakh schools, the scheme also *includes the provision of hot cooked meals to children attending pre-schools or Bal Vatika (before class I) in primary schools*.



- **Sukanya Samridhi Scheme** - The Sukanya Samridhi Yojana is a government savings scheme established to support girl children as part of the "Beti Bachao – Beti Padhao" initiative.
  - Parents or guardians of girls aged 10 or younger are eligible to open an account in this scheme.
  - It offers an attractive interest rate and provides various tax benefits.
- **NIPUN Bharat Mission** - The Department of School Education & Literacy has launched a National Mission called "*National Initiative for Proficiency in Reading with Understanding and Numeracy (NIPUN Bharat)*" on 5th July 2021.
  - It aims to *ensure that every child in the country necessarily attains foundational literacy and numeracy by the end of Grade 3, by 2026-27.*
  - This Mission has been set up *under the aegis of the centrally sponsored scheme of SamagraShiksha.*

Overall, these initiatives collectively work towards creating a nurturing and protective environment for children in India, aiming to ensure their physical, emotional, and cognitive growth.

### Issues Related to Livelihood in India

#### Status of Livelihood in India:

- **Sectoral Distribution** - As per the Economic Survey 2022-23, *65% of India's population lives in rural areas and 47% depends on agriculture for livelihood.*
  - Whereas, **the secondary sector employs 24.4% of the workforce, and the tertiary sector employs 31%.**
- **Labour Force Participation Rate (LFPR)** - LFPR for males in India *increased from 75.8% in 2017-18 to 78.5% in 2022-23* and a corresponding increase in LFPR *for females was from 23.3% to 37.0%.*
  - In rural areas, LFPR increased *from 50.7% in 2017-18 to 60.8% in 2022-23* while *for urban areas it increased from 47.6% to 50.4%.*

- **Worker Population Ratio (WPR) for persons of age 15 years and above** - In *rural areas*, WPR increased *from 48.1% in 2017-18 to 59.4% in 2022-23* while for *urban areas it increased from 43.9% to 47.7%.*
  - WPR for *males in India increased from 71.2% in 2017-18 to 76.0% in 2022-23* and a corresponding increase in WPR for *females was from 22.0% to 35.9%.*
- **Unemployment Rate (UR) for persons of age 15 years and above** - In rural areas, *UR decreased from 5.3% in 2017-18 to 2.4% in 2022-23* while for *urban areas it decreased from 7.7% to 5.4%.*

However, India faces several issues related to livelihood that impact the well-being of its population.

#### Some of the key issues related to livelihood in India include:

- **Unemployment** - High levels of unemployment, particularly among the youth, remain a significant challenge in India.
  - E.g., *as per the Periodic Labour Force Survey Annual Report 2022-2023, the unemployment rate for the youth in the age group 15-29 years is 10 per cent.*
- **Informal Sector** - A significant portion of India's workforce is employed in the informal sector, where workers often lack job security, social protection, and fair wages. This leaves them vulnerable to exploitation and economic shocks.
  - E.g., *in terms of employment share the unorganised sector employs 83% of the workforce.*
- **Skill Mismatch** - There is often a mismatch between the skills possessed by the workforce and the skills demanded by the job market, leading to a lack of suitable employment opportunities.

- **Rural Livelihood Challenges** - Agriculture remains a major source of livelihood for a *large portion of the population, i.e. 47%*.
  - Challenges such as low agricultural productivity, land fragmentation, and lack of access to modern farming techniques continue to affect rural livelihoods.
- **Gender Inequality** - Gender disparities in the workforce, including lower wages for women and limited access to formal employment, continue to be a significant issue in India.
  - E.g., *according to the Report "Women and Men in India 2022" released by the National Statistical, wage disparity between men and women has widened over the past decade.*
- **Informal Credit and Financial Inclusion** - Many people in India still rely on informal sources of credit, which can lead to indebtedness and financial instability.
  - E.g., *at all India levels, 42% of credit supplied to indebted households comes from informal sources.*
- **Environmental Challenges** - Environmental degradation, climate change, and natural disasters have a profound impact on livelihoods, particularly in agriculture-dependent communities and mountainous regions.
  - E.g., *the agricultural sector of Himachal Pradesh has incurred a loss of Rs 167 crore during the monsoon season.*
- **Lack of Education and Skills Training** – Lack of access to quality education and vocational training further hindered employability among the youth.
- **Stand-up India Scheme** - The Stand-up India Scheme was launched by the Ministry of Finance on 5<sup>th</sup> April 2016 to promote entrepreneurship at the grassroots level focusing on economic empowerment and job creation.
  - It provides loans for greenfield enterprises in manufacturing, services or the trading sector and activities allied to agriculture.
- **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)** - It's a rural employment program in India that guarantees 100 days of wage employment per year to households whose adult members are willing to do unskilled manual labour, aiming to improve livelihood security.
  - Employment is to be provided within 5 km of an applicant's residence, and minimum wages are to be paid.
  - If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance.
- **PM Mudra Scheme** - The Pradhan Mantri Mudra Yojana (PM Mudra Scheme) is a government initiative to *provide financial support and loans to micro, small, and medium-sized enterprises (MSMEs) and entrepreneurs to promote entrepreneurship and small business development.*
  - The loan provided under the scheme is *collateral fee loans.*
  - MUDRA has developed *three distinct financial products* tailored to cater to the specific growth stages and funding requirements of micro-enterprises:
    - ✓ **Shishu** - Providing financial assistance for *loans of up to Rs. 50,000.*
    - ✓ **Kishore** - Extending support for loans ranging from above *Rs. 50,000 to Rs. 5 lakh.*
    - ✓ **Tarun** - Offering financial solutions for loans exceeding *Rs. 5 lakh and up to Rs. 10 lakh.*
- **Pradhan Mantri Kaushal Vikas Yojana** - It aims *to train over 40 crore people in India in different skills by 2022.*

**Various initiatives and Programs to tackle these issues:**

- It aims at *vocational training and certification of Indian youth* for a better livelihood and respect in society.
- PMKVY is implemented by the National Skills Development Corporation (NSDC) under the guidance of the Ministry of Skill Development and Entrepreneurship (MSDE).
- **SANKALP Scheme** - The Skills Acquisition and Knowledge Awareness for Livelihood (SANKALP) Scheme is a program of the Ministry of Skill Development with loan assistance from the World Bank.
- It aimed to improve short-term skill training qualitatively and quantitatively through strengthening institutions, bringing in better market connectivity and inclusion of marginalized sections of society.
- **PM Fasal Bima Yojana** – It was launched in 2016 and is being administered by the Ministry of Agriculture and Farmers Welfare.
- It replaced the *National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS)*.
- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases.
- To stabilize the income of farmers and to reduce the environmental impact on the livelihood of the farmers.
- **Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)** - The mission was launched in 2014 and is being implemented by the Urban Ministry of Housing & Poverty Alleviation.
- It aims to uplift the urban poor by enhancing sustainable livelihood opportunities through skill development.
- **Atmanirbhar Bharat Rojgar Yojana (ABRY)** – It is a scheme of the Ministry of Labour and Employment.
- Aatmanirbhar Bharat Rojgar Yojana (ABRY) was launched with effect from 1<sup>st</sup> October 2020 as part of Atmanirbhar Bharat package 3.0 to incentivize employers for the creation of new employment along with social security benefits and restoration of loss of employment during Covid-19 pandemic.
- **Production-Linked Incentive (PLI) Scheme** - The PLI scheme was conceived to scale up domestic manufacturing capability, accompanied by higher import substitution and to create 60 lakh new jobs.
- In the PLI scheme, Domestic and Foreign companies receive financial rewards for manufacturing in India, based on a percentage of their revenue over up to five years.
- **PM GatiShakti - National Master Plan for multi-modal connectivity** - PM GatiShakti National Master Plan (PMGS-NMP) was launched on 13th October 2021 for providing multimodal connectivity infrastructure to various economic zones.
- PM GatiShakti is a transformative approach to economic growth and sustainable development.
- The approach is driven by 7 engines, namely, Railways, Roads, Ports, Waterways, Airports, Mass Transport and Logistics Infrastructure.
- **The Code on Wages of 2019** - The Code provides for universal minimum wage across employment in organized and unorganized sectors.
- The Code also prohibits gender discrimination in matters related to wages and recruitment of employees for the same work or work of a similar nature done by an employee.

While these programs demonstrate the government's commitment to addressing livelihood challenges, it is essential to continually evaluate and adapt these initiatives to ensure they effectively address the evolving needs of the population.



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