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# YOJANA

AUGUST 2018

A DEVELOPMENT MONTHLY

₹ 22

## Social Empowerment

Building an inclusive Society  
Nilam Sawhney

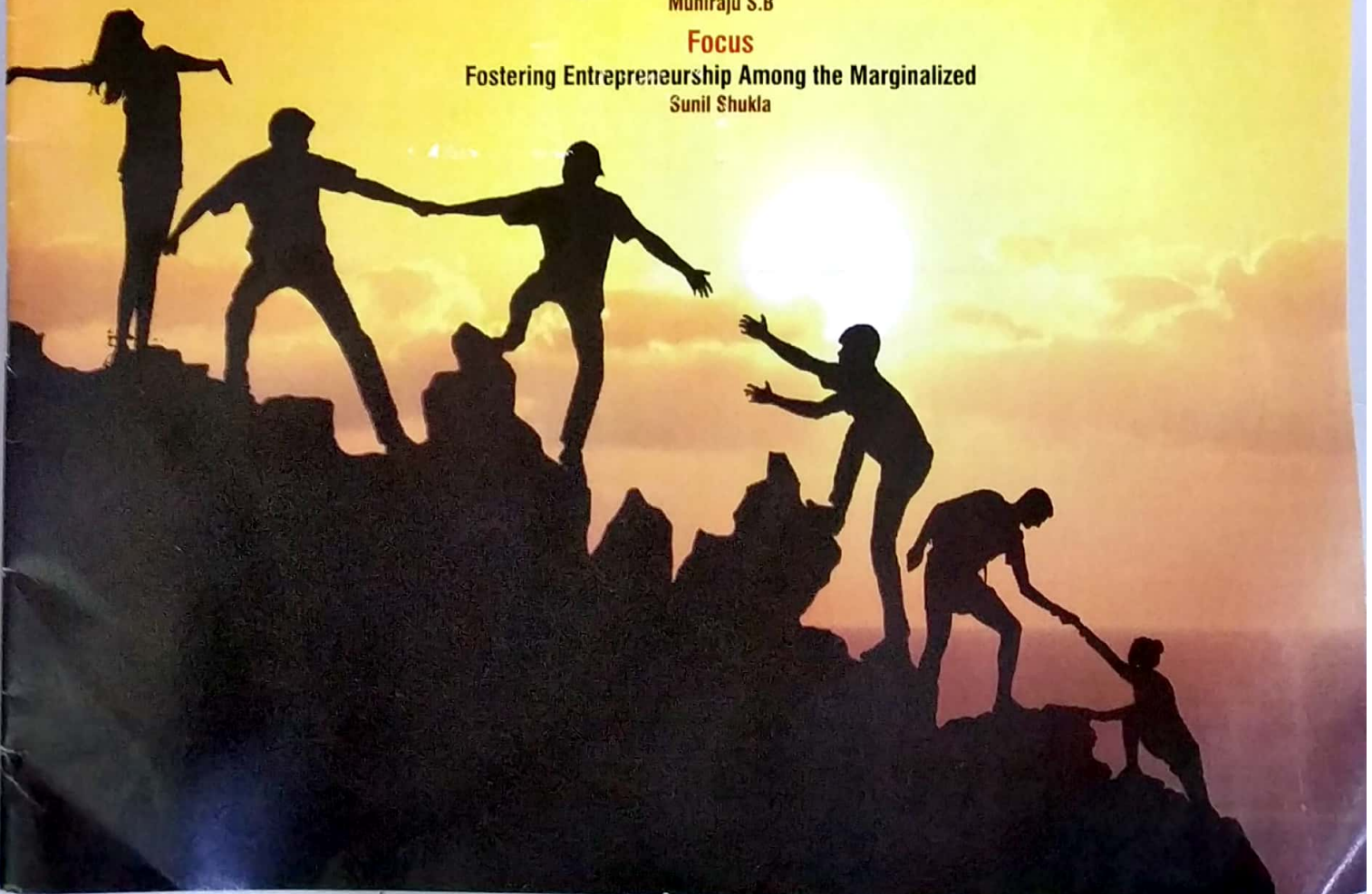
Social Change among SCs and STs  
S Srinivasa Rao, Sundaresha D S

Social Empowerment for Differently Abled  
Sudhaya Amaye



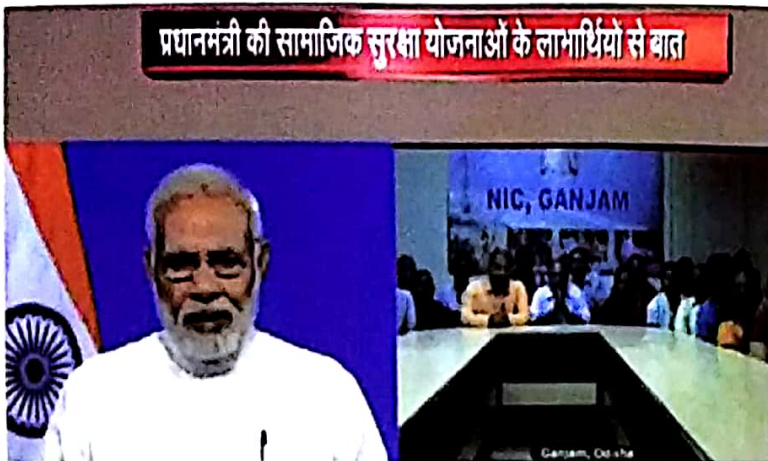
Special Article  
Growth Opportunities for Weaker Sections  
Muniraju S.B

Focus  
Fostering Entrepreneurship Among the Marginalized  
Sunil Shukla



## Interaction with Beneficiaries of Social Security Schemes

*The Prime Minister interacted with the beneficiaries of various social security schemes from across the country, through video bridge. The interaction covered four major social security schemes namely Atal Bima Yojana, Pradhan Mantri Jeevan Jyoti Yojana, Pradhan Mantri Suraksha Bima Yojana and Vaya Vandana Yojana. This is the eighth interaction in the series by the Prime Minister through video conference with various beneficiaries of Government schemes. Elaborating on the various social security schemes of the government the PM said:*



- Social security schemes empower people.
- Social security schemes of the present Government not only help people effectively deal with the uncertainties of life, but also empower them to rise over the financially difficult situations of the family.
- The total number of 28 crore bank accounts opened under Pradhan

Mantri Jan Dhan Yojana during the period 2014 – 2017 is nearly 55 per cent of the total bank accounts opened in the world. More women have bank accounts in India now and the number of bank accounts in India has reached 80 per cent from 53 per cent in 2014.

- More than five crore people have benefitted from Pradhan Mantri Jeevan Jyoti Yojana, by paying a very low premium of around Rs. 300.
- More than 13 crore people have availed the scheme (accidental insurance coverage scheme). Under Pradhan Mantri Suraksha Bima Yojana, people can claim accidental insurance coverage of upto Rs. 2 lakh by paying premium of just Rs. 12 per year.
- About three lakh elderly people have benefitted from the Vaya Vandana Yojana started last year, under which citizens above 60 years get 8 per cent fixed return for 10 years. In addition, Government also increased the basic limit of income tax, from Rs. 2.5 lakh to Rs. 3 lakh for senior citizens. the government is committed to the wellbeing of the elderly population.
- Over 20 crore people have been brought under the three major social security schemes (Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Yojana, Atal Pension Yojana) in the last three years.

### Beneficiaries Speak

- ❖ Beneficiaries of various social security schemes explained how these schemes helped them during the times of great need. They also thanked the Prime Minister for the various schemes he introduced and pointed out that most of the schemes have been a life changer.

**PM SURAKSHA BIMA  
YOJANA**

**PM JEEVAN JYOTI  
BIMA YOJANA**

**ATAL PENSION  
YOJANA**





Let noble thoughts come to us from all sides  
Rig Veda

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IN THIS ISSUE

BUILDING AN INCLUSIVE SOCIETY  
Nilam Sawhney..... 7

RECENT INITIATIVES OF THE  
MINISTRY OF SOCIAL JUSTICE &  
EMPOWERMENT ..... 13

SPECIAL ARTICLE

GROWTH OPPORTUNITIES FOR  
WEAKER SECTIONS  
Muniraju S.B..... 15

SOCIAL CHANGE AMONG  
SCS AND STS  
S Srinivasa Rao  
Sundaresha D S ..... 23

FOCUS

FOSTERING ENTREPRENEURSHIP  
AMONG THE MARGINALIZED  
Sunil Shukla ..... 27

SOCIAL EMPOWERMENT FOR  
DIFFERENTLY ABLED  
Sandhya Limaye..... 33

IMPORTANT INITIATIVES OF THE  
GOVERNMENT FOR WELFARE OF  
TRIBALS ..... 37

LIVING A LIFE OF DIGNITY  
Sheilu Sreenivasan ..... 41

CONSTITUTIONAL PROVISIONS  
FOR SOCIAL JUSTICE ..... 45

EMPOWERMENT THROUGH  
POLITICAL INTERVENTIONS  
T Brahmanandam  
K V Srinivas ..... 49

INDIA'S MMR NOW AT 130  
Manisha Verma  
Pooja Passi..... 55

REGULARS

DEVELOPMENT ROADMAP .....59

DO YOU KNOW? .....62

No. of Pages 64

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## Marching Together

**E**mpowerment is having control over one's life as an individual. And social empowerment means all sections of the society having equal control over their lives and opportunity to take important decisions. It, however, has different connotations for different people. For the young it would mean freedom to do what they want regardless of social norms and customs while for the aged it would mean being able to live a life of dignity and self-respect in the twilight years of their life. To the male members it could mean financial freedom while to the female members it could mean freedom from gender-based discrimination.

For a nation to grow it is a first and foremost requirement that all sections of the society are equally empowered. This can be achieved only when different plans and policies are integrated to ensure equitable growth opportunities and access to all. The government has been trying to empower these different sections by adopting a multipronged approach.

Women are the most important tool to ensure any nation's development. In the words of Prime Minister Narendra Modi, "empowering women tantamounts to empowering the entire family". In India, however, for women, the struggle for empowerment starts from birth – from the fact that the girl child has to fight even for her right to be born. Realizing this, the government has taken many initiatives to make women empowerment the prime focus of the government. Beti Bachao Beti Padhao, Sukanya Samridhi Yojana, Pradhan Mantri Matri Vandana Yojana and many other such initiatives will go a long way in improving the status of women in the society.

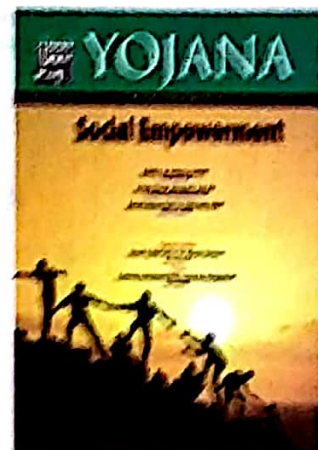
For the poor and marginalized sections like SCs, STs, OBCs, empowerment means access to many things which most of us take for granted; like basic education; access to livelihood and opportunities for growth. Pradhan Mantri Jan Dhan Yojana, MUDRA, Venture Capital Fund scheme, Start up India, Stand Up India, Skill India, scholarships schemes for access to education, reservation in jobs etc have offered these sections inclusive opportunities and equal access to development resources.

Senior citizens are the powerhouse of experience and knowledge. But many of them feel neglected and unwanted in the twilight years of their life. Schemes like the Integrated programme for senior citizens, Rashtriya Vayoshri Yojana, Atal Pension Yojana, Vaya Vandana Yojana, etc have enabled the country's senior citizens to live a respectable life with economic self-sufficiency.

For the differently abled, life is a different story altogether. Their disability often makes them feel that they are a burden on society. Their requirements for empowerment are very different thereby requiring programmes customized to suit their needs. Initiatives like Technology development projects in Mission mode, Inclusive education for the Disabled at secondary stage, Accessible India campaign, Deendayal Disabled Rehabilitation schemes, etc have encouraged the differently abled to achieve quality of life.

For tribals, empowerment starts with the right to their very existence as an ethnic entity. Very often, national mainstream policies and compulsions result in the tribal communities feeling either isolated from the mainstream or losing their identity. Recent government initiatives like the National Fellowship and scholarship for higher education for ST students, scheme for vocational training, Minimum Support Price for Minor Forest Produce, Scheme of development of particularly vulnerable tribal groups and Forest Rights Act have contributed to social and economic empowerment of tribals.

It is generally acknowledged that, when one wishes to move ahead in the development mode one has to carry the least advantaged with one. Each person can make a difference if he or she tries. The government, through its policies, has already started making that difference to ensure an overall inclusive growth.



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# Building an Inclusive Society

*Nilam Sawhney*



***Our mandate is the economic, educational and social empowerment of the SC, OBC and other vulnerable sections of the society. One of the prime functions of this department is to be visible and vocal about the rights of the marginalised and flag their concerns in all the policies and programmes of the government***

**T**he vision of the Department of Social Justice and Empowerment, in tune with our constitution, is to build an inclusive society where the most oppressed and backward sections of our population can live a life of dignity, pride and actively contribute to the nation's human capital. Our mandate is the economic, educational and social empowerment of the SC, OBC and other vulnerable sections of the society. One of the prime functions of this department is to be visible and vocal about the rights of the marginalised and flag their concerns in all the policies and programmes of the government.

These sections of the population are an important target group for the policies and programmes of the Government, and this focus has translated in the country wide missions such as the ongoing Gram Swaraj Abhiyan, Aspirational Districts Program, the Mission Antyodaya (MA) etc

### Scheduled Caste Development

To meet its goal of educational empowerment of the SC population, a large portion of the department's budget is directed to scholarships and there has been considerable success in its distribution within the target group. The flagship scheme of the Department, Post-Matric Scholarship

(PMS-SC) for SC students has been in operation since 1944 and is the single largest intervention by the Government of India for the educational empowerment of scheduled caste students. It covers approximately 55 lakh students per year, studying at the post matriculation or post-secondary stage, right up to PhD. Between 2014 to 2018, 2,29,30,654 students have availed the scholarships and an amount of Rs 10,388 crores has been utilised. We are certain that it has had positive outcomes on literacy levels of the target groups, on dropout rates, participation in higher education, and

### Statistics on Target Population-

- SCs comprise 16.6 per cent of the country's population as per census 2011
- 46859 villages in the country spread over 522 districts, which have more than 50 per cent SC population
- No enumeration of OBC castes done after independence. Mandal Commission estimated OBC population at 52 per cent while NSSO estimated 41.7 per cent (2009-10).
- Senior Citizens number 10.36 crore.
- Victims of substance abuse believed to be around 1 per cent of the total population

The author is Secretary, Ministry of Social Justice and Empowerment, Government of India.

**Over 3.3 crore students benefitted from scholarships worth Rs. 7,565 crore**



**Empowering through education**

- Over 3.3 crore students benefitted during 2014-15 and 2015-16 by distribution of scholarships worth Rs. 7,565 crore
- For Pre-Matric Scholarship for OBC students, income eligibility increased from Rs. 44,500 per annum to Rs. 2.5 lakh per annum
- For Pre-Matric scholarship for SC students, the income eligibility raised from Rs. 2 lakh to Rs. 2.5 lakh
- Stipend for day scholars has been raised from Rs. 150 to Rs. 225 and for hostelers from Rs. 350 to Rs. 525

finally in achievement of excellence and building human capital for the service of the nation. Recently, the cabinet has approved clearance of accumulated arrears of Rs. 8737 cr. to the States/UTs and in 2018-2019, Rs 3000 cr has been allocated for this purpose. Other scholarship schemes for SC students are the Pre-Matric Scholarship, Top Class Education Scheme for studying in premier educational institutions and

the National Fellowship Scheme run in conjunction with UGC.

**Welfare of SCs**

An important act for protection and dignity of members of SC and ST community is the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989. It has been strengthened considerably by this government, with effect from 14.04.2016. The amendments broadly relate to provisions of relief amount for 47 offences of atrocities, rationalization of the phasing of payment of relief amount, enhancement of relief amount between Rs. 85,000/- to Rs. 8,25,000/-, depending upon the nature of the offence, payment of admissible relief within seven days and completion of investigation and filing of charge sheet within sixty days to enable timely commencement of prosecution.

This department, apart from implementing schemes directly, also keeps track of the 'Allocation for the Welfare of SCs' (AWSC), which is the new name of the SC Sub Plan. The concept of Special Component Plan (SCP) for Scheduled Castes is in existence since 1979-80 to ensure proportionate flow of plan resources for the development of Scheduled Castes (SCs)/Scheduled Tribes (STs). As per consolidated guidelines of Scheduled Caste Sub Plan (SCSP) issued by erstwhile Planning Commission all the States/Ministries/Departments are required to earmark funds under SCSP



**Rs. 95,000 crore**  
for welfare of SC/ ST Communities

**41% rise**  
in budget allocation for OBCs welfare

- For free coaching for SC and OBC students, income eligibility raised from Rs. 4.5 lakh to Rs. 6 lakh
- Stipend raised from Rs. 1,500 to Rs. 2,500 for local students and from Rs. 3,000 to Rs. 5,000 for outstation students
- For Pre-Matric Scholarship for OBCs, the rates of scholarships increased substantially

**Added resources, fulfilled aspirations**

- Historic budget of Rs. 95,000 crore for welfare of SC/ ST communities
- Unprecedented rise of 41% in the budget allocation for OBC welfare in 2018-19 over 2017-18

out of their Plan outlay, in proportion to the percentage of SC population in the States/Country.<sup>1</sup> The nomenclature was changed to "Allocation for the Welfare of Scheduled Castes" (AWSC) in 2017. Allocation under AWSC has increased from Rs. 30850.88 crore in 2015-16 to Rs. 56618.50 crore, an increase of 83.52 per cent.

The department has developed a web-portal (e-utthaan.gov.in) in 2017 for online capturing of data from various Ministries/ Departments on the financial, physical and outcome based monitoring indicators as per the formats designed by the NITI Aayog. The financial monitoring has been linked with the Public Financial Management System (PFMS) and accordingly, the monitoring is carried







2017-18 to Rs 1747.00 crore in 2018-19. Scholarship schemes remain the mainstay of interventions for the BC population too, with schemes such as Pre and Post-Matric Scholarships and the National Fellowship.

Skill development is an important intervention and is being undertaken through the National Backward Classes Finance & Development Corporation (NBCFDC). The way forward is to build upon basics and move towards the development of entrepreneurship abilities of this group, resulting in job creation as well. We are intending to start a Venture Capital Fund for the OBCs, to cater to this need.

out on a real time basis. In case of physical achievements, all the nodal officers have been provided log-in and passwords to submit the information directly to the portal.

Beyond education, the department has adopted an area based approach for the development of SC habitations, which focuses on education, health and nutrition, Swacch Bharat, livelihood and skill development. The Pradhan Mantri Adarsh Gram Yojana (PMAGY) envisages an integrated development of SC majority villages, primarily through convergent implementation of central and state schemes, by providing

central gap-filling assistance. The programme is being taken up in villages which have more than 50 per cent SC population. The department is working on leveraging the available resources within the department and to converge with the on-going efforts of the other departments and ministries.

#### Backward Classes Development

Another important target group is the Backward Classes, and for whose welfare, the overall allocation in 2018-19 has been increased by 41.03 per cent, from, Rs. 1237.30 crore in

#### Social Defence

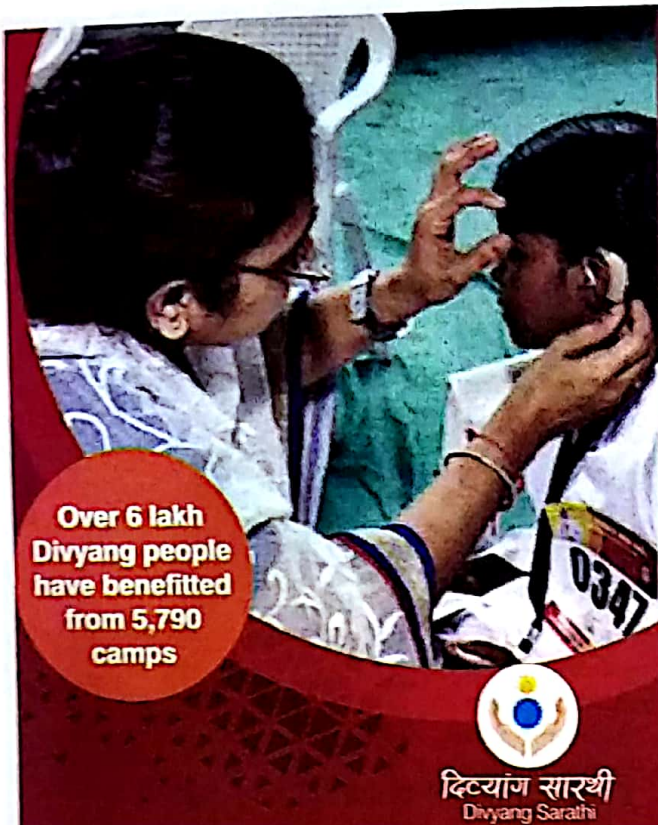
An important but often neglected target group, is the senior citizens; whose numbers as well as the old age dependency ratio is growing exponentially. Keeping in view the changing demographics, socio-economic needs of the senior citizens, social value systems and advancements in technologies, a revised policy for senior citizens is being drafted. Under the existing scheme of **Integrated Programme for Senior Citizens**, cost norms had been increased up to 110 per cent w.e.f. 01.4.2015, which have further been increased, up to 104

### Accessible India, accomplished India



- Sugamya Bharat Abhiyan launched by the Government on 3<sup>rd</sup> December, 2015 to provide a life of ease and dignity to Divyang sisters and brothers
- Efforts has been taken to make at least 50% of all Government buildings in the national capital and all State capitals "fully accessible"
- Special camps organized for distribution of Aids and Assistive devices to 8 lakh persons with disabilities
- Access audit of 1,662 important buildings in 50 cities completed so far
- All 34 international airports and all 48 domestic airports have been provided with accessible features such as ramps, accessible toilets, lifts with Braille symbols and auditory signals
- 644 out of 709 A1, A, B category railway stations and 12,894 out of 1,41,572 buses have been provided with accessibility features
- 917 identified websites of State Governments/UTs are in the process of being made accessible through ERNET India





## More Opportunities for Divyang sisters and brothers

- Reservations for Divyang persons in government jobs raised from 3% to 4%
- Unprecedented increase in camps for Divyang sisters and brothers. Over 6 lakh Divyang people have benefitted from 5,790 camps organized across the country since May 2014

## Shikshit Bharat, Saksham Bharat

- Scholarship scheme launched on 1<sup>st</sup> November, 2014 to provide scholarship to divyang students to pursue technical education
- Scholarship amount worth Rs. 30,000 is provided towards tuition fee reimbursement and Rs. 20,000 as contingency allowance. Under the scheme, 1,000 scholarships per annum are available
- Indian Sign Language Research and Training Centre (ISLRTC) established

per cent, from 01/04/2018. Thus the cost norms prior to 01.4.2015 have been increased, up to 288 per cent ( From Rs. 5.42 lacs to Rs. 21.6 lacs for an Old Age Home). Posts of physiotherapist attendant and yoga teachers have been created under the scheme. Provisions for registration, standardisation and rating of senior citizen homes have been made.

Under the Rastriya Vayoshri Yojana, a scheme meant for providing living assisted devices, a total of 292 districts have been selected; assessment camps

### Financial and Physical Achievements Relating to various scheme

SL No.	Name of Scheme/Project	2014-2018	
		Financial (Rs/Crore)	Physical Beneficiaries
1	National Scheduled Castes Finance & Development Corporation:		
	(i) Credit Based Schemes	1729.07	333245
	(ii) Skill Development Training Programme	52.12	62159
	<b>Total:</b>	<b>1781.19</b>	<b>395404</b>
2	National Safai Karmacharis Finance & Development Corporation:		
	(i) General Loan Scheme	440.88	41645
	(ii) Micro Finance Scheme	176.91	42890
	(iii) Skill Development Training Programme	50.36	35017
<b>Total:</b>	<b>668.15</b>	<b>119552</b>	
3	National Backward Classes Finance & Development Corporation:		
	(i) General Loan Scheme	732.58	132124
	(ii) Micro Finance Scheme	734.50	531870
	(iii) Skill Development Training Programme	59.78	57274
<b>Total:</b>	<b>1526.86</b>	<b>721268</b>	

have been held in 52 districts and distribution camps held in 39 districts, benefitting 43865 senior citizens. A total of 99431 devices have been provided to senior citizens belonging to the BPL categories.

Under the scheme of **Prevention of Alcoholism and Substance (Drugs) Abuse**, cost norms were increased by 30 per cent for de-addiction centres supported by the department w.e.f. 01/04/2018. These centres have also been provided with cooks, full time doctors and an additional chowkidar.

For the first time, a **National Survey** to identify victims of drug abuse has been taken up. This survey covers 185 districts, 1.5 lakh households and 6 lakh individuals. It is already underway and is expected to be completed shortly.

### Rehabilitation of Manual Scavengers

In the 150<sup>th</sup> birth year of the father of the nation, Mahatma Gandhi, the department is committed to correct the historical injustice and indignity suffered by manual scavengers, and rehabilitate them to a life of dignity. To



## Dr. Ambedkar International Centre

In order to further the ideas of Dr. Baba Saheb Ambedkar, the department has set up Dr. Ambedkar International Centre (DAIC), which was inaugurated by the Hon'ble Prime Minister at the DAIC at 15, Janpath, New Delhi on December 7, 2017. The centre would play a key role in the dissemination of Dr. Ambedkar's teachings and vision, and it would be an important centre for research on social and economic issues and would function as a think tank for inclusive growth and related socio-economic issues.

The Dr. Ambedkar National Memorial (DANM) was inaugurated by the Hon'ble Prime Minister at Alipur Road, New Delhi on April 13, 2018 as a state of the art museum on the life and times of Dr. Ambedkar. The museum is attracting impressive daily footfall.

### Conclusion

The Department is committed to fulfill the promise made in the Constitution, Article 38, to secure a social order for the promotion of welfare of the people, which is in keeping with the guiding principle of this government in 'Sabka Saath & Sabka Vikas'. This goal will be realised only when the target population of this department, the marginalized and vulnerable are empowered to fulfill their true potential.

### Endnote

<sup>1</sup>SC's constitute 16.62 per cent of the country's population as per Census, 2011. □

(E-mail: [secywel@nic.in](mailto:secywel@nic.in))

this end, a National Survey of Manual Scavengers in 170 identified districts of 18 states has been undertaken, coordinated and monitored by NSKFDC (National Safai Karamcharis Finance and Development Corporation) in association with the representatives of State Government and social organizations. Survey Camps in 125 districts have been completed and so far 5365 persons have been identified as manual scavengers. Manual scavengers identified in the National Survey will be each given payment of One Time Cash Assistance (OTCA) of Rs. 40000 and rehabilitated through subsequent measures.

Further, the NSKFDC will focus on areas of training, rehabilitation and awareness generation. The Recognition of Prior Learning (RPL) program will be utilized to train 10000 sanitation workers and waste pickers in safe, healthy and mechanised cleaning. Emphasis is also being laid on spreading awareness about the provisions of the "Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013" (MS Act, 2013) by organizing workshops in big municipalities with stakeholders including municipal engineers, sanitary inspectors, contractors etc.

Engagement with municipal corporations is imperative to this scheme. Memorandum of Agreements (MoA) with panchayats and municipal corporations to purchase sanitation related vehicles and equipment are being entered into. In addition, loan facilities to Self Help Groups of sanitation workers will be extended for purchase of such vehicles and equipment. It would also protect the sanitation workers from the hazards of unsafe and unhealthy manual cleaning.

### Corporations

This department has three Finance Development Corporations viz. NBCFDC (National Backward Classes Finance and Development Corporation), NSKFDC and NSFDC (National Scheduled Castes Finance and Development Corporation).

These corporations are not for profit companies with an objective to promote economic and developmental activities for the benefit of targeted groups and to assist them in livelihood, skill development and self-employment ventures. To this end, the corporations work as an extended arm of the government.



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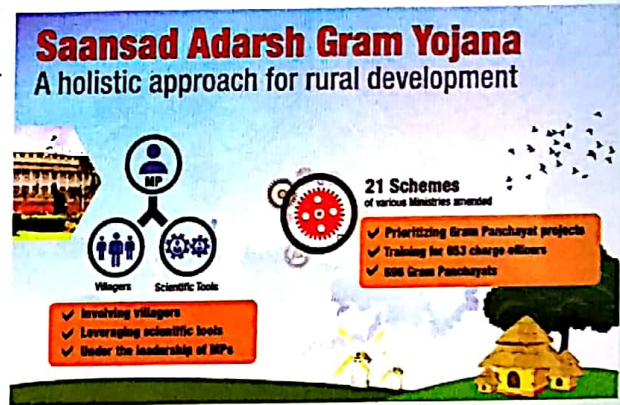
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## Recent Initiatives of the Ministry of Social Justice & Empowerment

A press conference on the recent initiatives of the Ministry of Social Justice & Empowerment was addressed by the Union Minister for Social Justice & Empowerment Shri Thaawarchand Gehlot. The highlights of the press conference are:

- The Budget in year 2017-18 of the Ministry of Social Justice & Empowerment was Rs. 6908.00 crore which has been increased to Rs. 7750.00 crore in year 2018-19 - an increase of 12.19 percent.
- A National Survey of Manual Scavengers in 170 identified districts of 18 States has been undertaken. Survey Camps in 125 districts have been completed and so far, 5365 persons have been identified as manual scavengers.
- 25 Schemes in Direct Benefit Transfer mode are being implemented by the Ministry. During 2016-17 and 2017-18 assistance/benefits to 1.45 and 1.66 crore beneficiaries respectively were released in DBT mode by the implementing agencies.
- Allocation under Allocation for Welfare of Scheduled Castes (AWSC) has increased from Rs. 30850.88 crore in 2015-16 to Rs. 56618.50 crore, an increase of 83.52 per cent.
- Between 2014 to 2018, 2,29,30,654 students have availed Post-Matric Scholarship to SC Students (PMS-SC scholarships) and an amount of Rs 10,388 crores has been utilised. In 2018-2019 Rs. 3000 crores has been allocated for this purpose.
- Rate of Pre-Matric Scholarship for SC students studying in class IX and X and Pre-Matric Scholarship for SC Students and Pre-Matric Scholarship to the Children of those engaged in occupations involving cleaning and prone to health hazards has been enhanced by 50 per cent from 2017-2018.
- During the period April, 2014 to March, 2018, 8000 Scholars were covered under the National Fellowship for Scheduled Castes scheme at a total cost of Rs.770.80 crore. In 2018-19, 2000 scholars will receive Fellowships for M.Phil/Ph.D. Parental Income limit for all merit based scholarship schemes have been raised to Rs. 6 lakh per annum from 2017-2018.
- Rs. 300 crore has been allocated for PMAGY for the period 2017-2018 to 2019-2020. 2500 Scheduled Castes majority villages are covered under the Scheme.
- Scheme of Venture Capital Fund for Scheduled Castes was started in 2014-15 and till date, Rs. 255 crores had been sanctioned to 71 SC entrepreneurs.
- Overall allocations for the welfare of OBC in 2018-19 has been increased by 41.03 per cent, from, Rs. 1237.30 crore in 2017-18 to Rs 1747.00 crore in 2018-19.
- A new scheme Venture Capital Fund for OBCs on similar lines as Venture Capital Fund for SCs is to be launched with an initial corpus of Rs. 200 crore. Rs. 140 crore has been provided in 2018-19.
- Under the Rastriya Vayoshri Yojana, a total of 292 Districts have been selected, assessment camps were held in 52 Districts and distribution camps held in 39 districts, benefitting 43865 Senior Citizens. Total 99431 devices have been provided to senior citizens belonging to BPL categories.
- For the first time, National survey to identify victims of drug abuse has been taken up. The survey covers 185 districts, 1.5 lakh households and 6 lakh individuals.
- Till date, Rs. 622.45 crores have been spent under the ADIP scheme covering 9.97 lakhs beneficiaries through 6459 camps across the country. In last 4 years, persons with more than 80 per cent disabilities have been given 5693 motorized tricycle. The budgetary support for 2018-19 is Rs.220 crore
- 1662 buildings have been audited and Rs. 160.3 lakhs have been released for 613 buildings under Accessible India Campaign. All 34 international airports and 48 domestic airports have been made accessible.



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# Growth Opportunities for Weaker Sections

Muniraju S.B



*Financial inclusion has become a top policy priority of the Central Government to ensure egalitarian society, as the substantial population of India lives with economic insecurity. Setting steps towards universal financial inclusion is both a national commitment as well as a public policy priority for India*

**T**he framers of the Indian Constitution have thought well in advance and ensured to provide adequate and mandatory provisions in the Constitution of India to provide justice in all aspects of life, equality in status, social security and economic/financial safeguards to the weaker sections of the society. The successive governments have recognised the social and economic imperatives for broader financial inclusion and have made significant policy changes from time to time by finding innovative ways to bring the poor at par with the rest of the society. The successive Governments in India have also made essential amendments to the constitution and brought legislative framework to ensure social and economic safeguards to the deprived sections of the society.

As an initial step banks have been nationalized, provisions have been made for priority sector lending requirements for banks; lead bank scheme was introduced to ensure government policy initiatives to get shape in action. Regional Rural Banks (RRBs) have been established to provide last mile connection to the people in rural areas and have banking facilities at their door steps, the concept of service area approach have been brought in. Self-Help Groups- (SHGs) bank linkage programmes were introduced to give

a platform for needy people to come up with business and innovative ideas to self sustain and engage in gainful economic activities, etc. Multiple steps have been taken by the Reserve Bank of India (RBI) over the years to increase access to the poorer segments of society.

Financial inclusion is the process of ensuring access to financial services, timely and adequate credit for needy weaker sections and low income groups at an affordable rate. Financial inclusion has become one of the most critical aspects in the context of inclusive growth and development. The important role played by Government, RBI, the Nationalised Banks, Scheduled Banks, Regional Rural Banks and now Micro Finance Institutions (MFIs) in promoting inclusive growth and addressing barriers and



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challenges on the demand as well as supply aspects of financial inclusion needs appreciation.

In the global context, most of the countries now look at financial inclusion as the means to more comprehensive growth, wherein each citizen of the country is able to use earnings as a financial resource that can be put to work to improve future financial status and adding to the growth of the economy of the nation. Financial inclusion has become a top policy priority of the Central Government to ensure egalitarian society, as the substantial population of India lives with economic insecurity. Setting steps towards universal financial inclusion is both a national commitment as well as a public policy priority for India. To achieve the final outcome of reaching banking services to all the 6,49,481 villages, financial inclusion has to become a viable business proposition for the substantial population and also for sustainability of the financial institutions.

#### **Barriers for Financial Inclusion:**

Some of the research studies have revealed that despite the presence of enough number of legislations, sincere efforts by the policy makers, guidelines from RBI, Scheme of Lead Banks and appointment of ombudsmen, there are still certain barriers to achieve full financial inclusion in the country:

Bharati D.B (2016) observes that from the demand side, the reasons identified in the study for financial exclusion are low income, poverty and illiteracy and lack of awareness. From the supply side branch proximity, timings, cumbersome documentation and procedures, attitude of the bank staff and language are the reasons cited.

Ranjini and Bapat (2015) observed that impediments in approaching the bank due to difficulties in documentation requirements, loan sanction procedure, inflexible repayment terms, inability to communicate the requirements, reluctance to approach the bank for small loans were the major blockade in the road to achieve financial inclusion.

Charan Singh (2014) observes that in-spite of various measures initiated by the Reserve Bank of India and Government of India, satisfactory results are yet to be witnessed. He has classified the challenges as customer related and technical issues. Mobile number registration and pin number generation is a big deterrent for customers along with financial illiteracy. Access channels, coordination with mobile service operators are other challenges for banks. Low penetration of financial services, less efficiency of business correspondents also limits the success of financial inclusion.

Rajiv Gupta (2014), Sachindra G. R (2013) observed that marginal farmers, landless labourers, oral lessees, self-employed and unorganized sector enterprises, urban slum dwellers, migrants or ethnic minorities and socially excluded groups, senior citizens and women are out of the purview of financial inclusion. Challenges identified include (i) Agent and vendor risk. (ii) Consumption oriented expenditure patterns. (iii) Dormant accounts. (iv) Inadequate awareness levels (v) Lack of infrastructure. (vi). Low literacy rates. (vii). Poor saving habits. (viii). Recovery related issues. (ix). Small ticket transactions and high transaction costs. (x). Sustainability factor.

Ashu (2014) observed that penetration of bank branches in rural areas was unviable on account of high transaction costs. Business Correspondent (BC) model is observed to be restrictive in rural areas. Lack of financial literacy and poor marketing of financial products leads to low awareness among urban poor depending on the informal credit sources which cater according to their convenience. There is also a large degree of self exclusion due to the existence of informal credit sources meeting their convenience. The complex financial services market offers a wide range of products; however lack of awareness restricts the use of these products.



Rao S.K (2010) study suggests that achievement of inclusive growth was a result of the act of nationalisation of banks way back in 1969. For the purpose of the study, he analysed data published by RBI to substantially prove the fact that banking development after nationalisation has paved the way for penetration of banking into unbanked and rural areas. He is of the opinion that, in spite of the massive branch expansion activity carried out by the banks, the challenges of the banking sector has not been met and there is need for recognising new channels to achieve full inclusive growth in the country.

Badajena, S, N and Prof. Gundimeda, H (2010) studied the impact of self-help group linkage programme in achieving financial inclusion across sixteen states during the period 2008. The study found out that despite vast coverage of formal banking network, the basic financial services are still not accessible to larger sections of the society.

#### Present Scenario:

The Government of India is successfully exploring multiple facets for financial inclusion. During the last five years, we have witnessed incredible shift in the line of social and economic empowerment. The attention has moved towards participatory and citizen engagement model of development. The commitment reiterated among the masses by the Prime Minister on many occasions rapidly brought changes in the economic system.

#### Financial Inclusion and the Government:

**The National Scheduled Castes Finance & Development Corporation (NSCFDC):** NSFDC was set up by the Government of India in February, 1989 as a Government Company under Section 25 (A company not for profit) of the Companies Act., 1956. The broad objective of NSFDC is financing,



facilitating and mobilising funds for the economic empowerment of Scheduled Caste communities living below the Double the Poverty Line (DPL) limit.

The NSFDC extends loans (Term Loans, Micro Finance and Education/ Vocational Education and Training) at concessional rates to Scheduled Castes (SCs) living the below DPL as refinancing through State Channelising Agencies and Regional Rural Banks (RRBs). Under promotional activities, the NSFDC also provides assistance directly to the target groups for skill development and marketing.

Since inception till 31.03.2015, the NSFDC has disbursed total loans worth of Rs. 3019.87 crore to its state channelising agencies benefiting 9,41,034 persons belonging to Scheduled Castes living DPL.

**The National Scheduled Tribes Finance & Development Corporation (NSTFDC):** NSTFDC was established during 2001 and it is incorporated as a government company having licence under Section 25 of the Companies Act, 1956 i.e. a company not for profit to provide concessional financial assistance to scheduled tribes for their economic and educational development.

NSTFDC assists Self Help Groups and extends financial assistance for projects having unit cost upto Rs.25 lakh per S.H.G. and provides

upto 90 per cent of the cost of the project subject to per member loan not exceeding Rs.50,000/-. It provides concessional finance to tribal artisans empanelled with TRIFED for purchase of project related assets and working capital.

NSTFDC provides term loan for viable projects costing upto Rs.25 lakh per unit. Under the scheme, financial assistance is extended upto 90 per cent of the cost of the project and the balance is met by way of subsidy/promoters contribution/ margin money. The rate of interest is 6 per cent p.a. upto Rs.5 lakh and 8 per cent p.a. up to Rs.10 lakh and 10 per cent above Rs. 10 lakh. The Adivasi Mahila Sashakikaran Yojana (AMSY) is an exclusive scheme for economic development of scheduled tribes women under which NSTFDC provides loan upto 90 per cent for the project costing upto Rs.1 lakh at an interest rate of 4 per cent p.a.

NSTFDC has disbursed Rs.1654.92 crore in its twelve years of operation up to 31.03.17. In the recent past, NSTFDC has introduced new schemes for educational skill development of scheduled tribes such as Adivasi Shiksha Rinn Yojana (ASRY), Awareness Generation, etc.

**The National Safaikarmacharies Finance & Development Corporation (NSKFDC):** NSKFDC, was established under Section 25 of the Companies Act, 1956, on 24th



January 1997 as a 'company not for profit'. It is fully owned by the Government of India and has an authorized share capital of Rs. 600.00 crores.

NSKFDC disburses the funds to the state channelising agencies (SCAs) nominated by the concerned State Govts./UT Administrations and to Regional Rural Banks (RRBs) and Nationalised Banks for onward disbursement of the funds to the beneficiaries'. The SCAs disburse the funds to the ultimate beneficiaries in association with the District Social Welfare Department. The financial assistance is provided upto maximum of Rs.15.00 Lacs for General Scheme and Rs.25.00 Lacs under Swachhta Udyami Yojana.

**The National Backward Classes Finance & Development Corporation (NBCFDC):** NBCFDC is a Govt. of India Undertaking under the aegis of Ministry of Social Justice and Empowerment. NBCFDC was incorporated under Section 25 of the Companies Act 1956 on 13th January 1992 with authorised share capital of Rs. 1500 crores. The Corporation has been paid Rs. 1124 crores as paid up capital by the Government of India till the end of 2017. The company is a not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes and to assist the poorer section of these classes in skill development and self employment ventures. The

Corporation carries its activities through 46 State Channelising Agencies (SCAs) in different States. As on 31.3.2017 NBCFDC has disbursed Rs. 3575.52 crore benefiting 23,00363 persons belonging to Other Backward Classes.

**The National Minorities Finance & Development Corporation (NMDFC):** NMDFC was incorporated on 30th September 1994, as a company not for profit, under Section 25 of the Companies Act 1956. The prime mandate of NMDFC is to provide concessional finance to the Minorities for self employment/ income generation activities. As per the National Commission for Minorities Act, 1992, the notified Minorities are Muslims, Christians, Sikhs, Buddhists and Parsis. Subsequently, Jain community was also added into the list of notified Minority Communities in January 2014. Under NMDFC programme, preference is given to artisans and women.

Since its inception in 1994 till 30.06.2018, NMDFC has disbursed loans amounting to Rs.4680.16 crores to 14,26,308 beneficiaries. During 2017-18, an amount of Rs.570.83 crores was disbursed to 1,29,489 beneficiaries. During the current financial year 2018-19 (upto 30.06.2018), NMDFC has extended loans amounting to Rs.112.00 crores to 10,800 beneficiaries.

**The National Handicapped Finance & Development**

**Corporation (NHFDC):** The NHFDC had been set up by Government of India to play a catalytic role in economic empowerment of Persons with Disabilities (PwDs), as a Company u/s 25 of the Companies Act, 1956 on 24th January, 1997 with an authorised share capital of Rs. 400 crores. It has been working as an Apex Corporation for the benefit of Persons with Disabilities (PwDs) (Divyangjan) in the country.

The corporation has been extending financial assistance for the benefit of PwDs for their economic empowerment and help them rise up the economic/social ladder. The corporation provides financial assistance at concessional rate of interest for setting up/extend income generating activities of PwDs. Financial assistance is also extended for higher education of PwDs at a concessional rate of interest. NHFDC has released Rs.801.66 crore for the benefit of 1,42,349 PwDs in the country till 31.3.2017.

**Rashtriya Mahila Kosh (RMK):** Rashtriya Mahila Kosh (RMK) is an autonomous organisation under the Ministry of Women & Child Development (MWCD). It is a society registered under the Societies Registration Act 1860 and an apex micro-finance organisation. The main objective is to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to

bring about their socio-economic development. RMK extends microfinance to the poorest and asset less women entrepreneurs through Inter-mediatory Organisations (IMOs) for income generating activities @ 6 per cent simple interest who in turn extend the loan to SHGs beneficiaries' upto 14 per cent simple rate of interest.

**MUDRA Yojana:** The Finance Minister announced the formation of MUDRA Bank. Accordingly MUDRA was launched by the Hon'ble Prime Minister on 08 April 2015 for providing loans upto 10 lakh to the non-corporate, non-farm small/micro enterprises. Loans are given by Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, MFIs and NBFCs.

The borrower can approach any of the lending institutions or can apply online through MUDRA portal. Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth.

**Stand-Up India Scheme:** Facilitates bank loans between 10 lakh and 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield Enterprise. This enterprise may be in manufacturing, services or the trading

sector. The rate of interest would be lowest applicable rate of the bank for that category (rating category) not to exceed (base rate (MCLR) + 3+ tenor premium). The scheme envisages 25 per cent margin money which can be provided in convergence with eligible Central/State schemes.

The number of loans given by Public Sector, Private and Regional Banks under the Stand-up India Scheme are 51,888, 2,445, and 1,009 respectively upto 07.03.2018 since inception of the scheme. Regional Rural Banks have sanctioned 180 loans to borrowers of Scheduled Castes (SC) category as on 07.03.2018 since inception of the scheme.

**Venture Capital Fund Scheme:** A first of its kind Venture Capital Fund was launched by Ministry of Social Justice and Empowerment, Government of India to promote entrepreneurship in India among the Scheduled Castes by providing concessional finance to them.

**Venture Capital Fund Scheme:  
Status as on 27<sup>th</sup> June 2018**

Particulars	Present Status
No. of Companies to whom assistance has been sanctioned	71 Companies
Sanctioned amount	Rs. 255.37 crore
No. of Companies who have availed disbursement	56 Companies
Total Disbursement	176.76 crore

**Social Group wise achievements under PMMY From 08.04.2015 to 29.06.2018**

Rs. in crore

Sr No	Category	No Of A/Cs	Sanctioned Amt	Category wise Borrowers percentage
1	General	59233552	395056.94	45.20 per cent
2	SC	23357466	62982.95	17.82 per cent
3	ST	6620737	20035.25	5.05 per cent
4	OBC	41834204	137084.29	31.92 per cent
5	Total	131045959	615159.43	

Source: Mudra Mission

**Credit Enhancement Guarantee Scheme:** The Finance Minister during the Union Budget speech (2014-15) on July, 2014, had announced that a sum of Rs.200 crore shall be allocated towards credit enhancement facility for young and start-up entrepreneurs, belonging to Scheduled Castes, with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in Scheduled Castes. Department of Social Justice & Empowerment under the Ministry of Social Justice & Empowerment, Government of India sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives.

**The Eligible Borrowers and Risk Cover:**

Upto 31.12.2017, loans aggregating to Rs.21.27 crore have been sanctioned by some of the Member Lending Institutions against which the total guarantee cover of Rs.14.40 crore has been provided by IFCI. Efforts are on to promote the scheme through wide publicity by conducting seminars, conferences and awareness programmes in co-ordination with various Chapters of Dalit Chambers of Commerce (DICCI) and attending State Level Bankers Committee (SLBC) meetings. PSU Banks, across the country are being sensitised.

**Prime Minister Jan Dhan Yojana (PMJDY).** Hon'ble Prime Minister announced a new scheme Pradhan Mantri Jan Dhan Yojana (PMJDY) on August 15, 2014, to ensure financial inclusion for weaker sections of the society for providing banking, pension and insurance to reduce the negative effects of earlier schemes, thus giving them financial freedom and stability. 1.5 crore bank accounts were opened under this scheme across the country.

These schemes clearly highlight that the government is committed to the cause of inclusive empowerment





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# Social Change among SCs and STs

S Srinivasa Rao  
Sundaresha D S



*...the grounds for change are already laid out and the SC and ST communities are becoming conscious of importance of education more and more, which then helps in realising an egalitarian higher education system and society. It is beyond doubt that access to and retention in good quality higher education and subsequent opportunities for secure employment are clear means of social empowerment among these historically marginalised groups*

**T**hat certain castes and tribes are privileged in comparison to others is a well known 'social fact'. By the same logic, certain other castes and tribes are dis-privileged or dis-advantaged in comparison to their better socially endowed castes and tribes. It is for this precise social fact, that the Constitution had recognised the less privileged and more disadvantaged groups (Scheduled Castes for their structural disadvantage based on ritual status and Scheduled Tribes for their geographic isolation and disadvantage) for special safe-guards and affirmative measures such as anti-discrimination, anti-atrocity and positive discrimination laws such as prohibition of the practice of un-touchability (in the case of SCs), protection of right to the land and habitation (in the case of STs), provision of scholarships and reservations in education and employment (for both the SCs and STs), and more recently, ear-marking sub-plans in union and state budgets cutting across various departments of the Government for improving the lot of both the SCs and STs. In fact, sub-plan provisions have facilitated creation of an entrepreneurial and commercial class among the SCs and STs in the past decade or so.

As a precursor to the rising ambitions and aspirations to emerge as a small fraction of a 'neo' commercial class, the country witnessed emergence of a generation of 'new' educated middle class among SCs and STs. Studies have documented enough of the role that affirmative policies in education and employment have played in bringing about this change within the hitherto rigid social structure. Without doubt, one can safely claim that reservations in higher education and in government employment are the main sources of creating a 'new' educated middle class among the Scheduled Castes and Tribes in the post-independent India. The stricter implementation of reservations in higher education and in government jobs have even motivated more and more first generation SCs and STs to break the glass-ceiling of social mobility, thereby empowering them in all respects - social, economic and political.

The impact of such empowerment in turn is visible in educational and social terms. In a way, the effects are cyclical. State policies have empowered SCs and STs to access education, which then helped them to improve their social and economic status, which in turn had opened new avenues for higher, better and wider educational opportunities.

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Firstly, the major effect of social empowerment of the disadvantaged is that it had increased their aspirations to get good and relevant education for employment. Irrespective of the region and state, the levels of literacy among SCs and STs have increased. The enrolments in elementary education have increased too. The drop-out rates came down significantly and the rates of retention have improved at various levels, though they continue to remain a cause of concern. The transition from elementary to secondary and from secondary to higher education has improved, though there is much to be desired in these transitions.

### Higher Education Participation

The process of social and economic empowerment had increased participation of SCs and STs in higher education, which is a passport to better life, social status and economic opportunities. The gross enrolment ratios (GER) of SCs and STs have witnessed tremendous improvement in the past fifteen years. For instance, SCs have improved their participation by registering a GER of 19.1 percent in 2014-15 in comparison to a mere 8.4 percent in 2005-06 (Table 1). Similarly, the Scheduled Tribes have improved their GER in higher education from 6.6 percent in 2005-06 to over 13.7 percent in 2014-15.

In fact, these rates were steadily improving from the year 1999-2000 due to increased state policy stress and initiatives that triggered a second wave of institution building in higher education in the first decade of the new millennium. If we consider the GER of SCs in 1999-2000 (5.09 percent), the growth is almost quadrupled by 2014-15. In the case of STs, however, the growth is merely doubled (6.43 in 1999-2000 to 13.7 in 2014-15) (Rao, 2017: 159; GoI, 2016: pages 29 and 31). On the contrary, overall, the GERs of all groups including the non-reserved categories have increased from 11.6 in 2005-06 to 24.3 in 2014-15.

A few inferences may be drawn. The period between the years 2000 and 2015 has witnessed a higher rate of growth of higher education participation rates for all groups, more so for SCs. Women from SCs and STs too have benefitted tremendously from this boom. For example, the higher education participation rates among SC and ST women almost tripled between 2005-06 (6.4 for SC women and 4.7 for ST women) and 2014-15 (18.2 for SC women and 12.3 for ST women).

The quantum jump in higher participation rates of SCs and STs

symbolises a new consciousness regarding relevance of education for social and economic empowerment among these groups. It also means that there has been a huge induction of first generation SCs and STs into the fold of benefits of higher education and thus into the process of social empowerment. A case in point is the way the SCs and STs are able to fill in the jobs at the top end of the civil services and also seeking to transform their representation in once elite professional courses such as engineering, medicine, law and university teaching. Subsequently, this has resulted in re-structuring the middle class, professional occupational profile of these castes and tribes in the recent times. However, it may also be noted that the bulk of Group IV jobs, namely, the lower government and private sector jobs, are largely populated by the SCs and STs, reproducing a sort of a hierarchical pyramid in modern, secular occupations. This may also be due to the increasing number of early school leavers settling down for lower services in the formal employment arena. Notwithstanding this pattern, the transition from low status, traditional to high status, modern occupations has brought forth considerable social change and dignity among the SCs and STs. Another development that is observed in the post liberalisation era is that more and more educated SC/ST professionals are going abroad for higher education and for employment, and are also setting up diasporic groups in their host countries, which signifies tremendous social and economic empowerment the disadvantaged have attained. On the flip side, within the country, it may be noted that the atrocities and discrimination continue to come to light even today, making the gains look a bit meagre.

### A Few Concerns

However, a few concerns are

Table 1: Gross Enrolment Ratio in Higher Education (2005-06 to 2014-15)

Years	All			SCs			STs		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
2005-06	13.5	9.4	11.6	10.1	6.4	8.4	8.6	4.7	6.6
2014-15	25.3	23.2	24.3	20.0	18.2	19.1	15.2	12.3	13.7

Source: Government of India, 2016, pages 25, 29, and 31



**Table 2: Total proportion of SC and ST rural households employed in different sectors**

	SC	ST
Total number of rural households	33164085	19737399
Government	3.95%	4.36%
Public	0.93%	0.58%
Private	2.42%	1.48%

Note: Percentages are to the total number of households in the respective category.  
Source: Ministry of Rural Development, 2011



striking. The adverse effect of the growing process of privatisation of higher education on the socially disadvantaged is significant as it seems to limit social mobility prospects among aspiring SCs and STs. Two implications may be drawn. First, since much of the growth of higher education in the post 2000s is in private higher professional education, it is not accessible to large sections of SCs and STs as it does not facilitate reservations as mandated in the Constitution. As a result, a high proportion of entrants into higher education from SCs and STs are in the general higher education, which means that their chances of employment are rather bleak. Second, as there are no reservations in private sector employment where large scale employment opportunities are currently found, SCs and STs are either left out or become educated unemployed. These twin issues in a way keep the momentum that the country had gained post independence in stimulating a process of social change among most disadvantaged tardy.

Moreover, the gender parity among all groups (in particular among SCs and STs) remains a serious issue. While participation of women in higher education had increased, it remains far behind men. Importantly, SC and

ST women from urban areas fare much better than their rural counterparts, which means that the bulk of women are not benefitting from the social change that is occurring through widened

access to higher education. What is important to note is that the urban SC and ST women entering into higher education are largely from second generation beneficiaries of affirmative policies, which also means that a large chunk of first generation from all SC/ST households in general, women from among these households in particular, are still to be covered by the policy frame and the scope of opportunities for social and economic empowerment. To stress this point further, let us examine the condition of rural SC and ST households within the formal employment sectors.

Table 2 presents a dismal picture of rural population from among the SCs and STs in formal employment sector, which requires some level of education as a pre-requisite for entry. Also, it shows the ineffectiveness of affirmative policies to favour the most deprived among the SCs and STs in their path of development and empowerment.

Another cause of concern amidst such a dismal picture of educated employment scenario is that the jobs in the government sector have consistently shrunk and are not expanding as a result of growing trends of privatisation in post liberalisation era. And in private sector employment,

there are no reservations which then makes the process of empowerment of educated SCs and STs slow or even stunted. Lack of employability among the SCs and STs, therefore, would also lead to further disinterest in education among these social groups.

Therefore, while the lot of SCs and STs has improved significantly over the past few decades, it remains far more to be improved. However, the grounds for change are already laid out and the SC and ST communities are becoming conscious of importance of education more and more, which then helps in realising an egalitarian higher education system and society. It is beyond doubt that access to and retention in good quality higher education and subsequent opportunities for secure employment are clear means of social empowerment among these historically marginalised groups.

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# Fostering Entrepreneurship Among the Marginalized



Sunil Shukla



*...promoting entrepreneurship abilities among the marginalized and socially backward sections of our nation (especially those who fall under the intersections of the discriminatory forces i.e. lower-caste disabled women) can lead to multi-dimensional progress both on the social and economic fronts. It could be used as an effective affirmative action tool to counter the social malaise of discrimination*

**A**n emerging economy needs inclusivity in its programmes and schemes to empower each and every section of society.

In the past seven decades, India has strategically initiated interventions to create economic empowerment opportunities for every stratum; yet there remains much scope for initiating programmes to uplift vulnerable sections of society who lack vital social capital to move up the social and economic ladder. Very often minority communities, persons with disabilities and women face alienation due to social stigma. The physically challenged and differently abled sections of our population are also sometimes subjected to unworthy living conditions. The state of disparities found among different social groups is growing. If the vulnerable section of this population is disaggregated further in terms of gender and disability, the numbers are distressing. Despite several years of liberalization and economic progress, achieving equal access to resources and opportunities and the state of inclusive development remains an unaccomplished goal.

### Favourable Social Perception

A study conducted by Pratham for NITI Aayog suggests that, "about 70 per cent of respondents who come from semi-urban or rural areas aspire to become 'self-employed' entrepreneurs,

in stark contrast to their urban counterparts (The Indian Express, 2016)". The findings reiterate the fact that the country's youth especially in the rural regions are gearing up for entrepreneurship to overcome poverty and unemployment. India is a nation of youths with enthusiasm and courage. If we see the demographic profiles of youth, most of them come from marginalized communities in the rural areas which are largely resource constrained environments. However, there is an intrinsic entrepreneurial trait among these individuals which can be groomed to evolve successful entrepreneurs.

Inventing new products, solving complex social problems through novel solutions and breakthrough strategies fascinate them. They aspire to be the change agents in society. All they need is a reliable support system with proper guidance to take forward their ideas as new business, and convert them into successful ventures. The largest annual study of entrepreneurial dynamics in the world, The Global Entrepreneurship Monitor (GEM) Report 2016-17 finds an increase in the rate of 'entrepreneurial intention' to 14.9 per cent compared to 9 per cent 2015-16, whereas the 'fear of failure' declined from 44 per cent in 2015-16 to 37.5 per cent in 2016-17. The GEM Report 2016-17 finds that nearly 44 per cent of the adults in India see 'good opportunities to start a business'

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while 44 per cent perceive they have 'capabilities to start a business'. Similarly, Amway Entrepreneurship India Report-2015 finds that 30 per cent of surveyed respondents imagine 'starting their own business' (this study has used 10768 individual responses from 21 states across income groups, educational background and gender). Seeing the findings of two studies mentioned above, it could be derived that the future of entrepreneurship is encouraging as the perception has changed significantly about it in society. Also this is a healthy sign for entrepreneurship development in the country.

### Challenges and Opportunities

Lack of education and skills is a major impediment among the marginalized. It results in lack of confidence to undertake responsibilities. Such lack of confidence and self-belief is seen particularly among women. Entrepreneurship motivation and skill development with hands-on training can address these deficiencies. Workshops and seminar sessions have proved to be time-tested methods of attitude orientation and confidence building among youth. Through strategic planning approach



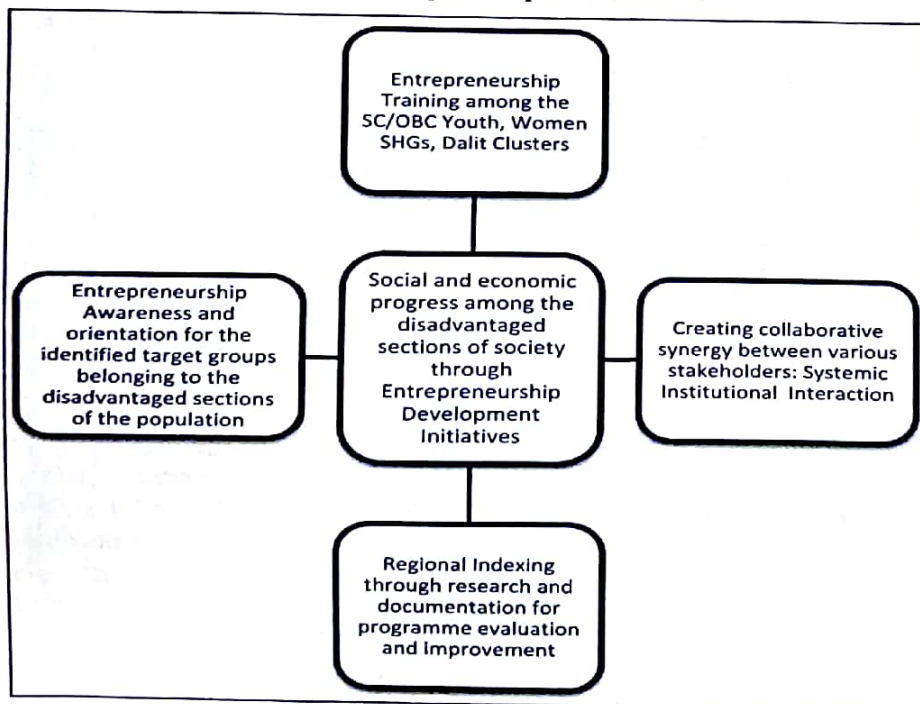
comprising focussed entrepreneurial training, guidance and mentoring, the marginalised sections of the population can be geared towards self-employment opportunities.

Shortage of finance, fear of risk and lack of functional literacy are some of the reasons that hold them back from starting their own enterprises. Further, research findings in this field identify constraints in raw materials supply, lack of adequate capital, absence of marketing infrastructure etc. as some of the primary hindrances for a rural entrepreneur. Moreover, due to lack of education, rural entrepreneurs also suffer from lack of aptitude and competency and lack of awareness

towards various facilities available to them (Saxena, 2012, p. 24). Hence they often keep themselves away from venturing into self-employment businesses and resort to working as daily wage labourers. Keeping in mind the aforementioned potential and challenges for rural enterprises, it is significant to contextualize entrepreneurship for the rural setup. It is important to understand the inter-relationship between internal market conditions and their dependency on larger policy frameworks in order to design appropriate entrepreneurship development programmes according to the nature and needs of the regions.

Post-1990 economic reforms in India have resulted in sporadic rise of Dalit entrepreneurs in the country but their representation in the ownership of private enterprises and the employment generated by them has remained very low for the Scheduled caste communities (Iyer, Khanna, & Varshney, 2011). With lower rates of workforce participation in scheduled caste owned enterprises, the Iyer et al note that the Scheduled Caste owners are unable to overcome the barriers to entrepreneurship which owners belonging to OBCs are able to surpass. Moreover, the scheduled castes find it difficult to expand their enterprises due to lack of capacity to compete and also due to discrimination faced in the business arena. Dalit Indian Chamber of Commerce and Industry (DICCI) has taken several laudable initiatives to empower the youth from the marginalised communities. In order to tackle the above challenges

### Four-fold Strategy to Empower Disadvantaged sections of society through Entrepreneurship Development Initiatives





the following policy initiatives were taken by the government:

**Start-up India Programme:** As part of the start-up India action plan, the Government of India had set up a Fund of Funds for Start-ups (FFS) with a corpus of Rs. 10,000 crore to support these companies over the next four years. Funds make up the lifeline of budding new enterprises. This money is stated to be disbursed via the Small Industries Development Bank of India (SIDBI). Till date, the report claims that a total amount of Rs. 600 crore has been released to SIDBI for the FFS. While Rs. 605.7 crore has been committed by SIDBI, Rs. 90.62 crore has been disbursed to 17 Alternative Investment funds (AIFs). Such investments have been amounting to Rs. 337.02 crore and have been channelized to reach around 75 Start-ups. Moreover, the report claims that a total of 74 Startups have been given tax exemption under Section 80 IAC of Income Tax Act<sup>1</sup>. Though these provisions are expected to boost the start-up aspirations and revitalize their enterprises across the country, start-up India programme is yet to gain momentum to leave a noticeable impact in terms of empowering youth and aspiring entrepreneurs. In two years it has utilized a minuscule amount of actual FFS. A virtual Start-up India Hub was created to provide information and learning resources to aspirants. The portal claims to have resolved 75,643 queries so far and boasts of 15000 registered users on the Start-up India Hub. The Learning and Development module designed for nascent entrepreneurs under the Start-up India program has been

used by 1,89,000 individuals so far. Although the initiative is appreciable, the impact is too less in a country like ours. It may be added that the concerned government department has also taken measured steps towards creating an enabling environment for entrepreneurship through various concerted efforts.

**Stand-Up India Initiative:** Under Stand up India Initiative, around 1.25 lakh bank branches are encouraged to fund SC/ST and women entrepreneurs to create around 2.5 lakh new entrepreneurs in the country. The idea is to facilitate bank loans from 10 lakhs to 100 lakhs to be given by each bank branch to one SC/ST and one Woman under Start-up India scheme to promote entrepreneurship among them. This scheme would also leverage the existing financial infrastructure and credit guarantee schemes to reach the people at the bottom of the pyramid primarily targeting the weaker sections. An estimated 2.5 lakh beneficiaries will benefit from it. In fact this scheme was formulated to *promote entrepreneurship at grass-roots for economic empowerment and job creation*. Till date the scheme has been able to receive 60795 applications and could sanction about Rs. 13217 cr. Nationally 103 banks with 133236 branches are active on the Stand-Up India web portal and out of 10084 online loan applications submitted, 2908 loans have been sanctioned.

**The Mudra Scheme (Pradhan Mantri's Mudra Yojana, PMMY):** The Micro Units Development and Re-finance Agency (MUDRA) is the

executing financial body that fulfils the programme objectives under Stand-up India initiative. Mudra provides funding support to financial institutions that lend small loans to the micro-units in the country. A Credit Guarantee Fund for Micro Units was also commissioned to provide payment against default in micro loans extended by banks, NBFCs, MFIs and other FI intermediaries. The micro-loans have been categorized and named 'Shishu', 'Kishor' and 'Tarun' according to the phase of growth of the firm and its corresponding funding needs. Under the PMMY scheme Rs. 6 trillion has been given to 12 crore beneficiaries and out of the 12 crore beneficiaries, 28 per cent (i.e. 3.25 crore) are first-time entrepreneurs. Also, it is worthwhile to note that about 74 per cent (i.e. 9 crore) borrowers are women and 55 percent belong to the SC/ST and OBC categories. In three years, this scheme has made attempts to empower the bottom of the society, however, a lot more needs to be accomplished. Follow-up mechanism and entrepreneurship mentoring would increase the enterprise sustenance of MUDRA supported enterprises and the Government could yield more jobs if these enterprises sustain on a growth trajectory.

**Start-up Village Entrepreneurship Programme (SVEP)** was also announced during the budget session of 2014-15 to motivate rural youngsters to take up self-employment opportunities with the help of state-sponsored financial support. Mainly the SVEP has been designed to bolster the rural economy and achieve financial inclusion through

micro-credit loans and mentoring support. It was proposed to act as a sub-scheme under National Rural Livelihood Mission of the Ministry of Rural Development, Government of India. In its current phase of validating the concept during the four years (2015-19), the SVEP has already started contributing to creation and strengthening of about 1.82 lakh village enterprises in 125 Blocks across 24 States which is likely to create employment for about 3.78 lakh persons. This initiative has sensitised the rural entrepreneurship landscape since its launch. The implementation part of this scheme could be standardised to make every region entrepreneurial in order to create sustainable rural enterprises.

#### Conclusion:

It is fair to conclude that promoting entrepreneurship abilities among the marginalized and socially backward sections of our nation (especially those who fall under the intersections of the discriminatory forces i.e. lower-caste disabled women) can lead to multi-dimensional progress both on the social and economic fronts. It could be used as an effective affirmative action tool to counter the social malaise of discrimination. Regular entrepreneurship development interventions, periodic mentoring and guidance sessions and an integrated policy strategy to micro-enterprises development using the potential of micro finance and Self-Help Groups can turn the socially backward communities into competitive entrepreneurs who can drive the economic aspirations of our nation. Moreover, working to enhance livelihood skills and employment training with entrepreneurial motivation has the twin purpose of generating employment on the one hand and exploiting the untapped resources and opportunities on the other hand.

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#### Endnotes

<sup>1</sup>C R Chaudhary, Minister of State for Commerce and Industry, stated in a written response to a question in the Lok Sabha on Dec. 18 2017

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# Social Empowerment for Differently Abled



*Sandhya Limaye*



*Though social empowerment can be achieved through other areas of practice, such as inclusive education and socio-economic integration, it is also a specific area of practice where tools, methods and approaches exist to facilitate social inclusion. Thus, social policies and facilities can become effective tools to encourage people with disabilities to acquire social empowerment*

**O**ne of the largest minority groups in India, who have suffered long years of neglect, deprivation, segregation and exclusion are persons with disability (PWD). In India, disabled persons are still oppressed, marginalized and denied the opportunity for full citizenship and participation, and from living a reasonable quality of life because of society's persistent stereotypical and prejudiced perception of them as inferior, incapable, inadequate, and a burden on the family resources and society. As per Census 2011, the number of persons with Disabilities in India is 268.14 lakhs constituting 2.21 per cent of the total population. The highest number of people with disabilities have locomotor (54.37) followed by hearing impairment (50.73) and visual impairment (50.33).

The changing focus among professionals in the field of disability rehabilitation today is on the rights of disabled persons, equalization of opportunities and their integration in mainstream society. It has now been officially recognised that people with disabilities are human beings with all the economic, emotional, physical, intellectual, spiritual, social and political needs that other people have. Though we have come a long way,

we still have much to do to ensure an inclusive, barrier-free and rights based society for persons with disabilities through empowering them.

The term empowerment has different meanings in different sociocultural and political contexts- terms include self-strength, control, capable of fighting for one's rights, independence and own decision making. Empowerment is relevant at the individual and collective level, and can be through economic, social, or political means increasing one's authority and control over the resources and decisions that affect one's life. Social empowerment is a broad area of practice drawing upon social work and community development principles. In social work, empowerment forms a practical approach of resource-oriented intervention.

## Government Initiative

In order to give focused attention to policy, issues and meaningful thrust to the activities, aimed at welfare and empowerment of the Persons with Disabilities, a separate Department for Empowerment of Persons with Disabilities was carved out of the Ministry of Social Justice and Empowerment on May 12, 2012. One of the main objectives of this department is rehabilitation at various aspects including social empowerment

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such as ADIP, SIPDA, DDRS along with other schemes.

### Assistance to Disabled Persons

Under the ADIP scheme, grants in aids of Rs. 430.98 crores have been utilised during last three years (2014 to 2017) benefiting 7.03 lakh PwDs through 5265 camps across the India. For the first time, Cochlear Implant Programme under ADIP scheme was launched on the International Day of Persons with Disabilities, 2014 with empanelment of 172 hospitals across the country. During the period, about 794 cases of surgery (667 under ADIP and 127 under CSR) have been taken and all the cases are being extended post operative rehabilitation. Under ADIP scheme, the department also provides motorized tricycles costing Rs. 37,000/- to Persons with Severe Disabilities at subsidised rate of Rs. 25000/- each (the remaining Rs. 12,000/- is arranged through MP LADS/MLA Fund/State Govt. Support/Beneficiaries themselves). Thus, 3639 beneficiaries got motorcycles for last three years at a cost of Rs. 9.10 crore. Thus, these aids/appliances help the people with disabilities to achieve more autonomy and mobility which leads to social participation and inclusion.

### Technology Development Projects in Mission Mode

With a view to provide suitable and cost effective aids and appliances through the application of technology and to increase their employment opportunities and integration in society of the physically disabled, the above



scheme was started during 1990-91. Under the scheme, suitable R&D projects are identified and funded for developing aids and appliances. The scheme is implemented through the IITs, Educational Institutes, Research Agencies and Voluntary Organisations etc. Financial assistance is provided on 100 per cent basis. The four Technical Advisory Groups monitor the selection of the projects and also their progress at different stages in areas of disabilities, namely, Orthopaedic (including Cerebral Palsy), Visual, Speech and Hearing and Mental. All the projects are those recommended by the respective Technical Advisory Groups placed before the Apex Level Committee headed by Secretary, Ministry of Social Justice and Empowerment.

### Inclusive Education for the Disabled at Secondary Stage (IEDSS)

This scheme supports children with disabilities aged 14 or above

for completing their secondary education from Class 9 to Class 12 in government, local body and government aided schools. The scheme provides for identification of children with disabilities moving from elementary school to secondary and providing them with aids and appliances for their disabilities, access to learning material, transport facilities, hostel facilities, scholarships, books, assistive technologies and provision of scribes and readers. The students with disabilities also get various scholarships to complete higher education. This inclusive education helps the PwDs to participate with other non disabled people and paves the way for inclusion.

### Accessible India Campaign

This campaign was launched by Prime Minister on 3.12.2015 for creating universal accessibility for PwDs in built environment, transport, information and communication technology (ICT) ecosystem. This campaign is based on the principles of social model of disability, that disability is caused by the way society is organised and not the person's limitation and impairments. A team of experts are working extensively to conduct awareness programmes and workshops for sensitising all the main stakeholders including builders and activists. A web portal has also been created where people can upload pictures and comments on the accessibility of any building.





## Implementation of Persons with Disabilities Act (SIPDA)

It is a wide ranging scheme, under which financial assistance is given for skill development, creation of barrier free environment, running some institutions in the field and other related activities relating to implementation of the Act. For example, this scheme provides barrier free environment in important government buildings for PwDs as per section 46 of the PwD Act. This includes provision of ramps, rails, lift, adoption of toilets for wheelchair users, brail signage, auditory signals and tactile flooring.

### Deendayal Disabled Rehabilitation Schemes (DDRS)

Financial assistance is provided to NGOs for projects relating to rehabilitation of persons with disabilities; it is aimed at enabling them to reach and maintain their optimal physical, sensory, intellectual, psychological and/or social functional levels through 18 sub-components.

### Information, Communication and Technology (ICT)

A mobile app will be launched to provide information on disabled-friendly public utilities in a city. Mobile communication also provides people with disabilities with many new possibilities; new devices are constantly developed in this field, such as speech-recognition programs for the computer. It will feature places like ATMs, banks, malls, toilets and will also have user-generated ratings of how disabled-friendly those places are.

Government is also planning to introduce set top boxes to make TV programmes more useful for persons with visual impairment. Currently there is only one news bulletin with sign language, the government will be training 200 persons in sign language every year for next five years. Sign languages will be introduced in more than 25



percent of the programmes, starting with Doordarshan to make television more disabled-friendly.

Content on government websites will also be converted from text to speech mode through screen reader programmes for persons with visual impairment.

### Awareness Generation and Publicity

The scheme was launched in 2014 with the objective of providing wide publicity including event based publicity etc. through electronic, print, film media, multi media to the schemes and programmes being run by the Central Government and State Government for the welfare of persons with disabilities, to create an enabling environment for social inclusion of the PwDs, to disseminate information about the legal rights of the PwDs, to sensitize the employers and other similar groups on the special needs of the specially abled persons, to develop content for rehabilitation of different types of disabilities, provide helpline and so on.

### Conclusion

Social empowerment is indispensable to achieving quality of life for people with disabilities and it

is both a continuous process as well as a result. Social empowerment is typically implemented at the four following levels: (1) the individual level - where the person values him/herself and actively wants to participate in life, (2) family level-where the family gets guidance and support for social rehabilitation of their members with disabilities (3) community level-where awareness programme can be conducted. Social support from the community along with government policies leads to social inclusion where a person is encouraged to thrive in his/her personal situation and inclusive environment and (4) social policies level impacting local and national level actions to promote social equity and inclusion of all persons with disabilities. Though social empowerment can be achieved through other areas of practice, such as inclusive education and socio-economic integration, it is also a specific area of practice where tools, methods and approaches exist to facilitate social inclusion. Thus, social policies and facilities can become effective tools to encourage people with disabilities to acquire social empowerment. □

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YE-86332018

## Important Initiatives of the Government for Welfare of Tribals

### Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006

The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006, was enacted to recognize and vest the forest rights and occupation of forest land in forest dwelling to Scheduled Tribes and other traditional forest dwellers, who had been residing in these forests for generations, but whose rights could not be recorded. This Act not only recognizes their rights to hold and live in the forest land, but also grants several other rights to ensure their control over forest resources like right of ownership, access to collect, use and dispose of minor forest produce, community rights; habitat rights for primitive tribal groups and pre-agricultural communities; right to protect, regenerate or conserve or manage any community forest resource which they have been traditionally protecting and conserving for sustainable use.

### Monitoring of Funds for Tribal Development: SCA to TSS

Special Central Assistance to Tribal Sub Scheme is a 100 per cent grant from Government of India. Its objective is to bridge the gap between Scheduled Tribes population and others by providing support for education, health, sanitation, water supply, livelihood, skill development, minor infrastructure etc. There are 37 Central Ministries and Departments having 'Tribal Sub-Plan (TSP)' funds [now called as 'Scheduled Tribe Component' (STC)] catering to specific tribal development in various sectors through 298 different schemes.

**Grants-in-aid under First Proviso to Article 275 (1) of Constitution of India:** This is a 100 per cent grant from Government of India. Funding under this programme is to enable the State to meet the cost of such schemes of development as may be undertaken by the State for the purpose of promoting the welfare of Scheduled Tribes in that State or raising the level of administration of Scheduled Areas therein to that of the administration of the rest of the areas of that State. Funds are provided to States for various sectoral interventions.

**Minimum Support Price for Minor Forest Produce:** Minor Forest Produce (MFP) is a major source of livelihood for tribals who belong to the poorest of the poor section of society. The importance of MFPs for this section of the society can be gauged from the fact that majority of 100 million tribals depend on MFPs for food, fodder, shelter, medicines and cash income. This activity has strong linkage to women's financial empowerment as most of the MFPs are collected and used /sold by women. MFP sector has the potential to create about 10 million workdays jobs annually in the country. Government of India decided to introduce an ambitious scheme of providing fair price for the MFP collected by tribals through Minimum Support price (MSP). The MSP scheme seeks to establish a framework to ensure fair prices for the produce collected by them, assurance of buying at a particular price, primary processing, storage, transportation etc while ensuring sustainability of the resource base. Initially, the scheme included 10 MFPs in 9 States. It was later expanded to 24 MFPs and in all States. The Scheme also envisages training of tribal MFP gatherers on sustainable harvesting and value addition activities including facilitation for marketing of the produces so that natural resources can be optimally utilized in a sustainable manner.



### Development of Particularly Vulnerable Tribal Groups

The Ministry of Tribal Affairs is implementing a scheme namely "Development of PVTGs" which covers the 75 identified PVTGs among Scheduled Tribes in 18 States/ UT of Andaman & Nicobar Islands. It is a flexible scheme and covers funding for activities like housing, land distribution, land development, agricultural development, animal husbandry, construction of link roads, installation of non-conventional sources of energy for lighting purpose, social security including Janshree Beema Yojana or any other innovative activity meant for the comprehensive socio-economic development of PVTGs.



### Education Related Programmes:

The Ministry of Tribals Affairs offers pre-matric and post matric scholarships for needy Scheduled Tribe students. The pre-matric scholarships have the twin objectives of supporting parents of Scheduled Tribe students for education of their wards studying in classes IX and X so that the incidence of drop out, especially in transition from the elementary to secondary and during secondary stage of education is minimized. The post-matric scholarship aims to provide financial assistance to the post matric or post secondary stage ST students to pursue higher education.

### Assistance to Tribal Students for Pursuing Higher Education

Ministry of Tribal Affairs provides scholarships to students belonging to Scheduled Tribes for pursuing higher education at Graduate/ Post Graduate level in the fields such as Engineering, Information Technology etc. in identified Institutions of excellence under the scheme 'National Fellowship and Scholarship for Higher Education of ST students'. Financial assistance under the scheme is provided directly to beneficiaries and concerned institutions.

### Equity Support to NSTFDC/STFDC



This is a continuing centrally sponsored scheme under which Central Government provides equity support to National Scheduled Tribes Finance and Development Corporation (NSTFDC) under the Ministry of Tribal Affairs and State Scheduled Tribes Finance and Development Corporations (STFDCs) of various State Governments. STFDCs catering to STs in various states are provided assistance towards their Share Capital under the centrally sponsored scheme. Financial assistance of the Corporation is provided for all kinds of viable income generating activity. Some of the schemes sanctioned by NSTFDC are as under: i) Dairy, Poultry, Pumpset/

Minor Irrigation, Goatery, Piggery, Horticulture etc. in the Agricultural Sector. ii) Bamboo Furniture Making unit, Flour/ Rice Mill Unit, Steel Fabrication, Gem Stone Cutting and Polishing Unit etc under the Industrial Sector. iii) Automobile Workshop, Book Binding, Data Processing, Tent Hose etc under the Service Sector. iv) Auto Rickshaw, Goods Carrier etc under the Transport Sector.

## Empowerment of Women

The Ministry of Women and Child Development is implementing various schemes/programmes for empowerment of women across the country. The details of those schemes are as follows:

- **Beti Bachao Beti Padhao (BBBP)**, a comprehensive programme is being implemented to address the declining Child Sex Ratio (CSR) and related issues of empowerment of women over a life-cycle continuum.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY)**, {erstwhile Maternity Benefit Programme} has been contributing towards better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers.
- **Scheme for Adolescent Girls** aims at girls in the age group 11-18, to empower and improve their social status through nutrition, life skills, home skills and vocational training.
- **Pradhan Mantri Mahila Shakti Kendra** scheme, promote community participation through involvement of Student Volunteers for empowerment of rural women.
- **National Creche Scheme** to provide day care facilities to children of age group of 6 months to 6 years of working women who are employed.
- **Rastriya Mahila Kosh (RMK)** to provide micro-credit to poor women for various livelihood support and income generating activities at concessional terms in a client-friendly procedure to bring about their socio-economic development.
- **Swadhar Greh** to provide relief and rehabilitation to destitute women and women in distress.
- **Ujjawala**, a Comprehensive Scheme for prevention of trafficking and for rescue, rehabilitation, re-integration and repatriation of victims of trafficking for commercial sexual exploitation.
- **Working Women Hostels** for ensuring safe accommodation for women working away from their place of residence. Under this scheme, 2 new proposals have been received and 2 sanctioned in Himachal Pradesh during last three years.
- **Schemes of One Stop Centre (OSC) and Women Helpline (WH)** are being implemented to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/ case management, psychosocial counseling and temporary support services to women affected by violence.



**1,16,00,000**

antenatal check-ups



**80,00,000**

Pregnant women immunised



**50,00,000**

Women to be benefited from cash incentive every year



**6,00,000**

High risk pregnancies identified

**Pradhan Mantri Surakshit Matritva Abhiyan ensuring good health of mother & child**



- More than 1.16 crore antenatal check-ups conducted at over 12,900 health facilities
- More than 6 lakh high risk pregnancies identified

• **Gender Budgeting Scheme** is being implemented as a tool for mainstreaming gender perspective at various stages of planning, budgeting, implementation, impact assessment and revisiting of policy/programme objectives and allocations. The Scheme helps in strengthening of institutional mechanisms and training of various stakeholders so as to mainstream gender concerns in Central and State Governments.

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YE-732/8/2017

## Living a Life of Dignity



*Sheilu Sreenivasan*



*The crowning expression of productivity among senior citizens is self esteem – dignity. What the senior citizen in India wants is not fame, name, money, or fortune, but dignity. To be not only conscious of it, but also to be seen to be productive has an enormous amount of value addition to his sense of self respect*

**T**he concept of 'productive ageing' is premised on solid scientific evidence that ageing is keyed to the level of vigour of the body and continuous interaction between levels of body activity and levels of mental activity. Age-related deterioration in most mental functions can actually be reversed. 'Cenegenics' is the latest upcoming practical panacea, in fact a raging fad in cities such as Las Vegas that ensures its practitioner 'Amortality' (Time, April 25, 2011). Research in gerontology and neuropsychology shows that mental activity makes neurons sprout new dendrites which will establish connections with other neurons. The dendrites shrink when the mind is idle. To put it simply, a person who stops solving problems arrives at a point where he cannot solve problems. Lesson: Keep active. If you do, there is no ageing and its dreaded decline. It is a choice in your hands!

To hail academic theories -- The "Wear and Tear" Theory; The Neuroendocrine Theory; Evolutionary vs Life history Theory; The Genetic Control Theory; The Free Radical Theory; Waste accumulation Theory; Caloric Restriction Theory; Productive Ageing Theory --that actually help improve the quality of longer lives we are enjoying today is not a bad proposition. In fact, such knowledge

can actually pepper daily life, and senior citizens can be self-goaded into adopting such "productive" postures. I myself get so excited when I follow up on research on Ageing.

"The field of ageing research has been completely transformed in the past decade....When single genes are changed, animals that should be old stay young. In humans, these mutants would be analogous to a ninety year old who looks and feels forty-five. On this basis we begin to think of ageing as a disease that can be cured, or at least postponed....The field of ageing is beginning to explode, because so many are so excited about the prospect of searching for — and finding — the causes of ageing, and maybe even the fountain of youth itself" Guarente, L. and Kenyon, C, *Nature* 408 (magazine). Knowledge is the most basic intervention that serves to dispel "ageism" — the falsely held stereotypes and myths about older people.

These are all dominant engagements of the West. In India we are still in the stage of grappling with food, shelter, medical services, insurance, income security for the majority of the 91 million people 60+. Despite the necessity of such large scale interventions from the government that rules the country, there are still thematic areas that NGOs and groups can engage in. Those will be my themes in this article.

The author is Founder President, Dignity Foundation and Dignity Lifestyle Retirement Township. She has been a Member of various committees related to elderly like the International Advisory Committee of Experts in Healthcare Delivery and Research on Dementing Disorders and the Review Committee, National Policy of Older persons, Ministry of Social Justice and Empowerment, Government of India. She has also been Managing Editor, Indian Journal of Social Work, Tata Institute for Social Sciences.

What does one actually "do" in a society where such negative imagery of old people and the consequent discrimination is at its rampant worst? This is the basic problem. Witness, for instance, the plight of Dignitarian E A Abraham (81), Mumbai, who wanted to enrol for a course in a local college to learn Sanskrit. He was denied admission everywhere on account of his age. He, therefore, took to working for a Ph.D degree in Bombay University because that was the only possibility that did not have an age bar. He successfully obtained a degree in Sanskrit when he was 75.

Instances of denial of opportunity for productive ageing run into tomes of gerontological literature.

### Structural Opportunities

Provision of structural opportunities to facilitate older people is then the challenge we face in India today, as the country's age profile assumes trends common to the greying Europe and silvering Japan. As sociologist Dr Parthonath Mukherjea, former Director of Tata Institute of Social Sciences, said in July 1996, while presiding over our first "convocation" of senior citizens who successfully learnt computer skills in our classes open only to old people, "individual NGO initiatives in providing such top end opportunities are extremely significant in the face of India's demographic trends. More than the government, it is the NGO sector that seems to come up with innovative ideas."



As a social worker and a student of sociology, and running services for senior citizens' life enrichment, it is my experiential finding that, in India, the educated middle class seniors are very quick to take to the need for knowledge and practice of productive ageing activities. In sharp contrast to the western emphasis on post-retirement leisure, holidays, good food, fun and frolic, Indian seniors are eager to embrace opportunities for social work. The retired person in India places a high premium on working for a cause rather than fritter away retired life in pastime leisure and fun.

The proof of the above statement is seen in Mumbai where 663 Dignitarians, in a unique collaboration with the Bombay Municipal Corporation (BMC), have got into the project of *Cleaning Mumbai with Dignity*. Their morning walks have got converted

into talks with BMC sweepers on the streets; their weekly social has turned into a meeting time for sharing of civic problems and redressal methods through the municipal ward officers. The celebration of Independence Day has got clubbed with what they have titled as 'Freedom from Garbage Andolan'! Senior citizens have grabbed opportunities provided to them to act as community leaders whereby they help residents not to throw garbage on the streets. Their own "Model Streets" are offered as show cases to other citizens to follow suit. Sorting of garbage and composting within the compound is a trail blazing social service senior citizens have demonstrated. A tremendous enthusiasm for the environment guides their need to keep active and socially integrated. They stand testimony to the finding that social participation is senior citizens' best antidote to decline that is normally associated with age.



Or take their Helpline, for instance, where nearly 200 senior volunteers are working on providing companionship services to lonely seniors in Mumbai alone. "Sometimes elder-callers talk for over 40 minutes as they relate their life stories" says Nergish Olia (75), volunteer in the HELPLINE. The volunteers, all over 50, have been able to reach out to abused elders, where children or relatives have harassed them on matters relating to property. "By being there for older people in need of social support, we ourselves are relieved of the boredom and depression





that used to bother me so much", said late Metrani (85).

### Second Career

Productive ageing should not be restricted to the narrow limits of gainful work. Second career or post-retirement pursuit should be ideally defined as combining the best of work and leisure. When productivity is broadened to include work beyond participation in the labour force, to embrace activities undertaken with passion, (something you have always wanted to do, but could not in your first career), it assumes sociological significance.

First, it is useful in arguments of the politics of intergenerational equity. Showing that late adulthood is still productive helps to refute the notion that the elderly are only a drain on family societal resources. Second, there are definite psychological benefits of productivity in old age – such as better health, motivation, cognitive functioning, life satisfaction or self actualisation etc. Third, it has sociological relevance – social integration and participation, instead of living in the fringes of society.

### Self Esteem

The crowning expression of productivity among senior citizens is self esteem – dignity. What the senior citizen in India wants is not fame, name, money, or fortune, but dignity. To be not only conscious of it, but also to be seen to be productive has an enormous amount of value addition

to his sense of self respect. When the grandchild sees her grandmother organising her life with meaning and purpose, the former entertains not only a certain pride in owning up the latter, but actively indulges in even exaggerating grandma's busy schedules. The younger generation is happy to be proud children of productive parents and grandparents, who have in a manner of speaking, learnt to look after themselves, and keep themselves busy and engaged in meaningful pursuits. This is our actual finding borne out of personal meetings, correspondence, articles and interviews that Dignity Foundation has had. The senior citizen wants to live the rest of his her life with self respect, in dignity.

Ancient and medieval visions of ageing as the "renouncing-focused end part of life" is fast changing, making way for the secular, scientific, and individualistic outlook of modernity. This is true of at least the post-independence generation of India which has benefited from the first wave of liberal education.

### Gold in Geriatrics

The corollary of recognising older people as potential contributors to the productive capacity of the society is the equally important recognition that they constitute an important market. Not for nothing did *Wall Street Journal* declare that "there is a lot of gold in geriatrics"—a potential that remains largely unexplored in India by business

entrepreneurs. Insurance, housing, health, holidays and culturally oriented care services need to be tailor-made for the seniors. Till that time efforts will have to be made to nurture and deliver precious services for leading the seniors into productive ageing possibilities.

It is time that the Government was cognizant of its humungous responsibilities towards the aged of India and of the ageing demographic's ramifications. The subject is complex, very vast and requires specialised knowledge to deal with its dimensions. We request the Government to constitute a think tank for comprehending the widespread impact of population ageing. The National Policy of Older Persons, 1999, is a brilliant document, very progressive in outlook. But newer dimensions in ageing have come up like, for eg, the high growth rate of people over 80 years, touching 700 per cent. The ageing population growth rate itself is at 350 per cent compared to the growth rate of the general population. There is, therefore, an urgent need to put in action many schemes catering to the needs of the Elderly in India. Many NGOs are prepared to pool in resources with the Government and waiting for leads from the Government.

At the state level certain Governments like Kerala, Tamil Nadu, M.P and Himachal Pradesh have come up with many laudable schemes addressing issues of the aged. There is great scope of learning from each other.

Education of the political classes and of the bureaucracy could probably be an agenda for the NGOs for the coming decade. Groups of senior citizens and a handful of NGOs are indeed very active in working along with the Government for drafting policies on Ageing in India. But more sustained efforts are required to mobilize many ministries in New Delhi. To start with, the well organised NGOs, groups and associations of senior citizens could be raising a united voice and dialogue with the Government departments. □

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YE-899/2018

## CONSTITUTIONAL PROVISIONS FOR SOCIAL JUSTICE

Our Constitution guarantees justice and equality of opportunity to all its citizens. It also recognizes that equal opportunity implies the competition between equals, and not 'unequals'.

Taking cognizance of the inequality in our social structure, the makers of the Constitution argued that weaker sections have to be dealt with on a preferential footing by the state. A special responsibility was, thus, placed upon the state to provide protection to the weaker sections of society. Accordingly, the Constitution of India provided for protective discrimination under various articles to accelerate the process of building an egalitarian social order.

In the Preamble to the Constitution of India, first, third and fourth goals respectively mentioned the security of all its citizens:

**JUSTICE**, social, economic and political;

**EQUALITY** of status and of opportunity; and to promote among them all

**FRATERNITY** assuring the dignity of the individual and the unity and integrity of the Nation.

### FUNDAMENTAL RIGHTS

#### Right to Equality

**Article 14.** Equality before the law.

**Article 15.** Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth

Nothing in this article shall prevent the State from imposing compulsory service for public purposes, and in imposing such service the State shall not make any discrimination on grounds only of religion, race, caste or class or any of them.

**Article 16.** Equality of opportunity in matters of public employment.

**Article 17.** Abolition of Untouchability.

**Article 24.** Prohibition of employment of children in factories, etc.

No child below the age of fourteen years shall be employed to work in any factory or mine or engaged in any other hazardous employment.

### DIRECTIVE PRINCIPLES OF STATE POLICY

**Article 38.** State to secure a social order for the promotion of the welfare of the people –

- (1) The State shall strive to promote the welfare of the people by securing and protecting as effectively as it may a social order in which justice, social, economic and political, shall inform all the institutions of the national life.
- (2) The State shall, in particular, strive to minimize the inequalities in income, and endeavour to eliminate inequalities in status, facilities and opportunities, not only amongst individuals but also amongst groups of people residing in different areas or engaged in different vocations.

**Article 39.** Certain principles of policy to be followed by the State:

The State shall, in particular, direct its policy towards securing:

- (a) that the citizens, men, and women equally, have the right to an adequate means of livelihood;
- (b) that the ownership and control of the material resources of the community are so distributed as best to subserve the common good;

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54,733 loans  
sanctioned by  
the banks to SCs,  
STs and Women  
borrowers

- Provides for the establishment of exclusive special courts for the speedy trial of offences of atrocities against the SCs & STs
- To insert a new chapter relating to "Rights of Victims and Witnesses"
- To impose certain duties and responsibilities upon the state for making necessary arrangement for protection of victims, their defendants and witnesses

- (c) that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment;
- (d) that there is equal pay for equal work for both men and women;
- (e) that the health and strength of workers, men, and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength;
- (f) that children are given opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and that childhood and youth are protected against exploitation and against moral and material abandonment.

**Article 39A. Equal justice and free legal aid:**

The State shall secure that the operation of the legal system promotes justice, on a basis of equal opportunity, and shall, in particular, provide free legal aid, by suitable legislation or schemes or in any other way, to ensure that opportunities for securing justice are not denied to any citizen by reason of economic or other disabilities.

**PROVISIONS RELATING TO PERSONS WITH DISABILITY AND THE OLD**

**Article 41. Right to work, to education and to public assistance in certain cases –**

The State shall, within the limits of its economic capacity and development, Make effective provision for securing the right to work, to education and to public assistance in cases of unemployment, old age, sickness, and disablement, and in other cases of undeserved want

**PROVISIONS RELATING TO SCHEDULED CASTES ( SCs), SCHEDULED TRIBES( STs) AND OTHER WEAKER SECTIONS**

**Article 46. Promotion of educational and economic interests of Scheduled Castes, Scheduled Tribes and other weaker sections:**

The State shall promote with special care the educational and economic interests of the weaker sections of the people, and, in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and all forms of exploitation. Who comes under the ambit of SCs and STs. These are well defined under the article 366 (24) and 341 as under:

**Article 366(24)**

(24) Scheduled Caste means such castes, races or tribes or parts of or groups within such castes, races or tribes as are deemed under Article 341 to be Scheduled Castes for the purposes of this Constitution;

**Article 341: Scheduled Castes**

(1) The President may with respect to any State or Union territory, and where it is a State after consultation with the Governor thereof, by public notification, specify the castes, races or tribes or parts of or groups within castes, races or tribes which shall for the purposes of this Constitution be deemed to be Scheduled Castes in relation to that State or Union territory, as the case may be (2) Parliament may by law include in or exclude from the list of Scheduled Castes specified in a notification issued under clause (1) any caste, race or tribe or part of or group within any caste, race or tribe, but save as aforesaid a notification issued under the said clause shall not be varied by any subsequent notification

**SAFEGUARDS FOR SCs AND STs:**

**SOCIAL SAFEGUARDS:**

1. **Article 17.** It relates to the abolition of untouchability being practiced in the society. The Parliament also enacted the Protection of Civil Rights Act, 1955 and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989 to tackle the problem of untouchability being practiced against Scheduled Castes.
2. **Article 23.** This prohibits human trafficking and beggar and other similar forms of forced labour and provides that any contravention of this provision shall be a punishable offence. Although this article is not specifically articulated for the SCs and STs because the majority of bonded labour is from SCs so it holds significance for them.
3. **Article 25 (2)(b).** It provides that Hindu religious institutions of a public character shall be opened to all classes and sections of Hindu.

### **ECONOMIC SAFEGUARDS:**

**Article 46 :** Economic Safeguards are as in article 46 above.

### **EDUCATIONAL AND CULTURAL SAFEGUARDS:**

**Article 15(4)** As mentioned above also under heading **Fundamental Rights** and subheading- Justice for equality, It empowers the State to make special provisions for the advancement of any socially and educationally backward class of the citizens and for SCs. This article enabled the State to reserve seats for SCs in educational institutions.

**Article 335** Allows relaxation in qualifying marks for admission in educational institutes or promotions for SCs/ STs.

### **POLITICAL SAFEGUARDS**

**Article 243D.** Reservation of seats for the Scheduled Castes and the Scheduled Tribes in every Panchayat.

**Article 243T.** Reservation of seats for the Scheduled Castes and the Scheduled Tribes in every Municipality.

**Article 330.** Reservation of seats for the Scheduled Castes and the Scheduled Tribes in the House of the People.

**Article 332** Reservation of seats for the Scheduled Castes and the Scheduled Tribes in the Legislative Assemblies of the States.

**Article 334.** Reservation of seats and the special representation to cease after sixty years.

### **SERVICE SAFEGUARDS**

**Article 16(4).** This clause allows the state to reserve vacancies in public service for any backward classes of the state that are not adequately represented in the public services.

**Article 16 (4A).** This allows the state to implement reservation in the matter of promotion for SCs and STs.

**Article 16(4B).** This allows the state to consider unfilled vacancies reserved for backward classes as a separate class of vacancies not subject to a limit of 50 per cent reservation.

### **OTHER SAFEGUARDS**

**Article 164.** Appoint special minister for tribal welfare in the states of Madhya Pradesh, Bihar, and Odisha.

**Article 275.** Allows special grant in aids to states for tribal welfare.

**Article 338/338A/339.** Establishes a National Commission of SCs and STs. Article 339 allows the central govt. to direct states to implement and execute plans for the betterment of SC/STs.

**Article 340.** Allows the President to appoint a commission to investigate the condition of socially and economically backward classes and table the report in Parliament.

### **Umbrella Schemes for Relief and Rehabilitation of Migrants and Repatriates**

The Union Cabinet chaired by Prime Minister has given its approval for continuance of the 8 existing schemes of the Ministry of Home Affairs upto March 2020 for relief and rehabilitation of migrants and repatriates under the Umbrella scheme "Relief and Rehabilitation of Migrants and Repatriates". The financial implication for this purpose is Rs. 3183 crore for the period 2017-18 to 2019-20.

The schemes are as under:

- i. Central Assistance for one-time settlement of displaced families from Pak Occupied Jammu and Kashmir (PoJK) and Chhamb settled in the State of Jammu & Kashmir.
- ii. Rehabilitation Package and up-gradation of infrastructure of the Bangladeshi Enclaves and Cooch Behar District after transfer of enclaves between India and Bangladesh under Land Boundary Agreement.
- iii. Relief assistance to Sri Lankan refugees staying in camps in Tamil Nadu and Odisha.
- iv. Grant-in-Aid to Central Tibetan Relief Committee (CTRC) for five years for administrative and social welfare expenses of Tibetan settlements.
- v. Grant-in-Aid to Government of Tripura for maintenance of Brus lodged in relief camps of Tripura.
- vi. Rehabilitation of Bru/Reang families from Tripura to Mizoram.
- vii. Grant of enhanced relief of Rs. 5.00 lakh per deceased person, who died during 1984 Anti-Sikh Riots.
- viii. Central Scheme for Assistance to Civilian Victims/Family of Victims of Terrorist/Communal/LWE Violence and Cross Border Firing and Mine/IED blasts on Indian Territory'.

These schemes had been started by the government of India to enable the migrants and repatriates, who have suffered on account of displacement, to earn a reasonable income and to facilitate their inclusion in mainstream economic activities.

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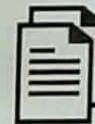
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# Empowerment through Political Interventions

T Brahmanandam  
K V Srinivas



*Political representation of marginalised or excluded groups in the institutions of governance will provide them with substantial power to change the rules of the game and also to negotiate the power relations with the privileged sections of society.*

**E**mpowerment is considered a contested concept, and used in different contexts to denote different kinds of social and psychological changes. In its much wider connotation, the concept has been defined as 'the expansion of people's capabilities and choices, the ability to exercise choice based on freedom from hunger, want and deprivation; and the opportunity to participate in, or endorse, decisions that affect their lives'. The idea of empowerment is invoked in many contexts like human rights, economic insecurity, and disadvantaged groups and about their capacity building, and also in addressing the problems of rights. Empowerment involves two important aspects: developing capabilities, negotiating skills and the ability of people on the one hand; and obtaining authority to make decisions or participate in decision making on affairs that affect their lives on the other. Theoretically, empowerment is a process that helps people to gain control over their lives through raising awareness, taking action and working in order to exercise greater control.

Empowerment necessarily demands political inclusion in the institutions of decision-making and a change in the existing power relations, where certain sections of society remain outside the decision-making arena due to their specific historical socio-

cultural experiences. In a democratic political structure, empowerment, therefore, entails proper and effective representation in the institutions of governance, so that people can voice their concerns and participate in decision making on matters that affect their lives.

Political representation of marginalised or excluded groups in the institutions of governance will provide them with substantial power to change the rules of the game and also to negotiate the power relations with the privileged sections of society. Political empowerment is also regarded as political incorporation (inclusion), meaning the extent to which a group has achieved significant representation and influence in political decision-making.

### Marginalised Sections

India has a population of 1.3 billion, and even with an average economic growth rate of 6-7 percent per annum, almost one fourth of its population still lives in poverty. Seven out of every 10 Indians still live in rural areas. The economic condition of the poor is inextricably intertwined with the social dimensions of his well-being, equity and social rights. The vulnerable and marginalized groups in India are not distinct and easily identifiable. The social fabric is ethnically diverse, socially stratified and heterogeneous

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in composition. With low literacy, abject poverty, complex social-ethnic environment, the poor and the vulnerable are mired in historical suppression and subordination over the generations.

The Constitution provides protective and preferential treatment to scheduled castes and scheduled tribes, including the right to be treated equally and affirmative action in the form of reservations in educational institutions and public sector. It also prohibits any practice of discriminating or excluding individuals from social interaction, public places or even physical contact against these groups. But even in the less violent spheres of economic and social lives, participation of the marginalized groups in Panchayati Raj System is dismal because of pressures and restrictions. Their access to political participation depends on their economic and political relations with the dominant social class.

#### Historical Background

The task of strengthening the panchayati raj system fell on the Indian government after independence. To strengthen democracy, villages had to be strengthened because India is a country of village panchayats. Mahatma Gandhi strongly believed in Gram Swaraj. According to him, the villages should be governed by themselves through elected panchayats to become self sufficient. But surprisingly, they were not included in the draft Constitution. Due to Gandhiji's intervention it was included in Article 40 of the Directive Principles of the State Policy.

In the beginning, they failed to generate popular interest and enthusiasm. To bring enthusiasm in panchayats, the Planning Commission appointed a study team headed by Balwantraj Mehta in 1956. The committee had recommended that "only grass root level agency can establish a link between local leadership and the local people" and it recommended three-tier Panchayati Raj Institutions (PRIs) in the country.



By mid 1960s, Panchayati Raj had reached all parts of the country and the people felt that there was a system which could attend to their issues at local level. However, within two years of its reach it failed to strengthen further. It has also been said by the experts that they were lacking constitutional sanction and clarity and most of the PRIs functioned as government's agents rather than self governing institutions. According to Mathur, these institutions were not seen as institutions of peoples' participation that played a role in deepening democracy, but rather seen as instruments to facilitate the implementation of national policies.

#### 73<sup>rd</sup> Constitutional Amendment

In September 1991, the Panchayati Raj Bill was introduced and later it was passed in 1992 as the 73<sup>rd</sup> Constitutional Amendment Act with minor modifications and came into force on 24<sup>th</sup> April 1993. The significant feature of this act is that it gave Constitutional status to Panchayati Raj Institutions and it became mandatory to all the state governments to implement this act. This Amendment brought uniformity in structure, composition, powers and functions of PRIs. It gave impetus to Panchayati Raj to promote social and economic development and improvement in living conditions of rural India. Creation of Panchayati Raj is perhaps the best transformation in democratic India to realise the

participation of ordinary people in power sharing.

The act provided a three-tier system of panchayat at village, intermediate and district levels. The Act says that there should be gram sabha in each village. *A landmark feature of the act is that in all the panchayats, seats should be reserved for SCs and STs in proportion to their population and 1/3 of the total number of seats will be reserved for women. Reservation of seats and offices of the chairpersons for scheduled castes (SCs) and scheduled tribes (STs) in proportion to their population has the potential to bring radical change in the socio-political structure of this country.* The reservation policy has given a chance to elect nearly 18.51 percent of SCs, 11.26 per cent for STs and 36.87 percent for women in all the 2, 39,582 panchayats in the country.

#### Marginalised Sections in PRIs

At present, seventeen states are implementing 50 per cent reservation to women at all levels of Panchayati Raj.

According to Alok (2013–2014), there are 15 per cent of SCs, 19.28 per cent of STs and 43 per cent of women who are getting elected through mandatory reservation out of 2,770,755 village panchayats across the country. This has brought about a virtual democratic revolution with more than



Table 1: Representation of Weaker Sections and Women in Panchayats (as on 1 April 2014)

Sl. No.	State	Women Representatives		SC Representatives		ST Representatives		Total (Including General)
		Number	Reservation (%)	Number	Reservation (%)	Number	Reservation (%)	Number
1	Andhra Pradesh	129028	50.0	48720	18.88	23610	9.2	257,055
2	Arunachal Pradesh	3889	33.0	NA	NA	9372	99	9,372
3	Assam	9903	50.0	1344	4.66	886	3.6	26,844
4	Bihar	68066	50.0	22201	16.36	1053	0.8	136,130
5	Chhattisgarh	86538	50.0	19753	11.00	63864	32.0	158,776
6	Goa*	504	33.0	NA	NA	92	8.0	1,559
7	Gujarat	40015	33.0	8247	7.00	25967	14.0	120,048
8	Haryana	24876	33.3	14684	20.00	NA	NA	68,152
9	Himachal Pradesh	13947	52.6	7467	24.70	1299	6.6	27,832
10	Jammu & Kashmir	9905	33.0	2708	8	3723	11.0	33,847
11	Jharkhand	31157	50.0	5870	11.00	18136	34.1	53,207
12	Karnataka	41577	50.0	17723	18.46	10275	9.6	95,307
13	Kerala	9907	50.0	867	5.00	187	1.7	19,107
14	Madhya Pradesh	204111	50.0	60726	15.00	113642	27.5	203,221
15	Maharashtra	101569	50.0	22201	11.25	30236	14.1	396,918
16	Manipur	836	51.0	39	1.96	36	2.6	1,724
17	Odisha*	78482	50.0	16390	16.25	22240	22.1	100,863
18	Punjab	33484	33.0	30923	25.79	NA	NA	96,576
19	Rajasthan	60351	50.0	19542	17.20	15342	12.6	120,727
20	Sikkim	549	50.0	77	7.00	418	38.0	1,099
21	Tamil Nadu	40075	35.0	30270	24.00	1841	1.0	119,399
22	Tripura	2044	50.0	1508	27.11	309	5.1	5,676
23	Uttarakhand	34494	50.0	12230	19.80	2067	3.1	61,452
24	Uttar Pradesh*	309511	39.0	185159	24.0	NA	NA	773,980
25	West Bengal	19762	50.0	17605	41.67	4168	14.3	58,865
<b>Union Territories</b>								
26	Andaman & Nicobar *	289	33.8	NA	NA	NA	NA	876
27	Chandigarh	57	34.4	28	18.66	NA	NA	149
28	Dadra & Nagar Haveli	47	36.9	3	2.00	112	81.8	125
29	Daman & Diu*	41	33.0	4	1.00	16	11.0	111
30	Lakshadweep*	41	33.0	NA	NA	110	100	110
31	Puducherry *	370	36.2	239	21.00	NA	NA	1,021
<b>India</b>		<b>1355425</b>	<b>43.00</b>	<b>546528</b>	<b>15.00</b>	<b>349001</b>	<b>19.28</b>	<b>2950128</b>

Source: Information submitted by State Governments (Measuring Devolution to Panchayats in India: A Comparison across States Empirical Assessment - 2013-14, Indian Institute of Public Administration)

Note: Meghalaya, Mizoram and Nagaland are excluded from the purview of 73rd Amendment Act of the Constitution.

Note: NA: Data not available from given sources..a. : Not applicable, \*: Data pertain to previous years.



50 lakh representatives getting elected at local level every five years; out of which 13 lakh are women and more than 5.5 lakh are Scheduled castes. Within the 5.5 lakh, the Scheduled caste women are also getting elected as presidents and ward members. (For details, see Table 1.).

It's an important planning approach regarding minimizing the traditional feeling about the SC and STs in our society, particularly in terms of keeping them away from society. With new generation of Panchayats starting to function, several issues have come to the fore, which have a bearing on human rights. The elected representatives of Scheduled Castes and Scheduled Tribes are actively participating in decision-making and implementation of different pro-poor programmes at panchayati level. This has been observed from different scholarly studies of both published and unpublished works in India. The SC elected representatives are giving importance to loan and credit for agriculture and animal husbandry related activities. They equally pay attention to the matters of creating and maintaining facilities like roads, drinking water and streetlights in their localities. It is understood that SC leaders accord priority to the developmental activities which leads to benefit of their community. (*This has been noticed in Venkata Ravi and*

#### *Sunder Raj study in Nellore district of Andhra Pradesh*

Article 243D also specifies the mandatory rotation, i.e., the structural constraints of reservation of seats among constituencies from one election to the next election in the 3-tier Panchayati Raj system. Though the act failed to provide second term to the contestants in the same constituency but it has helped the same group/ community to contest in neighboring constituency under reservation. This is the real transformation of participatory democracy for the marginalized sections of the society.

The awareness level among the rural masses of Karnataka, Kerala, Tamil Nadu, Rajasthan and Sikkim has brought significant changes in the functioning of Gram Sabha and its decisions, and they are successfully implementing the decisions of the Gram Sabha. In this connection, Dwarakanath has cited an instance from Tamil Nadu government, which has issued orders to conduct the Gram Sabha on 26 January, 15 August, 1 May and 2 October every year without fail. Another significant feature in Madhya Pradesh Panchayati Raj Act is that they should conduct more than sixteen Gram Sabha meetings annually. This is a good way of self governance at the grassroots level.

Another interesting factor on women in panchayati raj is that political empowerment has enhanced their social status. It has enabled them to participate in all matters connected with the society on an egalitarian basis. The panchayati membership has given better status to women in the public sphere. They are invited to participate in all the social functions of the panchayati area. This can be observed from Padmanabha Bhat study in Udipi district.

The experience of functioning of the Panchayati Raj bodies over the last two decades suggests that stability-cum-continuity is being achieved, including execution of civic functions. However, many chairpersons and members of PR bodies feel deprived not because of their direct or indirect elections but lack of meaningful stake in local governance.

#### **Marginalized Sections: Challenges**

The states such as Andhra Pradesh, Haryana, Himachal Pradesh, Madhya Pradesh, Orissa, Chhattisgarh Maharashtra, and Rajasthan have also introduced the two-child norm as eligibility criteria for contesting elections. Though this norm goes against both men and women, it is more detrimental to women especially to the scheduled castes and schedule tribe community because majority of the families follow the big and joint family norm.

The continued dominance of traditional/dominant groups in rural India and the constitutional provisions of 73rd Amendment have intensified the antagonistic or conflict ridden rural situation which result in, more often than not, the violations of human rights on mass scale including violence, bloodshed and loss of life. Widespread violence preceded and followed the panchayats election in most of the states and many seats were won without being contested. This shows that the tussle of power exists not just between state and

panchayats, but also between the traditional dominant power structure and emerging new leadership from the marginalised groups at the grassroots. The dominant groups vehemently oppose the weaker sections, particularly scheduled castes and scheduled tribes, to exercise their constitutional rights by participating in the process of voting, campaigning, attending meetings, running for office, lobbying their own representatives, etc., independently.

### Conclusion

The 73<sup>rd</sup> Constitutional Amendment Act intends to empower the marginal sections of the society. Though, in the initial period the act could not bring a change as expected due to a number of factors like hierarchical division of society, traditional institutions, proxy's involvement and poor economic condition of the marginal communities. Of late, the marginalised communities themselves are actively participating in the decision making and implementing process particularly in developing their communities and also their localities. Despite all these there are still some issues which need to be addressed sincerely like sharing of power with women. A positive step in this direction would give impetus to the empowerment of women in PRIs, particularly of the marginalized communities.

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## India's MMR now at 130

*Manisha Verma  
Pooja Passi*



*Our country is poised to achieve the Sustainable Development Goal for maternal mortality before the global target date of 2030. To ensure we do so, the states need to now focus on factors that are their unique challenges. We often say that in India each State is like a country in itself and it is these regional variations that need to be identified and addressed to save the lives of additional mothers*

**O**ur country has made a major accomplishment of achieving the Millennium Development Goals (MDGs) target 5.1 of 'reducing Maternal Mortality Ratio (MMR) by three quarters, between 1990 and 2015'. As per the latest Sample Registration System (SRS) data India's Maternal Mortality Ratio (MMR) stands at 130 lakh live births – a decline of massive 37 points from 167 lakh live births in 2011-13.

Before we move into how the MDG target was achieved, let us understand what is the significance of MMR. MMR is defined as the number of maternal deaths from any cause related to or aggravated by pregnancy or its management (excluding accidental or incidental causes) during pregnancy and childbirth or within 42 days of termination of pregnancy, irrespective of the duration and site of the pregnancy, per 100,000 live births, for a specified year. It needs to be highlighted that this is a 'ratio' and *not rate*. Maternal Mortality Rate has in its denominator, the number of women of reproductive age (14-45 years of age). MMR (whose denominator is the number of live births) indicates the risk of death once a woman becomes pregnant, and does not take fertility levels into consideration. Hence this is used as a standard indicator over maternal mortality rate. This then

brings us to the next question: why is the MMR an important indicator, what is its significance? MMR is a reflection of the whole national health system and represents the outcome of its cons and pros along with its other characteristics such as inter-sectoral collaboration, transparency and disparities. Beyond these, it also illustrates even the socio-cultural, political and economic philosophy of a society. Hence, it not only depicts capacity of the health systems to provide effective health care in preventing and addressing the complications occurring during pregnancy and childbirth but the overall picture of development and progress in a country.

Now that we understand the significance of MMR and that our country has achieved the MDG, we move on to understanding what the achievement of this milestone means. It implies that India has shown impressive gains in reduction of maternal mortality with a 22 per cent reduction in MMR since 2013. There are now nearly 12,000 fewer annual maternal deaths in 2016 as compared to 2013, with total number of maternal deaths for the first time reducing to 32,000, from the earlier figure of 44,000. This means that every day, 30 women are now being saved from pregnancy related deaths in India as compared to 2013. The top three states to contribute to this achievement

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are Uttar Pradesh, Uttarakhand and Assam with more than 60 point decline in their MMRs (even though their MMR is more than the MDG target). In percentage terms, the states of Uttar Pradesh/Uttarakhand (29 per cent), Kerala (25 per cent) and Madhya Pradesh/Chhattisgarh (22 per cent) have shown a decline in MMR that is greater than or equal to the national average of 22 per cent. These results are very promising, as it provides us encouragement that our efforts are being made in the right direction, which can be further claimed by the fact that we are witnessing a 38 per cent jump in the compound annual rate of decline of MMR, as it has increased significantly from 5.8 per cent (2007-09 to 2011-13) to 8.01 per cent (2011-13 to 2014-16).

Overall 10 states have achieved the MDG MMR target (139/lakh live births) and six States have achieved the National Health Policy target of 100/lakh live births. What needs to be highlighted is the fact that India is well on its way to achieve the SGD MMR target of 70/lakh live birth as three of our States i.e. Kerala(46), Maharashtra(61) and Tamil Nadu(66) have already achieved the same.

This brings us to what has gone into achieving the targets. It may sound simple but the approach of the Union Health Ministry has been



multi-pronged. The Ministry has worked on factors of supply, demand, accessibility, factors of reducing out of pocket expenditure (OOPE) on pregnancy related healthcare, programmatic factors et al.

#### Ensuring Emergency Care

To increase the demand i.e. bringing pregnant women to health facilities for ensuring safe delivery and emergency obstetric care, Janani Suraksha Yojana (JSY) scheme is being implemented which has so far benefitted more than 1.04 crore pregnant women. The Janani Shishu Suraksha Karyakaram (JSSK) ensures that every pregnant woman delivering at government health centres gets facilities like free drugs, free diagnostics, free diet, free

delivery and Caesarean Section, free to and fro transportation. Similar facilities have been given to all sick infants up to one year. More than 1.3 crore pregnant women receive JSSK benefits every year. More than 24000 ambulances have been operationalized to provide toll free number based referral and emergency transport services. On the supply side, funds are being provided for strengthening of 'Delivery Points' for provision of comprehensive Reproductive, Maternal, New Born Child Health and Adolescent (RMNCH+A) services. More than 20,000 delivery points have been strengthened as delivery points, over 2200 facilities have been operationalized as First Referral Units (FRUs) to provide emergency obstetric care services. Additionally over 50 Obstetric HDUs (OHDUs) have been established to provide critical care to mothers developing life threatening complications.

Further in order to provide state-of-the-art and best standing quality care to pregnant women and children 10350 beds (also Maternal and Child Health (MCH) Wings) have been sanctioned in public health facilities with 74% bed occupancy wherein more than 32,000 additional beds have been sanctioned in more than 500 health facilities across 25 States. Another important component of infrastructure is to ensure adequate and safe supply of blood and blood



components and for this 933 blood banks and 1352 blood storage centers have been made functional. Not just infrastructure, more than 2.27 lakh additional human resources including Specialists, Doctors, Staff Nurses, Para-medics including AYUSH paramedics and ANMs have been added under NHM.

In order to provide outreach services and improve access, approximately 10 lakh Accredited Social Health Activists (ASHAs) have been engaged. The HR is not only hired, to harness their full potential, capacity building of MBBS doctors in Anesthesia (LSAS) and Obstetric Care including C-section (EmOC) skills has been undertaken to overcome the shortage of specialists in these disciplines, particularly in rural areas. Till date around 1809 Medical officers have been trained in EmOC and 2200 Medical officers in LSAS. Also, 5 National Skills labs and 54 skills lab have been established to strengthen skills of staff working (more than 10,000 health care providers trained) at delivery points.

#### Continuum of Care Approach

On the program front, a Continuum of Care approach has



been adopted under NHM with the articulation of 'Strategic approach to RMNCH+A, iron and folic acid supplementation is being given across life stages including pregnant, lactating women and adolescent girls at health facilities and during outreach activities. The Pradhan Mantri Surakshit Matritva Abhiyan was launched in 2016 to ensure quality antenatal care to pregnant women in the country on the 9<sup>th</sup> of every month and till date more than 1.25 crore antenatal check-ups have been conducted.

Harnessing IT in healthcare, Mother and Child Tracking System (MCTS)

and Mother and Child Tracking Facilitation Centre (MCTFC) have been introduced. A name, telephone, address based web enabled system has been introduced by to track every pregnant women (more than 13.54 crore pregnant women) and child (11.7 crore children) in order to ensure and monitor timely and quality services to them including ANC, JSY benefit, Immunization etc.

While the above is a very comprehensive statement of the Ministry efforts, another pertinent contributing factor to achieving the current MMR is partnerships with States and with Development Partners. This would not have been possible without the combined efforts of all stakeholders especially the health functionaries, the frontline workers who are at the grassroots to reach out to the pregnant women.

Our country is poised to achieve the Sustainable Development Goal for maternal mortality before the global target date of 2030. To ensure we do so, the states need to now focus on factors that are their unique challenges. We often say that in India each State is like a country in itself and it is these regional variations that need to be identified and addressed to save the lives of additional mothers. □

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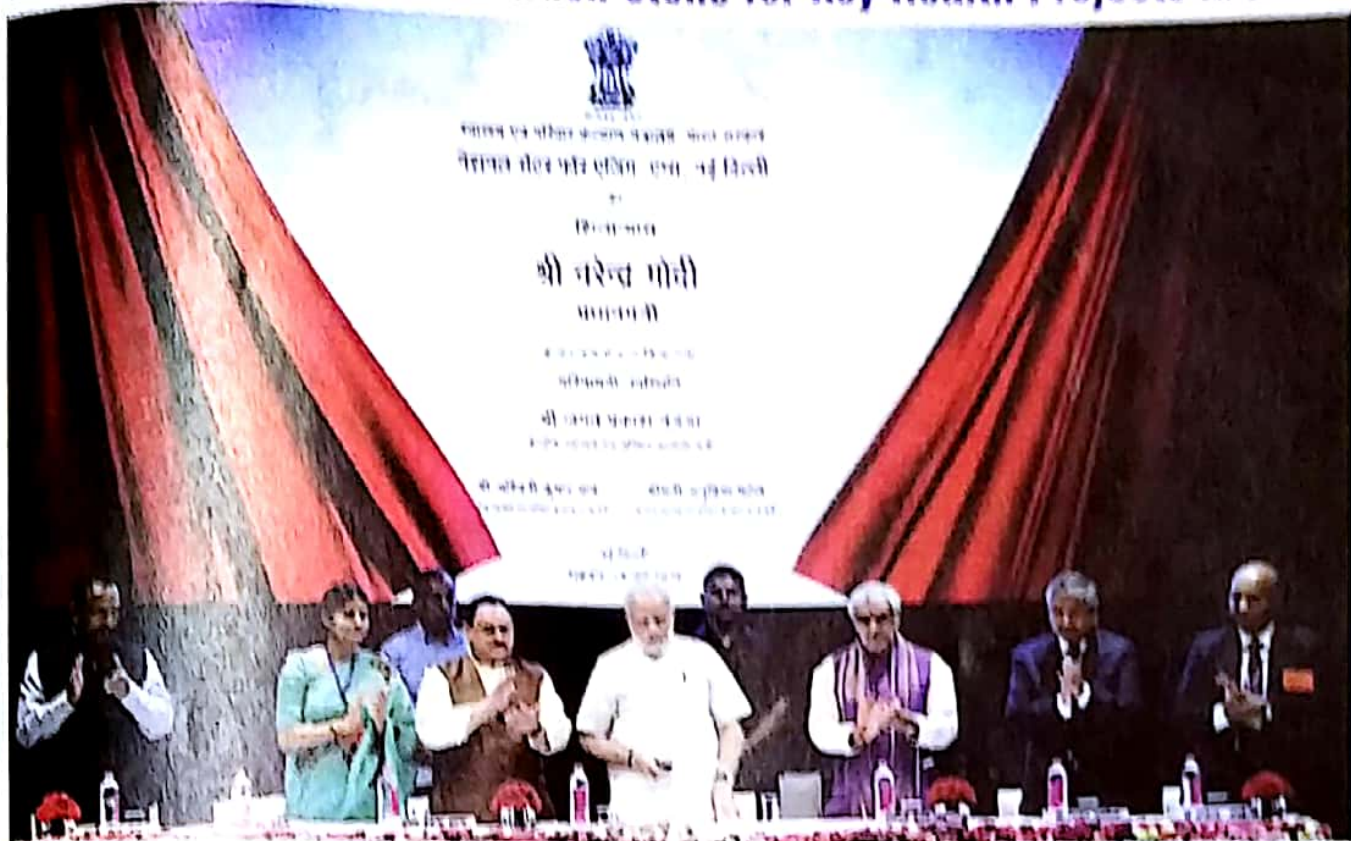
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## PM Dedicates, Lays Foundation Stone for Key Health Projects in AIIMS



The Prime Minister, Shri Narendra Modi launching the various healthcare projects, at AIIMS, in New Delhi on June 29, 2018. The Union Minister for Health & Family Welfare, Shri JP Nadda, the Ministers of State for Health & Family Welfare, Shri Ashwani Kumar Choubey and Smt. Anupriya Patel and other dignitaries are also seen.

**T**he Prime Minister launched various healthcare projects specially relating to the aged at AIIMS recently. He laid the Foundation Stone of the National Centre for Aging at the All India Institute of Medical Sciences (AIIMS) in New Delhi. He also inaugurated the 555-bed Super Speciality Block in Safdarjung Hospital and dedicated the 500-bed New Emergency Block in Safdarjung Hospital; the 300-bed Power Grid Vishram Sadan in AIIMS; and the Connection Motorable Tunnel between AIIMS, Ansari Nagar and Trauma Centre.

Speaking on the occasion the Prime Minister said the Government is equipping existing hospitals with all modern facilities and at the same time it is also making sure that the healthcare facilities reach to the remotest areas of the countries.

The National Centre for Ageing will provide state of art clinical care to the elderly population and shall play a key role in guiding research in the field of geriatric medicine and related specialties. The Centre will provide multi-specialty health care and will have 200 general ward beds, which will include 20 medical ICU beds.

The underground tunnel is providing connecting facility between AIIMS and JPNA Trauma Centre and will reduce the commute time between the two centers. The Powergrid Vishram Sadan has a 300 bedded night shelter facility meant for the patients and their relatives visiting AIIMS main hospital and JPNA Trauma centre at AIIMS.

New emergency Block at Safdarjung Hospital will house 64 triage beds, red zone for children and adults and 90 ICU beds for victims of road traffic accidents, acute trauma suffered by individuals at home or work, acute poisoning and severe medical and surgical emergencies. Super Speciality Block at Safdarjung Hospital holds tertiary care facilities in the areas of cardiovascular sciences, neurosciences, pulmonary medicine, nephrology and endocrinology and shall be offering the facility of a Heart Command Centre, respiratory care facility, sleep labs, 24x7 dialysis unit, MRI guided Brain Suite, etc.

**D**isha is an early intervention and school readiness scheme for children in the age group of 0-10 years with the four disabilities covered under the National Trust Act. Under this act a trust - The National Trust has been established for the welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities. The National Trust act aims at setting up Disha Centres for early intervention for Persons with Disability (PwD) through therapies, trainings and providing support to family members. Under this scheme, any organisation of persons with disabilities, any organisation of parents of persons with disabilities or a voluntary organisation may register with National Trust. These are known as Registered Organisations.(RO).



The National Trust provides funding to the Disha Centre by way of set up cost, sustenance cost and Monthly Recurring cost.

### **Monthly Recurring Cost**

Accordingly, after registration with National Trust, Registered Organizations (RO) should provide following minimum facilities in their Disha Centre:

#### **a) DAY CARE**

RO should provide day-care facilities to PwD for at least 4 hours in a day (between 8 am to 6pm) along with age specific activities. Day care should be open for at least 21 days in a month. The minimum attendance required for a PwD in the Disha centre is 15 days per month for the National Trust to fund the PwD.

Batch size of a Disha centre is 20 PwDs with a maximum number of PwDs allowed is being 30 per cent extra of batch size i.e. 26 for Disha Centres. On reaching the maximum limit of 26 PwDs, Disha centre shall not allow anymore PwDs to enrol in the centre.

ROs are encouraged to apply again if they have sufficient number of PwDs for the new Disha Centre. RO should maintain a ratio of 1:1 for LIG (including BPL) and above LIG PwDs (which will be paid seats for RO). Payment for the above LIG seats could be received by RO from parents, guardians, family members, RO or any other institute/ individual directly as per mutual agreed terms and conditions between RO and the other party involved (parents, guardians, family members, RO or any other institute/ individual)

The ROs should also get in touch with paediatricians or experts in similar field to seek help in getting more PwD enrolled in the Disha centre.

#### **b) Staffing**

There should be a provision of a Special Educator or Early Intervention Therapist, Physiotherapist or Occupational Therapist and Counsellor for PwD along with Caregiver and Ayas in the centre. Availability of a Physical trainer and speech therapist in these centres is also desirable.

#### **c) Infrastructure facilities**

Disha centre must have one Medical/ Assessment room (with therapeutical aides and appliances), one activity room and one recreation room (all rooms to be of reasonable size) for PwD. It should also have provision for a personal computer, scanner and net connection for the office purpose, for sending fund request, submitting reports etc. to the National Trust.

#### **d) Counselling**

Counselling and guidance especially for Activities for Daily Living (ADL) must be provided to parents or guardians of PwD with regular follow ups by RO to ensure that parents or guardians attend a minimum number of counselling sessions. RO should provide assistance to PwD for further admissions in mainstream schools.

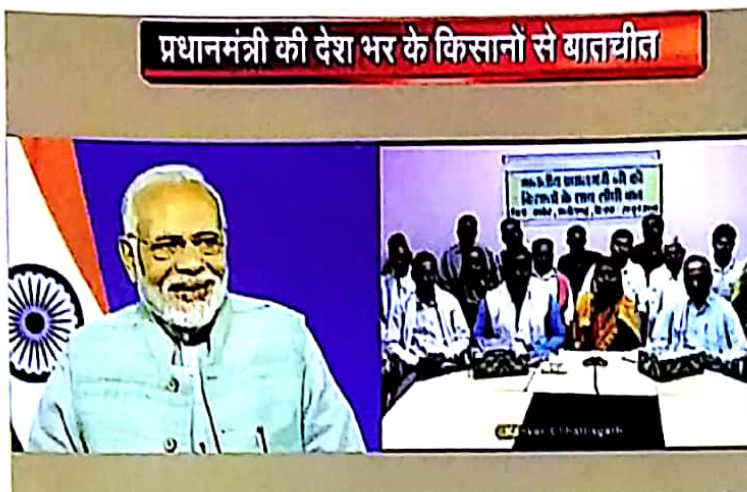
#### **e) Transport Facilities**

RO can also provide transportation facilities to PwD in case it is mutually suitable for both.

## Interaction with Farmers

The Prime Minister interacted with farmers across the country, through video bridge. Over 2 lakh Common Service Centres (CSC) and 600 Krishi Vigyan Kendras (KVK) were connected through the video dialogue. This is the seventh interaction in the series by the Prime Minister through video conference with various beneficiaries of Government schemes. Outlining his vision for farmers' welfare the PM said:

- Farmers are the 'Annadatas' (food providers) of our nation. The entire credit for nation's food security should go to the farmers.
- Government is working towards doubling the farmer's income by 2022 and to provide farmers maximum price of their produce. .
- The Government is committed that farmers should feel that from 'Beej Se Bazaar' (Seed to Market), how various initiatives helped the farmers to improve traditional farming.
- Government has also almost doubled the budget provision for agricultural sector (2014-2019) to Rs. 2,12,000 crore . Food grain production has increased to more than 279 million tonnes in 2017-2018
- Government has provided Soil Health Cards; credit through Kisan Credit Cards; quality fertilizers through the provision of Neem coated Urea, crop insurance through Fasal Bima Yojana and irrigation through Pradhan Mantri Krishi Sinchai Yojana. Under the PM Krishi Sinchai Yojana , about 100 irrigation projects are being completed across the country today and around 29 lakh hectare land has been brought under irrigation.
- In the past four years, more than 585 regulated wholesale markets have been brought under e-NAM. Government has also brought nearly 22 lakh hectare land under organic farming, compared to just 7 lakh hectares in 2013-2014. Government also plans to promote North-East as the hub of Organic Farming.
- In the past 4 years, 517 Farmer Producer Organizations have been created and income tax exemption has been granted to Farmer Producer Companies, to encourage cooperatives amongst farmers.



### Beneficiaries Speak :

- ❖ Beneficiaries of various agricultural schemes explained how government schemes like Krishi Sinchai Yojana, credit through Kisan Credit Cards; quality fertilizers through the provision of Neem coated Urea, crop insurance through Fasal Bima Yojana and irrigation through Pradhan Mantri Krishi Sinchai Yojana etc. have helped improve production and made positive impacts in their lives.
- ❖ Beneficiaries also highlighted the importance of Soil Health Card and Integrated Farming Systems and shared their experiences of cooperative movement.

No. Pages 64  
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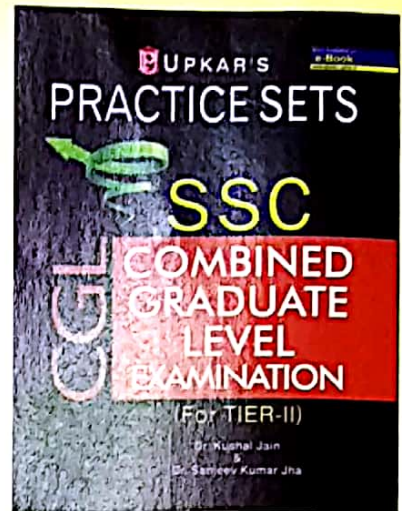
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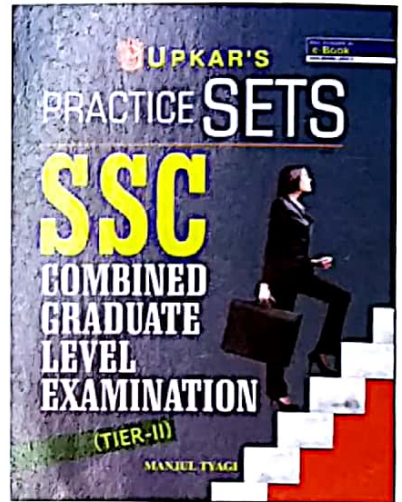
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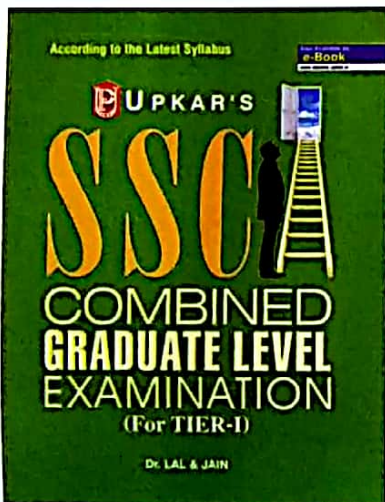
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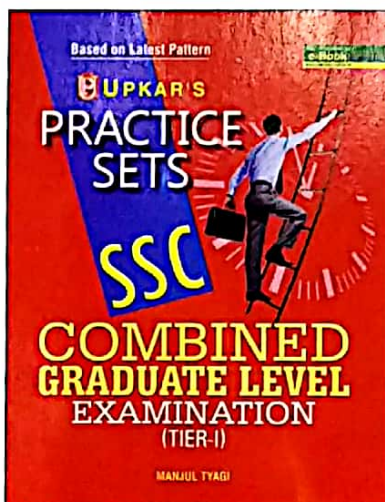
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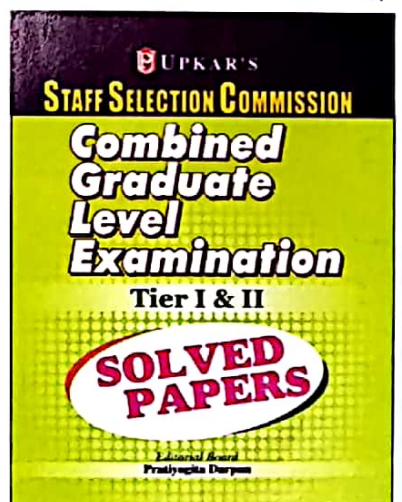
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