

## **Building an Inclusive Society**

There is need for economic, educational and social empowerment of the SC, OBC and other vulnerable sections of the society. The Department of Social Justice and Empowerment has been entrusted with the mandate to build an inclusive society.

### **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.
- The flagship scheme of the Department, **Post-Matric Scholarship for SC students** has been in operation since 1944.
- It covers approximately 55 lakh students per year, studying at the post matriculation or post-secondary state, right up to PhD.
- It has had positive outcomes on literacy levels of the target groups, on dropout rates and participation in higher education.

#### **Statistics on Target Population**

- SCs comprise 16.6 percent of the country's population as per census 2011.
  - No enumeration of OBC castes done after independence. Mandal Commission estimated OBC population at 52 percent 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.
- 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.
  - For protection and dignity of members of SC and ST community, the **Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989** has been strengthened considerably.
  - The amendments are broadly related to provisions of relief amount for 47 offences of atrocities and completion of investigation and filing of charge sheet within sixty days.
  - This department also keeps track of the '**Allocation for the Welfare of SC's (AWSC)**', which is the new name of the SC Sub Plan.
  - The concept of **Special Component Plane (SCP) for Scheduled Castes** is in existence since 1979-80 to ensure proportionate flow of plane resources for the development of SCs.
  - 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 **Pradhan Mantri Adarsh Gram Yojana (PMAGY)** envisages an integrated development of SC majority villages, primarily through convergent implementation of central and state scheme, by providing central gap-filling assistance.

### **Backward Classes Development**

- Scholarship schemes remain the mainstay of interventions for the Backward Classes populations, 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)**.

### Senior citizens

- An important but often neglected target group is the senior citizens. A revised policy for senior citizens is being drafted. Under the existing scheme of **Integrated Programme for Senior Citizens**, cost norms had been increased.
- Under the **Rastriya Vayoshri Yojana**, a scheme meant for providing living assisted devices, a total of 292 districts have been selected; assessment camps have been held in 52 districts and distribution camps held in 39 districts, benefitting 43865 senior citizens.

### Divyang

- **Sugamya Bharat Abhiyan** was launched by the Government of India on 3<sup>rd</sup> December, 2015 to provide a life of ease and dignity to **Divyang (People with disabilities)**. Efforts have been taken to make at least 50% of all government buildings in the national capital and all State capitals “fully accessible”. 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.
- **Reservations for Divyang persons** in government jobs raised from 3% to 4%.
- **Shikshita Bharat, Sksham Bharat**
  - **Scholarship scheme** was launched in 2014 to provide scholarship to divyang students to pursue technical education.
  - **Indian Sign Language Research and Training Centre (ISLRTC)** has been established.

### Drug abuse

- 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.
- For the first time, a **National Survey** to identify victims of drug abuse has been taken up.

### Rehabilitation of Manual Scavengers

- 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).
- Manual scavengers identified in the National Survey will be each given payment of One Time Cash Assistance 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 program will be utilized to train sanitation workers and waste pickers in safe, healthy and mechanized 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**”.

### Bodies under Department of Social Justice and Empowerment

- The three Finance Development Corporations viz. **NBCFDC, NSKFDC and NSFDC** to promote developmental activities and to assist in livelihood, skill development and self-employment ventures of Backward Classes, Manual Scavengers and Schedule Castes.
- **Dr. Ambedkar International Centre (DAIC)** has been setup for dissemination of Dr. Ambedkar’s teachings and vision.

## Financial inclusion of Weaker Sections

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.

### Initiatives For Financial Inclusion

To ensure social and economic safeguards to the deprived sections of the society, several steps were taken.

- 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.

### Other Initiatives

- **The National Scheduled Castes Finance & Development Corporation (NSCFDC):** NSCFDC was set up in 1989 for financing, facilitating and mobilizing funds for the economic empowerment of Scheduled Caste communities living below the Double the Poverty Line (DPL) limit.
- **The National Scheduled Tribes Finance & Development Corporation (NSTFDC):** NSTFDC was established during 2001 as a company not for profit to provide concessional financial assistance to scheduled tribes for their economic and educational development. It provides concessional finance to tribal artisans empanelled with TRIFED for purchase of project related assets and working capital.
- Under **Adivasi Mahila Sashaktikaran Yojana (AMSY)**, NSTFDC provides loan upto 90 per cent for the project costing upto Rs. 1 lakh at an interest rate of 4 percent p.a.
- **The National Backward Classes Finance & Development Corporation (NBCFDC):** NBCFDC is a not for profit with an objective to promote economic and developmental activities for the benefit of Backward Classes.
- **The National Minorities Finance & Development Corporation (NMDFC):** NMDFC was incorporated in 1994, as a company not for profit to provide concessional finance to the Minorities for self-employment/income generation activities.
- **The National Handicapped Finance & Development Corporation (NHDFC):** The NHDFC had been set up by Government of India to provide financial assistance at concessional rate for setting up/extend income generating activities of Persons with Disabilities (PwDs).
- **Rashtriya Mahila Kosh (RMK):** RMK is an autonomous organization under the Ministry of Women & Child Development to provide micro-credit to poor women for various livelihood support and income generating activities.-It is an apex micro-finance organization and has been registered as a society.
- **MUDRA Yojana:** It was launched in 2015 for providing loans upto 10 lakh to the non-corporate, non-farm small/micro enterprises. Under the aegis of PMMY, MUDRA has created three products namely, 'Shishu', 'Kishore' and 'Tarun'.
- **Stand-Up India Scheme:** It facilities bank loans between 10 lakh and 1 crore to at least one SC or 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.

- **Venture Capital Fund Scheme:** Venture Capital Fund was launched by Ministry of Social Justice and Empowerment, to promote entrepreneurship in India among the Scheduled Castes by providing concessional finance to them.
- **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.
- **Prime Minister Jan Dhan Yojana (PMJDY):** It was launched in 2014 to ensure financial inclusion for weaker sections of the society for providing banking, pension and insurance. 1.5 crore-bank accounts were opened under this scheme across the country.

### **Barriers for Financial Inclusion**

- **From the demand side,** the reasons 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.
- **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.

### **Social Change among SCs and STs**

#### **New Middle Class:**

- The country has witnessed emergence of a generation of '**new educated middle class**' among the Scheduled Castes and Tribes in the post-independent India.
- **Reservations in higher education and in government employment** are the main reasons.

#### **Higher Education Participation**

- 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 of GER of 19.1 percent in 2014-15 in comparison to a mere 8.4 percent in 2005-06. Similarly, the STs have improved their GER in higher education from 6.6 percent in 2005-06 to over 13.7 percent in 2014-15.
- 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).
- SCs/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**.
- In the post liberalization era, more and more educated SC/ST professionals are **going abroad for higher education and for employment**.

### A Few Concerns:

- 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.
- Second, as there are **no reservations in private sector employment** where large-scale employment opportunities are currently found, SCs and STs are left.
- While participation of **SC and ST 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.

### Fostering Entrepreneurship Among the Marginalized

- Very often minority communities, persons with disabilities and women face alienation due to social stigma. The state of disparities found among different social groups is growing.
- 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:

- If we see the demographic profiles of youth, most of them come from marginalized communities in the rural areas. However, there is an intrinsic entrepreneurial trait among them which can be groomed to evolve successful entrepreneurs.
- 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. Also, nearly 44 per cent of the adults in India see 'good opportunities to start a business'.
- Hence the future of entrepreneurship in Indian society is encouraging. **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 has remained very low .

### Challenges and Opportunities

- **Lack of educational skills** is a major impediment among the marginalized. Entrepreneurship motivation and Skill development with hands-on training can address these deficiencies.
- **Shortage of finance, lack of functional literacy and absence of marketing infrastructure** are some of the primary hindrances for a rural entrepreneur.
- Moreover, the scheduled castes find it difficult to expand their enterprises due to discrimination faced in the business arena.

### Steps taken:

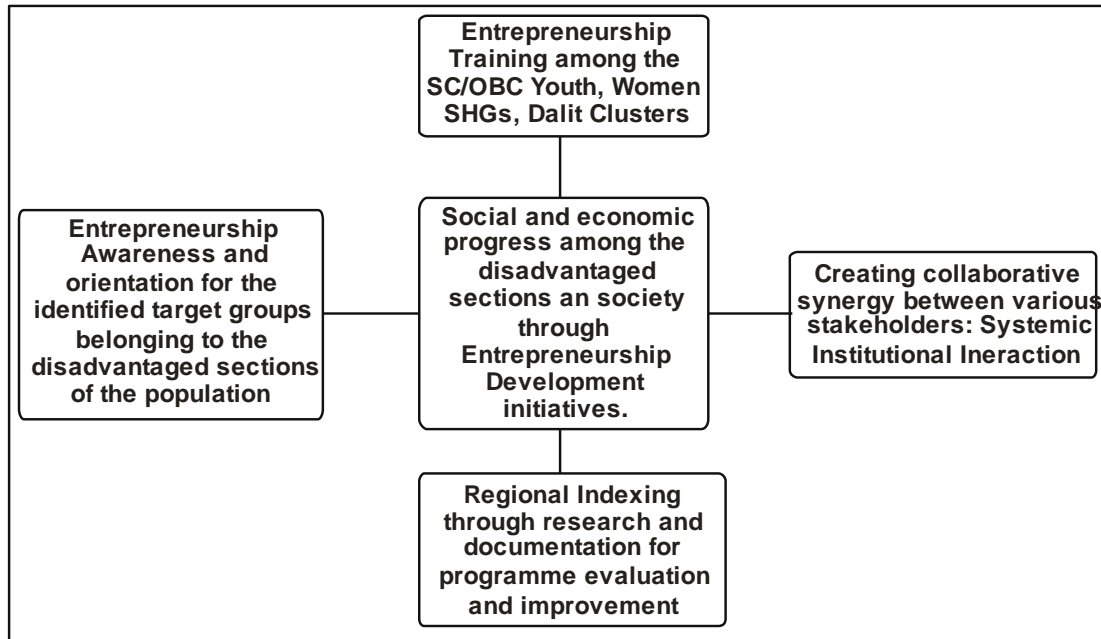
In order to tackle the above challenges, government and **Dalit Indian Chamber of Commerce and Industry (DICCI)** has taken several laudable initiatives to empower the youth from the marginalized communities.

- As part of the start-up India action plan, the Government of India had set up a **Fund of Funds for Start-ups (FFS)** to support these companies over the next four years. This money is stated to be disbursed via the Small Industries Developed Bank of India (SIDBI). However the start-up

aspirations and 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.

- 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.
- Start-Up Village Entrepreneurship Programme (SVEP) has been designed to bolster the rural economy and achieve financial inclusion through micro-credit loans and mentoring support.

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



**Social Empowerment for Differently Abled**

- As per Census 2011, the number of persons with Disabilities in India is 268.14 lakh constituting **2.21 percent of the total population.**
- 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.

**Initiatives by Government:**

- A separate **Department for Empowerment of Persons with Disabilities** was carved out of the Ministry of Social Justice and Empowerment on May 12, 2012.
- Under the **Assistance to Disabled persons for purchasing / fitting of aids / appliances (ADIP)** scheme, grants in aids of Rs. 430.98 crores have been utilized during 2014 to 2017.
- **Technology Development Projects in Mission Mode** was started during 1990-91 to provide suitable and cost-effective aids and appliance through the application of technology and to increase employment opportunities of the physically disabled.
- **Inclusive Education for the Disabled at Secondary Stage (IEDSS)** scheme supports children with disabilities aged 14 or above for completing their secondary education form Class 9 to Class 12 in government, local body and government aided schools.

- **Accessible India Campaign** was launched by Prime minister in 2015 for creating universal accessibility for PwDs in built environment, transport, information and communication technology (ICT) ecosystem.
- **Implementation of Persons with Disabilities Act (SIPDA)** is a wide-ranging scheme, under which financial assistance is given for skill development, creation of barrier free environment, and other related activities relating to implementation of the Act.
- Under **Deendayal Disabled Rehabilitation Scheme (DDRS)**, Financial assistance is provided to NGOs for projects relating to rehabilitation of persons with disabilities.
- **Information, Communication and Technology (ICT)**: A mobile app will be launched to provide information on disabled friendly public utilities. Sign languages will be introduced in more than 25 percent of the programmes, starting with Doordarshan to make television more disabled-friendly.

### India's MMR now at 130

#### Maternal Mortality Ratio (MMR)

- MMR is defined as the number of maternal deaths from any cause related to or aggravated by pregnancy or its management during pregnancy and childbirth or within 42 days of termination of pregnancy, per 100,000 live births, for a specified year.
- MMR reflects 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.
- It also illustrates even the socio-cultural, political and economic philosophy of a society.

#### Recent development

- 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 37points from 167/lakh live births in 2011-13.
- **Top 3 states to contribute to this achievement are U.P., Uttarakhand and Assam** with more than 60-point decline in their MMR. 10 states have achieved the MDG MMR target (139/lakh live births) and 6 States have achieved the National Health Policy target of 100/lakh live births.
- **India is well on its way to achieve the SDG 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.

#### Government initiatives

- 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.
- 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.
- 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.**
- For safe supply of blood and blood components, 933 **blood banks** and 1352 **blood storage centers** have been made functional.

- In order to provide outreach services and improve access, approximately 10 lakh **Accredited Social Health Activists (ASHAs)** have been engaged.
- **A Continuum of Care approach** has been adopted under **National Health Mission (NHM)** under which 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 9th of every month.
- For Harnessing IT in healthcare, **Mother and Child Tracking System (MCTS)** and **Mother and Child Tracking Facilitation Centre (MCTFC)** have been introduced.

### **Initiatives of the Government for Welfare of Tribals**

- **Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006:** It 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.-It also grants several other rights to ensure their control over forest resources like right of ownership, access to collect, use the 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 resources which they have been traditionally protecting and conserving for sustainable use.
- **Special Central Assistance to Tribal Sub Scheme** is a 100 per cent grant from Government of India 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.
- **Grants-in-aid under First Proviso to Article 275(1) of Constitution of India** is a 100 per cent grant form Government of India. Funding under this programme is to enable the State to meet the cost of such schemes for the welfare of Scheduled Tribes.
- **Development of Particularly Vulnerable Tribal Groups (PVTGs).** The scheme enables every State to focus on any developmental activity for PVTGs, viz., housing, land distribution, agricultural growth etc. for the comprehensive socio-economic development of PVTGs.
- **Minimum Support Price for Minor Forest Produce scheme (MSP for MFP Scheme),** started by Ministry of Tribal Affairs in the year 2013-14, aims to provide fair price to tribals. The Scheme is implemented through **State level agency (SLA)** appointed by the State Government.
- **Ministry of Tribal Affairs (MoTA) has been implementing a number of interventions to improve the educational status of the tribals:**
  1. **Ashram Schools:** Funds are provided to States for making residential schools for STs for primary, middle, secondary and senior secondary level of education.
  2. **ST Hostels:** Central assistance is given to States/UTs/Universities for construction of new hostel buildings and/or extension of existing hostels.
  3. **Scheme of strengthening education among ST Girls in Low Literacy Districts:** 100% assistance is given for running and maintenance of educational complexes for ST girls.
  4. **Eklavya Model Residential Schools (EMRSs):** EMRS are set up with capacity of 480 students per school under grants in aid under Article 275(1) of the Constitution to States, to provide quality middle and high level education to ST students.
  5. This Ministry also provides **Post-Matric Scholarship for ST Students and Pre-Matric Scholarship for ST students** studying in classes IX & X.



## Schemes for Empowerment of Women

The Ministry of Women and Child Development is implementing various schemes/programmes for empowerment of women across the country.

- **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 to women affected by violence.
- **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.

## Constitutional Provisions for Social Justice

Those who comes under the ambit of SCs and STs are well defined under the article 366 (24) and 341-

### **Article 366(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 purpose of this Constitutions.

### **Article 341: Scheduled Castes**

(1) The President may with respect to any State of 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.

### **Social Safeguards**

**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.

**Article 23.** This prohibits human trafficking and beggar and other similar forms of forced labour.

**Article 25(2)(b).** It provides that Hindu religious institutions of a public character shall be opened to all classes and section of Hindu.

### **Educational and Cultural Safeguards**

This article enabled the State to reserve seats for SCs in educational institutions.

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

### **Economic Safeguards**

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

Who comes under the ambit of SCs and STs. These are well defined under the article 366 (24) and 341 as under.

### **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 service.

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