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GIST OF YOJANA

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Shankar IAS Academy™

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YOJANA – JUNE 2018

1. GROWTH OPPORTUNITIES FOR WEAKER SECTIONS

What is financial inclusion ?

- Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

What are the barriers to financial inclusion ?

- 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 the status.
- There is also a great degree of self exclusion due to the existence of informal credit sources meeting their convenience.
- Mobile number registration and pin number registration is a big deterrent for customers along with financial literacy.
- Low penetration of financial services, less efficiency of Business Correspondents also limits the success of financial inclusion.
- Other reasons for exclusion are low income, poverty, illiteracy, lack of awareness, cumbersome documentation, attitude of the bank staff and language.

What are the measures taken by GOI to promote financial inclusion of weaker sections ?

NATIONAL FINANCE AND DEVELOPMENT CORPORATION :

- NSFDC was setup by the Govt. of India on February 08, 1989 with the name National Scheduled Castes and Scheduled Tribes Finance and Development Corporation (NSCSTFDC).

- It has been assigned the task for financing, facilitating and mobilizing funds for the economic empowerment of persons living below Double of the Poverty Line (DPL) [presently upto Rs. 98,000/- p.a. for rural areas and Rs.1,20,000/- p.a. for urban areas].
- It provides financial assistance for income generating schemes for the target group through State Channelising Agencies (SCAs) which are nominated by respective State/UT Government and other Channel Partners such as Public Sector Banks, Regional Rural Banks, NBFC-MFIs, JHARCRAFT, NEDFi etc.

National Scheduled Tribes Finance and Development Corporation (NSTFDC) :

- The main objects of the Corporation is to work for socio-economic and educational upliftment of Scheduled Tribes(STs), to provide better self-employment avenues so that they can



become economically independent and self-reliant.

- The Corporation undertakes a wide range of activities for socio-economic and educational upliftment of the STs by devising and implementing financial assistance schemes exclusively for the tribal.

National Safai Karamcharis Finance & Development Corporation(NSKFDC):

- It is implementing various loan and non-loan based schemes.
- Under Loan based schemes, NSKFDC provides financial assistance to the Safai Karamcharis, Scavengers and their dependants for any viable income generating schemes including sanitation related activities and for education in India and abroad.

National Backward Classes Finance & Development Corporation (NBCFDC) :

- NBCFDC provides financial assistance through State Channelising Agencies (SCAs) nominated by the State Governments/ UTs.
- NBCFDC also provides Micro Financing through SCAs/ Self Help Groups (SHGs).

Rashtriya Mahila Kosh (RMK) :

- Rashtriya Mahila Kosh (RMK), established in 1993 is a national level organization as an autonomous body under the aegis of the Ministry of Women and Child Development, for socio-economic empowerment of women.

- The operating model currently followed by RMK is that of a facilitating agency wherein RMK provides loans to NGO-MFIs termed as Intermediary Organizations (IMO) which on-lend to Self Help Groups (SHGs) of women.

Stand Up India Scheme :

- The Stand up India scheme aims at promoting entrepreneurship among women and scheduled castes and tribes.
- Stand-Up India Scheme facilitates bank loans between Rs 10 lakh and Rs 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.

Venture Capital Fund for Scheduled Castes :

- To provide concessional finance to the SC entrepreneurs, who will create wealth and value for society and at the same time will promote profitable businesses.
- To increase financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.

2. FOSTERING ENTREPRENEURSHIP AMONG THE MARGINALIZED

What are the challenges in promoting the entrepreneurship ?

- Lack of skills and education is a major impediment which makes the weaker



sections to feel less confident in taking up the responsibilities.

- 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.
- Lack of raw materials supply, lack of adequate capital and absence of marketing infrastructure are some of the other constraints.
- Due to lack of education, rural entrepreneurs also suffer from lack of aptitude and competency and lack of awareness of the facilities available to them.
- The Scheduled Castes find it difficult to extend the arena due to the discrimination they face in the business arena.

What are the measures taken by GOI to address the above issues ?

Start up India

- Startup India is a flagship initiative launched by the Government of India on 16th January, 2016 to build a strong eco-system for nurturing innovation and startups in the country which will drive economic growth and generate large scale employment opportunities.
- The Government through this initiative aims to empower startups to grow through innovation and design.
- In order to provide funding support to Startups, Government will set up a fund with an initial corpus of INR

2,500 crore and a total corpus of INR 10,000 crore over a period 4 years (i.e. INR 2,500 crore per year)

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- The scheme is expected to benefit at least 2.5 lakh borrowers.

Pradhan Mantri Mudra Yojana :

- Pradhan Mantri Mudra Yojana (PMMY) is a flagship scheme of Government of India to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them.
- It enables a small borrower to borrow from all Public Sector Banks such as PSU Banks, Regional Rural Banks and Cooperative Banks, Private Sector Banks, Foreign Banks, Micro Finance Institutions (MFI) and Non Banking Finance Companies (NBFC) for loans upto Rs 10 lakhs for non-farm income generating activities.



Start-up Village Entrepreneurship Programme :

- SVEP will hence be a focused intervention to promote start-up entrepreneurship at village level by rural poor households by providing assured availability of need based financial support, capacity building and advisory services for establishment of village enterprises.
- SVEP envisages creation of sustainable self employment opportunities for a large number of rural poor youth, enabling them to engage effectively with the market and help generate wealth locally.
- In the process, SVEP will bring banks and financial institutions closer to the village entrepreneur.

3. SOCIAL EMPOWERMENT FOR DIFFERENTLY ABLED

What is the present status of Disabled in our country ?

- In India around 2.3 % population is affected by either one form of disability or a witness to multiple disorders.
- The 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 prejudiced perception of them as inferior, incapable and burden to the society.

What are the GOI Initiatives for disabled persons ?

- The **change in the name** of the Department of Disability Affairs to the Department of Empowerment of Persons with Disabilities was to send the message that 'empowerment' would be the key to the policies and programmes for the disabled and that a separate department meant this sector would receive focused attention it deserved.
- In order to enable persons with disabilities to gain universal access and independent living the government launched its ambitious **"Accessible India Campaign" (Sugamya Bharat Abhiyan)** which seeks to make at least 50 percent of all government buildings in the national capital and all state capitals "fully accessible" for the disabled.
- **Sugamaya Pustakalaya** an online platform that makes accessible content available to print-disabled people was also launched which houses publications across diverse subjects and languages and multiple accessible formats. Books are available in Accessible formats for people with visual impairment and other print disabilities.
- **Free Coaching** for the economically disadvantaged students with disabilities to enable them to appear in competitive examinations for



appropriate job in government, public and private sectors has also been envisaged.

- Nearly **200 mega camps/special camps** were organized covering 27 states for the assistive devices at the cost of about Rs.169.56 crore benefiting nearly 2.10 lakh Divyangjan.
- Aids and assistive devices costing Rs.108.70 crore were also provided to 1.83 lakh Divyang children with Special Needs (DCWSN) during 2,734 camps under **ADIP-Sarva Shiksha Abhiyan** in the primary schools all over the country.
- **District Disability Rehabilitation Centres (DDRC)** are set up under SIPDA for providing comprehensive services to the persons with disabilities at the grass-root level and for facilitating creation of the infrastructure and capacity building at the district level for awareness generation, rehabilitation and training of rehabilitation professionals.
- The Ministry of Social Justice and Empowerment confers **National Awards** on individuals, institutions, states/districts for their outstanding achievements or work done towards empowerment of Persons with Disabilities on the occasion of the International Day for disabled persons (3rd December). As many as 89 lakh citizens have benefitted.
- **Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995** , was amended and the categories of disabilities have been increased from existing 7 to 21. The Act also provides for increasing reservation quota from 3 per cent to 4 percent in government jobs.
- The main objective behind the setting up of the **Indian Sign Language Research and Training Centre (ISLRTC)** is to develop manpower for using, teaching and conducting research in Indian Sign Language.
- **Inclusive Education for the Disabled as Secondary Stage Scheme** supports children with disabilities aged 14 or above for completing their secondary education from class 9 to Class 12 in government aided schools.
- A **mobile app** will be launched to provide the information on disabled friendly public utilities in a city. It will feature places like ATMs, banks, malls, toilets and will also have user generated ratings of how disabled friendly those places are.
- Currently there is only one **news bulletin with sign language**, the GOI will be training 200 persons in sign language every year in next years to make Television more disabled friendly.



4. IMPORTANT INITIATIVES OF THE GOVERNMENT FOR WELFARE OF TRIBALS

What are the initiatives of the GOI to promote welfare of Tribals ?

Minimum Support Price for Minor Forest Produce :

- The MSP for the ten MFP items which had formed a part of the scheme since inception in 2013-14 had been revised on 31.10.2016.
- Also, furthermore MFP items had been included in the list of MFP items and the scheme was made applicable all over the country.
- Subsequently, the MSP of the ten items existing in the Scheme since its inception were further reviewed consequent upon a study conducted by M/s TERI, Delhi on behest of TRIFED, and recommendation of the Pricing Cell.
- The MSP of five items viz. Sal Seed, Sal Leaves, Chironji Pods with seeds, Rangeeni Lac and Kusumi Lac have been increased in November, 2017.

NGO Grants:

- Ministry has been funding NGOs in service deficient areas in sectors such as Health, Education etc.
- In order to ensure transparency and in line with Government policies, NGO Grants portal has been developed.
- Henceforth, all interventions will be funded through applications received only through online portal. Also new

projects on merits will be considered for funding after many years.

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

- It has been enacted to recognize and vest the forest rights and occupation of forest land in forest dwelling Scheduled Tribes and other traditional forest dwellers, who have been residing in such forests for generations, but whose rights could not be recorded.
- This Act not only recognizes the rights to hold and live in the forest land under the individual or common occupation for habitation or for self-cultivation for livelihood, but also grants several other rights to ensure their control over forest resources which, inter-alia, include right of ownership, access to collect, use and dispose of minor forest produce, community rights such as nistar; 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.
- The Act also provides for diversion of forest land for public utility facilities managed by the Government, such as schools, dispensaries, fair price shops, electricity and telecommunication lines, water tanks, etc. with the recommendation of Gram Sabhas.



Special Central Assistance to Tribal Sub-Scheme (SCA to TSS) :

- Special Central Assistance to Tribal Sub-Scheme (SCA to TSS) is 100% grant from Government of India (since 1977-78). It is charged to Consolidated Fund of India (except grants for North Eastern States, a voted item) and is an additive to State Plan funds and efforts for Tribal Development.
- This grant is utilized for economic development of Integrated Tribal Development Agency (ITDA), Integrated Tribal Development Project (ITDP), Modified Area Development Approach (MADA) Pockets and Clusters, PVTGs and dispersed tribal population.

Grants-in-Aid under Article 275(1) of the Constitution :

- Grants-in-aid under Proviso to Article 275(1) of Constitution of India is 100% annual grant from Government of India to States. It is charged to Consolidated Fund of India (except grants for North Eastern States, a voted item) and is an additive to State Plan funds and efforts for Tribal Development.]
- Funds are utilized for socio-economic development of Integrated Tribal Development Agency (ITDA), Integrated Tribal Development Project (ITDP), Modified Area Development Approach (MADA) Pockets and Clusters and for PVTGs.

Scheme of Strengthening Education among ST Girls in Low Literacy Districts :

- The scheme aims to bridge the gap in literacy levels between the general female population and tribal women, in the identified districts or blocks, more particularly in naxal affected areas and in areas inhabited by Particularly Vulnerable Tribal Groups (PVTGs), by creating the required ambience for education for ST girls.
- It is a Central Sector gender specific scheme and the Ministry provides 100% funding.
- The grants are provided to the eligible NGOs on an application (in the prescribed format) duly recommended by the multidisciplinary State Level Committee of the concerned State Government / UT Administration.

Scheme of Vocational Training in Tribal Areas :

- The main aim of the Scheme is to develop the skills of the ST youth for a variety of jobs as well as self-employment and to improve their socio-economic condition by enhancing their income.
- It is not an area-specific scheme, the condition being that free vocational training facilities are extended only to tribal youth, 100% grants under the scheme are provided to the States, Union Territories and other Associations implementing the Scheme.



- Each Vocational Training Centre (VTC) under the scheme may cater to five vocational courses in traditional skills depending upon the employment potential of the area.

5. EMPOWERMENT OF WOMEN

What are the initiatives taken by GOI for achieving Gender equality and emancipation of Women ?

- **Beti Bachao Beti Padhao (BBBP):** to address the declining Child Sex Ratio (CSR) and related issues of empowerment of women over a life-cycle continuum. It is a tri-ministerial effort of Ministries of Women and Child Development, Health & Family Welfare and Human Resource Development. .
- **Pradhan Mantri MatruVandana Yojana (PMMVY)**, (erstwhile Maternity Benefit Programme) to contribute 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 11-14, to empower and improve their social status through nutrition, life skills, home skills and vocational training.
- **National Nutrition Mission (NNM):** aims to attain a "Suposhit Bharat" and has also the objective of improving the nutritional status of pregnant women and lactating mothers and reducing anaemia among women along with children.
- **Rastriya Mahila Kosh (RMK)**, for extending micro-finance services to bring about socio-economic upliftment of poor women.
- **Mahila e-Haat**, a unique direct online digital marketing platform for women entrepreneurs/ SHGs/ NGOs.
- **Pradhan Mantri Mahila Shakti Kendra**, which will empower rural women through community participation to create an environment in which they realize their full potential.
- The Ministry also conducts **Training of Trainers of Elected Women Representatives** of Panchayati Raj to deliberate upon issues related to empowerment of women and functioning of PRIs; describe processes of participatory planning in local governance; and enable women to identify their own leadership potential to contribute effectively as change agents.



What are the initiatives taken by GOI for combating all forms of discrimination and violence against women in the country ?

- **One Stop Centres (OSCs):** for facilitating access to an integrated range of services including police, medical, legal, psychological support and temporary shelter to women affected by violence.
- **Women Helpline:** to provide women with a 24x7 service, Women Helplines with the uniform code 181 have been set up across the country. These Helplines provide 24 hour emergency response to women affected by violence, and also provide counselling through phone and awareness about government schemes.
- **Mahila Police Volunteers:** The Ministry, in collaboration with MHA has recently started the engagement of Mahila Police Volunteers (MPVs) in States/UTs. These MPVs will act as a link between police and community and facilitate women in distress.
- **SwadharGreh:** this scheme caters to primary needs of women in difficult circumstances.
- **Ujjawala:** a comprehensive scheme to prevent trafficking of women and children for commercial sexual exploitation, to facilitate rescue victims and placing them in safe custody, to provide rehabilitation services by providing basic amenities/needs, to facilitate reintegration of victims into the family and society, to facilitate repatriation of cross border victims.
