

IRMA/TISS Compendium 2013

A major financial inclusion initiated: “Swabhimaan”

A major financial inclusion initiative was formally launched as “Swabhimaan” on 10 February, 2011 which aims at providing branchless banking through the use of technology. Banks will provide basic services like deposits, withdrawal and remittances using the services of Business Correspondents (Banks Saathi). The initiative enables Government subsidies and social security benefits to be directly credited to the accounts of the beneficiaries, enabling them to draw the money from the Business correspondents in their village itself.

Poverty-alleviation and employment-generation Programs

With a view to achieving inclusive development, several poverty-alleviation and employment-generation programs are being implemented by the Government of India. Some of the important schemes are as follows:

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

This flagship programme of the Government of India touches the lives of the rural poor and promotes inclusive growth. The MGNREGS aims at enhancing livelihood security of households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. It also mandates 33 per cent participation for women. The primary objective of the Scheme is to augment wage employment. This is to be done while also focusing on strengthening natural resource management through works that address causes of chronic poverty like drought, deforestation, and soil erosion and thus encourage sustainable development. The MGNREG Act was notified in 200 districts in the first phase with effect from 2 February 2006 and then extended to an additional 130 districts in the financial year 2007-08. The Act has been notified throughout the country with effect from 1 April 2008. During 2009-10, 5.26 crore households were provided employment under this scheme as against more than 4.51 crore during 2008-09. During 2010-11, the budget estimate for the MGNREGS is ` 40,100 crore out of which ` 29,822.59 crore have been released to the States/ UTs till February 10, 2010.

Swarnjayanti Gram Swarozgar Yojana

The SGSY is a major ongoing scheme launched in April 1999 to help poor rural families (Swarozgaris) cross the poverty line by assisting them to take up income-generating economic activities through a mix of bank credit and government subsidy. The scheme involves selection of key activities, planning of activity clusters, organization of the poor into self-help groups (SHGs), and building of their capacities through training and skill development, creation of infrastructure, and technological and marketing support. The SGSY specially focuses on vulnerable sections among the rural poor with SCs/STs to account for at least 50 per cent and women 40 per cent of the swarozgaris. The share of minorities and disabled persons will be 15 per cent and 3 per cent respectively. Also, 15 per cent of the SGSY allocation is set apart for special projects that are implemented with different models of self-employment generation and to enhance the income-generating capacity of the rural poor. Since its inception, up to December 2010, 40.04 lakh SHGs have been formed under the SGSY, with women SHGs accounting for about 68 per cent of the total. A new initiative has also been taken up for setting up a Rural Self Employment

Training Institute(RSETI) in each district of the country for basic and skill development training of rural BPL youth to enable them to undertake micro-enterprises and wage employment.

Swarna Jayanti Shahari Rozgar Yojana (SJSRY)

The SJSRY launched by the Government of India in December 1997 has been revamped with effect from April 2009. The scheme provides gainful employment to the urban unemployed and underemployed through encouraging the setting up of self-employment ventures or provision of wage employment. The revamped scheme has the following five components: (i) Urban Self Employment Programme (USEP) (ii) Urban Women Self-help Programme (UWSP) (iii) Skill Training for Employment Promotion amongst Urban Poor (STEPUP) (iv) Urban Wage Employment Programme (UWEP), and (v) Urban Community Development Network (UCDN).

Bharat Nirman

This programme, launched in 2005-06 for building infrastructure and basic amenities in rural areas, has six components, namely rural housing, irrigation potential, drinking water, rural roads, electrification, and rural telephony. It is an important initiative for reducing the gap between rural and urban areas and improving the quality of life of people in rural areas.

Rural Roads have been identified as one of the six components of Bharat Nirman and a goal has been set to provide connectivity to all villages with a population of 1000 (500 in hilly or tribal areas) with all-weather roads. New connectivity is proposed to be provided to a total of 54,648 habitations under Bharat Nirman. This will involve construction of 1,46,184 km of rural roads. In addition to new connectivity, Bharat Nirman envisages upgradation /renewal of 1,94,130 km of existing rural roads. Under the rural roads component of Bharat Nirman, 38,575 habitations have been provided all-weather road connectivity up to December 2010

Rural Sanitation: Total Sanitation Campaign (TSC)

The TSC is one of the flagship programmes of the Government of India. The TSC follows a community-led and people-centered approach. It places emphasis on information, education, and communication (IEC) for demand generation for sanitation facilities. It also places emphasis on school sanitation and hygiene education (SSHE) for changing the behaviour of people from a young age. The components of the TSC include start-up activities, IEC, individual household latrines (IHHL), community sanitary complexes (CSC), SSHE, Anganwadi toilets, alternate delivery mechanism, in the form of rural sanitary marts (RSMs) and production centres (PCs), and administrative charges.

Jawahar Lal Nehru National Urban Renewal Mission (JNNURM)

The JNNURM, a seven year programme launched in December 2005, provides financial assistance to cities for infrastructure, housing development, and capacity development. Two of its four components--Basic Services to the Urban Poor (BSUP) for 65 select cities and Integrated Housing and Slum Development Programme (IHSDP) for other cities and towns--are devoted to shelter and basic service needs of the poor. The JNNURM also emphasizes the implementation of the following three mandatory pro-poor key reforms to enhance the capacity of urban local bodies (ULBs) - (i) internal earmarking within local body budgets for basic services to the urban poor;(ii) earmarking at least 20-25 per cent of developed land in all housing projects (both public and private agencies) for the economically weaker section (EWS)/lower income group (LIG) category; (iii) implementation of seven-point charter for provision of seven basic entitlements/services. As the first national flagship programme for urbanization, the

JNNURM has significantly triggered the creation of many innovative ideas in States that will increase their ability to maintain the momentum of the urban transformation they have initiated.

Rajiv Awas Yojana (RAY)

The Government has announced the vision of a 'slum-free India' through a new scheme, the Rajiv Awas Yojana. Subsequent to this announcement, extensive consultations have been held with various Ministries, experts, state Governments, nongovernmental organizations (NGOs), financial and urban experts, and private industry to frame the guidelines. These draft guidelines have been critically appraised by an expert committee. The preparatory phase of RAY, called the Slum Free City Planning Scheme has been implemented. Under this scheme an amount of ` 60 crore has been released to States for undertaking slum surveys, mapping of slums, developing slum information systems, undertaking community mobilization, preparation of slum-free city/ State plans, etc. before seeking support under RAY.

Skill Development

As mentioned in the Economic Survey 2009-10, a three-tier structure for coordinated action on skill development has been set up. The three-tier structure consists of (i) the Prime Minister's National Council on Skill Development, (ii) the National Skill Development Coordination Board (NSDCB), and (iii) the National Skill Development Corporation (NSDC). The Prime Minister's National Council has outlined the core operating principles which, inter alia, advocate the need for co-created solutions for skill development based on partnerships between States, civil society, and community leaders. The emphasis is on making skills bankable for all sections of society including the poorest of the poor. The issue of optimum utilization of existing infrastructure available in the States and using the same for skill training is also emphasized. By the end December 2010, 28 States and five Union Territories had set up Skill Development Missions. As a next step, all these States/UTs need to assess the skill gaps in the major 308 Economic Survey 2010-11 Website: <http://indiabudget.nic.in> sectors and formulate action plans for bridging them. The NSDC, set up on 31 July 2008 as a non-profit public-private partnership (PPP) in skill development for co-coordinating/ stimulating private-sector initiatives, has been mandated to achieve the target of creation of skilled workforce of 150 million persons by 2022 under the National Skill Development Policy. As a first step towards achieving the target, a comprehensive skill gap study for 21 high-growth sectors has been completed in order to build a baseline for formulation of a comprehensive strategy. This has generated a lot of interest in private sector in investing in skill development. The corporation has developed a strong governance structure for the disbursement of funds.

Unique Identification Authority of India (UIDAI)

Significant progress has been made since the UIDAI was created through a notification issued by the Government in January 2009. Phase II of the UIDAI now referred to as the Aadhaar programme has commenced with an allocation of ` 3023.01 crore in July 2010 for enrolling 10 crore residents through multiple registrars and for setting up of other infrastructural requirements for the project phase of five years ending March 2014. The scheme was formally launched on 29 September 2010 at Thembali village of Nandurbar district in Maharashtra when all the residents in the village were enrolled making it the first 'Aadhaar Gaon'. All the 35 States and UTs have signed a memorandum of understanding (MoU) with the UIDAI. MoUs have also been signed with the Ministry of Human Resource Development, Ministry of Rural Development, Ministry of Petroleum and Natural Gas, Department of Posts, 23 public sector banks, the Life Insurance Corporation of India, Indira Gandhi National Open University, and the National Coalition of Organizations for Security of Migrant workers. The UIDAI is partnering with financial institutions to both augment enrolments through them and to provide bank accounts to residents during Aadhaar enrolment. Enrolment statistics indicate that about 80 per cent of residents have given consent for opening bank accounts during enrolment. In order to simplify the process of opening Aadhaar-enabled bank accounts

for the marginalized population, the Aadhaar-based Know Your Resident (KYR) leading to issue of Aadhaar numbers has been accepted as equivalent to banks' Know Your Customer (KYC) norms. Further, the Aadhaar letter has been declared an officially valid document for opening of bank accounts by the Government in December 2010. The UIDAI is also working towards linking MNREGS payments with the Aadhaar number of the resident and routing the payments through his/her Aadhaar enabled bank account. The stage is now set for realizing the service-delivery potential of Aadhaar. In addition to help in cleaning up databases by ensuring that there are no duplicates and fakes, Aadhaar can help in better targeting and delivery of services and reducing the cost of delivery. Transformation in the delivery of services is expected through the use of Aadhaar authentication services.

Right of Children to Free and Compulsory Education Act 2009 (RTE Act)

Free education for all children between the age of 6 and 14 years has been made a fundamental right under the RTE Act 2009. While the RTE Act was notified on 27 August 2009 for general information, the notification for enforcing the provisions of the Act with effect from 1 April 2010 was issued on 16 February 2010. The Ministry of HRD had set up a committee to identify Sarva Shiksha Abhiyan(SSA) norms that require to be brought in conformity with RTE norms and standards, Human Development, Equity and Environment including, for example, pupil-teacher ratio and teacher-classroom ratio. On the basis of the recommendation of this committee, SSA norms have been modified to align them with the requirement of the RTE Act 2009. The main changes made in the norms relate to opening of new primary and upper primary schools as per neighborhood norms, upgradation of all alternate schooling facilities provided through centres under the Education Guarantee Scheme (EGS), revised pupil-teacher ratio (PTR) norms, provision of special training for out-of-school and drop-out children to facilitate age-appropriate admission, provision of grant and teaching learning equipment to facilitate States to merge Classes V and VIII in primary and upper primary cycle stage and approval of additional 1073 Kasturba Gandhi Balika Vidyalayas (KGBVs) for educationally backward blocks (EBBs).

Sarva Shiksha Abhiyan (SSA)

The programme is being implemented in partnership with the States to address the needs of children in the age group of 6-14. The goals of the SSA inter alia include enrolment of all children in school, education guarantee centres (EGCs), alternate schools, 'back-to-school' camp, retention of all children till the upper primary stage by 2010, bridging of gender and social category gaps in enrolment with retention and learning, and ensuring that there is significant enhancement in the learning achievement levels of children at the primary and upper primary stages. The achievements under the SSA till September 2010 include opening of 309,727 new schools, construction of 254,935 school buildings, construction of 1,166,868 additional classrooms, 190,961 drinking water facilities, construction of 347,857 toilets, supply of free textbooks to 8.70 crore children, and appointment of 11.13 lakh teachers. Moreover, around 14.02 lakh teachers have received in service training under this programme. There has been significant reduction in the number of out-of-school children on account of SSA interventions. An independent study states that the number of out-of-school children has come down from 134.6 lakh in 2005 to 81.5 lakh in 2009.

Kasturba Gandhi Balika Vidyalayas (KGBVs)

The KGBV is a scheme for setting up residential schools at upper primary level for girls belonging predominantly to the SC/ ST, OBC, and minority communities. The scheme is being implemented in the EBBs where rural female literacy is below 30 per cent and in select urban areas where female literacy is below the national average. The KGBV scheme was merged with the (SSA) with effect from 1 April 2007. The scheme provides for minimum reservation of 75 per cent of the seats for girls belonging to SCs, STs, OBCs or minority communities and priority for the remaining 25 per cent to girls from BPL families. The

scheme is being implemented in 27 States. The Government of India has sanctioned 2573 KGBVs up to 31 March 2010 and 2565 KGBVs are reported to be functional in the states.

National Programme for Education of Girls at Elementary Level (NPEGEL)

The NPEGEL, is a focused intervention of the Government of India to reach the 'Hardest to Reach' girls. It is an important component of the SSA, which provides additional support for enhancing girl's education over and above the normal SSA interventions. The programme provides for setting up of a 'model school' in every cluster with more intense community mobilization and supervision of girls' enrolment in schools. Gender sensitisation of teachers, development of gender-sensitive learning materials, and provision of need-based incentives like escorts, stationery, workbooks, and uniforms are some of the endeavours under the programme. The scheme is being implemented in the EBBs where the level of rural female literacy is less than the national average and gender gap is above the national average; in blocks of districts which are not covered under EBBs but where at least 5 per cent of population is SC/ST and where SC/ST female literacy is below 10 per cent; and also in select urban slums. About 3286 educationally backward blocks are National Programme of Midday Meals in schools: Under the National Programme of Midday Meals in schools, cooked mid-day meal is provided to all the children attending Classes I-VIII in Government, local body, Government aided and National Child Labour Project schools. EGCs/alternate and innovative education centres including madarasas/maqtabs supported under the SSA across the country are also covered under this programme. At present the cooked midday meal provides an energy content of 450 calories and protein content of 12 grams at primary stage and an energy content of 700 calories and protein content of 20 grams at upper primary stage. Adequate quantity of micro-nutrients like iron, folic acid and vitamin A are also recommended for convergence with the NRHM. During 2009- 10, the budget allocation under this program was ` 7359.15 crore against which the total expenditure incurred was ` 6937.79 crore. A total number of 11.04 crore children (7.85 crore in primary and 3.19 crore in upper primary stages) have been benefitted under the programme during 2009-10.

Rashtriya Madhyamik Shiksha Abhiyan (RMSA)

The RMSA was launched in March 2009 with the objective of enhancing access to secondary education and improving its quality. The implementation of the scheme started from 2009-10. It envisages raising the enrolment rate at secondary stage from 52.26 per cent in 2005- 06 to 75 per cent within five years by providing a secondary school within reasonable distance of any habitation. The other objectives include improving quality of education imparted at secondary level by ensuring that all secondary schools conform to prescribed norms, removing gender, socio-economic and disability barriers, providing universal access to secondary-level education by 2017, i.e. by the end of the Twelfth Five Year Plan, and achieving universal retention by 2020. The Central Government and State Government bear 75 per cent and 25 per cent of the project expenditure respectively during the Eleventh Five Year Plan. The funding pattern is in the ratio of 90:10 for the north-eastern States.

Inclusive Education for the Disabled at Secondary Stage (IEDSS)

The IEDSS scheme was launched in 2009-10 replacing the earlier scheme of Integrated Education for Disabled Children (IEDC). It provides 100 per cent Central assistance for inclusive education of disabled children studying in Classes IX-XII in Government, local body, and Government-aided schools. The aim of the scheme is to facilitate continuation of education of children with special needs up to higher secondary level. The scheme provides for personal requirements of the children in the form of assistive devices, helpers, transport, hostel, learning material, scholarship for the girl child, etc up to ` 3000 per disabled child per annum. A budget of ` 70.00 crore was allocated for this scheme during 2010-11. Over 1.30 lakh disabled children are proposed to be covered with the assistance of 3000 teachers in 20,000 Government secondary and higher secondary schools in 2010-11. The scheme is extremely important as a natural corollary to the success achieved in enrolment and retention of children at elementary stage (SSA).

Saakshar Bharat

In the context of the Government's overall policy aimed at empowerment of women and in recognition of the fact that literacy is a prerequisite for socioeconomic development, the National Literacy Mission has been recast as 'Saakshar Bharat' with prime focus on female literacy. This flagship programme of the Government will cover all adults in the age group of 15 and above though its primary focus will be on women. Several new features have been added to the scheme and basic literacy, post literacy, and continuing education programmes, will now form a continuum, rather than sequential segments under this programme. Besides the volunteer-based mass campaign approach, provision has been made for alternative approaches to adult education. The Jan Shiksha Kendras (adult education centres-AECs) will be set up to coordinate and manage all programmes within their territorial jurisdiction. The state governments, as against the districts in the earlier versions, and Panchyati Raj institutions, along with communities, will be the valued stakeholders. The budgetary support has also been substantially enhanced. To minimize regional, social, and gender disparities, the programme in its first phase, that is during the Eleventh Plan period will remain confined to 365 districts with female adult literacy rates of 50 per cent or below as per the 2001 census.

Health Programmes

National Rural Health Mission (NRHM)

The NRHM was launched in 2005 to provide accessible, affordable, and accountable quality health services to rural areas with emphasis on poor persons and remote areas. It is being operationalized throughout the country, with special focus on 18 states, which include 8 empowered action group States (Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Uttarakhand, Orissa, and Rajasthan), 8 north-eastern States, Himachal Pradesh, and Jammu and Kashmir. The NRHM aims to provide an overarching umbrella to the existing programmes of Health and Family Welfare including the Reproductive Child Health Project (RCH-II) and Malaria, Blindness, Iodine Deficiency, Filariasis, Kala Azar, T.B., Leprosy and Integrated Disease Surveillance programmes by strengthening the public health delivery system at all levels. The Sub-centres, PHCs, and CHCs are being revitalized through better human resource management, including provision of additional manpower, clear quality standards, revamping of existing medical infrastructure, better community support, and through untied funds to facilitate local planning and action. Flexible, decentralized planning is the pivot on which the Mission rotates. Further, the Mission addresses the issue of health in the context of a sector-wide approach addressing sanitation and hygiene, nutrition, and safe drinking water as the basic determinants of good health. Keeping this in view, it seeks greater convergence among the related social-sector departments, namely AYUSH (Ayurveda, Yoga and Naturopathy, Unani, Siddha, and Homoeopathy), Women & Child Development, Sanitation, Elementary Education, Panchayati Raj, and Rural Development.

Women and Child Development

Integrated Child Development Services (ICDS) Scheme

This was launched in 1975 for holistic development of children below 6 years of age and for proper nutrition and health education of pregnant and lactating mothers with 33 projects and 4891 anganwadi centres (AWCs). It has been continuously expanded to uncovered areas and has now been universalized with the Government of India cumulatively approving 7076 projects and 14 lakh AWCs including 20,000 anganwadis 'ondemand'. Apart from universalizing the ICDS Scheme, the Government has taken various steps, such as revision in financial norms of existing interventions including the Supplementary Nutrition Programme (SNP), revision in nutritional and feeding norms of supplementary nutrition, and introduction of new WHO growth standards. In addition, the Government of India also introduced cost-sharing between the Centre and States from 2009-10 in the ratio of 90:10 for all components including the SNP

for the north-east. This ratio will be 50:50 for the SNP and 90:10 for all other components for all States other than north-east. Alongside gradual expansion of the scheme, its budgetary allocation has also increased.

Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)

This scheme was launched on 19 November 2010 with the objective of empowering adolescent girls in the age group 11-18 years by bringing improvement in their nutritional and health status and upgrading various skills like home skills, life skills, and vocational skills. To start with, it will be implemented in 200 selected districts across the country on a pilot basis. RGSEAG would be implemented through State Governments / UT Administrations with 100 per cent financial assistance from the Central Government for all inputs other than nutrition provision for which 50 per cent Central assistance to states/UTs would be provided. Anganwadi centres will be the focal points for delivery of services. Nearly 100 lakh adolescent girls in 200 districts are expected to be benefited per annum under the scheme. In these 200 districts, Kishori Shakti Yojna (KSY) and the Nutrition Programme for Adolescent Girls (NPAG) have been merged in the RGSEAG. In the remaining districts, the KSY will continue as before.

The Rajiv Gandhi National Creche Scheme for Children of Working Mothers

This scheme provides for day-care facilities to 0-6 year-old children of working mothers by opening crèches and development services, i.e., supplementary nutrition, health-care inputs like immunization, polio drops, basic health monitoring, and recreation. The combined monthly income of both the parents should not exceed ` 12000 for availing of the facilities. The scheme is presently being implemented through the Central Social Welfare Board (CSWB) and Indian Council for Child Welfare (ICCW). As of now 22,599 crèches are functional and the number of beneficiary children is 5,64,975. Under the revised scheme, an amount of ` 1.70 lakh per annum per crèche has been proposed against ` 42,384 per annum per crèche in the existing scheme. This will provide for better nutritional support as well as better services for children.

Integrated Child Protection Scheme (ICPS)

This scheme was launched in 2009-10 with the objective of providing a safe and secure environment for comprehensive development of children in the country who are in need of care and protection as well as children in conflict with the law. The ICPS provides preventive and statutory care and rehabilitation services to any vulnerable child including, but not limited to, children of potentially vulnerable families and families at risk, children of socially excluded groups like migrant families, families living in extreme poverty, families subjected to or affected by discrimination and minorities, children infected and / or affected by HIV / AIDS, orphans, child drug abusers, children of substance abusers, child beggars, trafficked or sexually exploited children, children of prisoners, and street and working children. The allocation of funds under this scheme for 2010-11 is ` 300 crore. The Scheme is Centrally Sponsored and is being mainly implemented through State Governments / UT Administrations from 2009-10 and 33 states/UTs have signed the MOUs for implementation of this scheme. During 2010-11, ` 82.37 crore have been released under the scheme upto 11 February, 2011. Thirteen more States/ UTs have agreed to implement this it and are at various stage of preparation of plans including financial proposals.

Support to Training and Employment Programme for Women (STEP) Scheme

This scheme seeks to provide updated skills and new knowledge to poor women in 10 traditional sectors for enhancing their productivity and income generation. It is being implemented through public-sector organizations, State corporations, cooperatives, federations, and registered voluntary organizations with minimum existence of three years. With a view to expanding the reach of the programme and further

strengthening implementation and monitoring, the norms and parameters of this scheme have been revised in November 2009. The major changes in the norms relate to the number of beneficiaries to be covered, project duration, and per capita cost and the scheme now provides for introduction of locally appropriate sectors in consultation with State governments. The number of beneficiaries in each project may now vary from 200 to 10,000 with the funding ceiling at ` 16,000 per beneficiary up to a period of five years. During 2010-11, a total number of 91 STEP projects were ongoing and 196 more were under consideration at various stages as on 30 November 2010. A sum of ` 25 crore has been allocated in the financial year 2010-11 to achieve a target of 35,000 beneficiaries.

Some of the other schemes implemented by the Ministry of Women and Child Development, include:

(i) Dhanlakshmi, which is a conditional cash transfer scheme for the girl child which was launched as a pilot project in March 2008. The objective is to encourage families to educate girl children and to prevent child marriage. The scheme provides for cash transfers to the family of a girl child on fulfilling certain specific conditionalities relating to birth and registration, immunization, and enrolment and retention in school up to Class VIII. The Scheme is being implemented in 11 blocks of seven States on pilot basis.

(ii) Scheme for the Welfare of Working Children in Need of Care and Protection providing for nonformal education, vocational training, etc. to working children to facilitate their entry/re-entry into mainstream education. There are 120 projects of 100 children each currently being funded under the Scheme.

(iii) Bal Bandhu Scheme for protection of children in areas of civil unrest is being implemented through the National Commission for Protection of Child Rights (NCPCR) with the grant sanctioned from the Prime Minister's National Relief Fund.

(iv) Swadhar scheme for providing temporary accommodation, maintenance, and rehabilitative services to women and girls rendered homeless and women in difficult circumstances

(v) Short Stay Home (SSH) scheme being implemented by the Central Social Welfare Board with similar objectives/target group as in case of the Swadhar scheme.

(vi) Ujjawala, a comprehensive scheme for prevention of trafficking with five specific components—prevention, rescue, rehabilitation, reintegration, and repatriation of victims—was launched on 4 December 2007. Under this scheme, 134 projects including 73 rehabilitation homes, spread over 16 States, have been sanctioned.

Scheme for Gender Budgeting : This Scheme for Gender Budgeting has been included in the Eleventh Plan. At present, 56 Ministries / Departments have set up gender budget cells and a number of Ministries / Departments have reflected allocation for women in the Gender Budget Statement of the Union Budget.

National Mission for Empowerment of Women (NMEW)

This has been set up with a view to empowering women socially, economically, and educationally. The Mission aims to achieve empowerment of women on all these fronts by securing convergence of schemes / programmes of different Ministries / Departments of the Government of India as well as State Governments. Alongside, the Mission shall monitor and review gender budgeting by Ministries / Departments as well as effective implementation of various laws concerning women.

Rashtriya Mahila Kosh (RMK)

This was created in 1993 with a corpus fund of ` 31crore. Since, its creation, the RMK has established itself as a premier micro-credit agency of the country, with its focus on poor women and their empowerment through the provision of credit for livelihood-related activities. The RMK provides micro-credit in a quasi-informal manner, lending to intermediate micro-credit organizations (IMOs) (for example NGOs/voluntary organizations, women development corporations, women's cooperative societies, and suitable Government / local bodies). The IMOs in turn lend to self-help groups (SHGs), which, in turn, lend to individual members at a rate not above the ceiling prescribed by the RMK, i.e. 18 per cent per annum on reducing balance method.

Schedule castes

A number of schemes are being implemented to encourage SC students to continue their studies from school to higher education level. During the year 2010-11, the physical target under the Scheme of Pre-Matric Scholarship for those students whose parents are engaged in unclean occupations was eight lakh beneficiaries/students.

The scheme of Post-Matric Scholarships for students belonging to SCs for studying in India has been revised with effect from 1 July 2010 so as to (i) raise the parental annual income ceiling for eligibility from ` one lakh to ` two lakh, (ii) rationalize the grouping of courses, and (iii) upwardly revise maintenance and other allowances by 60 per cent.

The Rajiv Gandhi National Fellowship Scheme was launched in 2006 to provide financial assistance to SC students pursuing M Phil and Ph D courses.

The earlier Centrally sponsored scheme for hostels for SC boys and girls was revised and renamed Babu Jagjiwan Ram Chhatrawas Yojana with effect from 1 January 2008. As part of this revision, Central assistance for the construction of girls hostels was raised from 50 per cent to 100 per cent.

During 2010-11, the National Scheduled Castes Finance and Development Corporation (NSCFDC) has given concessional loans amounting to ` 121 crore to 33,659 beneficiaries as on 31 December 2010.

Two new IITs (Indore and Mandi) and three new IIMs (Ranchi, Raipur, and Rohtak) have been added in the notified list of premier institutions under the Scheme with 12 scholarship slots per annum per institute, with effect from the current financial year.

Scheduled Tribes (STs)

During 2010-11, ` 960.50 crore has been provided as Special Central Assistance (SCA) to the Tribal Sub-Plan (TSP), which includes ` 60.50 crore for development of forest villages. The SCA to TSP is a 100 per cent grant extended to States as additional funding to their TSP for family-oriented income-generating schemes, creation of incidental infrastructure, extending financial assistance to SHGs, communitybased activities, and development of forest villages.

Under the Scheme for Post-Matric Scholarships, 100 per cent financial assistance is provided to ST students whose family income is less than or equal to ` 1.45 lakh per annum to pursue post-matric-level education including professional and graduate and postgraduate courses in recognized institutions. The Scheme of Top Class Education for STs provides financial assistance for quality education to 625 ST students per annum to pursue studies at degree and post-degree level in any of 125 identified Institutes. The family income of the beneficiary ST student from all sources should not exceed ` 2 lakh per annum.

Financial assistance is also provided to 15 eligible ST students for pursuing higher studies abroad in specified fields at Masters and Ph D level under the National Overseas Scholarship Scheme.

The economic empowerment of STs by means of extension of financial support through the National Scheduled Tribes Finance and Development Corporation (NSTFDC) continued. Financial support is extended to ST beneficiaries/entrepreneurs in the form of loans and micro-credit at concessional rates of interest for income-generating activities. The Tribal Cooperative Marketing Development Federation of India Limited (TRIFED) is engaged in marketing development of tribal products and their retail marketing through its sales outlets.

Minorities

Five communities-Muslims, Christians, Sikhs, Buddhists, and Parsis-were notified by the Government as minority communities under Section 2 (c) of the National Commission for Minorities Act 1992 As per the 2001 Census, minority communities constitute 18.42 per cent of total population.

Three scholarship schemes, namely Pre-Matric, Post-Matric, and Merit-cum-means-based, are being implemented exclusively for the minorities with the total provision enhanced from ` 450 crore in 2009-10 to ` 850 crore in 2010-11. A Multi-sectoral Development Programme to address the 'development deficits', especially in education, skill development, employment, health and sanitation, housing, and drinking water, in 90 minority concentration districts (MCDs) was launched in 2008- 09

Work on implementation of this programme to improve the selected development indices in the MCDs has picked up momentum. The corpus of the Maulana Azad Education Foundation (MAEF) has been enhanced from ` 100 crore in 2005-06 to ` 550 crore in 2010-11 to expand its activities for implementation of educational schemes for educationally backward minorities. The authorized share capital of the National Minorities Development and Finance Corporation (NMDFC) has been raised from ` 650 crore in 2006-07 to ` 1500 crore in 2010-11 for expanding its loan and micro-finance operations to promote self-employment and other economic ventures among backward sections of the minority communities. The progress of the Prime Minister's New 15 Point Programme for Welfare of Minorities is being reviewed once in six months by the Government. The programme has been enlarged by covering more schemes and its monitoring mechanism has been strengthened by including elected representatives of State Assemblies and Parliament. Two schemes, namely the (i) Maulana Azad National Fellowship for Minority Students with an allocation of ` 30 crore in 2010-11 and (ii)'Computerization of Records of State Wakf Boards' with an allocation of ` 13 crore in 2010-11, has been under implementation since 2009-10. Another scheme, namely 'Leadership Development of Minority Women' launched in 2009-10 is also being implemented with an allocation of `15 crore for 2010-11. National Level Monitors have been deputed to monitor the progress of the schemes of the Ministry. Efforts are being made to improve the management of wakf properties and a scheme for the computerization of records of the Wakf Board is a step in this direction. The Wakf Amendment Bill 2010 was passed by the Lok Sabha on 7 May 2010. The Bill was referred to the Rajya Sabha on 18 May 2010. The Rajya Sabha has referred the matter to the Select Committee on 31 August 2010 to examine the Bill.

Other Backward Classes (OBCs)

The Government provides Central Assistance to State Governments /UT Administrations for educational development of OBCs. During 2010-11, the Scheme of Pre-Matric Scholarships for OBC, proposes to provide scholarships to 14 lakh OBC students.

Under the Scheme of Post-Matric Scholarships for OBCs, it is proposed to provide scholarships to 15 lakh OBC students. In order to provide hostel facilities to OBC students studying in middle and secondary schools, colleges, and universities to enable them to pursue higher studies, an amount of 7.83 crore was released up to December 2010 against an allocation of ` 45 crore for 5000 additional hostel seats. During 2010-11, the National Backward Class Finance and Development Corporation (NBCFDC) has given concessional loans amounting to ` 106 crore to 80,660 beneficiaries as on 31 December 2010.

Social Defence Sector

Under the Integrated Programme for Older Persons (IPOP) scheme, grants-in-aid are given to NGOs for running old age homes (OAH), day care centres (DCCs), and mobile medical units (MMUs). The Scheme has been revised with effect from 1 April 2008. Besides an increase in the amount of financial assistance for existing projects, several new projects have been made eligible for financial assistance under the scheme. The Maintenance and Welfare of Parents and Senior Citizens Act 2007 was enacted in order to ensure need-based maintenance for parents and welfare measures for senior citizens. Grants-in-aid are provided to NGOs for running Integrated Rehabilitation Centres for Addicts, Regional Resource and Training Centres, and other projects. For effective implementation of social defence schemes, personnel engaged in delivery of services in this area are being trained under various programmes being organized by the National Institute of Social Defence (NISD).

