



## SC AND ST WELFARE SCHEMES 2026 PRELIMS

For the 2025–26 fiscal year, the Union Government has prioritized saturation in scholarship programs and a major focus on tribal development through large-scale infrastructure and entrepreneurship initiatives. The **Ministry of Tribal Affairs** received a significant 45.79% budget increase, reaching ₹14,925.81 crore.

**1. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA):** A flagship umbrella program for the socio-economic development of tribal villages, it now subsumes the revamped **Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY)** with a ₹80,000 crore outlay over five years.

The **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)**, also officially designated as the **Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM-JUGA)**, is India's largest-ever tribal village development scheme. Launched on **October 2, 2024** by Prime Minister Narendra Modi, it focuses on the holistic and socio-economic transformation of tribal communities through total saturation coverage.

### Core Administrative & Structural Framework

- **Nodal Ministry:** [Ministry of Tribal Affairs \(MoTA\)](#).
- **Implementing Agencies:** A multi-sectoral "whole-of-government" approach across **17 line ministries**. MoTA monitors macro-implementation through a dedicated National Program Management Unit (PMU), while State Tribal Welfare Departments execute the ground-level works.
- **Scheme Type:** It operates as an **umbrella framework utilizing a Centrally Sponsored Scheme model**. It functions by converging resources from the [Development Action Plan for Scheduled Tribes \(DAPST\)](#) across multiple central and state programs.
- **Scheme Status:** It is a high-profile **flagship mission** of the Government of India.

### Aims and Objectives

- **Saturate Gaps:** Eliminate infrastructural and developmental gaps across **63,843 tribal-majority villages**.
- **Broad Reach:** Improve the livelihoods and quality of life for over **5 crore tribal citizens** across 549 districts and 2,911 blocks.
- **Target Criteria:** Target villages with a population of where at least 50% are Scheduled Tribes (STs), plus villages in Aspirational Districts with ST residents.

### Funding Mechanism

- **Total Outlay:** ₹79,156 crore slated over a 5-year operational lifecycle (2024-25 to 2028-29).
- **Center-State Sharing Ratio:**
  - **Central Share:** ₹56,333 crore (approx. 71%).



- **State Share:** ₹22,823 crore (approx. 29%).
- **Fund Flow:** Mobilized via DAPST funds. Specific standalone installations like Tribal Multipurpose Marketing Centres (TMMCs) receive up to 100% Central grant-in-aid (up to ₹100 lakh per center) routed through the Public Financial Management System (PFMS).

### Key Features & Interventions

The initiative features **25 targeted interventions** focusing on structural and social equity:

- **Basic Infrastructure:** Construction of pucca housing (under PMAY-G alignment), road connectivity, tap water access (via Jal Jeevan Mission), and solar electrification.
- **Livelihood & Commerce:** Value addition for Minor Forest Produce (MFP) through the setup of DAJGUA-Van Dhan Vikas Kendras (VDVKs) and Tribal Marketing Centres.
- **Health & Nutrition:** Proactive screening for **Sickle Cell Disease**, optimization of Anganwadi centers, and dispatching Mobile Medical Units (MMUs) to remote locations.
- **Education:** Construction of Eklavya Model Residential Schools (EMRS) and tribal hostels to minimize dropout rates.
- **Technological Tracking:** Mapping and real-time project progress tracking via the [PM Gati Shakti Portal](#).

### Status and Achievements (As of 2026)

- **Budget Saturation Camps:** The ministry successfully conducted the nationwide "*Dharti Aaba Abhiyan - Awareness and Benefit Saturation Camps*" campaign to ensure doorstep entitlement tracking (Aadhaar, Ration cards, Ayushman Bharat, Jan Dhan accounts).
- **Expanded Infrastructure:** Over 40 new Eklavya Model Residential Schools (EMRS) were completed and inaugurated under the broader tribal focus, with 240+ entering advanced phases of physical construction.
- **Budgetary Scaling:** MoTA's core capacity to execute under this framework scaled significantly, backed by a major expansion of the ministry's financial budget (upwards of ₹14,926 crores in recent fiscal layouts).

### Criticism and Implementation Challenges

Despite its scale, policy analysts and community organizations point to several structural bottlenecks:

- **Top-Down Implementation Risks:** Critics argue that relying heavily on centralized line ministries could bypass the constitutional autonomy of local Gram Sabhas under the PESA Act.
- **Geographical and Terrain Barriers:** Reaching the most remote, forested, and landlocked tribal hamlets compromises the efficiency of physical infrastructure rollouts like 4G towers or roads.
- **Inter-Ministerial Convergence Inertia:** Coordinating 17 distinct ministries sometimes causes administrative delays. For instance, certain technological projects under partner ministries like MeitY have occasionally reported slow initial development.



- **Frontline Staff Deficits:** Severe shortages of specialized medical personnel (for Sickle Cell tracking) and qualified educators in remote tribal belts challenge long-term sustainability

**2. New Entrepreneurship Scheme (Stand-Up India Extension):** A new scheme announced in the 2025–26 Budget providing term loans of up to ₹2 crore for 5 lakh first-time women and SC/ST entrepreneurs.

The **Stand-Up India Scheme** is an active, focused credit-linked initiative targeted at promoting **greenfield entrepreneurship among Scheduled Castes (SC), Scheduled Tribes (ST), and women**. Following its initial deadline of March 31, 2025, the [Ministry of Finance](#) structured a **revamped and upgraded extension of the scheme**. The updated details, features, achievements, and structural criticisms as of 2026 are outlined below:

### Scheme Classification & Framework

- **Type of Scheme:** It operates strictly as a **Central Sector Scheme**, entirely funded and managed by the Central Government.
- **Scheme Status:** It functions as a prominent **Flagship Scheme** for financial inclusion and grassroots economic empowerment. It is not structured as a multi-sector broad umbrella scheme.
- **Nodal Ministry:** It is anchored by the **Department of Financial Services (DFS)** under the **Ministry of Finance, Government of India**.
- **Implementing Agency:** It is jointly driven by **all Scheduled Commercial Banks (SCBs)** at the branch level, with institutional handholding and digital portal coordination led by the **Small Industries Development Bank of India (SIDBI)** and the **National Bank for Agriculture and Rural Development (NABARD)**.

### Aims & Objectives

- **Credit Accessibility:** Guarantee institutional credit to historically underserved, unbanked populations ("Funding the unfunded").
- **Mandated Branch Inclusivity:** Obligate **every single branch** of Scheduled Commercial Banks to lend to at least one SC/ST borrower and at least one woman borrower.
- **New Venture Support:** Focus solely on helping targeted demographics set up newly built commercial entities (Greenfield projects).
- **Economic Transformation:** Shift the paradigm from job-seeking to job-creating within marginalized ecosystems.

### Key Features & 2026 Extension Updates

The framework has evolved into a revamped architecture:



## Feature Details & 2026 Updates

<b>Loan Category</b>	<b>Composite Loan</b> (covering both infrastructure Term Loans and Working Capital).
<b>Loan Size Range</b>	Broadened from the original ₹10 lakh–₹1 crore bracket up to <b>₹2 crore</b> under the expanded scope.
<b>Target Sectors</b>	Manufacturing, trading, service sectors, and <b>activities allied to agriculture</b> (e.g., dairy, fisheries, food processing).
<b>Project Eligibility</b>	Exclusively applicable to <b>Greenfield projects</b> (the beneficiary's first venture).
<b>Company Ownership</b>	For corporate/partnership applications, a minimum of <b>51% shareholding and controlling stake</b> must rest with SC/ST or women entrepreneurs.
<b>Margin Money Cap</b>	Maintained at the reduced level of <b>up to 15%</b> (down from the legacy 25%), which can combine with state/central subsidies.
<b>Repayment Plan</b>	Repayable over <b>7 years</b> alongside an accommodating <b>18-month moratorium</b> [1.15].
<b>Interest Framework</b>	The lowest applicable commercial rate for that category; cannot exceed the <b>MCLR + 3% + tenor premium</b> .

## Funding Mechanism

- **Direct Bank Credit:** Capital is disbursed straight out of the existing loan portfolios of commercial bank branches.
- **Collateral Protection:** Supported globally and domestically via the **Credit Guarantee Fund for Stand-Up India (CGFSI)**, offering collateral-free safety structures to lending banks.



- **Digital Aggregator:** The updated Stand-Up Mitra Portal and the integrated Jan Samarth Portal connect entrepreneurs directly to lending databases and subsidy pipelines.

**Key Achievements (Cumulative Data)**



**ONLINE COURSE DETAILS**

**Duration :** 12 months

**Mode :** Through online class

**Timing :** 9.00 p.m to 10.30 p.m

**Total Fees structure income slab wise:**

Below ₹1 lakh per annum	: ₹3000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹6000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹12000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹24000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹36000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹50000/-
Above ₹10 lakh pa	: ₹60000/-

**Course include:**

- Inclusive coverage of all Preliminary subjects (includes CSAT)
- Inclusive coverage of all Mains subject (includes Ethics subject)
- Monthly preliminary mock test

**NOTE:** Income here include individual's self income and family income

**OFFLINE COURSE DETAILS**

**Duration :** 12 month (paid) + Free access to all till succeeding in civil service exam

**Mode :** Physical classroom+ Online

**Timing :** 7.30 a.m to 9.30 p.m

**Total Fees structure income slab wise:**

Below ₹1 lakh per annum	: ₹6000/-
Between ₹1 lakh to ₹2.5 lakh pa	: ₹12000/-
Between ₹2.5 lakh to ₹5 lakh pa	: ₹24000/-
Between ₹5 lakh to ₹7 lakh pa	: ₹36000/-
Between ₹7 lakh to ₹8 lakh pa	: ₹50000/-
Between ₹8 lakh pa to ₹10 lakh pa	: ₹60000/-
Above ₹10 lakh pa	: ₹80000/-

**Course includes:**

- Includes above all Online course features
- Regular mains writing practice and mock test
- Regular mock interviews
- Regular intensive current affairs discussion
- Skill development course includes spoken English)
- Topic wise group discussions
- Ethics based leaders stage talk
- Real time one to one mentorship
- Regular Subject wise seminars
- Access to library and books

111/5H, POLEPETTAI  
NEAR NEW BUS STAND  
TUTICORIN-628002

CONTACT: +91 9384118902  
+91 9361212620

www.sevakarias.com  
mrananth@sevakarias.com

- **Capital Mobilization:** Over ₹62,800+ crore has been sanctioned to date by scheduled commercial networks.
- **Total Beneficiaries:** More than 2.75 lakh entrepreneurs have successfully accessed funds since inception.
- **Women's Dominance:** Women entrepreneurs constitute the vast majority of the scheme's growth, claiming over 80% of total sanctioned loans (over 2 lakh individual loan accounts).
- **Social Reach Expansion:** SC accounts have scaled past 46,000, while ST loan accounts have exceeded 15,000 across regional domains.



## Structural Criticisms

- **The "Greenfield" Barrier:** Restricting loans strictly to first-time startups leaves surviving, operational enterprises looking to upgrade or expand completely locked out.
- **Inconsistent Branch Compliance:** Many local bank branches fail to meet their mandatory annual quota of 1 SC/ST + 1 woman borrower due to risk-averse internal banking cultures.
- **Underutilized ST Allocation:** Loan growth for Scheduled Tribes remains disproportionately low compared to women and SC categories, pointing to gaps in remote geographic targeting.
- **Complex Documentation:** Despite digital porting, applicants regularly report friction with banks demanding comprehensive pre-requisite paper trails, project reports, and asset invoices

**3. PM-SURAJ:** Launched to provide credit support to the most marginalized sections (Safai Karamcharis and Dalits) through a one-stop portal.

The **Pradhan Mantri Samajik Utthan evam Rozgar Adharit Jankalyan (PM-SURAJ)** is a **Central Sector Scheme** structured as an **umbrella digital platform**. It is designed to act as a one-stop marketplace that unifies and streamlines financial credit access across various livelihood and entrepreneurship programs.

## Aims and Objectives

- Provide formal, hassle-free **credit support to 1 lakh entrepreneurs** from the most historically disadvantaged segments of Indian society.
- Drive **financial inclusion and economic empowerment** by transforming marginalized communities from job seekers into job creators.
- Eradicate physical, structural, and bureaucratic barriers encountered by underprivileged applicants when dealing with traditional banking institutions.
- Uphold the constitutional mandate of social justice by providing targeted economic upliftment under the directive of "*Vanchiton Ko Variyata*" (prioritizing the underprivileged).

Facebook·Ministry of Social Justice and Empowerment, Government of India +6

## Funding Mechanism

- **100% Central Government Funding:** As a Central Sector Scheme, the financial allocations are entirely met by the Government of India.
- **Direct Credit Transmission:** Approved loan amounts are transferred through Direct Benefit Transfer (DBT) channels straight into the beneficiaries' verified bank accounts.



- **Financial Network Integration:** Funding channels are routed through an expansive commercial network consisting of Scheduled Commercial Banks, Non-Banking Financial Companies (NBFCs), and Microfinance Institutions (NBFC-MFIs).
- **Interest Subvention:** Integrates specialized subsidy models like the [VISVAS initiative](#) to supply reduced interest burdens for individual and Self-Help Group (SHG) credit operations.

### Key Features

- **Exclusive Business Startup Window:** The platform strictly offers credit for launching new business enterprises or expanding existing self-employment models.
- **Concessional Credit Limits:** Eligible applicants can directly apply for startup or business development loans capped at ₹15 Lakh at highly concessional interest rates.
- **End-to-End Tracking:** Implements a transparent, completely digitized single-window portal where candidates apply, upload documents, and track their application progress in real time via mobile devices.
- **Elimination of Intermediaries:** The fully automated architecture eliminates middle-tier brokers, eliminating traditional processing bottlenecks.

### Institutional Framework

- **Nodal Ministry:** [Ministry of Social Justice and Empowerment](#) (MoSJE).
- **Implementing Agencies:** The portal operates as a unified channel through specialized apex central financial corporations:
  - *National Scheduled Castes Finance and Development Corporation (NSFDC)*
  - *National Safai Karamcharis Finance & Development Corporation (NSKFDC)*
  - *National Backward Classes Finance and Development Corporation (NBCFDC)*

### 2026 Status & Cumulative Achievements

- **Fiscal Target Surpassed:** Official data released confirms that the PM-SURAJ framework successfully facilitated and disbursed ₹1,389.61 crore in loans.
- **Entrepreneurship Milestones:** Over 1.39 lakh distinct entrepreneurs from Scheduled Castes (SC), Scheduled Tribes (ST), Other Backward Classes (OBC), and sanitation worker categories have secured credit via the platform.
- **Inter-Scheme Convergence:** Successfully unified application processing for existing niche initiatives, directly tying in with the [NAMASTE Scheme](#) to issue specialized tools, personal protective equipment (PPE), and automated sanitation vehicles to *Safai Mitras*.

### Criticisms & Structural Challenges



- **Digital Literacy Divide:** Because the application framework is strictly structured through a mobile-first digital portal, a vast cross-section of eligible rural beneficiaries facing digital literacy gaps find it difficult to navigate the solo online platform without third-party assistance.
- **Strict Eligibility Barriers:** Restricting the financial aid window exclusively to new business startups limits the portal's scope, excluding existing tiny or micro-informal sector traders who need minor cash injections to survive market downturns.
- **Bank-Level Implementation Bottlenecks:** While the front-end portal processes documentation efficiently, final validation and credit disbursements remain tethered to commercial banking nodes, where local bank branches frequently demand collateral or exhibit historic risk-averseness to marginalized profiles

**4. NAMASTE (National Action for Mechanised Sanitation Ecosystem):** Aimed at eliminating manual scavenging by providing mechanised equipment and training to SC sanitation workers.

The **National Action for Mechanised Sanitation Ecosystem (NAMASTE)** is a **Central Sector Scheme** designed to eradicate hazardous manual cleaning and formalise the sanitation ecosystem. It operates as an **independent umbrella welfare scheme** that completely subsumed the erstwhile *Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)*.

#### **Institutional Framework & Ministries**

- **Nodal Ministries:** It is a joint initiative of the [Ministry of Social Justice and Empowerment \(MoSJE\)](#) and the Ministry of Housing and Urban Affairs (MoHUA).
- **Implementing Agency:** The [National Safai Karamcharis Finance and Development Corporation \(NSKFDC\)](#) serves as the primary implementing agency at the ground level.
- **Scheme Type: Central Sector Scheme** (100% funded by the Central Government of India).

#### **Aims and Objectives**

- **Zero Fatalities:** Target absolute zero mortality across India during hazardous cleaning of sewers and septic tanks.
- **Eliminate Direct Contact:** Ensure no sanitation worker comes into direct contact with human faecal matter.
- **Skilled Workforce:** Modernise operations so all sanitation tasks are carried out strictly by trained, certified professionals.
- **Alternative Livelihoods:** Provide financial assistance and robust rehabilitation for manual scavengers and their dependents to choose alternative professions.
- **Sanipreneurship:** Collectivise workers into Self-Help Groups (SHGs) and empower them to own and run mechanized sanitation enterprises.



## Features & Funding Mechanism

- **Pan-India Coverage:** Operates across all 4,800+ Urban Local Bodies (ULBs) in India.
- **Target Segments:** Expanded to comprehensively cover Sewer and Septic Tank Workers (SSWs) alongside Waste Pickers engaged in solid waste management.
- **Upfront Capital Subsidies:** Provided through the *Swachhata Udyami Yojana (SUY)*:
  - **Individual Projects:** Subsidy ceiling is capped up to **₹7.50 lakh**.
  - **Group Projects (Up to 5 members):** Subsidy ceiling is capped up to **₹25.00 lakh** to procure heavy sanitation vehicles and machines.
  - **Private Contractors (PSSOs):** A **25% capital subsidy** component incentivises private sector adoption of mechanized cleaning machinery.
- **Safety & Support Infrastructure:** Establishing dedicated Emergency Response Sanitation Units (ERSUs) at district headquarters and major municipal areas, integrated with the **14420 citizen helpline**.

## Achievements (Updated Metrics)

- **Worker Validation:** A total of **90,942 sewer and septic tank workers** have been profiled, with **89,248 successfully validated**.
- **Waste Picker Inclusion:** Over **3,78,547 waste pickers** have been profiled, with **2,52,163 validated via e-KYC**.
- **Social Security Net:** More than **76,247 sanitation workers** are formally enrolled and given health insurance cards under the Ayushman Bharat (AB-PMJAY) or corresponding State Health Schemes.
- **Equipment & Subsidies:** Over **₹34.17 crore** in capital subsidies has been disbursed to workers for purchasing mechanized sanitation equipment.
- **Safety Kits & Training:** Over **87,037 validated workers** received specialized Personal Protective Equipment (PPE) kits, and **1,562 safety workshops** were held across states.

## Criticisms & Challenges

- **Lack of Data on Income Growth:** The Ministry of Social Justice and Empowerment stated that no structured database or indicators are maintained to track whether the switch to mechanisation has meaningfully raised the average income of these workers.
- **Undefined Efficiency Metrics:** There are still no concrete, measurable performance indicators established to track and evaluate actual productivity or operational improvements driven by mechanisation on the ground.
- **Identification Gaps:** Critics highlight a gap between formal ULB-registered workers and the vast network of informal, contractual daily-wagers who perform emergency cleaning and often miss out on profiling, safety kits, or insurance benefits.



- **Implementation Delays in Small Towns:** While Tier-1 cities deploy Emergency Response Sanitation Units (ERSUs), execution and availability of heavy high-tech vacuum trucks remain sluggish in smaller, remote Urban Local Bodies

## 5. SHREYAS (Scholarships for Higher Education for Young Achievers Scheme) for SCs.

The **Scholarships for Higher Education for Young Achievers Scheme (SHREYAS)** is an **umbrella scheme** designed for the educational empowerment of **Scheduled Castes (SC), Other Backward Classes (OBC), and Economically Backward Classes (EBC)** students. It achieves this by providing financial fellowships for quality higher education in India and interest subsidies for overseas studies.

### Core Structural Framework

- **Type of Scheme:** It is a **Central Sector Scheme**, meaning it is 100% funded and directly managed by the Central Government.
- **Ministry:** Managed under the **Ministry of Social Justice and Empowerment (MoSJE)**, Government of India.
- **Implementing Agencies:**
  - **Fellowships & Institutional Schemes:** Implemented jointly through the University Grants Commission (UGC) and specialized central agencies like the *National Scheduled Castes Finance and Development Corporation (NSCFDC)* and *National Backward Classes Finance and Development Corporation (NBCFDC)*.
  - **Interest Subsidies:** Executed through designated **Nodal Banks** (under the Indian Banks' Association).
- **Funding Mechanism:** Fully funded via the **Consolidated Fund of India** with disbursements sent directly to beneficiaries via Direct Benefit Transfer (DBT) channels or designated central nodal agency accounts.

### Key Sub-Schemes and Features

The SHREYAS umbrella initiative consolidates **four major sub-schemes:**

Drishti IAS +2

1. **Top-Class Education for SCs:** Fully funds SC students pursuing education beyond the 12th grade at over **270+ premier Indian institutions** (e.g., IITs, IIMs, NITs, AIIMS). It covers full tuition fees and provides an academic/living allowance.
2. **Free Coaching Scheme for SCs and OBCs:** Provides high-quality coaching to economically disadvantaged students for competitive civil exams, technical admissions, and professional banking/PSU tests. It mandates a 30% slot reservation for female aspirants.
3. **National Overseas Scholarship (NOS) for SCs:** Delivers comprehensive financial assistance to selected SC scholars pursuing Master's or Ph.D. degrees in top-500 QS World Ranked international universities.
4. **National Fellowship for SCs / OBCs:** Grants financial fellowships (e.g., JRF and SRF) to students pursuing advanced research formats like M.Phil and Ph.D. at UGC-recognized universities.



PIB +6

*Note: Eligibility for most sub-schemes requires the candidate's annual family income to be capped at ₹8 Lakhs per annum.*

### 2026 Program Status & Achievements

As of 2026, the scheme operates under its structural multi-year execution framework spanning 2021–22 to 2025–26.

- **Financial Scope:** The program has successfully deployed thousands of crores across marginalized sections. For SC allocations alone, over ₹2,708.64 crore was systematically distributed to nearly 98,000 students over the active policy lifecycle.
- **Targeted Top-Class Growth:** For the Top Class Education track alone, the physical target expanded incrementally up to **4,500 slots specifically earmarked for the 2025–26 academic year**. In late 2025, over 4,150 SC candidates secured dynamic tuition/living allowances totaling ₹110.57 crore.
- **Research Fellowships:** The scheme consistently fuels **2,000 new research slots annually** for SC candidates and **1,000 annual slots** for OBC candidates qualifying for UGC-NET or CSIR-NET JRF programs.
- **Upward Rate Revisions:** Fellowship stipends under the umbrella parameters stand enhanced to **₹37,000/month for Junior Research Fellows (JRF)** and **₹42,000/month for Senior Research Fellows (SRF)** plus contingency allowances.

### Criticisms and Operational Bottlenecks

Despite its massive scale, evaluations from parliamentary panels and independent audits highlighted several challenges:

- **Fund Allocation Disbursal Hurdles:** Ministry tracking reports revealed critical systemic bottlenecks. In cycles leading up to 2025-2026, administrative delays meant that out of 125 allocated slots for the National Overseas Scholarship, less than half of selected candidates received provisional award letters on time due to strict budgetary backlogs.
- **The Rigid Income Ceiling:** The mandatory **₹8 Lakh income ceiling** for overseas programs has drawn criticism. Given inflation and global education costs, this ceiling is considered too low, unintentionally excluding qualified, lower-middle-class students who do not qualify for traditional bank loans.
- **Institutional Submission Delays:** Delays by state authorities and local universities in processing verify-checks on the National Scholarship Portal (NSP) frequently lead to payment backlogs for students relying on monthly stipends.
- **Stagnant Non-Technical Integration:** Observers note that while engineering and medicine tracks have explicit institutional pathways under "Top Class Education", non-technical and creative streams see disproportionately fewer beneficiaries due to rigid institutional tie-ups



Scheme Name	Target Group	Key 2025–26 Focus
Post-Matric Scholarship	SC & ST Students	Massive fund release (over ₹7,000 crore for SCs alone) to ensure 100% saturation.
National Overseas Scholarship (NOS)	SC & ST Students	Financial support for masters/Ph.D. in premier international universities.
Top Class Education Scheme	SC & ST Students	Fully funded tuition and living expenses for premier Indian institutions.
National Fellowship (NFSC/NFST)	SC & ST Students	Monthly stipend for researchers pursuing M.Phil/Ph.D..
Eklavya Model Residential Schools (EMRS)	ST Students	Expansion of schools in tribal-dominated blocks.
SHRESHTA	SC Students	Residential education in high schools in targeted areas for meritorious students.

## 6. Post-Matric Scholarship

The Post-Matric Scholarship Scheme is a Centrally Sponsored Scheme (CSS) operating as a critical umbrella framework that provides comprehensive educational funding to underprivileged students across India.

### Ministry and Implementing Agency

- **Administering Ministries:** The scheme is divided by targeted social categories:



- o **Ministry of Social Justice and Empowerment (MoSJE):** Administers the scheme for Scheduled Castes (SC), Other Backward Classes (OBC), Economically Backward Classes (EBC), and De-notified Tribes (DNT).
- o **Ministry of Tribal Affairs (MoTA):** Administered separately for Scheduled Tribes (ST).
- o **Ministry of Minority Affairs:** Coordinates the variants targeting minority communities.
- **Implementing Agencies:** The State Governments and Union Territory (UT) Administrations act as the primary execution agencies. They handle user applications, institutional verifications, and regional distribution.

### Aims and Objectives

- **Boost Enrolment:** To significantly increase the Gross Enrolment Ratio (GER) of marginalised students in higher education institutions.
- **Financial Mitigation:** To provide complete or partial financial assistance at the post-matriculation (Class 11 and above) or post-secondary stages.
- **Drop-out Reduction:** To eliminate financial constraints as a barrier to higher education, specifically targeting students from the poorest households.

### □ Funding Mechanism

- **Cost-Sharing Ratio:** Funded on a shared basis between the Central Government and States.
  - o 60:40 ratio for general category States.
  - o 90:10 ratio for North-Eastern and Himalayan States.
  - o 100% Central funding for Union Territories.
- **Disbursement Workflow:** Managed via an online portal. The Centre releases its 60% (or 90%) share only after State governments verify applications, disburse their respective 40% (or 10%) share, and upload the paid data to the central engine.

### Key Features

- **Direct Benefit Transfer (DBT):** The entire central financial component goes directly into Aadhaar-seeded bank accounts of beneficiaries, bypassing intermediaries.
- **Income Eligibility Cap:** Restricts access to students whose annual parental/guardian income does not exceed ₹2,50,000 per annum.
- **Comprehensive Coverage:** Covers non-refundable compulsory fees charged by institutions alongside regular monthly maintenance allowances.



- **Special Allocations:** Offers an extra 10% allowance premium explicitly for Divyang (disabled) students.
- **Digitized Tracking:** Run completely through the National Scholarship Portal (NSP) utilizing modern One Time Registration (OTR) systems and face authentication.

#### National Scholarship Portal +6

#### Status and Core Updates (As of 2026)

- **Proposed Fee & Income Reforms:** The Ministry of Social Justice and Empowerment has submitted proposals to raise the parental income ceiling from ₹2.5 lakh to ₹4.5 lakh starting with the 2026–27 financial cycle to extend safety nets to lower-middle-class students.
- **Institutional Fee Caps:** The Government is introducing structural caps on course fees to standardise state-wide educational costs funded by the center.
- **Civil Society Partnerships:** Enhanced outreach and saturation drives are actively operating through a signed Memorandum of Understanding (MoU) with philanthropic organizations like the Piramal Foundation.

#### Systemic Achievements and Criticisms

##### Achievements

- **Massive Financial Influx:** Over ₹7,210.80 crore was disbursed to over 61.71 lakh Scheduled Caste beneficiaries during the recent evaluation cycle.
- **Institutional Support Systems:** Implemented structural support ecosystems like the Student Resource Centre (SRC) and Mentorship Support Ecosystem (SME) to guide first-generation scholars.
- **Leakage Prevention:** Transitioning to end-to-end online processing via the National Scholarship Portal (NSP) has successfully eradicated manual intervention and matching paper trails.

##### Criticisms

- **Sharp Drop in Beneficiaries:** Parliamentary Standing Committee reports revealed that the number of SC beneficiaries dropped to 36.07 lakh against a targeted 76.55 lakh—achieving less than 50% of the state's intent.
- **State Performance Volatility:** States like West Bengal, Kerala, and Odisha saw massive declines in beneficiary counts due to poor execution and lack of regional promotion.
- **Delayed Disbursements:** Bureaucratic friction under the 60:40 system means that center funds are frozen if states delay their initial payouts, forcing students to wait months for essential maintenance allowances.



- **Technical Exclusion:** Heavy reliance on automated OTR systems and Aadhaar-linked biometrics has locked out rural students lacking access to internet networks or stable computer terminals

## 7. National Overseas Scholarship (NOS)

The **National Overseas Scholarship (NOS)** is a **Central Sector Scheme** designed to provide financial assistance to meritorious students from marginalized communities to pursue Master's degrees or Ph.D. courses abroad. The primary governance, administrative framework, and performance landscape of the scheme as of **2026** are detailed below.

### Administrative Framework

- **Nodal Ministry:** [Ministry of Social Justice and Empowerment \(MoSJE\)](#). (Note: Parallel variants of the scheme with separate allocations are run independently by the [Ministry of Tribal Affairs](#) for ST students and the [Department of Empowerment of Persons with Disabilities](#)).
- **Implementing Agency:** Department of Social Justice & Empowerment.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded by the Central Government) and functions as a **flagship welfare scheme** targeted at targeted social upliftment.

### Aims and Objectives

- **Socio-Economic Upliftment:** To elevate the economic and social status of low-income students from marginalized communities by providing international educational exposure.
- **Bridging Educational Gaps:** To empower students to access world-class research facilities and specialize in sectors that lack adequate domestic training capacity.

### Funding Mechanism

- **Source:** Entirely funded via the Union Budget allocation to the MoSJE.
- **Disbursal System:** Funds are **not directly given to students**. Instead, they are channeled through **Indian Missions abroad** (Embassies/Consulates), which pay tuition fees directly to universities and deposit maintenance stipends into students' bank accounts.
- **Inclusions:** Covers full tuition fees, a fixed annual maintenance allowance (USD 15,400 or equivalent GBP in the UK), medical insurance, contingency allowances, and economy-class return airfare.

### Key Features & Eligibility (As of 2026)

- **Total Annual Slots:** **125 fresh slots** are available annually under the MoSJE portal.



- **Categorized Seat Distribution:**

- Scheduled Castes (SC): **115 slots**
- Denotified, Nomadic, and Semi-Nomadic Tribes (DNT): **06 slots**
- Landless Agricultural Labourers and Traditional Artisans: **04 slots**
- **Gender Earmarking:** 30% of the scholarships are strictly reserved for female candidates.
- **Income Cap:** Total family income must be **under ₹8.00 Lakh per annum** in the preceding financial year.
- **Academic & Age Criteria:** Candidates must be below **35 years of age** as of April 1st of the selection year and have scored at least **60% marks** in their qualifying domestic degree.
- **Institutional Rank Rule:** Candidates must secure an unconditional admission offer from a global institution ranked within the **top 500 QS World University Rankings**.

#### **Scheme Achievements**

- **Increased Financial Outlay:** To manage a high volume of candidates, the government drastically raised funding, stepping up to a one-time relaxed allocation of **₹130 crore** to ensure candidate security.
- **Growing Beneficiary Footprint:** The number of marginalized students utilizing the scholarship to enter elite global universities rose significantly over the last 5-year cycle, hitting maximum slot capacities.
- **Gender Inclusivity:** The 30% reservation mandate has consistently enabled high cohorts of first-generation Dalit and nomadic women to secure global STEM and legal education.

#### **Criticisms and Controversies**

- **Exclusion of Indian Subjects (The 2022 Guideline Row):** Guidelines explicitly prohibit funding for research topics concerning **Indian Culture, Heritage, History, and Social Studies on India**. Academics criticize this policy for restricting the academic freedom of Dalit and backward scholars who wish to bring lived subaltern experiences into global humanities discourse.
- **Budget Crises & Award Delays:** Bureaucratic friction between the Finance Ministry and MoSJE regarding budget ceilings has previously led to temporary hold-ups in issuing final award letters, placing students at risk of missing university deadlines.
- **Stipend Insufficiency:** Due to global inflation and currency fluctuations, students have reported that the fixed maintenance allowance falls short of meeting real living costs in high-expense urban education hubs like London or New York

## **8. Top Class Education Scheme**



The **Top Class Education Scheme** is a 100% centrally funded initiative aimed at recognizing and promoting quality higher education among students from marginalized communities—primarily Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs). It operates as a **Central Sector Scheme** and functions as a vital **sub-scheme under larger umbrella initiatives** like [SHREYAS \(for SCs\)](#) and [PM-YASASVI \(for OBCs, EBCs, and DNTs\)](#).

### Core Administrative Framework

- **Nodal Ministries:**

- [Ministry of Social Justice and Empowerment](#) (for SC, OBC, EBC, and DNT students).
- [Ministry of Tribal Affairs](#) (for ST students).

- **Implementing Agencies:** The respective central ministries directly run the scheme in collaboration with **notified premier educational institutions** (such as IITs, NITs, IIMs, AIIMS, and NLUs).
- **Funding Mechanism:** Fully funded (**100% Central Sector allocation**) by the Central Government. Funds are disbursed via the [National Scholarship Portal \(NSP\)](#) directly to students using the **Direct Benefit Transfer (DBT)** mode.
- **Scheme Type:** **Central Sector Scheme** under an **Umbrella framework**.

### Aims and Objectives

- **Targeted Assistance:** Enable meritorious students from socio-economically disadvantaged groups to access top-tier higher education without financial constraints.
- **Promote Excellence:** Provide full financial coverage to cover the cost of studies beyond Class 12 in premier Indian institutes.
- **Bridge Disparities:** Foster upward socio-economic mobility and level the playing field in competitive fields like engineering, medicine, law, and management.

### Key Features (Updated as of 2026)

- **Eligibility Threshold:** Available to Indian nationals admitted into notified premier institutes whose total annual family income does not exceed **₹8.00 Lakh**.
- **Revised Allowance Packages:** Under newly streamlined norms, students receive [full tuition fees and non-refundable institutional charges](#) up to **₹2.00 Lakh per annum** for private institutes (and up to ₹3.72 Lakh for commercial pilot training).
- **Academic Allowances:** Grants an integrated academic allowance of **₹86,000 in the first year** (to cover living expenses, books, and a laptop) and **₹41,000 in subsequent years**.
- **Gender Inclusivity:** Mandates a strict **30% reservation** of scholarship slots specifically for eligible girl students.
- **Sibling Limitation:** Restricts benefits to a maximum of **two siblings** per family.



- **Exclusivity:** Beneficiaries are barred from simultaneously availing of any other central or state scholarship benefits.

### Achievements (Status in 2026)

- **Institutional Saturation:** Expanded coverage to **hundreds of premium elite institutions** nationwide, bringing premier IITs, IIMs, and medical schools into a singular system.
- **Socio-Economic Mobility:** Independent impact assessments reported that over **86% of scheme graduates** successfully secured professional employment, significantly elevating their families out of intergenerational poverty.
- **Digital Integrity:** The total migration to the National Scholarship Portal (NSP) has effectively minimized duplicity and fraudulent claims through Aadhaar-seeded tracking.

### Criticisms & Implementation Gaps

- **Underutilization and Fund Surrenders:** A Parliamentary Standing Committee recently flagged major concerns, revealing that the Ministry of Social Justice and Empowerment surrendered nearly 20% to 25% of the allocated budget for Top Class Education due to procedural bottlenecks.
- **Disbursement and Processing Delays:** Official surveys show that students suffer from long processing windows and **frequent delays in receiving scholarship amounts**, forcing marginalized families to borrow short-term money for initial semester costs.
- **Low Awareness & Declining Beneficiaries:** Despite the program's scale, government reports highlight low awareness in rural and remote patches, contributing to a **sharp drop in total availed scholarship slots** globally across related marginalized education funds.
- **Inadequate Ceilings for Elite Private Colleges:** The **₹2 Lakh per annum cap** for private institutions is heavily criticized as insufficient given the steeper inflationary spikes in modern professional program fees

## 9. National Fellowship (NFSC/NFST)

The **National Fellowship for Scheduled Castes (NFSC)** and the **National Fellowship for Scheduled Tribes (NFST)** are dedicated **Central Sector Schemes** financed **100% by the Central Government**. They operate as independent, standalone components under broader welfare umbrellas. NFSC falls under the **SHREYAS (Scholarships for Higher Education for Young Achievers Scheme)** umbrella of the Ministry of Social Justice and Empowerment, while NFST is a foundational sub-scheme under the overarching financial assistance framework of the [Ministry of Tribal Affairs](#).

### Aims and Objectives



- **Promote Higher Education:** Enable marginalized students to pursue regular, full-time M.Phil. and Ph.D. degrees.
- **Remove Financial Barriers:** Cover educational and living costs during research.
- **Close Representation Gaps:** Elevate SC/ST demographic inclusion within advanced research fields, sciences, and academia.

### Funding Mechanism

- **100% Central Financing:** Direct central funding to eliminate any financial dependencies on State budgets.
- **Direct Benefit Transfer (DBT):** Stipends and allowances go directly to the researcher's Aadhaar-seeded bank accounts.
- **PFMS Integration:** Payments route via the Public Financial Management System (PFMS) to verify accounts.

### Ministries and Implementing Agencies

Scheme	Administrative Ministry	Central Implementing / Nodal Agency
NFSC	Ministry of Social Justice & Empowerment	National Scheduled Castes Finance and Development Corporation (NSFDC)
NFST	Ministry of Tribal Affairs	Implemented directly by the Ministry of Tribal Affairs (Scholarship Division)

### Salient Features

- **Fixed Annual Slots:** Allocates **2,000 fresh slots for NFSC** (1,500 Humanities/Social Sciences, 500 Sciences) and **750 fresh slots for NFST** annually.
- **Selection Eligibility:** Selection relies on the merit rank of **UGC-NET** or **Joint CSIR-UGC NET** examinations.
- **Stipend Alignment:** Financial brackets match normal UGC-JRF/SRF packages. Junior Research Fellowships (JRF) pay **₹37,000 per month** (recently hiked), scaling up to **₹42,000 per month** for Senior Research Fellowships (SRF).
- **Operational Tenures:** Valid up to a cap of **5 years** or until thesis submission, without alternative extensions.
- **Additional Allowances:** Includes city-specific House Rent Allowance (HRA) alongside fixed annual contingency funds for materials.

### Core Developments and Status (As of 2026)



- **Budget Replenishment:** The Ministry of Tribal Affairs successfully adjusted its five-year budget layout (FY 2021–22 to FY 2025–26) up to ₹955 crore (from ₹735 crore) via a Supplementary EFC. This countered systemic capital shortfalls sparked by UGC stipend hikes.
- **Digital Infrastructure Integration:** Portals handle digitized certificate uploads, verify candidates via the [National Tribal Fellowship Portal](#) or the **Scholarship and Fellowship Management Portal (SFMP)**, and align with DigiLocker.
- **Institutional Verifications:** Implementation of a direct university "maker-checker" ID validation module simplifies administrative processing.

### Key Achievements

- **Filling Target Capacities:** Transitioned historical slot vacancies into fully utilized quotas, securing all 750 NFST allocations and 2,000 NFSC openings.
- **Social and Gender Empowerment:** Impact metrics from evaluation field studies show **over 92% of tribal recipients** experienced educational empowerment. The study highlighted a significant rise in tribal women completing Ph.D. field tracks and securing placements in mainstream science academies.
- **Expanded Academic Output:** Thousands of researchers have successfully completed post-graduate research without incurring personal debt.

### Criticisms and Operational Hurdles

- **Severe Disbursement Backlogs:** Bureaucratic friction generated massive backlogs. Scholars reported **7 to 12-month gaps in stipend payouts**, resulting in intense financial stress and formal interventions by the National Commission for Scheduled Tribes (NCST).
- **Administrative Deadlocks:** Complex multi-layered validation requirements (such as recurring physical continuation certificates and portal bank errors) frequently trigger sudden payment stoppages.
- **Fixed Seating Caps:** Academic bodies critiqued the rigid, non-expanding slot limits (2,000 for SC, 750 for ST), noting they fail to match the year-on-year rise in post-graduate applicant volumes

## 10. Eklavya Model Residential Schools (EMRS)

**Eklavya Model Residential Schools (EMRS)** is a **Central Sector Scheme** introduced to provide quality middle- and high-level education to Scheduled Tribe (ST) students in remote areas. Initially launched in 1997-98, the scheme was comprehensively revamped in 2018-19 to scale up operations and standardize administrative structures across India.



## Scheme Classification & Governance

- **Type of Scheme:** It is a **Central Sector Scheme**. It is entirely funded by the Central Government of India, shifting away from its old model where it was a component of grants under Article 275(1) of the Constitution.
- **Nature:** It operates as a standalone **flagship intervention** specifically targeted at the educational upliftment of tribal communities.
- **Nodal Ministry:** Managed entirely under the **Ministry of Tribal Affairs**.
- **Implementing Agency:** The **National Education Society for Tribal Students (NESTS)**, an autonomous body under the Ministry, serves as the central implementing agency. State/UT EMRS Societies handle day-to-day on-ground operations.

## Aims & Objectives

- **Provide Quality Education:** Impart free, quality upper primary, secondary, and senior secondary education (Classes VI to XII) to ST and Particularly Vulnerable Tribal Group (PVTG) students.
- **Parity with Elite Institutions:** Bring tribal academic infrastructure and educational standards on par with Jawahar Navodaya Vidyalayas and Kendriya Vidyalayas.
- **Holistic Development:** Target comprehensive development through specialized training in sports, skill development, and the preservation of local art and culture.
- **Socio-Economic Mobility:** Enable tribal students to access reservations and competitive opportunities in high-level professional courses, as well as employment in both public and private sectors.

## Core Features & Infrastructure Specifications

- **Targeted Location Criteria:** One EMRS is mandated for every block containing more than **50% ST population** and a minimum of **20,000 tribal individuals** (based on the 2011 Census).
- **Land & Capacity:** Requires an encumbrance-free plot of **15 acres** provided by the State Government. Each school supports a maximum capacity of **480 students**.
- **Fully Residential:** Complete free lodging, boarding, uniforms, medical care, and textbooks. It also features dedicated quarters to ensure mandatory on-campus housing for teachers and staff.
- **Curriculum:** All schools are co-educational and follow the **CBSE curriculum**.
- **Dedicated Sports Focus:** Includes the integration of 15 specialized Centres of Excellence for Sports (CoE for Sports) to cultivate tribal athletic talent.

## Funding Mechanism

- **100% Central Funding:** Capital construction and operational expenditures are granted directly via NESTS to state societies.
- **Capital Enhancements:** Construction cost limits stand at **₹37.80 crore** per school in plain areas and **₹48.00 crore** in hilly, Northeast, or Left-Wing Extremism (LWE) affected zones.



- **Per-Student Allocation:** The recurring grant towards the operational, dining, and maintenance expenses of the schools stands at ₹1,47,062 per student per annum.
- **Budgetary Outlay (2026):** Under the Union Budget, the allocation for the EMRS scheme was scaled up to ₹7,150.01 crore for the fiscal year 2026-27.

#### Current Status & Achievements (As of 2026)

- **School Expansion:** Out of a revised total target of 740 schools across the country, **723 EMRSs stand officially sanctioned**, with **499 schools fully functional and operational**.
- **Student Enrollment:** Total student enrollment has successfully reached **1,56,564 students** nationwide.
- **Academic Excellence:** The average pass rate recorded stands at **89% for Class X** and **85% for Class XII**. Notably, 129 schools achieved a perfect 100% pass result in Class X, and 72 schools did so in Class XII.
- **Massive Staffing Drives:** NESTS launched major recruitment phases (such as the EMRS Staff Selection Exam) to fill over **10,391 original vacancies** alongside an active drive to fill **7,267 additional teaching and non-teaching posts** slated for completion by August 2026.
- **Competitive Exam Support:** State societies now fully fund the application fees for national entrance tests like **NEET, JEE, and CLAT** for all enrolled Class XII students.

#### Criticisms & Implementation Bottlenecks

- **Severe Infrastructure Delays:** Over 220 sanctioned schools remain non-functional or structurally incomplete. Delays are driven primarily by a lack of encumbrance-free 15-acre land parcels, remote topography, and forest clearance logjams.
- **Teacher Deficits & Centralization:** The shift toward centralized recruitment via NESTS disrupted localized state-level hiring. This led to a reliance on ad-hoc guest faculty to fill persistent vacancies in remote schools.
- **Budgetary Slashing in Revised Estimates:** Discrepancies between initial budget allocations and actual utilization remain a concern. The budget is frequently reduced in revised estimates due to slow structural execution on the ground.
- **Student Dropout Trends:** Stakeholders have flagged a worrying rise in marginal dropout numbers within specific remote blocks, attributed to language barriers during transition and inadequate early-remedial learning support

#### 11. SHRESHTA

The **SHRESHTA** (Scheme for Residential Education for Students in High Schools in Targeted Areas) scheme is a **Central Sector Scheme** designed to provide high-quality education to meritorious but poor Scheduled Caste (SC) students.

#### Core Institutional Framework



- **Ministry:** Managed entirely by the [Ministry of Social Justice and Empowerment \(MoSJE\)](#).
- **Nodal Implementing Agency:** The Department of Social Justice and Empowerment acts as the core implementing authority. The [National Testing Agency \(NTA\)](#) acts as the specialized agency for the selection process.
- **Scheme Type:** It is a **Central Sector Scheme** (100% funded and directly implemented by the Central Government). It functions as a **flagship specialized initiative** under the umbrella of educational empowerment for marginalized communities.
- **Funding Mechanism:** Funding is entirely grant-based from the Central Government. Total school fees, residential/hostel charges, and mess costs are borne directly by the MoSJE.

### Aims and Objectives

- **Socio-Economic Upliftment:** Bridge the educational gap in service-deficient, SC-dominant areas.
- **Level Playing Field:** Provide bright SC students access to premium private residential schooling.
- **Enabling Opportunities:** Cultivate an environment for high holistic development to secure future professional paths.

### Key Features

The scheme operates through **two distinct models**:

#### 1. **Mode 1 (SHRESHTA Schools):**

1. Every year, approximately **3,000 meritorious SC students** are selected nationally.
2. Selection is conducted via the transparent **National Entrance Test for SHRESHTA (NETS)** managed by the NTA.
3. Admissions are assigned to premium private residential schools affiliated with CBSE or State Boards for **Classes 9 and 11**.
4. **Financial Caps Per Student Per Annum:** Class 9 (₹1 Lakh) | Class 10 (₹1.10 Lakh) | Class 11 (₹1.25 Lakh) | Class 12 (₹1.35 Lakh).
5. **Bridge Courses:** An additional 10% of the annual fee is funded by the ministry to provide outside-hours bridge courses, allowing students to transition seamlessly into new environments.

#### **Mode 2 (NGO/VO Operated Schools):**

0. Financial grant-in-aid assistance is extended to existing high-performing schools and hostels run by voluntary organizations or Non-Governmental Organizations (NGOs) up to Class 12.

### Target Eligibility

- Applicable exclusively to students belonging to the **Scheduled Castes (SC)** community.
- Students must have completed Class 8 or Class 10 in the academic cycle preceding admission.
- The total parental annual income must not exceed **₹2.5 Lakh**.



## Scheme Status & Track Record

### Major Achievements

- **Targeted Outreach:** Successfully placed thousands of marginalized students into top-tier private secondary schools, mitigating historical infrastructural shortfalls in rural SC sectors.
- **Absolute Transparency:** By routing selection through NTA's NETS exam and using automated web-based e-counseling for choices, administrative bias in admissions has been eliminated.
- **Complete Financial Cushion:** By fully covering boarding, textbooks, and tuition, it has virtually reduced targeted dropout rates to near zero for chosen candidates.
- **Standardized Quality Metrics:** Transitioned the grant-in-aid model (Mode 2) to stringent verification systems via the NITI Aayog portal, improving structural accountability among participating NGOs.

### Common Criticisms

- **Highly Restricted Seat Volume:** Limiting Mode 1 admissions to ~3,000 slots per year is seen as inadequate given the vast population of underprivileged, bright SC applicants across India.
- **Geographical Imbalances:** High concentration of premium private residential schools in specific educational hubs leaves students from remote regions or specific States facing geographic displacement challenges.
- **Adjustment & Cultural Shock:** Despite the 10% provision for bridge courses, students coming from vernacular background mediums frequently encounter socio-cultural or language barriers when entering elite English-medium residential campuses.
- **Dependence on Private Infrastructure:** Critics note that rather than upgrading public state infrastructure, the scheme shifts public capital directly to private educational entities

**12. PM-JANMAN (Janjati Adivasi Nyaya Maha Abhiyan):** Focused on reaching Particularly Vulnerable Tribal Groups (PVTGs) with 11 critical interventions including housing, clean water, and roads.

The **PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)** is a targeted, convergence-led scheme designed to bring **100% saturation of basic facilities** to India's most marginalized tribal populations.

### Structure, Ministry, and Funding

- **Scheme Nature:** It is a combination of both **Central Sector Schemes** (100% funded by the Centre) and **Centrally Sponsored Schemes** (cost shared between Centre and States).
- **Classification:** It operates as a **flagship umbrella scheme**. It integrates existing and new programs across multiple sectors rather than working in isolation.



- **Nodal Ministry:** [Ministry of Tribal Affairs \(MoTA\)](#).
- **Implementing Agencies:** Implemented through **9 line Ministries** via State Departments, UT Administrations, and specialized autonomous bodies like TRIFED, NIESBUD, and IIE.
- **Funding Mechanism:** Total budgetary outlay of **₹24,104 crore** over a three-year period (2023-24 to 2025-26). The financial breakdown consists of a **Central Share of ₹15,336 crore** and a **State Share of ₹8,768 crore**.

### Aims, Objectives, and Core Features

- **Target Population:** Comprehensive socio-economic development of **75 Particularly Vulnerable Tribal Groups (PVTGs)** living across 18 States and 1 Union Territory.
- **11 Critical Interventions:** Focuses on filling infrastructural gaps through 9 dedicated ministries:
  - **Housing:** Provision of pucca houses under PMAY-Gramin with an elevated unit cost of up to ₹2,39,000.
  - **Infrastructure & Roads:** Connecting remote habitations under PMGSY.
  - **Utilities:** Piped water supply via Jal Jeevan Mission, solar street lighting, and grid/off-grid electrification for 1 lakh households.
  - **Health & Education:** Operationalizing Mobile Medical Units (MMUs), constructing PVTG hostels, and rolling out Anganwadi centres.
  - **Livelihoods:** Skill development and trade facility creation via Van Dhan Vikas Kendras (VDVKs).

### Progress and Achievements (Updated 2026)

Official progress reports submitted to Parliament reveal major strides toward last-mile saturation:

Sector Component	Quantified Real-Time Achievement (as of 2026)	Source Reference	Tracking
Pucca Housing	4,73,939 houses sanctioned; over 2.50 lakh units physically completed.	<a href="#">PIB Statement</a>	
Clean Water	Over 7,202 villages achieved 100% tap water saturation.	<a href="#">MoTA Tracker</a>	
Healthcare Outreach	687 Mobile Medical Units (MMUs) deployed, serving 38+ lakh remote residents.	MoTA Analytics	
Livelihood	& 489 Van Dhan Vikas Kendras (VDVKs) operationalized, skilling	<a href="#">Lok Sabha Reply</a>	



**Skilling** 38,391 tribal members.

**Child Care Services** 2,251 Anganwadi Centres successfully set up and active in PIB Project Data target habitations.

### Critical Analysis and Concerns

Public policy experts, grassroots activists, and field audits from platforms like [The India Forum](#) have highlighted structural challenges:

- **Aadhaar and Documentation Exclusions:** Beneficiaries must possess Aadhaar cards linked with accurate data to receive benefits. Extreme biometric and identity data mismatches in remote zones lock out the most backward PVTG segments.
- **Flawed Data Infrastructure:** Data systems used for survey mapping have been criticized for displaying mismatched pre-populated village checklists. This leaves entire interior clusters unrecognized on digital project dashboards.
- **Administrative Red Tape:** The heavy multi-ministerial dependency sometimes results in delayed clearances between state welfare boards and central ministries. Performance evaluation is transitionally shifting from expenditure data to concrete ground delivery metrics.
- **Wrongful Welfare Deletions:** In several blocks, mandatory job card rules have left eligible tribal members excluded from project scopes due to administrative errors

**13. PM Janjatiya Vikas Mission (PMJVM):** Strengthens tribal entrepreneurship through Minor Forest Produce (MFP) marketing and logistics.

The **Pradhan Mantri Janjatiya Vikas Mission (PMJVM)** is a **Central Sector Scheme** (100% funded by the Government of India) launched to enhance tribal livelihoods and promote entrepreneurship. It functions as a **flagship umbrella scheme** that consolidated earlier standalone livelihoods programs.

#### Nodal Ministry and Implementing Agency

- **Nodal Ministry:** [Ministry of Tribal Affairs \(MoTA\)](#).
- **Central Implementing Agency:** Tribal Co-operative Marketing Development Federation of India Limited (TRIFED).



- **Ground Execution:** Carried out by State Nodal Departments (SNDs) and State Implementing Agencies (SIAs) across 25 states and 3 Union Territories.

### Aims and Objectives

- **Income Augmentation:** Drive year-round, sustainable income generation for tribal collectors, forest dwellers, and artisans.
- **Value Chain Integration:** Provide robust backward and forward market linkages from remote production clusters to national/international retailers.
- **Fair Price Assurance:** Save tribal gatherers from middleman exploitation through a mechanism ensuring minimum support prices.
- **Scale Optimization:** Group unorganized individual tribal gatherers into organized business structures to achieve scale economies.

### Core Features & Components

- **Merged Framework:** Integrates two erstwhile schemes: *Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP)* and *Institutional Support for Development and Marketing of Tribal Products*.
- **Van Dhan Vikas Kendras (VDVKs):** Setting up of processing clusters. Each VDVK acts as an enterprise consisting of roughly 15 Self-Help Groups (SHGs) and up to 300 members.
- **70% Tribal Rule:** Each associated Van Dhan SHG must have at least 70% of its membership comprised of Scheduled Tribes.
- **Infrastructure Creation:** Funding for critical village-level logistics, including the construction of local *Haat Bazaars*, smart warehouses, and cold storages to lower crop and produce wastage.
- **Van Dhan Producer Enterprises (VDPEs):** Graduating progressive VDVKs into corporate entities with incubation grants up to ₹64 lakh over three years.

### Funding Mechanism

- **100% Grant-in-Aid:** Fully financed by the Central Government directly via TRIFED. No matching financial share is mandated for State Governments.
- **Revolving Funds:** Cash grants are distributed to State Governments to quickly clear procurement when market prices fall below the set thresholds.
- **Enhanced Budget Allocation:** Highlighting its prominence, the Union Budget allocated **₹380.40 crore** specifically to PMJVM, marking a massive increase from previous fiscal assignments.

### Achievements (Updated Status)



- **VDVK Foothill Expansion:** Sanctioned **4,172 VDVks**, engaging over **12.48 lakh tribal individuals** across the country.
- **Operational Readiness:** Out of the sanctioned clusters, 2,817 VDVks have turned fully operational, booking direct tribal product sales worth **₹158 crore**.
- **Expanded Safety Net:** The list of minor forest produce items protected under the statutory Minimum Support Price (MSP) network expanded to **87 MFP items**.
- **Synergy with PM-JANMAN:** Under the broader Particularity Vulnerable Tribal Groups (PVTGs) campaign, an extra **539 custom VDVks** were added, upskilling 38,391 beneficiaries via tailored entrepreneurship courses.
- **Infrastructure Assets Built:** Delivered direct funding to build over 1,300 *haat bazaars* and over 600 small-scale storage facilities to empower local processing.

### Criticisms and Operational Hurdles

- **The Operationalization Gap:** Official reports highlight a noticeable drop-off between sanctioned centers (4,172) and actively operating entities (2,817), leaving many sanctioned clusters idle due to administrative delays.
- **Low Conversion to Corporate VDPEs:** The pace of migrating informal self-help clusters into self-sustaining corporate entities (VDPEs) has lagged due to low baseline business literacy among remote tribals.
- **Infrastructure Delays:** While funds are assigned, building state-of-the-art cold storages and market points in hard-to-access forest topographies remains sluggish.
- **Procurement Variations:** Certain states underperform significantly in using the provided central revolving funds, causing uneven policy benefits between states with proactive tribal departments and those without

**14. Sickle Cell Anaemia Elimination Mission:** A health mission specifically targeting tribal populations with a goal of elimination by 2047.

The **National Sickle Cell Anaemia Elimination Mission (NSCAEM)** is a targeted healthcare initiative launched on July 1, 2023, by the Prime Minister. It operates under the structural umbrella of the **National Health Mission (NHM)**. Its core mandate is to **eliminate sickle cell disease (SCD) as a public health problem in India by the year 2047**.

### Core Administrative Framework

- **Nodal Ministry:** [Ministry of Health and Family Welfare \(MoHFW\)](#) acts as the primary administrative authority.
- **Joint Collaborator:** Ministry of Tribal Affairs (MoTA) designs the contextual awareness materials and finances technical centers.



- **Implementing Agencies:** State Health Departments, National Health Mission (NHM) state units, and primary grassroots healthcare networks (Ayushman Arogya Mandirs) execute the ground-level work.
- **Scheme Categorization:** It operates as a **Centrally Sponsored Scheme** because it is funded and governed through the pre-existing, cost-shared framework of the National Health Mission (NHM).
- **Classification:** It functions as a **sub-mission under an umbrella scheme** (the NHM framework) rather than an isolated standalone scheme.

## Aims, Objectives, and Funding

### Aims and Objectives

- **Eliminate Genetic Transmission:** Halt the generational passing of the sickle cell gene by 2047.
- **Universal Mass Screening:** Screen approximately 7.0 crore individuals aged 0 to 40 years. This targets 278 high-prevalence districts spanning 17 states.
- **Lower Disease Prevalence:** Minimize local incidence via proactive pre-marital genetic counseling.
- **Holistic Patient Care:** Establish accessible, high-quality healthcare pathways to improve overall quality of life.

### Funding Mechanism

- **Cost Sharing Structure:** Handled through the National Health Mission's cost-sharing ratio (60:40 between Center and general States; 90:10 for Himalayan and Northeastern States).
- **State Program Implementation Plans (SPIPs):** States present individual annual operational budgets to the MoHFW to receive conditional central funds.
- **Ancillary Allocations:** Ministry of Tribal Affairs (MoTA) contributes specific, independent grants to establish technical Centers of Excellence (CoE).

### Key Programmatic Features

- **Three-Pillar Strategy:** Operates via health promotion (awareness/counseling), disease prevention (universal screening), and holistic management (continuum of care).
- **Sickle Cell Genetic Status Cards:** Color-coded digital physical cards are given to individuals after testing. They help couples assess genetic risks before marriage.
- **Essential Medicine Distribution:** Includes Hydroxyurea—a critical complication-mitigating drug—on the standard Essential Drugs List for free access at grassroots clinics.
- **Integrated Digital Tracking:** Leverages a unified national [Sickle Cell Disease Portal](#) to map real-time screening datasets and track patient diagnostic histories.

### Mission Update and Achievements (As of 2026)

Official data submitted to Parliament provides a precise view of the program's progress:



## Parameter

## Cumulative Performance Metric

<b>Total Screenings Completed</b>	<b>Over 6.83 crore individuals</b> successfully tested.
<b>Primary Testing Target</b>	Approaching final completion of the <b>7.0 crore baseline target</b> .
<b>Identified Patients</b>	<b>2,37,981 individuals</b> formally diagnosed with Sickle Cell Disease.
<b>Identified Genetic Carriers</b>	<b>19,32,500 individuals</b> flagged as asymptomatic gene traits.
<b>Infrastructure Scaling</b>	<b>17 specialized Centers of Excellence (CoEs)</b> approved across 15 states.
<b>Financial Allocations (FY 2025-26)</b>	National budget support scaled to <b>₹53,904.10 Lakhs</b> for blood disorder management.

### Criticisms and Operational Challenges

- **Socio-Cultural Stigma:** Fear of social rejection or marriage cancellations causes widespread local resistance to taking the mandatory screening tests.
- **Traditional Healthcare Barriers:** Remote tribal regions frequently show deep-rooted reliance on local traditional healers, resulting in high dropout rates from modern medical treatment.
- **Logistical Care Gaps:** Despite high screening volumes, rural primary health centers frequently experience stockouts of diagnostic kits and daily maintenance drugs like Hydroxyurea.
- **Geographic Isolation:** Vulnerable tribal pockets face geographic terrain issues, making consistent patient follow-ups and secondary monitoring highly difficult.
- **Marital Restrictions Criticism:** Civil society members criticize the strict pre-marital matching focus, warning it can inadvertently cause social discrimination against healthy genetic carriers



**15. National SC/ST Hub:** Managed by the Ministry of MSME to support SC/ST entrepreneurs in government procurement.

The **National SC/ST Hub (NSSH)** is a **Central Sector Scheme** and a flagship initiative operating under the administrative jurisdiction of the **Ministry of Micro, Small and Medium Enterprises (MoMSME)**. Formally launched in October 2016, the scheme provides professional support and builds a supportive ecosystem for Scheduled Caste (SC) and Scheduled Tribe (ST) entrepreneurs. It is aimed at fulfilling the mandatory **4% public procurement target** from SC/ST-owned Micro and Small Enterprises (MSEs) as stipulated under the Central Government Public Procurement Policy Order.

### Scheme Framework

- **Type of Scheme:** Central Sector Scheme (100% funded directly by the Central Government of India).
- **Classification:** Flagship Scheme under the Ministry of MSME.
- **Implementing Agency:** The [National Small Industries Corporation Ltd. \(NSIC\)](#), a Public Sector Undertaking (PSU) under the Ministry of MSME.

### Aims and Objectives

- **Promote Entrepreneurship Culture:** Foster an environment of self-employment and venture creation among the marginalized SC/ST population.
- **Public Procurement Alignment:** Enable SC/ST-owned MSMEs to successfully participate in government tenders and satisfy the state's 4% procurement quota.
- **Capacity Enhancement:** Build skills, upgrade technical expertise, and mentor existing and aspiring business owners.
- **Market Access and Linkages:** Help SC/ST units integrate into mainstream value chains via business exhibitions and vendor development programmes.

### Funding Mechanism & Financial Features

The scheme operates on a grant-in-aid model where financial assistance is directly reimbursed or subsidized to eligible entrepreneurs via corporate banks and nodal bodies:

- **Special Credit Linked Capital Subsidy Scheme (SCLCSS):** Provides a **25% capital subsidy** on institutional finance up to ₹1 Crore (capped at ₹25 Lakhs) for purchasing plant, machinery, or equipment for technological advancement.
- **Fee Reimbursements:** Eligible entrepreneurs receive **80% reimbursement** (subject to specific ceilings) on crucial expenses like bank loan processing fees, testing fees in NABL accredited labs, registration fees under the Single Point Registration Scheme (SPRS), and membership fees for export councils.



- **E-Commerce Onboarding:** Reimburses up to 80% or a maximum of ₹25,000 for listing and renewal fees on portals such as GeM, e-Khadi, and MSME Mart.
- **Tender Facilitation:** Complete exemption from paying Earnest Money Deposit (EMD) and free distribution of official tender sets.

### Performance & Key Achievements (Updated 2026)

Data verified up to the conclusion of the most recent fiscal period in early 2026 highlights notable expansion:

Parameter	Cumulative Achievement (As of March 31, 2026)
Total Beneficiaries Assisted	1,79,699 SC/ST entrepreneurs
Total Candidates Trained	54,499 candidates upskilled
Annual Procurement Value (FY 2025-26)	₹3,737.23 Crores procured by government departments
Active Supply Chain Units (FY 2025-26)	11,613 SC/ST-owned MSEs actively supplying goods/services

- **Institutional Expansion:** The [SC-ST Hub](#) successfully operationalized **15 dedicated National SC-ST Hub Offices (NSSHOs)** across industrial hubs (including Mumbai, Bengaluru, Guwahati, and Ludhiana) to provide ground-level handholding, Udyam registration, and tender support.

### Criticisms and Structural Challenges

Despite its upward trajectory, independent policy reviews and economic data highlight key vulnerabilities:

- **The "Missing Middle" Phenomenon:** Over **95% of participating enterprises remain micro-units**. The scheme struggles to provide the equity capital necessary to graduate these businesses into sustainable "Small" or "Medium" scale enterprises.
- **Systemic Delayed Payments:** First-generation SC/ST entrepreneurs lack the deep cash flow buffers to survive delayed payments from Central Public Sector Enterprises (CPSEs). Even with digital tools like the TReDS invoice discounting platform, liquidity crunches remain a primary cause of business mortality.
- **Geographical Imbalances:** Scheme penetration is heavily skewed toward established urban industrial clusters. Aspiring entrepreneurs in Aspirational Districts and isolated tribal belts face massive information and access deficits.



- **Complex Compliance Barriers:** Transitioning into formal, fully digital and GST-compliant frameworks remains deeply intimidating for grass-root entrepreneurs. This diminishes the utility of the Hub's digital interventions

**16. Venture Capital Fund (VCF-SC/ST):** Provides concessional finance to SC and ST entrepreneurs to promote innovation.

The **Venture Capital Fund for Scheduled Castes (VCF-SC)** and the parallel **Venture Capital Fund for Scheduled Tribes (VCF-ST)** are dedicated social sector initiatives designed to promote entrepreneurship. They drive financial inclusion among marginalized communities by providing concessional finance to growth-oriented business ventures.

### Administrative Framework

- **Ministry:** The VCF-SC operates under the **Ministry of Social Justice and Empowerment (MoSJE)**. The VCF-ST operates under the **Ministry of Tribal Affairs (MoTA)**.
- **Implementing Agency:** **IFCI Venture Capital Funds Ltd.** (a subsidiary of IFCI Ltd., a Government of India Undertaking) serves as the fund manager.
- **Scheme Classification:** It is a **Central Sector Scheme** funded entirely by the Central Government and institutional partners, rather than a centrally sponsored scheme.
- **Scheme Type:** It serves as an **umbrella scheme** over various sub-initiatives like the Ambedkar Social Innovation and Incubation Mission (ASIIM) and mentorship networks like AYE-MENTOR.

### Aims and Objectives

- **Uplift Entrepreneurs:** Provide financial support to [Scheduled Caste \(SC\)](#) and [Scheduled Tribe \(ST\)](#) entrepreneurs handling innovative, high-growth technologies.
- **Wealth & Value Creation:** Motivate beneficiaries to transition from job-seekers to job-creators.
- **Enhance Linkages:** Build robust forward and backward market connections to trigger regional economic expansion.
- **Gender and Equality Focus:** Prioritize financial assistance for women entrepreneurs and divyang (differently-abled) individuals within these communities.

### Funding Mechanism and Key Features

- **Corpus:** The VCF-SC holds a dedicated corpus of **₹750 crore**. The VCF-ST features a launch corpus of **₹50 crore**.
- **Investment Size:** Financial assistance scales from a minimum of **₹10 lakh to a maximum of ₹15 crore** per company.



- **Instrument Structure:** Deployed through **Equity, Convertible Debentures, or Debt Instruments.**
- **Funding Pattern:** Up to **75% of the total project cost** can be funded via the scheme, with the remaining 25% pooled by the promoters.
- **Concessional Interest/Returns:**
  - **Debt/Debentures:** Levied at an attractive **4% per annum interest rate** (reduced to **3.75%** for SC women or disabled entrepreneurs).
  - **Equity:** Target return of 8% per annum or valuation gains at the exit point.
- **Tenure:** Long-term capital flexibility spanning up to **10 years**, with a tailored principal moratorium of up to 36 months.
- **SEBI Registration:** The funds operate strictly as **Category I Alternative Investment Funds (AIFs)** under SEBI regulations.

### Core Achievements

- **Fund Disbursement:** Cumulative sanctions under the VCF-SC and ASIIM frameworks stand at **₹588.4 crore covering 245 SC-owned enterprises.**
- **Grassroot Incubation:** The ASIIM initiative has successfully institutionalized financial backing for youth, providing **₹30 lakh in equity funding over 3 years** to student startups in higher educational institutions.
- **Sector Diversification:** Beneficiaries have expanded beyond traditional sectors into technology-intensive industries like Agritech, green energy, IT, and environmental waste management.
- **Women Representation:** Maintained a female-led representation rate of roughly **28.1%** across active venture setups.

### Criticisms and Operational Constraints

- **Strict Security Net-Worth Ratios:** Total financial assistance cannot exceed **two times the net worth of the company**, making it harder for resource-poor, first-generation founders to qualify for substantial brackets.
- **Geographical Concentration:** Portfolio evaluations highlight a skewed distribution pattern, with over **32.7% of ventures concentrated in Maharashtra** alone, leaving several eastern and north-eastern states underserved.
- **Complex Implementation Funnel:** The dual-committee process (Screening Committee followed by the Investment Committee) creates procedural delays from application to actual fund tranches.
- **Lack of Ancillary Ecosystems:** While capital is extended, critics cite a shortage of robust post-investment business networks and market-access incubation frameworks outside Tier-1 cities



**17. Adivasi Mahila Sashaktikaran Yojana (AMSY):** Concessional loans of up to 90% for projects costing up to ₹2 lakh for ST women

The **Adivasi Mahila Sashaktikaran Yojana (AMSY)** is an exclusive, highly concessional financial scheme aimed at the economic empowerment of Scheduled Tribe (ST) women.

### Administrative Structure & Classification

- **Ministry:** Administered by the [Ministry of Tribal Affairs, Government of India](#).
- **Implementing Agency:** The apex body is the [National Scheduled Tribes Finance and Development Corporation \(NSTFDC\)](#), working in coordination with **State Channelising Agencies (SCAs)** and regional cooperative bodies.
- **Scheme Type:** It is classified as a **Central Sector Scheme**. It is funded 100% directly by the Central Government through NSTFDC equity.
- **Strategic Category:** It operates as a targeted **sub-scheme / component** under the broader **umbrella framework** of tribal economic development programs managed by the NSTFDC.

Current Affairs - BankExamsToday +5

### Aims & Objectives

- Provide accessible, hassle-free credit to eligible ST women to break systemic credit barriers.
- Encourage micro-entrepreneurship and self-employment ventures in rural and tribal sectors.
- Foster financial independence and elevate the standard of living for tribal women.

### Funding Mechanism & Financial Features

- **Project Cost Bracket:** Financial assistance is applicable for viable income-generation projects costing up to **₹2,00,000 per unit**.
- **Loan Quantum:** NSTFDC provides term loans covering up to **90% of the unit cost**.
- **Promoter Contribution:** Minimal or zero promoter contribution is insisted upon for the remaining 10%.
- **Concessional Interest Rates:**
  - NSTFDC charges **2% per annum** to the State Channelising Agencies (SCAs).
  - SCAs can charge a maximum of **4% per annum** from the ultimate women beneficiaries.
- **Repayment Schedule:** Flexible repayment terms structured into quarterly installments spanning a **maximum of 5 to 10 years**, including an initial moratorium period.

### Operational Updates (As of 2026)

- **Digital Onboarding:** The process is integrated alongside broader tribal digital marketing pushes—such as [Tribes India's e-commerce updates](#) and the Open Network for Digital Commerce (ONDC)—to enable direct market access for the products manufactured by these women entrepreneurs.



- **Convergence:** Operations are being aligned with massive tribal welfare push programs like the *Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)* to prevent duplicate financing and improve target identification.

### Key Achievements

- **Zero NPA Record:** Official parliamentary updates from the Ministry highlight that the scheme has historically maintained a near-flawless **0% Non-Performing Assets (NPA)** record, reflecting an exceptionally high repayment rate among tribal women groups.
- **Widespread Self-Reliance:** Millions of tribal individuals have historically benefited across the states. Specific regional bodies, like the *West Bengal Tribal Development Co-operative Corporation*, have successfully routed crores of rupees through local Large-Sized Adivasi Multi-Purpose Cooperative Societies (LAMPS).
- **Diversification:** Enabled beneficiaries to smoothly migrate from volatile manual daily-wage labor into stable micro-enterprises like food processing, handicrafts, and small-retail shops.

### Major Criticisms & Implementation Gaps

- **Uneven Regional Spread:** Data submitted to the Lok Sabha shows severe geographical asymmetry. Several tribal-populated regions submit very few or zero corporate loan proposals to the NSTFDC annually.
- **Low Ceiling Limits:** Micro-entrepreneurs argue that the ₹2,00,000 unit cost cap is insufficient in 2026 due to inflation and the rising costs of raw materials and machinery.
- **Infrastructural Red Tape:** The heavy dependence on State Channelising Agencies (SCAs) often acts as a bottleneck, causing delayed disbursements and complex document tracking for non-literate tribal women in remote locations.
- **Lack of Forward Linkages:** While the scheme efficiently grants credit, it has historically lacked integrated hand-holding for modern product packaging, branding, and long-term marketing, forcing producers to rely heavily on middlemen

## 18. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA):

The **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan (DAJGUA)**, also known under its broader operational framework as the Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PM-JUGA), is a **centrally sponsored scheme** launched on October 2, 2024. It functions as a **flagship umbrella scheme** under the nodal administration of the **Ministry of Tribal Affairs (MoTA)**.

### Aims and Objectives



- **Saturation Level Coverage:** Attain 100% saturation of critical infrastructure gaps and socio-economic indicators in tribal regions.
- **Target Reach:** Benefit more than **5 crore tribal citizens** across **63,843 villages** spanning 549 districts in 30 States/UTs.
- **Holistic Upliftment:** Bridge long-standing developmental deficits in remote tribal habitations, building directly upon lessons learned from the PM-JANMAN mission.

#### Funding Mechanism

- **Total Outlay:** ₹79,156 crore allocated for a 5-year execution window spanning from FY 2024-25 to FY 2028-29.
- **Cost Sharing Ratio:** Financed via a cost-sharing model where the **Central Share is ₹56,333 crore** and the **State Share is ₹22,823 crore**.
- **Resource Pooling:** Financed through the Development Action Plan for Scheduled Tribes (DAPST) by converging allocated budgets across multiple ministries.

#### Implementing Agency

- **Nodal Overseer:** The **Ministry of Tribal Affairs (MoTA)** manages overall policy, planning, and inter-ministerial coordination.
- **Line Ministries:** Execution is divided across **17 Line Ministries/Departments** of the Government of India.
- **Ground Execution:** Coordinated via a national-level **Project Management Unit (PMU)** working alongside state tribal departments and District Administrations.

#### Key Features

- **Multi-Sectoral Convergence:** Merges existing programs into **25 targeted interventions** executed simultaneously.
- **Eligibility Criteria:** Focuses on tribal-majority villages with a population 500 containing at least 50% Scheduled Tribe (ST) residents.
- **Aspirational District Inclusion:** Covers villages in Aspirational Districts holding an ST population 50.
- **Whole-of-Government Model:** Breaks administrative silos by integrating resources for housing, energy, water, and telecom.

#### Status and Achievements (Update As of 2026)

According to performance metrics presented to the Rajya Sabha:

Digital Sansad

- **Rural Housing (PMAY-G):** Out of a target of 20 lakh homes, **12,89,251 houses have been sanctioned** and 7,60,034 houses stand completed.
- **Clean Drinking Water (JJM):** Out of 63,035 targeted villages, **28,303 villages have achieved full water tap saturation**.



- **Grid Clean Energy:** 59,812 households and public buildings have been electrified out of a sanctioned pool of 2,87,761 under the Revamped Distribution Sector Scheme (RDSS).
- **Healthcare Access:** 154 Mobile Medical Units (MMUs) are operationalized in remote grids.
- **Public Outreach:** Launched the mass "Dharti Aaba Janbhagidari Abhiyan" campaign to drive last-mile documentation (Aadhaar, Caste, and Ration cards) via local village clusters.

### Criticisms and Implementation Challenges

- **Inter-Ministerial Inertia:** Delays persist across certain domains. For instance, the Ministry of Electronics & Information Technology (MeITY) reported **zero progress** on designated 'Digital India' tribal connectivity targets.
- **Ground Infrastructure Lags:** Projects under the Pradhan Mantri Gram Sadak Yojana (PMGSY) have seen 2,411 km of tribal roads sanctioned, but physical on-site construction is **yet to officially commence** in multiple target blocks.
- **Renewable Energy Bottlenecks:** Despite rooftop solar units being sanctioned for thousands of households under the PM-Surya Ghar framework, physical field installations face **delays in remote regions** like parts of Northeast India.
- **Geographical Hardships:** Reaching deep, scattered, or conflict-prone tribal pockets continues to strain the state-level administrative delivery system

**19. PM-JANMAN (Janjati Adivasi Nyaya Maha Abhiyan):** A critical mission targeting **Particularly Vulnerable Tribal Groups (PVTGs)**. With an outlay of ₹24,000 crore, it aims to provide basic facilities like safe housing and clean water to PVTG households by 2026–2027.

**PM-JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)** is an **umbrella scheme** launched on 15 November 2023 (Janjatiya Gaurav Divas). It targets 75 Particularly Vulnerable Tribal Groups (PVTGs) spread across 18 states and one Union Territory to bridge critical infrastructure and socio-economic gaps over a 3-year period (FY 2023–24 to FY 2025–26).

### Aims and Objectives

- **Socio-Economic Elevation:** Enhance the overall quality of life for PVTG families and habitations.
- **Saturation Approach:** Ensure 100% saturation of basic facilities like secure housing, safe drinking water, and grid/off-grid electricity.
- **Enhanced Access:** Improve remote connectivity, healthcare delivery, quality education, and nutritional intake.
- **Livelihood Creation:** Promote sustainable economic activities and vocational training.

### Nodal Ministry & Implementing Agencies



- **Nodal Ministry:** [Ministry of Tribal Affairs \(MoTA\)](#) serves as the primary coordination body.
- **Implementing Agencies:** It is an inter-ministerial convergence of **9 line ministries** executing **11 critical interventions**.
  - *Example agencies:* The Ministry of Rural Development handles housing, the Ministry of Jal Shakti implements water supply, and autonomous institutes like NIESBUD and IIE manage entrepreneurship programmes under the Ministry of Skill Development.

### Scheme Nature and Structure

- **Nature:** It is a **flagship umbrella initiative** comprising both **Central Sector Schemes** (100% centrally funded) and **Centrally Sponsored Schemes** (cost shared with states) depending on the specific intervention component.
- **Funding Mechanism:** The total approved budgetary outlay is **₹24,104 crore**.
  - **Central Share:** ₹15,336 crore
  - **State Share:** ₹8,768 crore
  - Funds are allocated to the respective line ministries based on verified physical data uploaded to the [PM GatiShakti Portal](#).

### Key Features

- **Inter-Ministerial Convergence:** Merges existing central schemes to eliminate operational duplication.
- **Enhanced Unit Costs:** The financial assistance per household for pucca houses is heightened to ₹2,00,000–₹2,39,000 to match rough, remote terrains.
- **GatiShakti Mapping:** Employs geospatial planning to track data and locate remote un-electrified habitations.
- **IEC Campaigns:** Organizes country-wide Information, Education, and Communication camps to quickly issue missing Aadhaar cards, community certificates, and Jan Dhan bank accounts.

### Verified Status & Achievements (As of Early 2026)

According to data tabled in Parliament by the Press Information Bureau (PIB), the scheme achieved major target completions near its initial closure timeline:

- **Pucca Housing:** A total of 4,73,939 houses have been officially sanctioned, with approximately **2.50 lakh houses successfully completed**.
- **Anganwadi Centres (AWCs):** Out of the targetted numbers, **2,251 AWCs are fully operational** in remote tribal settlements.
- **Livelihood & Skilling:** Over **38,391 Van Dhan Vikas Kendra (VDVK) members** received training under Entrepreneurship Development Programmes, making **489 VDVKs active**.
- **Electricity & Solar Energy:** Around **1,34,102 off-grid and on-grid households** have been successfully electrified.



- **Mobile Connectivity:** Implementation of the targeted 3,000 mobile towers is underway to bring telecom infrastructure to unserved forest pockets.
- **Budget 2025–26 Update:** The Government doubled specific allocations within the [Budget 2025-26](#) to ₹300 crore to expedite healthcare and education wings, alongside state-specific releases like ₹259 crore sanctioned for Chhattisgarh.

### Key Criticisms & Implementation Challenges

- **Application & Tech Barriers:** The mandatory registration for housing via the *Awaas+* mobile app faced steep resistance due to poor internet infrastructure in core tribal pockets.
- **Geographical Obstacles:** The Ministry of New and Renewable Energy noted that transporting solar arrays and micro-grid materials to isolated hilltops remains incredibly slow and costly.
- **Documentation Delays:** Beneficiaries frequently lack necessary verification papers (such as caste certificates or operational bank accounts), stalling initial fund direct-benefit transfers.
- **State Co-funding Lag:** Because parts of the scheme are Centrally Sponsored, implementation speeds fluctuate wildly based on whether individual states release their 30–40% financial shares on time

**20. VISVAS Yojana:** Running through **2025–2026**, this scheme provides a **5% interest subvention** on income-generating loans (up to ₹5 lakh for individuals and ₹20 lakh for SHGs) for SC and OBC beneficiaries.

The **VISVAS Yojana** (Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta Yojana) is a **Central Sector Scheme** operating as a sub-scheme under the larger **umbrella framework** for the empowerment of marginalized communities.

### Ministry and Implementing Agencies

- **Nodal Ministry:** Ministry of Social Justice and Empowerment (MoSJ&E).
- **Project Implementing Agencies (PIAs):** The scheme is collectively run by three apex corporations:
  - National Scheduled Castes Finance and Development Corporation (NSFDC)
  - National Backward Classes Finance and Development Corporation (NBCFDC)
  - [National Safai Karamcharis Finance & Development Corporation \(NSKFDC\)](#)

### Aims and Objectives



- **Lower Borrowing Costs:** Provide immediate relief to marginalized sections by reducing interest burdens on livelihood loans.
- **Promote Self-Employment:** Boost economic self-reliance among vulnerable groups via sustainable income-generating ventures.
- **Financial Inclusion:** Bring informal credit seekers into formal, regulated banking networks.

#### **Funding Mechanism and Financial Limits**

- **Structure:** 100% centrally funded by the Government of India.
- **Interest Subvention:** A direct 5% per annum interest subvention is applied to standard loan accounts.
- **Credit Limits:** Eligible thresholds for subvention support cover:
  - **Self-Help Groups (SHGs):** Loans or cash credit limits up to ₹10.00 Lakh (expanded from the initial ₹4.00 Lakh cap).
  - **Individual Beneficiaries:** Loans up to ₹5.00 Lakh (expanded from the initial ₹2.00 Lakh cap).
- **Disbursement:** Disbursed directly via **Direct Benefit Transfer (DBT)** into the beneficiaries' operational accounts.

#### **Key Features & Eligibility**

- **Target Demographics:** Reserved for Scheduled Castes (SC), Other Backward Classes (OBC), and Safai Karamcharis (including manual scavengers and waste pickers).
- **Income Ceiling:** The annual family income of the beneficiary must be up to ₹3.00 Lakh.
- **Group Composition:** For SHGs, at least 70% of the members must belong to the designated target categories.
- **Lending Channels:** Integrated across Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Small Finance Banks, and Micro Finance Institutions (MFIs).
- **Technology Convergence:** Managed digitally through integration with the **PM SURAJ Portal**, enabling real-time application tracking and faster evaluation.

#### **Achievements (Updated 2026)**

- **Massive Beneficiary Footprint:** Cumulative implementation reports indicate extensive coverage across both SC and OBC lines. Through the VISVAS-SC vertical, over ₹24.72 crore was deployed to support 1,96,081 SC borrowers. Concurrently, the VISVAS-BC wing successfully utilized ₹19.97 crore to extend benefits to 1,92,650 backward class borrowers.
- **Banking Infrastructure Scale:** NSKFDC and companion PIAs scaled operations by finalizing Memoranda of Agreement (MoA) with 44 Public Sector Banks and Regional Rural Banks, drastically expanding retail delivery points.



- **Target Progress:** Against the annual benchmark target to cover 3.60 lakh SC beneficiaries, the dedicated VISVAS Portal successfully processed over **1.67 lakh active subvention claims** in the current evaluation window.

### Criticisms and Implementation Challenges

- **Lower Relative Penetration:** Official MoSJ&E Evaluation Reports highlight that overall coverage remains lower than expected relative to the vast nationwide population of eligible SC/OBC self-help groups.
- **Geographical Disparity:** Performance and credit absorption are highly uneven across states. States like Bihar and Tamil Nadu report high average loan utilizations per SHG, while northeastern pockets like Assam face significantly lower individual loan sizes and sluggish subvention rollouts.
- **Stringent Banking Compliances:** The 5% subvention is strictly contingent on maintaining an impeccable, timely repayment history. Vulnerable borrowers facing seasonal cash-flow stresses are frequently disqualified from the subsidy if they fall even slightly behind on repayment schedules

**21. PM-AJAY (Pradhan Mantri Anshuchit Jaati Abhyuday Yojana):** An umbrella scheme that merged three previous programs to focus on poverty reduction for SC communities through skill development, infrastructure, and financial assistance.

The **Pradhan Mantri Anshuchit Jaati Abhyuday Yojana (PM-AJAY)** is a **Centrally Sponsored Scheme** launched in FY 2021-22. It functions as an **umbrella scheme** formed by merging three erstwhile welfare schemes: Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP), Pradhan Mantri Adarsh Gram Yojana (PMAGY), and Babu Jagjivan Ram Chhatrawas Yojana (BJRCY).

### Aims and Objectives

- **Poverty Reduction:** Minimize poverty within Scheduled Caste (SC) communities by generating additional employment opportunities through skill development and income-generating initiatives.
- **Socio-Economic Development:** Improve critical development indicators by providing essential services and infrastructure in SC-dominated villages.
- **Boost Literacy:** Enhance SC enrollment in schools and higher education facilities by expanding high-quality residential and hostel infrastructure, particularly in aspirational districts and SC-majority blocks.

### Funding Mechanism

- **Centrally Sponsored Structure:** The financial burden is shared between the Central Government and State/UT Governments.
- **Fund Allocation:**
  - **Adarsh Gram:** Up to 50% of allocated state funds are utilized for gap-filling infrastructure activities in selected villages.



- **Grants-in-Aid:** Financed for state-level livelihood projects and infrastructure development.
- **Administration:** Up to 5% of the total budget is restricted for administrative expenses, monitoring, and social audits.
- **Infrastructure Grant:** Selected villages receive ₹20,00,000 for basic infrastructure gap-filling and ₹1,00,000 for administrative preparation.

### Scheme Components & Key Features

Component	Key Focus Area	Target Metrics / Deliverables
1. <b>Adarsh Gram (Model Village)</b>	Integrated development of villages with  500 population and  SC population.	Saturating 50 monitorable socio-economic indicators across 10 distinct domains (e.g., drinking water, sanitation, health, education, digitization).
2. <b>Grants-in-Aid</b>	District and State-level socio-economic projects.	Funding skill development, comprehensive livelihood projects, asset creation, and financial assistance towards beneficiary loans.
3. <b>Hostel Component</b>	Academic residential infrastructure.	Building and maintaining hostels in top-ranked National Institutional Ranking Framework (NIRF) institutions and government-funded schools.

### Institutional Framework

- **Nodal Ministry:** [Ministry of Social Justice and Empowerment](#), Government of India.



- **Implementing Agencies:** State Governments, Union Territory Administrations, and District-Level Convergence Committees headed by local administrative officers work alongside Gram Sabhas to execute decentralized plans.

PM-AJAY +2

### Achievements (Updated as of May 2026)

According to the real-time [PM-AJAY Portal Dashboard Data](#):

- **Village Coverage:** A total of **47,334 villages** have been targeted under the scheme.
- **Beneficiaries:** Over **47.32 lakh (4,732,945) individuals** have directly benefited from the interventions.
- **Infrastructure Work:** **43,816 community development works** have been successfully completed.
- **Model Villages:** **14,737 villages** have officially been declared as "Adarsh Gram" after satisfying requisite developmental indices.
- **Hostels & Livelihood:** Since its inception, 90 new institutional hostels have been sanctioned to benefit over 10,649 SC students, and more than ₹1,461 crore has been disbursed directly under the Grants-in-Aid model.

### Criticisms and Bottlenecks

- **Implementation Disparities:** Structural variation across states leads to uneven execution, leaving beneficiaries in weaker administrative states with lower access.
- **Awareness Gaps:** Low awareness concerning the financial asset provisions and skill development eligibility limits the reach among the poorest rural SC households.
- **Weak Monitoring Mechanisms:** Observers note that data tracking on the actual long-term income growth of beneficiaries is weak, pointing out a greater need for strict social audits.
- **Fund Disbursement Delays:** Bureaucratic layers in state-level approvals occasionally create delays in launching local Village Development Plans (VDPs) within the stipulated timelines

## 22. National Scheduled Castes Finance and Development Corporation (NSFDC)

The **National Scheduled Castes Finance and Development Corporation (NSFDC)** is a fully owned Government of India Central Public Sector Enterprise (CPSE). It functions as a **Central Sector Scheme** mechanism rather than a centrally sponsored scheme, as it receives 100% of its equity and budget directly from the Union Government. It operates as an **umbrella nodal agency** that manages multiple sub-credit schemes and financial interventions for Scheduled Castes (SC) development.



## Administrative Framework

- **Ministry:** It works under the administrative control of the [Ministry of Social Justice and Empowerment \(MoSJ&E\)](#).
- **Implementing Agencies:** The primary channels are **State Channelizing Agencies (SCAs)** nominated by State Governments. NSFDC also partner with Public Sector Banks (PSBs), Regional Rural Banks (RRBs), Small Finance Banks, and Micro-Finance Institutions (NBFC-MFIs).

## Aims, Objectives, and Features

- **Core Aim:** To break the cycle of poverty by providing concessional financial assistance for income generation, self-employment, and skill upgradation.
- **Eligibility Limit Update:** Effective **January 7, 2026**, the annual family income eligibility ceiling for beneficiaries has been revised upward from ₹3.00 lakh to **₹5.00 lakh** for both urban and rural areas.
- **Simplified Framework:** In 2025–2026, NSFDC simplified its diverse credit lending by consolidating them into two streamlined models: **Micro Loans** and **Term Loans**.
- **Loan Ceilings:** The Maximum Project Cost under the Term Loan Scheme stands at ₹50 lakh, with an NSFDC loan limit up to ₹45 lakh. Educational loan ceilings have also been expanded up to ₹40 lakh for domestic or overseas professional studies.

## Funding Mechanism

- **Authorized Share Capital:** It has an authorized share capital of **₹1,800 crore**, with a paid-up capital of ₹1,515 crore wholly financed by the Central Government.
- **Lending Route:** NSFDC releases funds as refinancing loans to SCAs/banks at highly concessional interest rates (typically 2% to 5% p.a.), which are then passed down to beneficiaries.
- **Interest Subvention:** Operates the **VISVAS Yojana**, which extends direct interest subvention benefits to self-help groups and individual SC entrepreneurs.

## Performance & Key Achievements (As of May 2026)

Official data released in **April 2026** highlights historical peaks in performance:

Parameter / Component	Scheme	Achievement in FY 2025–26	Growth / Context
<b>Annual Disbursement</b>		<b>₹775.26 crore</b>	Highest in 37-year history; 27% YoY growth.



<b>Direct Beneficiaries Covered</b>	<b>59,002 individuals</b>	A 41.32% increase over the prior fiscal year.
<b>Gender Inclusion</b>	<b>39,804 women</b>	Women comprised roughly 67% of total loan recipients.
<b>VISVAS Yojana (Interest Subvention)</b>	<b>₹26.09 crore</b> disbursed	Benefited 98,748 individuals; grew over 334% YoY.
<b>National Fellowship Scheme (NFSC)</b>	<b>₹215.39 crore</b>	Supported <b>4,219 SC scholars</b> pursuing higher research.
<b>Cumulative Reach Since Inception</b>	<b>₹9,567.14 crore</b> disbursed	Has systematically benefited over <b>16.96 lakh</b> SC individuals.

- **Digital Transformation:** Implemented the *Loan Accounting and Management System* alongside a GIGW 3.0-compliant portal to enhance tracking and transparency.

### Criticisms and Operational Constraints

Despite scaling up capital allocation, parliamentary panel reviews and audits have flagged critical systemic issues:

1. **Slow Fund Utilization by States:** By early 2026, over **₹183.06 crore** remained stuck or underutilized. State Channelizing Agencies experience severe delays in selecting/finalizing beneficiary lists and collecting loan documentation.
2. **Delayed Utilization Certificates (UCs):** Poor coordination between district-level branches and SCAs leads to a backlog of pending UCs. This stops the subsequent release of central funds.
3. **Representation Flaws on the Board:** A Parliamentary Standing Committee strongly criticized the internal structure of the NSFDC board, revealing a paradox where only **two out of 15 directors** belonged to the Scheduled Caste community.
4. **Heavy Reliance on SCAs:** Non-banking financial channels and commercial bank integrations are expanding, but the main system remains dependent on slow state-run SCAs. This dependency results in uneven geographical loan penetration across different Indian states.



### 23. The Pradhan Mantri Janjatiya Vikas Mission (PMJVM)

The **Pradhan Mantri Janjatiya Vikas Mission (PMJVM)** is a **Central Sector Scheme** under the **Ministry of Tribal Affairs**. It is an **umbrella scheme** formed by merging two former livelihood initiatives: the *Mechanism for Marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and Development of Value Chain for MFP* and the *Institutional Support for Development and Marketing of Tribal Products*.

Vikaspedia +1

The **Tribal Co-operative Marketing Development Federation of India Limited (TRIFED)** serves as the central implementing agency.

#### Aims and Objectives

- **Enhance Tribal Livelihoods:** Facilitate and scale up sustainable livelihood opportunities and local entrepreneurship for Scheduled Tribes (STs).
- **Value Chain Development:** Shift tribal economies from raw procurement to processed and branded product marketing.
- **Ensure Fair Returns:** Provide a reliable safety net to forest-dwelling tribal gatherers against market price fluctuations.
- **Socio-Economic Empowerment:** Increase household incomes, specifically focusing on the financial independence of tribal women.

#### Funding Mechanism

- **100% Central Funding:** As a Central Sector Scheme, it receives **100% Grant-in-aid** directly from the Government of India.
- **Financial Allocations:** Total approved financial outlay stands at **₹1,612 crores** over its implementation timeframe.
- **Fund Flow Pipeline:** The Ministry of Tribal Affairs releases funds directly to **TRIFED**, which then distributes grants to State Nodal Departments (SNDs) and State Implementing Agencies (SIAs).

#### Core Features

- **Van Dhan Vikas Kendras (VDVKs):** Creates clusters of around 15 tribal Self-Help Groups (SHGs) comprising roughly 300 members to drive processing and value-addition of local items.
- **MSP for MFP Implementation:** Regular expansion and enforcement of Minimum Support Prices for non-timber minor forest products.
- **Infrastructure Upgradation:** Direct financing for setting up village-level **Haat Bazaars, cold storage facilities, and warehouses** to mitigate post-harvest crop wastage.



- **Retail Expansion:** Market linking of finished products through **116 TRIBES India retail outlets**, domestic trade exhibitions like *Aadi Mahotsav*, and major e-commerce storefronts.
- **Van Dhan Producer Enterprises (VDPEs):** Provisions to scale up local VDVK clusters into high-volume producer companies.

#### **Scheme Status & Achievements (Updated 2026 Data)**

- **VDVK Scaling:** A total of **4,172 Van Dhan Vikas Kendras (VDVKs)** have been successfully sanctioned across **25 states and 3 Union Territories**, incorporating **12.48 lakh tribal entrepreneurs**.
- **Commercialization Progress:** Out of the total sanctioned clusters, **2,817 VDVKs have been fully operationalized**, capturing collective sales worth approximately **₹158 crores**.
- **Procurement Footprint:** The absolute volume of MFP procurement managed by State Governments since the baseline period has touched **2,67,954 Metric Tonnes**, valued at **₹693.98 crore**.
- **Safety Net Expansion:** The active list of notified products safeguarded under the Minimum Support Price scheme has reached **87 unique Minor Forest Produce items**.
- **Targeted PM-JANMAN Synergies:** An additional **539 custom VDVK clusters** covering **45,924 tribal members** have been fast-tracked under the aligned PM-JANMAN initiative to specifically target Particularly Vulnerable Tribal Groups (PVTGs).

#### **Systemic Criticisms**

- **Operationalization Deficit:** While target sanctions are high, a visible lag persists; for instance, out of 100 sanctioned VDVK units in Jammu & Kashmir, only 3 were verified as fully operational.
- **Underutilized Upgrades:** The transition of basic village groups into high-tier **Van Dhan Producer Enterprises (VDPEs)** remains stalled due to a lack of complete project proposals submitted by states.
- **Digital and Training Gaps:** Grassroots tribal gatherers frequently experience technical challenges operating digital performance monitoring frameworks and dashboards.
- **Supply Chain Infrastructure Bottlenecks:** Despite dedicated infrastructure funding, isolated interior tribal zones still experience high wastage of perishable products due to delayed rural storage construction

**24. PM-SURAJ & VISVAS Yojana:** These programs focus on credit support and interest subvention for marginalized communities. In FY 2025–26, the **VISVAS** portal aims to cover 3.60 lakh SC beneficiaries.

The **PM-SURAJ National Portal** (*Pradhan Mantri Samajik Utthan evam Rozgar Adharit Jankalyan*) acts as a consolidated **umbrella digital platform** that integrates and streamlines access to multiple concessional credit and loan schemes—including the **VISVAS Yojana** (*Vanchit Ikai Samooh aur Vargon ki Aarthik Sahayta*).



## Institutional Framework

Parameter	PM-SURAJ Portal Details	VISVAS Yojana Details
<b>Nodal Ministry</b>	<a href="#">Ministry of Social Justice and Empowerment</a>	Ministry of Social Justice and Empowerment
<b>Implementing Agencies</b>	<a href="#">NSFDC</a> , NBCFDC, and <a href="#">NSKFDC</a>	NSFDC, NBCFDC, and NSKFDC (as Project Implementing Agencies)
<b>Scheme Type</b>	<b>Central Sector Scheme</b> (100% funded by the Government of India)	<b>Central Sector Scheme</b> (100% interest subvention borne by Central Govt)
<b>Classification</b>	<b>Flagship Umbrella Portal</b> integrating social welfare credit lines	<b>Sub-Scheme / Specific Component</b> focused on interest subvention

## Aims & Objectives

- **Promote Grassroots Entrepreneurship:** Actively drive self-employment and new business startups for historically marginalized sections.
- **Eliminate Middlemen:** Ensure a transparent, technology-driven loan application tracking process that minimizes bureaucratic delays.
- **Reduce Financial Burden:** Lower the cost of credit for vulnerable populations to prevent debt traps.
- **Target Disadvantaged Communities:** Focus explicitly on [Scheduled Castes \(SC\)](#), Other Backward Classes (OBC), Safai Karamcharis (sanitation workers), and Nomadic Tribes (DNTs).

## Key Features & Funding Mechanism

### PM-SURAJ Portal

- **Single-Window Platform:** A unified, real-time portal where individuals apply for, monitor, and process business loans up to ₹15 lakh.
- **Institutional Integration:** Connects eligible applicants directly to [Public Sector Banks, RRBs, and NBFC-MFIs](#).



- **Direct Benefit Transfer (DBT):** Loan disbursements are deposited directly into the beneficiary's verified bank account.

### **VISVAS Yojana (Interest Subvention)**

- **Funding Mechanism:** The central government funds a **5% per annum interest subvention** directly to the bank account of the borrower.
- **Loan Cap Limits:** Subvention applies to loans up to **₹4 Lakh for Self-Help Groups (SHGs)** and up to **₹2 Lakh for individuals**.
- **Group Qualifications:** Eligible SHGs must maintain at least **70% of their membership** from SC, OBC, or Safai Karamchari categories.

### **Performance Updates (As of 2026)**

- **Surpassing Targets:** During the 2024–25 financial year, the PM-SURAJ portal disbursed **₹1,389.61 crore in loans to 1,39,467 entrepreneurs**, exceeding its launch year benchmark target of 1 lakh beneficiaries.
- **Turnaround Efficiency:** The deployment of the portal reduced average loan processing and sanction turnaround windows down to **2 to 4 weeks**.
- **Subvention Scale:** Through the [VISVAS Scheme framework](#), cumulative subvention payouts crossed over ₹44 crore, successfully relieving interest loads for **more than 3.88 lakh distinct SC and OBC accounts**.

### **Criticisms & Challenges**

- **Digital Divide Vulnerabilities:** Rural or highly underprivileged applicants frequently struggle with the portal due to **low digital literacy** or inadequate internet infrastructure.
- **Restrictive SHG Rules:** A formal Ministry review noted that the strict community composition thresholds (historically up to 100% SC/OBC requirement) artificially **restricted SHG eligibility**, because natural village-level groups are often mixed.
- **Banking Bureaucracy:** Even with centralized portal tracking, last-mile commercial banks frequently display hesitation to sanction collateral-free loans to first-time entrepreneurs, leading to applications lingering in "pending" status.
- **Absence of Handholding:** The system provides credit efficiently but lacks embedded long-term **financial literacy and business mentorship** components, creating a higher risk of business failure for first-generation micro-entrepreneurs



**24. Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY):** A revamped umbrella scheme that merges three previous initiatives to provide skill development, income-generating assets, and infrastructure in SC-dominated villages.

The **Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY)** is a **Centrally Sponsored, flagship umbrella scheme** launched in FY 2021-22. It operates under the **Ministry of Social Justice and Empowerment**, Department of Social Justice and Empowerment. The scheme was formed by merging three erstwhile welfare programs: Pradhan Mantri Adarsh Gram Yojana (PMAGY), Special Central Assistance to Scheduled Castes Sub Plan (SCA to SCSP), and Babu Jagjivan Ram Chhatrawas Yojana (BJRCY).

### Aims & Objectives

- **Reduce Poverty:** Generate additional employment opportunities for Scheduled Caste (SC) communities through skill development and income-generating initiatives.
- **Improve Infrastructure:** Upgrade socio-economic developmental indicators in SC-dominated villages.
- **Enhance Literacy:** Raise enrolment and retention rates of SC students in schools and higher educational institutions by providing quality residential facilities.

Ministry of Social Justice and Empowerment

### Funding Mechanism & Implementing Agency

- **Funding Architecture:** The scheme is **100% funded by the Central Government**. However, states and Union Territories (UTs) are permitted to add their own resources.
- **Fund Allocation Criteria:** Central assistance is allocated using a weightage model based on the SC population of the state and performance parameters under the SC sub-plan strategy.
- **Implementing Agencies:** The decentralized projects are implemented by **State Governments, UT Administrations, and District-Level Authorities** via Village Level Convergence Committees (VLCC). States must submit Annual Action Plans (AAPs) on the [PM-AJAY Portal](#) to secure fund releases.

### Key Features & Components

- **Adarsh Gram Component:** Targets villages with an SC population of more than 40% and a total population of 500 or more. It provides a **gap-filling grant of ₹20,000/- per village** along with ₹1,00,000/- for administrative and capacity-building costs. It aims to saturate 50 monitorable socio-economic indicators across 10 domains (e.g., drinking water, sanitation, and electricity).
- **Grants-in-Aid for Socio-Economic Projects:** Financial aid for state/district-level comprehensive livelihood projects. A minimum of **10% of funds is earmarked for skill development**, and up to 15% is reserved for economic development programs explicitly benefiting **SC women**.



- **Hostel Construction:** Funds construction of hostels in schools and top-tier higher educational institutions ranked under the National Institutional Ranking Framework (NIRF).

Ministry of Social Justice and Empowerment +2

### Latest Achievements (Updated as of 2026)

Official assessments from the Press Information Bureau (PIB) highlight significant implementation scale:

- **Model Villages:** Over **12,964 villages have been successfully declared as "Adarsh Gram"** since the scheme's inception, with cumulative development funds exceeding ₹1,651.84 crore released under this specific component.
- **Beneficiary Outreach:** Under the Grants-in-Aid component, ₹1,461.13 crore has been released, directly impacting **248,570 SC beneficiaries** via livelihood projects.
- **Educational Infrastructure:** A total of **911 student hostels have been sanctioned** as of late stages, creating secure housing capacities for 74,749 beneficiaries.
- **Gender Focus:** Implementation data indicates that sub-schemes like the [SHRESHTA scheme](#) alongside PM-AJAY have successfully minimized caste and gender gaps in educational retention.

### Criticisms & Implementation Challenges

- **Inter-State Variances:** Independent policy analysts note a massive **lack of uniformity in project execution** across different states, depriving eligible pockets of equal access.
- **Fund Disbursement Bottlenecks:** Bureaucratic delays in approving annual perspective plans often lead to slow fund saturation at the village level.
- **Awareness Deficits:** Grassroots audits reveal that a significant share of the target SC population remains **unaware of the credit and subsidy components** available for independent entrepreneurship.
- **Exclusion of Individual Asset Building:** The scheme limits infrastructure grants to community development works, meaning it **does not offer direct housing or individual asset assistance** to families.
- **Tracking & Monitoring Gaps:** The [Central Advisory Committee](#) noted that weak field-level tracking makes it difficult to measure long-term improvements in household income metrics