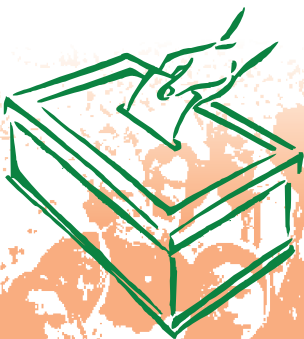




# JOURNAL OF GOVERNANCE & PUBLIC POLICY

Volume 14, No 1, January-June 2024

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**Effectiveness of Social Security Measures:  
A Study of Children Orphaned during  
COVID-19 Outbreak**

**Empowering through Inclusion: Challenges  
and Solutions for Economic Empowerment  
of Visually Impaired Persons in the State of  
Gujarat**

**An Analysis of the Performance of  
MGNREGA in India with Special Reference to  
Haryana and Tamilnadu**

**From Aspiration to Achievement: The  
Journey of Kudumbashree Women  
Entrepreneurs in Kerala**

**Book Review**  
**The Future of Higher Education in India**



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**Journal of Governance & Public Policy** is a bi-annual refereed journal published by the Institute of Public Enterprise to provide a forum for discussion and exchange of ideas on Governance (local to global) and Public Policy (including foreign policy and international relations) by policy makers, practitioners and academicians.

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## From the Editors' Desk



The governance machinery world over is coming under immense pressure and there are considerable challenges faced by the delivery systems, despite the efforts made by governments to bring in overarching governance reforms and making administration transparent, accountable, and responsive to the citizen needs. Very swiftly technology integration is taking place in the administrative functions for enhancing efficiency and effectiveness of the machinery.

The governments are also allotting huge resources for creating infrastructure facilities for citizens in all spheres. Even in the developing world many facilities are being made available to common man for making their living conditions better, making their travel more comfortable, making health facilities more accessible and affordable, upgrading communication technology with 4G, 5G networks, and many such initiatives are being rolled out.

The demand side expectations are being prioritized by the elected governments and the leaders are trying to adapt to unprecedented complexity, and rapid changes taking place in the society and focussing to maintain stability, peace and tranquillity.

Yet there are new emerging areas where the governments are found lagging and not measuring up to the citizen's expectations. When the societies and technologies change, the expectation of the citizen also increases. Delivering satisfactory governance to the citizens becomes an uphill task and can only be achieved when there is regular communication flow from the supply side taking into consideration the realistic needs and expectations from the citizens.

At the same time it is also important that the citizenry must be able to place ethical demands before the administration to be met. Communication is crucial and there is need for continuous upgradation about the nature of communication with government agencies which must move away from being one-way interaction toward two-way interaction and engagement.

To meet the emerging needs of the citizens, the government agencies need to adopt a holistic approach to dealing with the issues and develop a complete understanding of the needs and expectations of the citizens by constantly taking feedback from the ground which will help them to rise up to the changing needs of governance.

**Dr Geeta Potaraju**  
**Dr Sridhar Raj**

# Effectiveness of Social Security Measures: A Study of Children Orphaned during COVID-19 Outbreak

Kumar Raka<sup>1</sup>  
Balu I<sup>2</sup>

## Abstract

The second wave of the pandemic unleashed its wrath, devastating India in early 2021, there were heart-rending stories of orphan children, who have lost one or both of their parents or guardians. PM CARES for Children Scheme was launched by Prime Minister Narendra Modi on May 29, 2021 to support children who have lost both their parents or legal guardian or adoptive parents or surviving parent to the COVID-19 pandemic. The study has conducted to analyse the challenges and issues faced by the COVID orphan for accessing the various social security measures being implemented by Central government under PM Cares for children scheme and also analysed the impact of the social security measures.

The study was conducted in South India accordingly Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana and Puducherry has been selected for this study. From selected district about 500 children were covered under this study. The study revealed that under PM CARES for children scheme, all the children were received the corpus amount of Rs. 10 Lakh and also received the Health cared under PMJAY with the coverage of Rs.5 Lakh. These both benefits are reached the children timely and without any hurdles. Apart from these the benefits mentioned to be provided from the other ministries are from the other departments are not reaching the children on time which makes their day to day life as challenge.

**Keywords:** COVID-19, Orphaned Children, Social Security

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## **Introduction**

The COVID-19 described as the worst surge in the world (Bhowmick, 2021). India's second wave recorded upwards of fifty per cent of all COVID-19 deaths in the country (Sharma, 2021). Unlike the first cycle, in which individuals above sixty years of age were the most vulnerable demographic, young adults, with or without comorbidities, appear to face an increased risk of death and infection in the second wave (Asrani et al., 2021). The second wave of COVID-19 brought with it unimaginable grief, agony, and frustration. India saw a sharp increase in the number of deaths, especially among younger people, which meant that many children lost one or both parents. Reports of people seeking help for orphaned children as well as requests to 'adopt' these children emerged on social media.

According to an affidavit filed by the National Commission for Protection of Child Rights in the Supreme Court citing state-wise data recorded on their Bal Swaraj portal till May 7, 2021. On December, 28, 2021, media report show that, COVID had left 9,885 children orphaned while 1,32,113 children had lost one parent. The unfolding pandemic situation has exposed the fragile child protection system of the country. This was seen in a very similar way during Odisha super cyclone in 1999, Bhuj earthquake in 2001, Tsunami in 2004, and during other natural calamities

On the sudden death of parents, children are often neglected, forced to be removed from their homes and social networks and generally are placed in institutional care, or left abandoned causing severe damage to their mental, emotional, and developmental needs. To address this emerging child rights issue, the Central Government and various state governments announced social protection packages for children orphaned due to COVID-19. PM CARES for Children Scheme was launched by Prime Minister Narendra Modi on May 29, 2021 to support children who have lost both their parents or legal guardian or adoptive parents or surviving parent to the COVID-19 pandemic, during the period starting from March 11, 2020 and ending on February 28, 2022.

## **Materials and Methods**

Present study has analysed the challenges and issues faced by the covid orphan for accessing the various social security measures being implemented by Central government. This study has also analysed the impact of various social security measures among the covid orphans. The aim of this study is to suggest policy measures for effective implementation of various social security measures implemented for COVID orphans.

The study was conducted in South India accordingly Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, Telangana and Puducherry has been selected for this study. From each state top two districts were selected based

on the high number of beneficiaries of PM care for children scheme. Since Andhra Pradesh had huge number of beneficiary so all the districts were covered and in Puducherry only Puducherry district was covered under this study. From selected district about 500 children were covered under this study. The survey was conducted during September 2022. Structured interview schedule was prepared the interview was conducted by the trained research assistants who can speak the local language. State wise number of respondents covered under this study is given in table.

**Table-1:** State Wise Number of Respondents

<b>Name of the State</b>	<b>Frequency</b>	<b>Percent</b>
Andhra Pradesh	316	63
Karnataka	53	11
Kerala	35	7
Puducherry	9	2
Tamil Nadu	67	13
Telangana	20	4
Total	500	100

## **Results and Discussion**

Among the surveyed children About 51 percent of the children are male and 49 percent of the children are female. The study has covered almost equal sample from both the gender.

## **Social Profile of Respondents**

Among the respondents children majority(41 percent) of them are 11-14 years old and About one third of them (33 percent) are below 10 years old. More than one fourth (26 percent) of the children are between 15-18 years old. The table is evident that irrespective of age the children were become orphan during COVID-19.

**Table-2:** Social Profile of Respondents

<b>Age</b>		
<b>Age Group</b>	<b>Frequency</b>	<b>Percent</b>
Below 10 Years	167	33
11-14 Years	128	41
15-18 Years	205	26
Total	500	100
<b>Caste</b>		
<b>Caste</b>	<b>Frequency</b>	<b>Percent</b>
General	103	21
OBC	267	57
SC	98	20
ST	12	2
Total	500	100

Religion		
Religion	Frequency	Percent
Christian	25	5
Hindu	414	83
Muslim	60	12
Others	1	0
Total	500	100

It is evident from the table that majority (83 percent) of the children belongs to Hindu religion followed by followed by 12 percent of the children are from Muslim religion. About 5 percent of the respondents were from Christianity. The study has covered all religious children.

Among the surveyed respondents it is observed that majority (57 percent) of the children were from Other Backwards Class and about one fifth of the children were belongs to General (21 Percent) and Scheduled caste (20 percent). Only 2 percent of the children were belongs to Scheduled Tribes. The coronavirus disease (COVID-19) pandemic had a wide range of psychological, emotional, physical, social, and cultural effects on children (Dalton, Rapa, & Stein, 2020).

### **Loss of Parents in COVID-19**

Among the surveyed children two third (66 percent) of them loosed their surviving mother or surviving father in COVID-19. Means before COVID-19 they have loosed either father or mother and during COVID -19 they have loosed the surviving mother or father. Nearly one third (31 percent) of the children were loosed both the parents during COVID-19. Only 3 percent of the children reported that they have loosed their adoptive parents or legal guardian. (Hillis and Rawlings, 2021) mentioned that for every two people who die of COVID, one child loses a caregiver.

**Table-3:** Loss of Parents in COVID-19

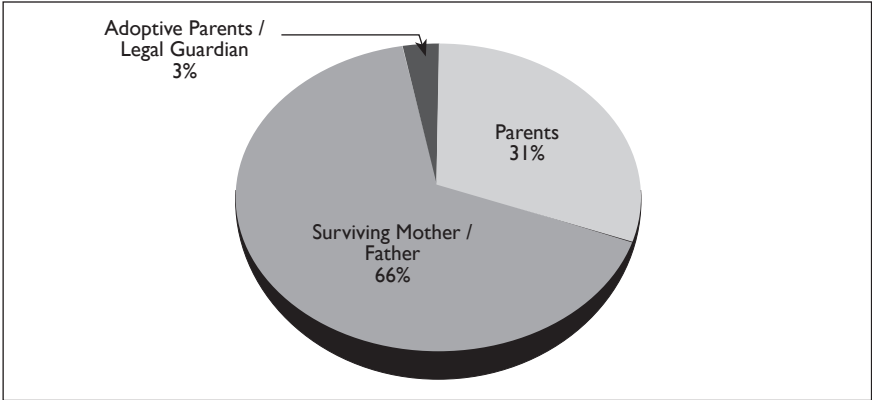
Loss of Parents	Frequency	Percent
Both Parents	157	31
Surviving mother / father	330	66
Adoptive parents / Legal guardian	13	3
Total	500	100

### **Care Taker of COVID Orphan Children**

It is observed that majority (86 percent) of the children are taken care by the relatives. Further 10 percent of the COVID orphan children were cared by their elder saplings. About three percent of the children were receiving the care from the foster family. In Indian family system relatives plays a crucial role in caring the children. The relatives are major social capital for the survival of the orphan children.



**Chart- I:** Care Taker of COVID Orphan Children



**Immediate Support, Help and Protection after Losing Parents**

About 95 percent of the children reported that they have received immediate support and help after losing their parents and only 5 percent of the children reported that they have not received any immediate support and help after losing their parents.

Among the children who received immediate help and support about 70 percent of the children received support from their relatives. More than one fourth (26 percent) of the children received the support and immediate help from the government agencies i.e., District administration, Women and Child welfare department and Anganwadi centres. It is observed that the relatives played a crucial and they are the immediate support provider. However the government agencies also ensured the immediate support and help to the children who loosed their parents.

**Table-4:** Immediate Support Providers

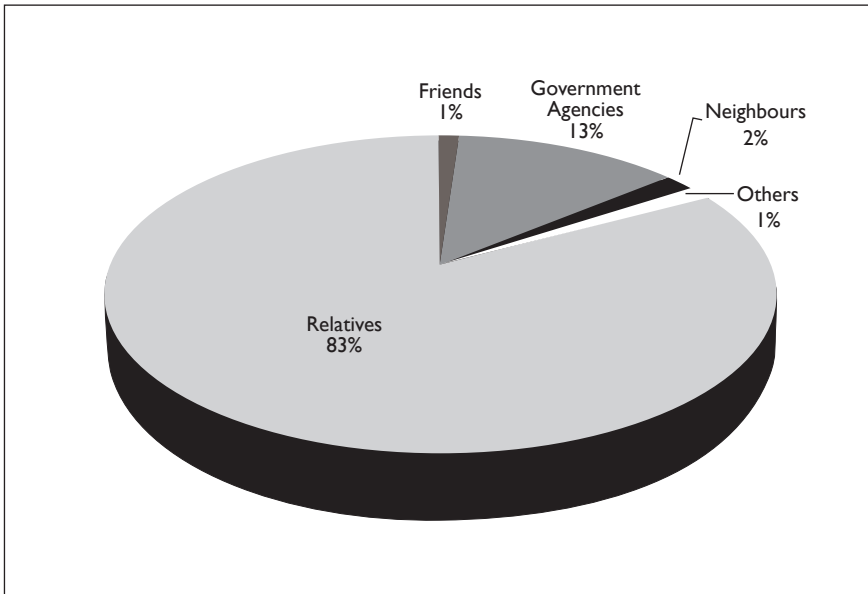
Support	Frequency	Percent
Friends	3	1
Government Agencies	124	26
Neighbours	7	1
NGOS	4	1
Others	4	1
Relatives	331	70
Total	473	100

**Food, Safety, Basic Day-to-Day Life Needs and Requirements of COVID Orphan Children**

Majority of the children (83 percent) reported that after loosed their parents their relatives managed Food, safety, basic day to day life needs and requirements. About 13 percent of the children mentioned that government

agencies has managed their food, safety, basic day to day life needs and requirements. Friends and neighbours also managed the food, safety, basic day to day life needs and requirements of children. (Kidman, 2021) Discussed that orphaned children experience a heightened risk of poverty, indebtedness and food insecurity.

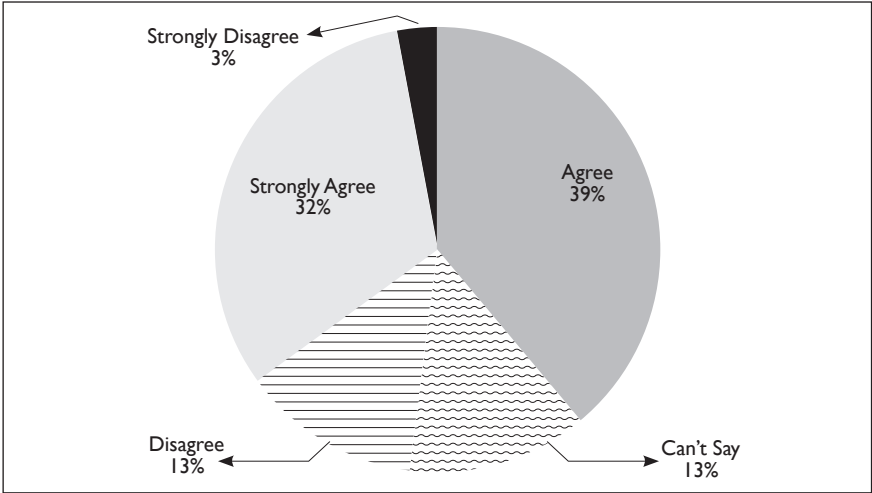
**Chart-2:** Supported for Food, Safety, Basic Day-to-Day Life Needs



### **Importance of Psychological Support and Counselling**

It is found from the study that more than one third (39 percent) of the children were agreed that psychological support and counselling is very important for the children after un natural and untimely death of the parents. Further nearly one third (32 percent) mentioned that psychological support and counselling is very important for the children after un natural and untimely death of the parents. Overall majority of the children realised that they need psychological support and counselling. Only 16 percent of the children reported that psychological support and counselling is not important after un natural and untimely death of the parents. children who have lost one or both parents as a result of the pandemic are extremely vulnerable. Children may be affected emotionally by worries about their loved ones. (Jacob et al., 2020) The children also affected by Mood disorders, behavior disorders, drug abuse, anxiety disorders, and suicidal thoughts have all been reported in such children (Danese et al., 2020).

**Chart-3:** Importance of Psychological Support and Counselling



**Living Arrangement**

The study has found that majority (94 percent) of the children were living with relatives. About four percent of the children were living with the foster families. One percent of children living with residential school and child care institution respectively. Two children are living in orphan home. Again it is proved that relatives are strong social capital in Indian family system.

**Table-5: Living Arrangement**

Living Arrangement	Frequency	Percent
Child Care institution	3	1
Foster Family	18	4
Orphanage	2	0
Relatives	470	94
Residential School	7	1
Total	500	100

**Anganwadi**

Among the PM Care beneficiary respondents 22 of them are below five years who are eligible to attend Anganwadi centre. Among the eligible children (17) majority (77 percent) of the children reported that they are regularly going to Anganwadi centre and remaining 22 percent are not going to Anganwadi due to unwillingness to go to the Anganwadi.

Among the children who are regularly going to Anganwadi centre four children (23 Percent ) said that they are receiving pre school education,

supplementary nutrition, immunisation, and health check-up. Remaining 14 children mentioned that they are receiving supplementary nutrition, immunisation, and health check-up except pre school education. It is evident from the study that the Anganwadi centre plays a crucial role in providing social security to the covid orphan children.

### **School Education**

It is observed from the study that majority (96 percent) of the eligible children are going to school/college and remaining are not. Among the 19 children who are not going to school / college mentioned that nearly three fourth (74 percent) are not willing to go to school and 4 children (21 percent) has financial constraints for going to school / college. The children who are not willing and where the care taker is not supportive to send school may require a counselling for ensuring their continuity of education. The children who has financial constrain should be resolved immediately. Covid affect a wide range of aspects of children's lives, including their schooling, protection, and poverty (UNICEF, 2020).

**Table-6:** Reason for D zropout from School Education

Reason	Frequency	Percent
Financial constrain	4	21
Care taker not supportive	1	5
Not interested or any other	14	74
Total	19	100

### **Receipt of Ex-gratia**

As per the directions of Ministry of Home Affairs Ex-gratia of Rs. 50,000 per deceased parent from the State Disaster Response Fund has to be Provided to the children. It is revealed that only 58 percent of the children were sure that they have received the Ex-gratia of Rs. 50,000. Followed by 7 percent of the children and their care takers are not sure that whether they have received the Ex-gratia amount or not. About 15 percent of the children reported that Ex-gratia mount is in process and one fifth (20 percent) of the children mentioned that they have not received the Ex- gratia amount. Children from Andhra Pradesh (17 percent), Karnataka (21 percent), Kerala(29 percent), Tamil Nadu (25 percent), Telangana (35 percent) are not received the Ex-gratia amount of Rs.50,000.

**Table-7:** Receipt of Ex-gratia

Name of the State		In process	No	Not Sure	Yes	Total
Andhra Pradesh	Frequency	33	55	13	215	316
	Percent	10	17	4	68	100
Karnataka	Frequency	18	11	5	19	53
	Percent	34	21	9	36	100

Name of the State		In process	No	Not Sure	Yes	Total
Kerala	Frequency	3	10	2	20	35
	Percent	9%	29	6%	57%	100%
Puducherry	Frequency	0	0	2	7	9
	Percent	0%	0%	22%	78%	100%
Tamil Nadu	Frequency	8	17	12	30	67
	Percent	12%	25%	18%	45%	100%
Telangana	Frequency	12	7	1	0	20
	Percent	60%	35%	5%	0%	100%
Total	Frequency	74	100	35	291	500
	Percent	15%	20%	7%	58%	100%

### Uses of Ex-gratia amount

It is revealed from the study that among the children who received ex-gratia amount majority (42 percent) of them used the money for their education purpose. Followed by one third (34 percent) of the children saved the ex-gratia amount for their future purpose. About 16 percent of the children said that the money used for the day to day household expense. About 8 percent of the children mentioned that the money used for other purposes like, health, food, and closing debt etc.

**Table-8:** Uses of Ex-gratia Amount

Uses	Frequency	Percent
Education	122	42
Household expense	47	16
Saved for future	100	34
Any other	22	8
Total	291	100

### PM Care for Children Scheme

All (100 percent) the children were registered under PM CARES for Children scheme and the registration under PM CARES for children scheme is also approved for all children (100) who has applied. Among the interviewed state and districts a couple of children were left since they were not aware about the scheme and who knows about the scheme too late. The District Child Protection Officers were trying to enrol them but since the portal is closed so they were not able to register.

### Challenges in Registration under PM CARES for Children Scheme

It is apparent from the study that majority (65 percent) of the children and care taker does not faced any challenges or issues in registration under PM CARES for children scheme. Nearly one third (31 percent) of the children

and care takers mentioned that they are not sure of facing challenges since they have not involved in the registration process. Only four percent of the children said that they faced certain challenges in registration. It is evident that children from Karnataka, Tamil Nadu, Telangana and Puducherry have not faced any challenges in registration. Among the children who has faced challenges in registration said that they faced challenges due to complicated process, no one to help and support, delay in receiving death certificate.

**Table-9:** Challenges in Registration under PM CARES

Name of the State	No	Not Sure	Yes	Total
Andhra Pradesh	294 93%	4 1%	18 6%	316 100%
Karnataka	0 0%	53 100%	0 0%	53 100%
Kerala	32 91%	0 0%	3 7%	35 100%
Puducherry	0 0%	9 100%	0 0%	9 100%
Tamil Nadu	0 0%	67 100%	0 0%	67 100%
Telangana	0 0%	20 100%	0 0%	20 100%
Total	326 65%	153 31%	21 4%	500 100%

## Awareness on Benefit under PM CARES for Children Scheme

It is apparent from the study that majority (81 percent) of the children are aware about the benefits of PM CARES for children scheme. About 7 percent of the children are some what aware about the benefits of PM CARES for children scheme. About 12 percent of the children are not aware about the benefits of PM CARES for children scheme. Cent percent of children from Telangana, Karnataka, Puducherry and Tamil Nadu are aware about the benefits of the scheme.

**Table-10:** Awareness on Benefit under PM CARES

Name of the State	Yes	Some what	No	Total
Andhra Pradesh	227 72%	34 11%	55 17%	316 100%
Karnataka	53 100%	0 0%	0 0%	53 100%
Kerala	29 83%	2 6%	4 11%	35 100%

Name of the State	Yes	Some what	No	Total
Puducherry	9 100%	0 0%	0 0%	9 100%
Tamil Nadu	67 100%	0 0%	0 0%	67 100%
Telangana	20 100%	0 0%	0 0.0%	20 100%
Total	405 81%	36 7%	59 12%	500 100%

It is revealed from the study that all (100 percent) of the children are having the Savings Bank account and also all (100 percent) the children were received the corpus amount from PM CARES for children scheme with reference to their age.

### **Maintenance Grant from Mission Vatsalya**

After the death of the parents, if the children are staying with the relatives the children are suppose to receive maintenance grant of Rs.4000 per month under Child Protection Service Scheme (Mission Vatsalya). It is revealed from the study that only 56 percent of the children were received the grant followed by more than one fourth (28 percent) of the children were not received the grant. About 16 percent of the children reported that it is in process.

**Table-I I :** Status of Receipt of Maintenance Grant from Mission Vatsalya

Name of the State	Yes	In Process	No	Total
Andhra Pradesh	112 35%	73 23%	131 42%	316 100%
Karnataka	53 100%	0 0%	0 0%	53 100%
Kerala	16 46%	9 26%	10 29%	35 100%
Puducherry	9 100%	0 0%	0 0%	9 100%
Tamil Nadu	67 100%	0 0%	0 0%	67 100%
Telangana	20 100%	0 0%	0 0%	20 100%
Total	277 56%	82 16%	141 28%	500 100%

The maintenance grant received are used for paying education fees, household expenses, food, Nutrition, medical expenditures and also saved for future purpose. Many of them reported that the grant being used for

multi purpose mentioned above. The grant was used for many purpose apart from the household expense and food.

### **School Admission under Section 12 (1)(c)**

It is revealed from the study that only 40 percent of the children were received admission under Section 12 (1)(c) either in private or Kendriya Vidyalaya school. Majority (45 percent) of the children reported they have not received admission under Section 12 (1)(c). further 15 percent of the children are not aware whether their admission is under Section 12 (1)(c) or not. Children from Puducherry (100 percent), Tamil Nadu (55 percent) Karnataka (49 percent) were received the admission under RTE Section 12 (1)(c).

**Table-12:** School Admission under Section 12 (1)(c)

<b>Name of the State</b>	<b>Yes</b>	<b>No</b>	<b>Not sure</b>	<b>Total</b>
Andhra Pradesh	105	136	66	307
	34	44	22	100
Karnataka	22	23	0	45
	49	51	0	100
Kerala	11	16	7	34
	32	47	21	100
Puducherry	8	0	0	8
	100	0	0	100
Tamil Nadu	36	29	0	65
	55	45	0	100
Telangana	7	12	0	19
	37	63	0	100
Total	189	216	73	478
	40	45	15	100

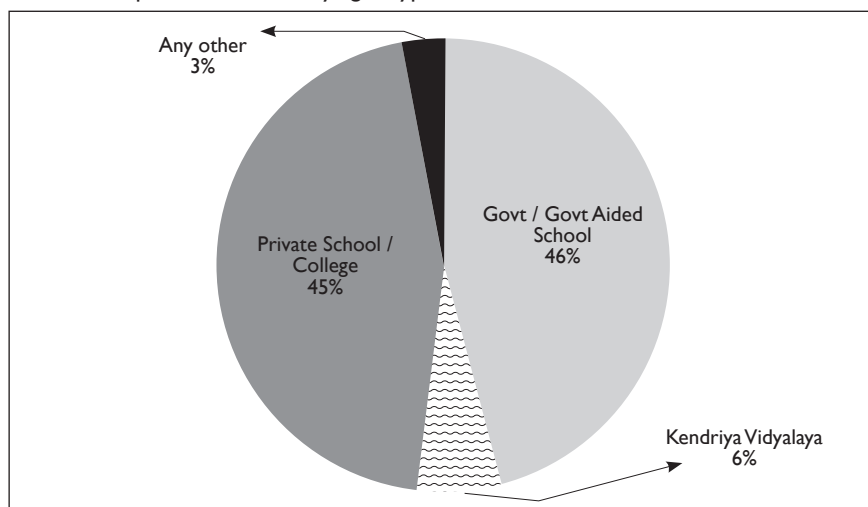
### **Schools**

It is evident from the study that majority (46 percent ) of the children are studying in Government and government aided school. Followed by more than one third (45 percent) of the children are studying in private school. Only 6 percent of the children are studying in Kendriya Vidyalaya school. Among the children who are admitted in Kendriya Vidyalaya majority of them are from Andhra Pradesh.

Many children who are studying above Eighth standard they are not willing to change their school due to the medium of education. In many places the Kendriya Vidyalaya schools are too far from their residence so they were not interested to join. The children who are studying at private schools are suffering since they are not admitted under the RTE Section 12 (1)(c). they were not able to pay their tuition fees.



**Chart-4:** Orphan Children Studying in Type of Schools



### Benefits Under Government School

It is evident from the study that one third (37 percent) of the children received Free education and Uniform from the government school. More than one fourth (27 percent) of the children received Free Education, Uniform, text book and stationary. About 10 percent of the children were received only free education from the government school. The children are also reported that they have received books, stationary also from the school.

**Table-13:** Benefits Received from Government School

Benefits	Frequency	Percent
Free Education	23	10
Free Education, Uniform, text Book, Stationary	7	3
Free Education, Uniform	82	37
Free Education, Uniform, text book and stationary	49	22
Free Education, Uniform, text book and stationary	60	27
Uniform and text book stationary	3	1
Total	224	100

### Benefits under Kendriya Vidyalaya School

It is revealed from the study that about 42 percent of the children received only free education. Means they have not paid any tuition fees and remaining were paid by them or purchased by them. Another 42 percent of the children received free education, text books, note books and uniform

from the Kendriya Vidyalaya schools. About eight percent of the children reported they have received Free education, Text book and Free education ,Text book Note book respectively. The Kendria Vidyalaya schools are supposed to provide a travel facility to the children but no one has received travel facility from the Kendriya Vidyalalya school. Since the schools are locate far places and the travel also not provided which makes the children do not join the school and children who are studying in Kendria Vidyalaya has to bear additional cost.

**Table- I 4:** Benefits Received from Kendriya Vidyalaya School

Benefits	Frequency	Percent
Free education	11	42
Free education,Text book	2	8
Free education,Text book Note book	2	8
Free education,Text book Note book	11	42
Uniform		
Travel	0	0
Total	26	100

### Benefits under Private School

As per PM CARES for children scheme the children should be admitted under the RTE Section 12 (1)(c) in private school and provide school fee reimbursement, uniform, text book and stationary. It is revealed from the study that nearly half (49 percent)of the children received only free text books from the schools followed by about 22 percent of the children received reimbursement of tuition fees. Three fourth of the COVID orphan children are paying a tuition fees to the school. As we all aware the tuition fees in private schools are very high where the COVID orphan children were depending the care takers so it is difficult for them to pay tuition fees.

**Table- I 5:** Benefits Received from Private School

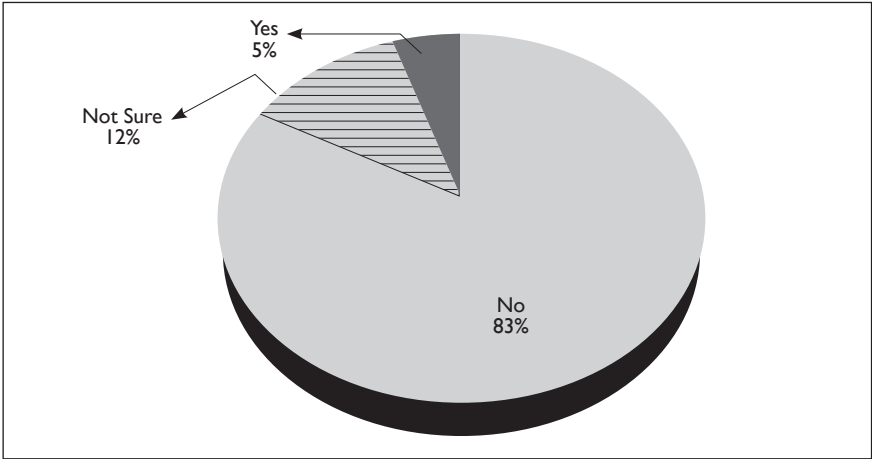
Benefits	Frequency	Percent
Nothing	12	6
Text book	105	49
School fee reimbursement	47	22
School fee reimbursement, Uniform	10	5
School fee reimbursement, Uniform, text Book and stationary	6	3
Uniform and text book	35	15
Total	215	100

### Challenges in admission and receiving benefits

It is revealed from the study that majority (83 percent) of the children did

not face any challenges or problems in getting admitted and receiving benefits from the school. About 5 percent of the children who are in need of admission and benefits were faced challenges and problems needs to be addressed.

**Chart-5:** Challenges in Admission and Receiving Benefits from School



**Scholarship under Ministry of Social Justice**

Scholarship of Rs. 20,000 per annum should be provided to school going children of class 1-12 under the scheme of Ministry of Social Justice & Empowerment. It is apparent from the study that only 57 percent of the children are received the scholarship followed by nearly one fourth (24 percent) of the children are not received the scholarship. About 12 percent mentioned that the scholarship is in process and 7 percent of them are not sure about the receipt of the scholarship.

**Table-16:** Receipt of Scholarship from Ministry of Social Justice

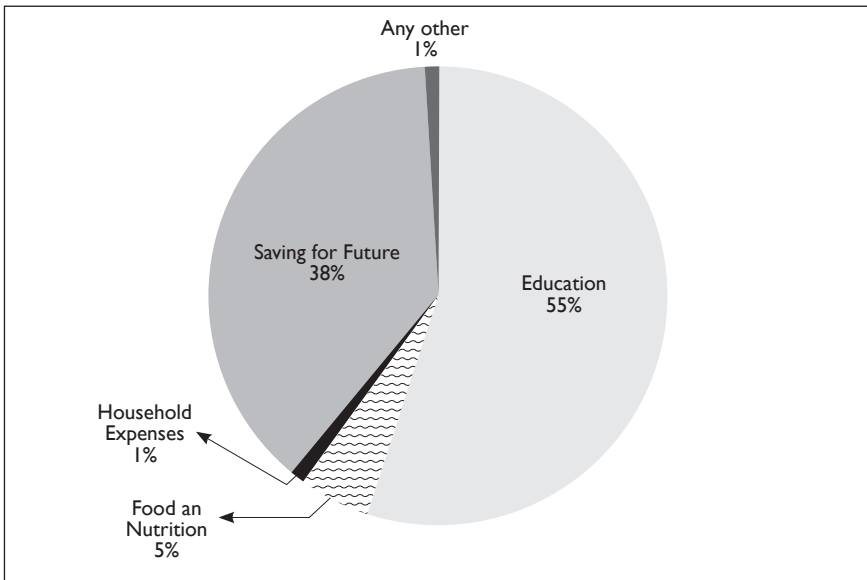
Scholarship	Frequency	Percent
Yes	259	57
In process	57	12
Not sure	31	7
No	112	24
Total	459	99

**Purpose of Use of Scholarship**

It is apparent from the study that the scholarship received were used for the multipurpose. Majority (55 percent) of the children used the scholarship

for education purpose followed by one third (38 percent) of the children saved the scholarship amount for their future purpose. About 5 percent also said that the amount used for food and nutrition purpose. The scholarship amount also used for household expenses, closing dept and medical expenditure.

**Chart-6:** Use of Scholarship Money



### **Ayushman Bharat-Pradhan Mantri Jan Arogya Yojna (PMJAY)**

All (100 percent) the children have been enrolled under Ayushman Bharat-Pradhan Mantri Jan Arogya Yojna (PMJAY) with a health insurance cover of Rs.5 lakhs per annum per child. All the children received the PM JAY health insurance card. Till now no children have used the PM Jay health card. Only 9 percent of the children are having other health insurance then PM-JAY and remaining are not having any other insurance. It shows the importance of the PMJAY for the COVID orphan children.

### **Benefits Received from the State Government**

It is revealed from the study that majority (85 percent) of the children are received benefit from the state government other than the PM CARES for children scheme. Among the children who received the benefits from the state government were mentioned that they have received benefits education, skill based training, food, nutrition, and psycho social support.

**Table-17:** Benefits Received from the State Government

<b>Name of the State</b>	<b>Yes</b>	<b>No</b>	<b>Total</b>
Andhra Pradesh	316 100%	0 0%	316 100%
Karnataka	34 64%	19 36%	53 100%
Kerala	35 100%	0 0%	35 100%
Puducherry	5 56%	4 44%	9 100%
Tamil Nadu	67 100	0 0%	67 100%
Telangana	13 65%	7 35%	20 100%
Total	423 85%	77 15%	500 100%

Among the children who received benefit from the state government only 5 percent of them are reported that they have faced challenges in receiving benefit from the state government and remaining are not.

### **Benefits Received from the Non-Government Organizations**

It is evident from the study that half of the participants are received benefits and support from the Non Governmental Organizations, Civil Society Organization, Political parties and religious based organization. The children have received support from education, food and nutrition kit and psycho social care. It is observed that various organisations are provided support to the COVID orphan children. About four percent of the children were faced challenges in receiving benefit from the Non-Government Organisations.

### **Satisfaction in Love, Care and Protection**

It is revealed from the study that compare to before COVID-19 three fourth (75 percent) of the children are satisfied with love care and protection presently provided. One fourth (25 percent) of the children are not satisfied and they are not sure about the love care and protection presently provided. Children from Andhra Pradesh (83 percent) Karnataka (51 percent) Kerala (77 percent) Puducherry (78 percent) Tamil Nadu (49 percent) and Telangana (80 percent) are satisfied with the love care and protection presently provided. (Kim 2021) discussed that Losing one or both parents can be extremely difficult for children; orphans might receive

less love and attention and are more prone to behavioral and emotional problems

**Table-18:** Satisfaction In Love, Care and Protection

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	34 11%	18 6%	264 83%	316 100%
Karnataka	23 43%	3 6%	27 51%	53 100%
Kerala	4 11%	4 11%	27 77%	35 100%
Puducherry	2 22%	0 0%	7 78%	9 100%
Tamil Nadu	16 24%	18 27%	33 49%	67 100%
Telangana	3 15%	1 5%	16 80%	20 100%
Total	82 16%	44 9%	374 75%	500 100%

### Satisfaction with Food and Nutrition

It is revealed from the study that compare to before COVID-19 majority (80 percent) of the children are satisfied with the food and nutrition presently provided. Only 8 percent of them are not satisfied. Children from Andhra Pradesh (88 percent) Karnataka (59 percent) Kerala (86 percent) Puducherry (78 percent) Tamil Nadu (57 percent) and Telangana (85 percent) are satisfied with the food and nutrition presently provided.

**Table-19:** Satisfaction with Food and Nutrition

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	25 8%	13 4%	278 88%	316 100%
Karnataka	19 36%	3 6%	31 59%	53 100%
Kerala	1 3%	4 11%	30 86%	35 100%
Puducherry	1 11%	1 11%	7 78%	9 100%
Tamil Nadu	11 16%	18 27%	38 57%	67 100%
Telangana	3 15%	0 0%	17 85%	20 100%
Total	60 12%	39 8%	401 80%	500 100%

## Satisfaction with Freedom and Rights

It is revealed from the study that compare to before COVID 19 majority (78 percent) of the children are satisfied with the freedom, right to say and right to play presently provided. Only 7 percent of them are not satisfied. Children from Andhra Pradesh (86 percent) Karnataka (53 percent) Kerala (77 percent) Puducherry (67 percent) Tamil Nadu (57 percent) and Telangana (95 percent ) are satisfied with the freedom, right to say and right to play presently provided.

**Table-20:** Satisfaction with Freedom and Rights

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	26	18	272	316
	8%	6%	86%	100%
Karnataka	21	4	28	53
	40%	8%	53%	100%
Kerala	5	3	27	35
	14%	9%	77%	100%
Puducherry	3	0	6	9
	33%	0%	67%	100%
Tamil Nadu	20	9	38	67
	30%	13%	57%	100%
Telangana	1	0	19	20
	5%	0%	95%	100%
Total	76	34	390	500
	15%	7%	78%	100%

## Satisfaction with Educational Opportunity

It is revealed from the study that compare to before COVID-19 majority (74 percent) of the children are satisfied with the educational opportunities presently provided. About 13 percent of them are not satisfied. The reason for not satisfied is they were not able to pay the tuition fees in private school. Children from Andhra Pradesh (84 percent) Karnataka (57 percent) Kerala (71 percent) Puducherry (67 percent) Tamil Nadu (39 percent) and Telangana (85 percent) are satisfied with the educational opportunities presently provided.

**Table-21:** Satisfaction with Educational Opportunity

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	24	27	265	316
	8%	9%	84%	100%
Karnataka	19	4	30	53
	36%	8%	57%	100%

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Kerala	4 11%	6 17%	25 71%	35 100%
Puducherry	3 33%	0 0%	6 67%	9 100%
Tamil Nadu	15 22%	26 39%	26 39%	67 100%
Telangana	2 10%	1 5%	17 85%	20 100%
Total	67 13%	64 13%	369 74%	500 100%

### **Satisfaction with Happiness and Joyfulness**

It is revealed from the study that compare to before COVID-19 majority (70 percent) of the children are satisfied with the happiness, joyfulness and playfulness available. About 10 percent of them are not satisfied and about 20 percent of them are not sure about their satisfaction. The reason for not satisfied is the care takers are not providing freedom and many of them are not happy because of loss of parents. Children from Andhra Pradesh (78 percent) Karnataka (49 percent) Kerala (71 percent) Puducherry (56 percent) Tamil Nadu (45 percent) and Telangana (75 percent ) are satisfied with the happiness, joyfulness and playfulness available.

**Table-22:** Satisfaction with Happiness and Joyfulness

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	48 15%	21 7%	247 78%	316 100%
Karnataka	26 49%	1 2%	26 49%	53 100%
Kerala	7 20%	3 9%	25 71%	35 100%
Puducherry	4 44%	0 0%	5 56%	9 100%
Tamil Nadu	14 21%	23 34%	30 45%	67 100%
Telangana	4 20%	1 5%	15 75%	20 100%
Total	103 21%	49 10%	348 70%	500 100%

### **Support Provided by the Government**

It is revealed from the study that majority (64 percent) of the children are satisfied with the support provided by the government is enough for the



dignified life of the them after the death of their parents. Nearly one fourth (24 percent) of them said that the support provided by the government is not enough for the dignified life of the them after the death of their parents. Children from Andhra Pradesh (90 percent) Karnataka (26 percent) Kerala (91 percent) and Telangana (60 percent) are satisfied satisfied with the support provided by the government is enough for the dignified life of the them after the death of their parents.

**Table-23:** Support Provided by the Government

Name of the State	No	Not Sure	Yes	Total
Andhra Pradesh	29	25	262	316
	9%	8%	90%	100%
Karnataka	23	16	14	53
	43%	30%	26%	100%
Kerala	1	2	32	35
	3%	6%	91%	100%
Puducherry	0	9	0	9
	0%	100%	0%	100%
Tamil Nadu	60	7	0	67
	90%	10%	0%	100%
Telangana	8	0	12	20
	40%	0%	60%	100%
Total	121	59	320	500
	24%	12%	64%	100%

### **Satisfaction with social security measures**

It is apparent from the study that majority (80 percent) of the children are satisfied with the social security measures provided to them and remaining are not satisfied. Children from Andhra Pradesh (80 percent) Karnataka (59 percent) Kerala (74 percent) Puducherry (100 percent) Tamil Nadu (88 percent) and Telangana (100 percent ) are satisfied with the social security measures provided.

**Table-24:** Satisfaction with Social Security Measures

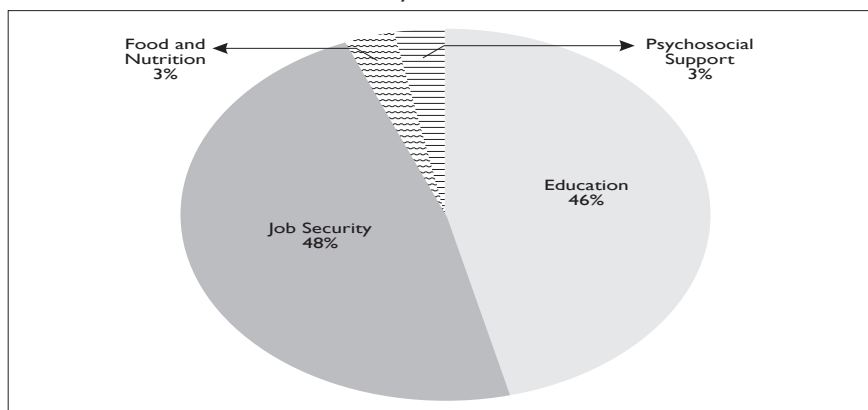
Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Andhra Pradesh	15	48	253	316
	5%	15%	80%	100%
Karnataka	22	0	31	53
	41%	0%	59%	100%
Kerala	0	9	26	35
	0%	26%	74%	100%
Puducherry	0	0	9	9
	0%	%	100%	100%

Name of the State	Can't Say	Not Satisfied	Satisfied	Total
Tamil Nadu	0 0%	8 12%	59 88%	67 100%
Telangana	0 0%	0 0%	20 100%	20 100%
Total	37 7%	65 13%	398 80%	500 100%

## Expectation

It is revealed from the study that majority (48 percent) of the not satisfied children are expecting job security after the completion of education and followed by 46 percent of the children are expecting the educational support. The children who seeks educational support are studying at private school and they are facing challenges in paying tuition fees. About 2 percent of the children are expecting food, nutrition and psychological support.

**Chart-7:** Satisfaction with Social Security Measures



## Recommendations

- The study revealed that PM CARES for children scheme, all the children were received the corpus amount of Rs.10 Lakh and also received the Health cared under PM JAY with the coverage of Rs.5 Lakh. These both benefits are reached the children timely and without any hurdles. Apart from these the benefits mentioned to be provided from the other ministries are from the other departments are not reaching the children on time which makes their day to day life as challenge.
- After the death of the parents, if the children are staying with the relatives the children are suppose to receive maintenance grant of Rs. 4000 per month under Child Protection Service Scheme (Mission Vatsalya). More than one fourth (28 percent) of the children were not received the

grant. About 16 percent of the children reported that it is in process. The maintenance grant is not being provided to the children regularly. Many children are staying with their relatives and the relatives may see them as a burden. The concept of providing maintenance grant is very needful but it is not reaching regularly. As of now amount is credited to the beneficiary account on quarterly basis. Even though it is not reaching on time. The maintenance grant should be provided monthly and regularly without any interruption to ensure the food and nutrition of the children.

- As per PM CARES for children scheme the children should be admitted under the Right To Education Act Section 12 (1)(c) in private school and provide school fee reimbursement, uniform, text book and stationary. More than one third (45 percent) of the children are studying in private school. Only 6 percent of the children are studying in Kendriya Vidyalaya school. But the private schools are not receiving any direction to include the beneficiary of PM CARE for children scheme and they are not providing admission. The children who are already studying in private school also forced to pay the tuition fees which makes the children to be mentally stressed and the care takers are also not willing to pay the tuition fees since they also have their own children.
- Since the Kendriya Vidyalaya schools are not available in many places, and children also studying in already in private schools in secondary education are not willing to admit in the Kendriya Vidyalaya so the children should be given preference to join any private school with residence. Children should have choice of selecting school for free of cost.
- As per the directions of Ministry of Home Affairs Ex-gratia of Rs. 50,000 per deceased parent from the State Disaster Response Fund has to be provided to the children. It is revealed that . About 15 percent of the children reported that Ex-gratia amount is in process and one fifth (20 percent) of the children mentioned that they have not received the Ex-gratia amount. The state government should ensure the quick process of release of Ex gratia amount to the children.
- Scholarship of Rs. 20,000 per annum should be provided to school going children of class 1-12 under the scheme of Ministry of Social Justice & Empowerment. Nearly one fourth (24 percent) of the children are not receiving the scholarship. About 12 percent mentioned that the scholarship is in process and 7 percent of them are not sure about the receipt of the scholarship. The Ministry of Social Justice and Empowerment should process the release of scholarship. Wherever the children have problems related to bank account should be resolved by the concerned officials in District Child Protection Centre.

- The study found that a couple of eligible children were not registered under the PM CARES for children scheme since they are not aware. Now they got information and came for registration but the portal is closed. The district collector should be given a power to enroll the children under this scheme and portal should be opened for short duration to include the missing children.
- The children are facing problems in getting their parents assets. Since the relatives are not cooperative and unwilling to provide the assets. The District Child Protection Officers should appoint a nodal officer to resolve the assets related disputes . legal aid clinic support can be taken to resolve the asset related issues of children.
- The care takers are willing to legally adopt the children but they are not clear about the procedures. The government should issue a guideline and facilitate for legal adoption of the PMCARES for children

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# Empowering through Inclusion: Challenges and Solutions for Economic Empowerment of Visually Impaired Persons in the State of Gujarat

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## Abstract

In a democracy, access to justice embodies the rule of law. The delivery of justice should be impartial and non-discriminatory. To ensure a more participatory democracy, it has nonetheless to be ensured that the society itself is inclusive and represents a whole section of society. After the gender justice movement, the most ignored section of society remains the persons with disability, especially those with visual impairment. Disability is seen through a lens of assumptions of misfortune, and privilege normalcy over the abnormal. The lack of capability due to impairment is one thing and due to ignorance and the non-inclusive tendency of society is quite another. The former is out of human control while the latter is a complete malfeasance over the human rights of persons with disability. The empirical research on the accessibility of ATM services for visually impaired individuals in the Indian banking sector reveals significant challenges and the need for tailored solutions. The study delves into the technology access challenges faced by people with visual impairments in digital banking, emphasising the importance of advocacy and access work to address social and technical barriers. Furthermore, it highlights the necessity for greater sensitisation among bank staff, the need for tailored accessibility solutions for different

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disabilities, and the importance of fundamental changes in the attitude of banking officials towards people with disabilities. These are being explored by analysing the accessibility services status of ATM services, their technological drawback, infrastructural problems banks face in this reference and personal barriers faced by Visually Challenged Customers (VCC).

**Keywords:** Accessibility, Inclusive, Visually Challenged Customers (VCC)

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## **Introduction**

The preamble to the Indian Constitution sets out aspirations aimed to be achieved by the Constitutional process. It promises Justice, Liberty, and Equality as essential values to achieve a fraternal and integral society. Justice as defined in the preamble to the Indian Constitution includes justice; social, economic, and political. It is in its most comprehensive connotation that the constitution framers have envisioned it to include social justice to stand for equality and dignity in the society; economic justice to include equality of opportunity, financial inclusion, and equitable division of resources; and political justice to mean opportunity of participation in the democratic process.

Economic Justice includes not only equality of opportunity but also economic liberty. “Economic liberties are liberties of the person as an economic agent,” and liberty itself is “a sphere of human agency that ought to be legally respected and protected” (O’Shea, 2020). Protecting the complete agency of an individual results in a life lived with individual autonomy and dignity.

The fundamental right to freedom within the Indian Constitution includes freedom of movement, access, and of enjoyment in all spheres of life. We cannot establish a just society, unless capabilities are pursued for everyone (including the disabled), treating them as an end, and not purely as a means to an end (Wacks, 2017). According to Martha Nussbaum, “capabilities are the doings and beings that people can achieve if they so choose – their opportunity to do or be such things as being well-nourished, getting married, being educated, and travelling; functioning are capabilities that have been realized” (Nussbaum, 2000). Capabilities have also been referred to as real or substantive freedoms as they denote the freedoms that have been cleared of any potential obstacles, in contrast to mere formal rights and freedoms (Robeyns, 2023).

An inclusive society is constituted only when inclusion manifests into different spheres of life. It shall include all – inclusive banking services are an essential aspect of financial inclusion in India. It ensures equal access to financial services for all individuals, including those with disabilities,

such as visual impairment. Automated Teller Machines (ATMs) are an integral part of modern banking, providing customers with easy access to their financial services at their convenience. It is crucial to ensure that the facility is accessible to each individual. However, these machines often pose significant challenges for visually impaired individuals, violating their rights under accessibility laws such as the Rights of Persons with Disabilities Act, 2016, and the Accessibility Standards for Persons with Disabilities in the Banking Sector 2021.

The Rights of Persons with Disabilities Act, 2016 (Government of India, 2016) mandates that public and private entities ensure all services, products, and facilities are accessible to persons with disabilities. Additionally, the Accessibility Standards for Persons with Disabilities in the Banking Sector 2021 issued by the Indian Banks' Association provides specific technical requirements for financial institutions to follow to ensure that their ATMs are accessible to persons with disabilities, including those with a visual impairment.

Despite these legal requirements, the accessibility of ATMs in India remains a pressing concern for persons with visual impairments. A study conducted in 2019 by the National Association for the Blind in collaboration with the Inclusive Planet Centre for Disability Law and Policy found that 87% of ATMs in the country were inaccessible to persons with disabilities, including those with visual impairments. This failure to provide inclusive banking services violates the rights of individuals with disabilities and shows the need for the banking sector to ensure that accessibility standards are met.

As such, this paper aims to explore strategies for designing accessible ATM services that meet the needs of visually impaired individuals and ensure compliance with accessibility laws such as the Rights of Persons with Disability Act, 2016, and the Accessibility Standards for Persons with Disabilities in the Banking Sector 2021. By doing so, we hope to aid in the promotion of a more inclusive banking sector in India that serves every individual regardless of their physical abilities.

## **Banking Services and a Holistic Life**

Banking services and financial independence are crucial components of a holistic life and liberty. The Indian Constitution recognizes the importance of economic opportunities and financial independence in empowering citizens to live a dignified life. The Constitution guarantees several fundamental rights, such as the right to life and personal liberty, the right to equality, and the right to freedom of movement, that are directly linked to access to finance and banking services.



The right to liberty entails in itself to live a life free of restraint, in an independent form. To live in a condition of dependence is in itself a source and form of constraint. . . to live in such a condition is to suffer a diminution not merely of security for your liberty but of liberty itself (Skinner, 1998). In the case of (*Jeeja Ghosh v. Union of India*, 2016) which stated that the rights ensured under the RPWD Act are linked with human dignity ensured by Article 21 of the Constitution. Furthermore, the Indian government has introduced several initiatives to promote financial inclusion and improve access to banking services. Access to banking services and financial independence are integral to the realization of fundamental rights and freedoms guaranteed by the Indian Constitution. The correlation between banking services and holistic life and liberty has been recognized by the courts and the government, and initiatives have been taken to promote financial inclusion and economic empowerment.

Lack of inclusion in banking services severely affects the freedom and liberty of the persons with visual disability. Financial inclusion also figures as one of the 17 Sustainable Development Goals (United Nations, 2018). It is not only in India but worldwide that the banking system is lacking in providing due facilities to visually challenged persons (Hasan, Abd El, & Hamza, 2021). Banking facilities can be made more inclusive by employing proper channels of dissemination of information, and instalment of appropriate assistive technologies (Hafiar, Setianti, & Subekti, 2019). For similar analysis in other jurisdictions see for example (Wentz & Tressler, 2017) and (Kaur & Dani, 2014). However at a policy level, a complete legal framework is in place to ensure inclusion. The accessibility can be improved through inclusion of technological advancement in the banking system, for instance use of screen readers and audio devices in ATMs (Puli et al., 2024).

## **Legal Framework**

### *UN Convention on The Rights of Persons with Disabilities (UNCRPD)*

The UNCRPD declares the rights of persons with disability to create a more inclusive society that caters to the needs of people with disabilities, including visual impairments. It recognises that people with disabilities face unique challenges and barriers that need to be addressed to ensure their full participation in society. It guides all signatory countries towards the shared goal of building an inclusive society. The convention is legally binding and is also ratified by India.

Article 5 of the Convention provides for equal protection and benefit of law without any discrimination. Section 5 of Article 12 provides that the States shall take all appropriate and effective measures to ensure the equal right of persons with disabilities to own or inherit property, to control

their financial affairs and to have equal access to bank loans, mortgages and other forms of financial credit, and shall ensure that persons with disabilities are not arbitrarily deprived of their property.

Section 10 provides for the inherent right to life and liberty of each person to have an effective enjoyment of life. Article 9 of the convention delves into the accessibility aspect of life. According to Article 9, people with disability have equal rights to access all public facilities like transport, information and communication. Article 19 provides that every person with a disability has the right to live independently in the community. Article 21 declares that people with disability have a right to express themselves through accessible modes such as sign language, braille, augmentative and alternative communication and other means of communication.

Article 31 mandates State parties to collect data about people with disability with the active involvement of people with disability so that the actual barriers to their participation in community life can be identified. Article 28 provides that people with disability have a right to an adequate standard of living which includes food, water, shelter and effective social protection(United Nations, 2006).

This indicates that at the international level there is an acknowledgement that the right to access justice and public facilities and live independently constitutes an effective right to life, liberty and equality. It also highlights the significance of removing physical barriers in public and private spaces, including banks, to ensure that financial services are accessible to all persons with disabilities, including visual impairments. Therefore, financial institutions must pay attention and incorporate these guidelines in building their businesses to be more accessible and inclusive to people with disabilities.

### ***The Right of Persons with Disability Act, 2016***

The Act replaces the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, of 1995(Government of India, 1995).It fulfils the obligations to the United Nations Convention on the Rights of Persons with Disabilities (United Nations, 2006) to which India is a signatory.

The Rights of Persons with Disabilities Act, 2016 (Government of India, 2016) makes it mandatory for all public and private organizations to act as per the principles of equality and non-discrimination, and to ensure that persons with disabilities are provided with equal access to services, facilities, and opportunities without any bias or barriers. This Act recognizes that persons with disabilities have the right to participate fully and equally in all aspects of life and are entitled to live with dignity and respect.

Section 13 of the Act mandates the appropriate governments to ensure that persons with disabilities have an equal right to own and inherit property, manage their financial affairs, and have access to bank loans mortgages and other forms of financial credit. Section 46 provides that all service providers whether public or private, shall make their services accessible within two years of notification of rules formulated by the Central Government under section 40. Section 40 provides that the Central Government shall notify the accessibility standards for different domains including ICT. This Act not only brings the position in line with the UNCRPWD standards but also provides an effective mechanism for redressing the grievances faced by the physically disabled.

One important case highlighting the importance of the Rights of Persons with Disabilities Act is the (National Federation of Blind v. Union of India & Ors. 1993). In this case, the Supreme Court held that the Right to Equality, Right to Life, and Right to Dignity are not just protected for persons without disabilities but also for persons with disabilities. The court also emphasised that reasonable accommodation should be provided for persons with disabilities at all public facilities, including banks, to ensure equal access.

The Rights of Persons with Disabilities Act, of 2016 also creates several legal obligations for employers, including the requirement to provide reasonable accommodations to employees with disabilities, and the prohibition of discrimination based on disability. The Act also mandates that all government buildings and public facilities be made accessible to persons with disabilities.

### ***RBI Policy***

To ensure that the visually challenged persons are also accommodated in the economy, the Reserve Bank of India has from time and again emphasised and directed banks to have more inclusive policies on accessibility of banking services for persons with disabilities including the visually challenged customers of the banks.

### **RBI (2008) Banking facilities to the visually challenged**

The Reserve Bank of India, on June 4, 2008, recalled Case No. 2791/2003 of the Honourable Court of Chief Commissioner for Persons with Disabilities in its circular RBI / 2007-08/358 DBOD. No. Leg BC.91/09.07.005/2007-08, directed that banking facilities including chequebook facility/ operation of ATM/locker etc. cannot be denied to the visually challenged as they are legally competent to contract. It has been directed that all banking facilities shall invariably be offered to the visually challenged without any discrimination (RBI, 2008).

### **RBI (2009) Directions for Accessibility of Bank Branch ATMs**

The RBI through its circular RBI/2008-09/431 DBOD.No.Leg.BC.123/09.07.005/2008-09 April 13, 2009, directed that all banks must develop at least one-third ATMs fully accessible to the visually impaired to include Braille keypads, ramps for wheelchair users, Screen reader. They must also ensure that such ATMs are placed strategically to cover most locations and the same is also brought to the notice of the visually impaired customers (RBI, 2009).

### **RBI (2014) Need for Bank Branch ATMs to be made accessible to persons with disabilities**

The RBI has redirected vide circular RBI/2013-14/637UBD. BPD. Cir. No. 70/13.03.000/2013-14 that banks should install at least one-third of new ATMs should be installed as talking ATMs with braille keypads. It also directed to review the old ATMs to make them accessible to the visually impaired, and that the Customer Service Committee of the Board shall review it. Additionally, a direction to provide magnifying glasses should also be provided in all bank branches for persons with low vision to carry out their transactions. Further, this should be displayed on a notice board so that the service is easily accessible by the beneficiary of it (RBI, 2014).

### **RBI (2015) RBI Master Circular On Customer Service**

RBI vide Master Circular DBOD No.Leg.BC.21/09.07.006/2014-15 dated July 01, 2014 advised banks to offer banking facilities including cheque book facility/operation of ATM/locker, etc., to the visually challenged as they are legally competent to contract (RBI, 2015). RBI redirected the banks to treat the persons with disability at par with the other customers and provide them with all services without differentiating on the basis of disability.

### **RBI (2021) Integrated Ombudsman Scheme**

This scheme clubs together three previous ombudsman schemes of the Reserve Bank of India in the year 2006, 2018 and 2019. It brings the NBFCs (Non-Banking Financial Companies) having a deposit of up to 50 crores under the jurisdiction of the ombudsman. As per this scheme, Banks are required to have an internal grievance redressal mechanism to resolve customer complaints. In cases where complaints are not resolved satisfactorily, the Banking Ombudsman scheme provides an independent forum for customers to seek redressal. Presently, complaints for deficient services can be filed online at <https://cms.rbi.org.in>. The guidelines issued by the RBI, including the Access Guidelines for Persons with Disabilities and the establishment of the Banking Ombudsman scheme, provide a framework for banks to comply with in ensuring that their services are accessible to all customers, including visually impaired people(RBI, 2021).

## **Policy of the Indian Banking Association (IBA) On Accessibility of ATM Services**

### **IBA (2014)**

The IBA Sub-Committee on ATM System for Visually Challenged Persons has deliberated on the issue of talking ATMs and has designed Standards for Accessible ATMs with Complete examples of the workflow and screenshots for an Accessible ATM as adopted by Accessible ATMs which are complete, comprehensive, and extremely user friendly. The IBA Sub-Committee while adopting the Standards for Accessible ATMs, also suggested that IBA may also consider displaying a board at the ATM entrance, to give the information that a particular ATM is specially designed for the visually challenged (Indian Banks Association, 2014).

### **IBA (2018) Report on Working Group of IBA on Banking Facilities for Persons with Special Needs Dated**

The report focuses on the following four key areas -

- Overall accessibilities
- Physical accessibility, at branch
- Accessibility of Credit
- Accessibility in the use of Technology, websites, Apps, etc (Indian Banks Association, 2018).

## **Conceptual Framework / Research Methodology**

The research is conducted in the state of Gujarat, India, through personal interaction with the stakeholders through three focused group discussions among four stakeholders: Visually Challenged Customers, Bank Employees, Visually Impaired Bank Employees and Activists or NGOs working for the said cause. This study highlights the stark disparity between the knowledge of legal support, accessible banking facilities, and the awareness and comfortability of visually challenged customers and other stakeholders. Additionally, the research emphasises the role of workarounds and social support in the work environment for visually impaired bankers in India. These findings underscore the need for comprehensive measures to enhance the accessibility of banking services for the visually impaired in India. The study further signifies that the formulation of legal frameworks is not the end of responsibility but only the beginning of the creation of ease of access for VCC; this study opens further channels of investigation, particularly to explore the causes of the underlying disparity between the availability of facilities and lack of awareness to VCC. Moreover, it brings to light the need to formulate some new methods and policies to increase awareness among the VCC in a more localised setting.

### **Research Methodology**

This research is conducted by personal interaction with the stakeholders and by circulating a questionnaire amongst the respondents. To get a comprehensive response, four stakeholders are chosen, namely, Visually Challenged Customers, Bank Employees, Visually Challenged Bank Employees and Activists or NGOs working for the said cause.

A questionnaire was circulated amongst the four stakeholders and responses were noted on the same questions. Later the responses were compared from the focused group discussion and the survey was conducted through electronic forms. We have collected data from Visually Challenged Customers - 500, Bank Employees - 115, Visually Impaired Bank Employees - 16 and Activists/NGOs - 46 as stakeholders.

### **Research Objectives**

Following are the research objectives framed for the purpose of this study:

- To analyse the existing status of accessibility of ATM services to the visually impaired.
- To understand what technological drawbacks are faced with the existing mechanism of ATMs.
- To identify the infrastructural problems faced by the Banks.
- To find out what the Visually Challenged Customers face personal barriers.

### **Research Questions**

This research intends to answer the following research questions:

- What is the existing legal framework concerning the accessibility of ATM services for visually impaired persons?
- What problems are faced by visually impaired persons in accessing ATMs at the Bank level, and at the ATMs?
- What are the infrastructural issues faced by the banks in providing accessible ATM services?
- What are the personal barriers faced by visually impaired persons in accessing ATMs?

To obtain the answers to the aforementioned questions, a set of questionnaires was prepared for each stakeholder. The study was conducted through personal interaction and circulating online forms. The responses gathered are presented in Chart format followed by a discussion of the same. The questionnaires framed are presented in the Annexures attached.

Discussion and Analysis of Data

To obtain a comprehensive response on some parameters, respondents from all stakeholders are questioned. Following are the responses to the questions that are common for all the stakeholders:

Awareness of the guidelines of the Reserve Bank of India(RBI) and the Indian Bankers Association(IBA)

Figure-5.1.1: Visually Challenged Customers

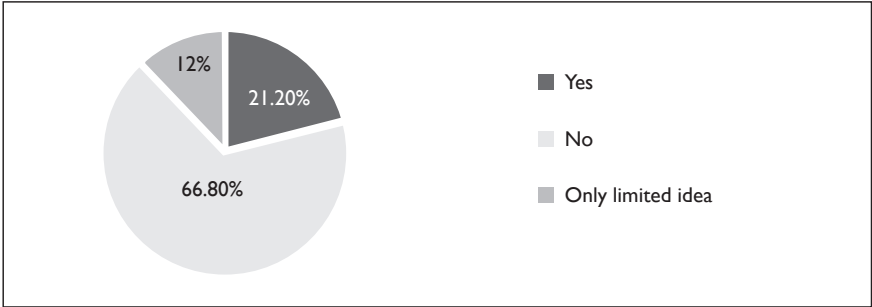


Figure-5.1.2: Bank Employees

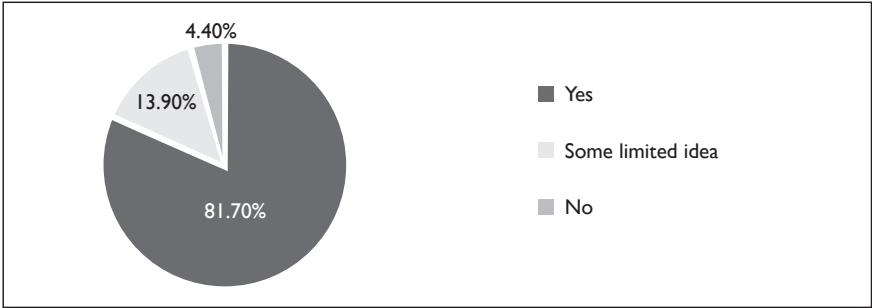
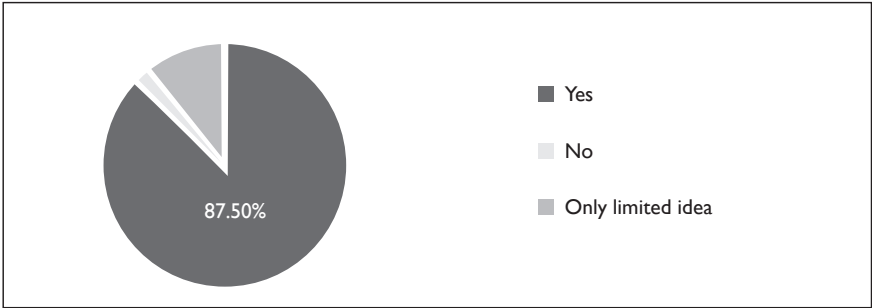
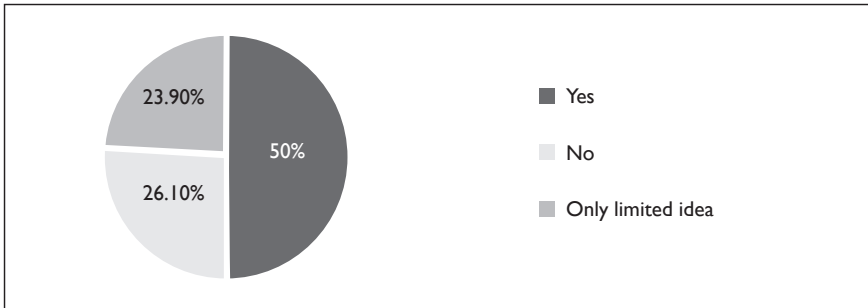


Figure-5.1.3: Visually Challenged Bank Employees



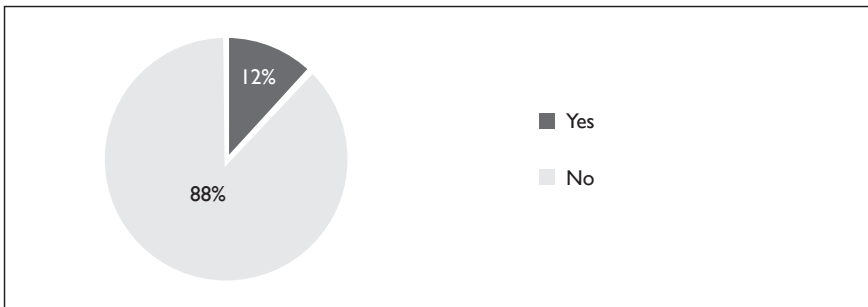
**Figure-5.1.4: Activists and NGOs**



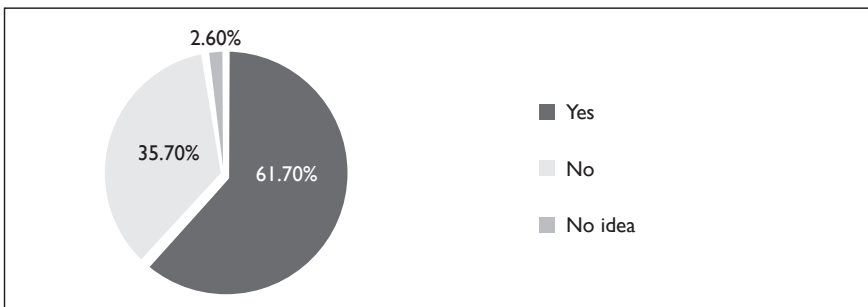
As per the Visually Challenged Customers, only 21.2% of the customers have awareness of the legal framework. Even worse, Activists and NGOs also reflect only 50% of awareness of the guidelines, while both Bank Employees and Visually Challenged Bank Employees reflect 81.7% and 87.5% of awareness only. Since awareness is the premise of further inclusion in banking facilities, the RBI, Government authorities, NGOs and Bank Authorities are lacking in taking effective steps towards implementation of the guidelines.

### *Sensitisation Programs Conducted by the Banks for Visually Impaired Customers*

**Figure-5.2.1: Visually Challenged Customers**

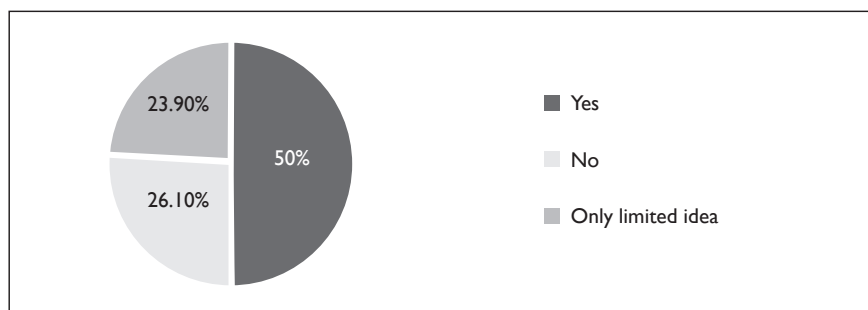


**Figure-5.2.2: Bank Employees**

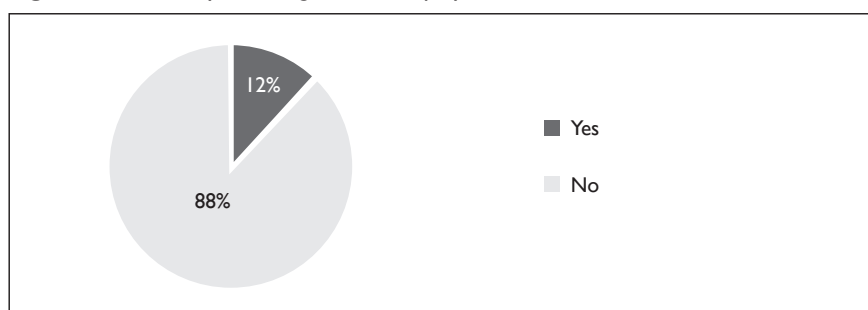




**Figure-5.2.3** Activists and NGOs



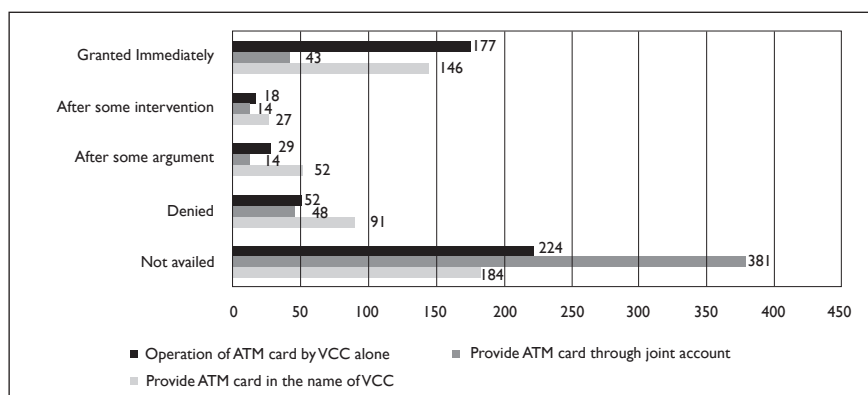
**Figure-5.2.4:**Visually Challenged Bank Employees



Sensitisation programs conducted by Banks, and the government are close to nil as per the visually challenged persons, only 12% of visually challenged persons have responded in favour of sensitisation programs, however, 61.7% of the total Bank Employees admit that sensitisation programs are conducted. On this aspect, even the NGOs and activists, having primary responsibility of sensitisation only 50% of the total NGOs and activist groups admit to the sensitisation conducted.

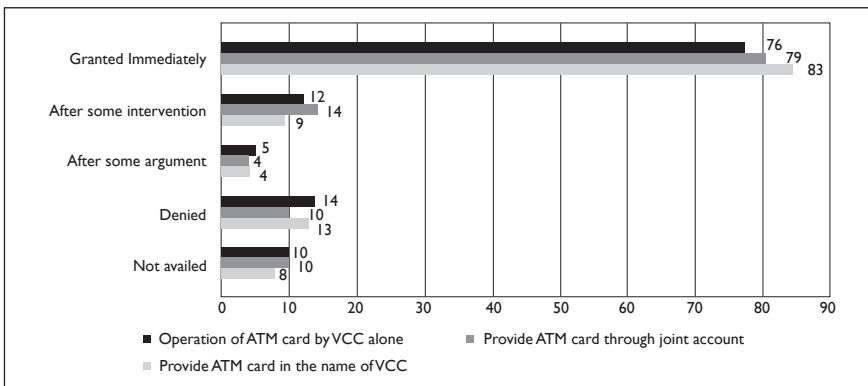
### Ease of Accessibility of ATM Facilities

**Figure 5.3.1** Visually Challenged Customers



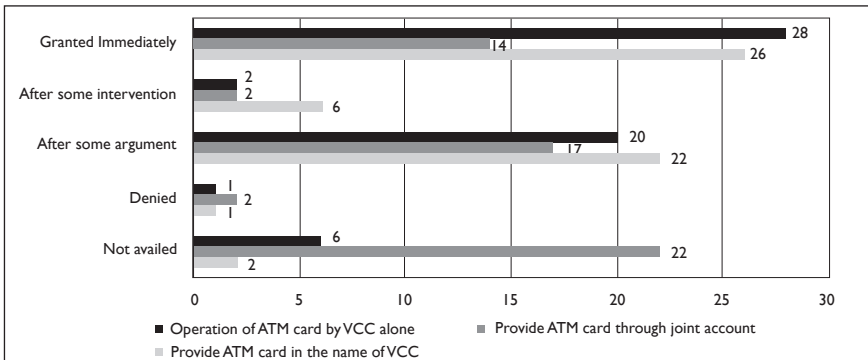
In the ease of accessibility assessment, it is observed that a majority of Visually Challenged Customers do not avail ATM facility, out of which as well a majority is granted ATM through joint account only (76.2%). This reflects that so far independent ATM cards are not easily issued to the Visually Challenged Customers. Operation of the ATM facility by the Visually Challenged customer independently is also only 35.5%(177 out of 500) customers who easily get the ATM card. And instances of having to argue for issuance of ATM and a complete denial of ATM card due to disability can be seen.

**Figure-5.3.2: Bank Employees**



As per bank employees, ATM cards are issued immediately upon application. This is in striking contrast with the response of visually challenged customers who indicate that they either don't avail or are only able to get an ATM card after the intervention of some activists and NGOs. Further 66% of Bank employees have indicated that ATMs are issued in the name of Visually Challenged Customers immediately upon request and they are able to operate it independently.

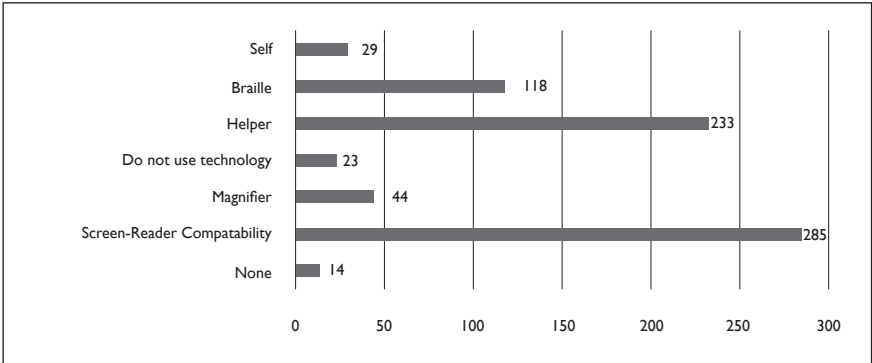
**Figure-5.3.3: Activists and NGOs**



According to the responses of Activists and NGOs group, 43.4% admit that ATM cards are issued only after some argument with the bank employees and at other times either there is a denial or an intervention is needed from the Activists group to press upon the need to issue ATM card. About 47.8 % (22 out of 46) of Activists have revealed that banks press upon the need for a joint account holder before issuing the cards.

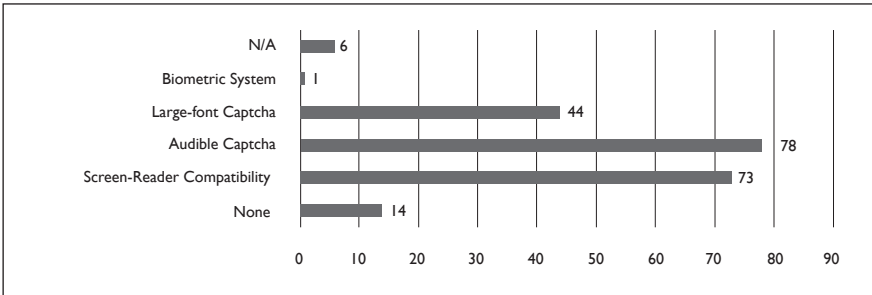
*In which ways does the bank provide digital accessibility?*

**Figure-5.4.1:** Visually Challenged Customers



As per the Visually Challenged Customers, the service provided is only screen reader compatibility, i.e., 57% of the total responses. The accessibility through helper is the second-largest factor adding to the ease of accessibility of ATMs, i.e., 46.6% of the total Visually Challenged Customers prefer to take assistance from the helper while 5.8% of them do not use any assistance. 4.6% of the total number of respondents suggest that they do not use any technology. The key takeaway from this head is that despite the digital accessibility, a majority of the customers are not able to utilise it.

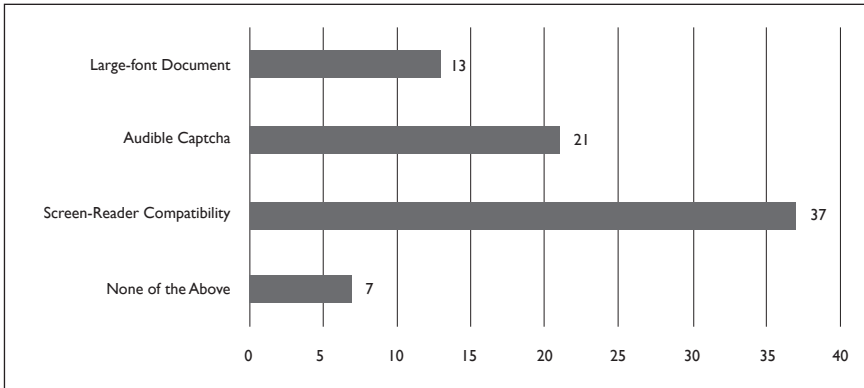
**Figure-5.4.2:** Bank Employees



As per the Bank Employees, over 62% of them state that the banks provide screen reader compatibility and audio-captcha for login to the

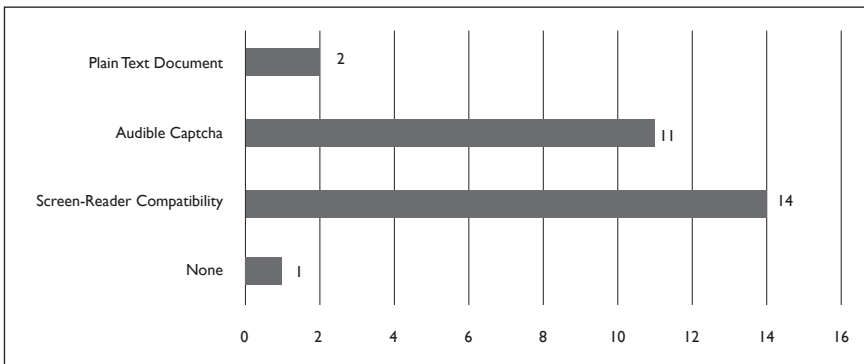
website account. 38% of employees state that banks also provide large font captcha for easy reading by the customers.

**Figure-5.4.3: Activists and NGOs**



For Activists and NGOs, out of a sample of 46, 28.3% suggest that the banks provide large-font documents, 45.7% prefer audible captchas, and 80.4% prefer screen-reader compatibility. Meanwhile, 15.2% chose “None of the above”. The highest preference is for screen-reader compatibility. It reflects that screen reader compatibility is of highest benefit in case of visually challenged customers.

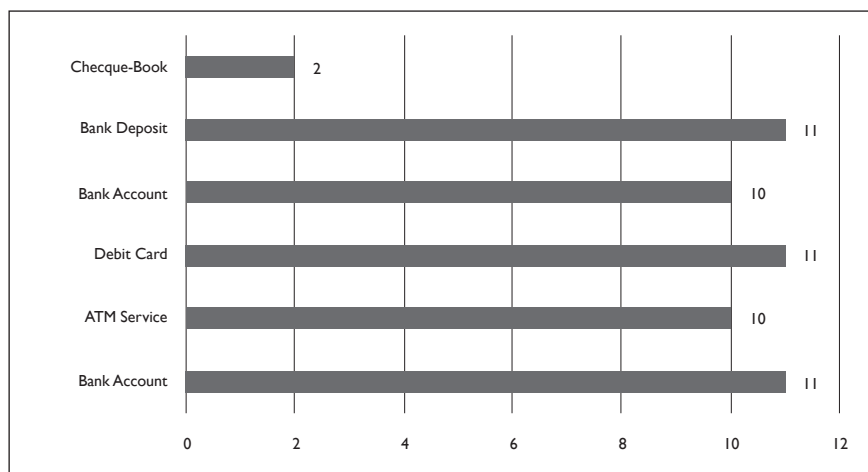
**Figure-5.4.4: Visually Challenged Bank Employees**



**Visually Challenged Bank Employees suggest banks provide screen reader compatibility.** Out of a sample of 16, 12.5% prefer plain text documents, and 68.8% prefer audible captchas. Additionally, 87.5% prefer screen-reader compatibility, while 6.3% chose “None”. This indicates that screen-reader compatibility is the most favoured option among the participants.

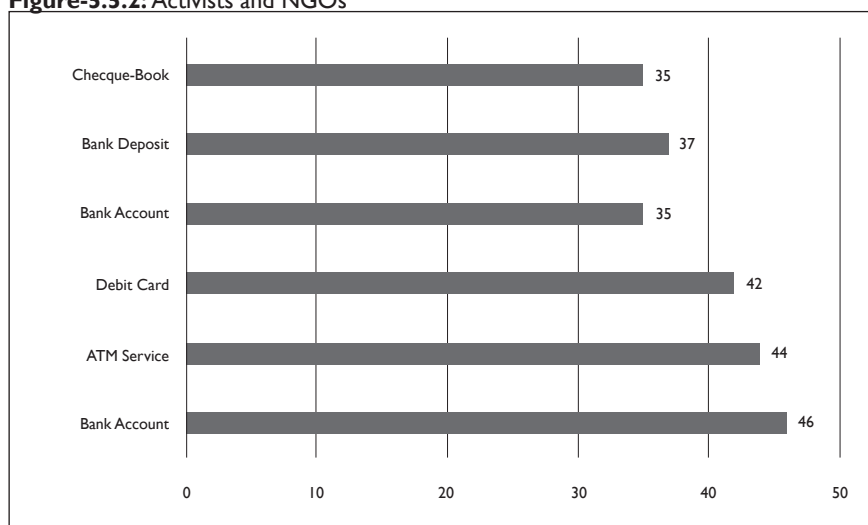
## Services Availed by the Visually Challenged Customers

**Figure-5.5.1:** Visually Challenged Bank Employees



Visually challenged bank Employees suggest that the most availed bank services is Bank Account, ATM service, and Bank Deposit. Cheque books are the least availed, only 2 out of total 16 employee have stated that cheque books are availed by the visually challenged customers.

**Figure-5.5.2:** Activists and NGOs

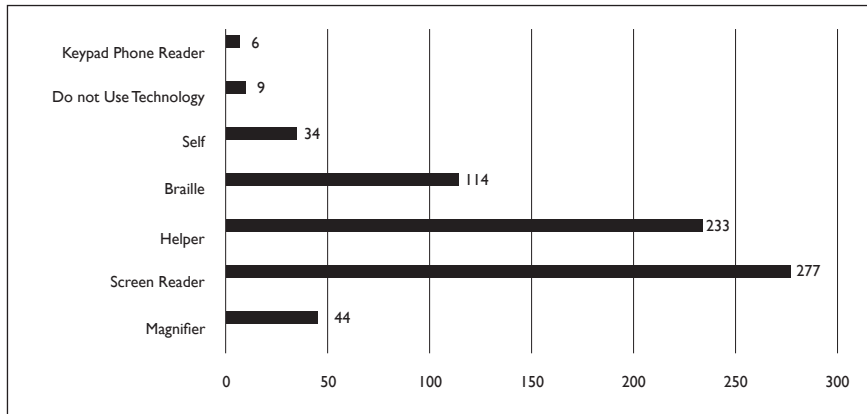


According to the responses from Activists and NGOs, debit cards reign supreme with usage by 42% of people. ATMs follow closely behind at 44%, highlighting the convenience of cash access. While bank accounts are important, with 35% utilisation, checks fall behind at a similar percentage.

## Specific Questions for Visually Challenged Customers

### Assistive Technology used by the Visually Challenged Customers

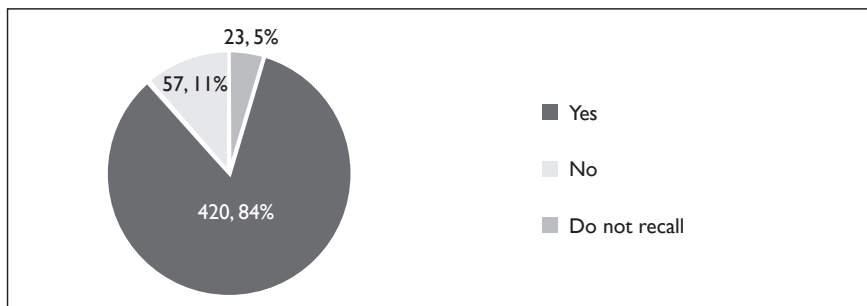
**Figure-5.6.1:**Visually Challenged Customers indicate their preferred mode of accessing ATMs/Banks



Out of the total visually challenged customers, more than 55% prefer to use a screen reader, 46.6% still prefer to attain the help of an official helper or a stranger. Only 22.8% of VCCs are acquainted with braille language, but except few ATMs, most banks do not provide braille cards and braille keypads. Low percentage of braille-equipped customers is also a reason for the lack of motivation for banks to install braille-equipped machines in all locations. The takeaway from this head is that despite availability of screen reader, customers prefer the help of strangers. It reflects a lack of faith as well as lack of efficiency in the services provided.

### Notification of nearby ATM

**Figure-5.6.2:** Visually Challenged Customers indicate if banks notify of the nearest ATMs equipped with assistive technology

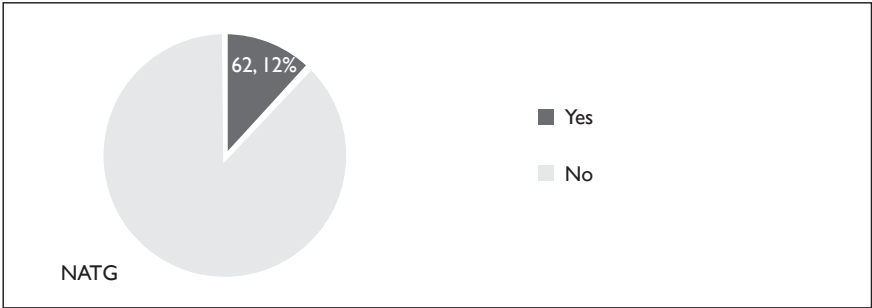


The Reserve Bank of India mandates the Banks to notify the visually challenged on the whereabouts of talking ATMs and Banks with assistive technologies. However, 84% of visually challenged customers confidently

indicate that they are not notified by the banks and ATM facilities equipped with assistive technology.

Access to Talking ATM?

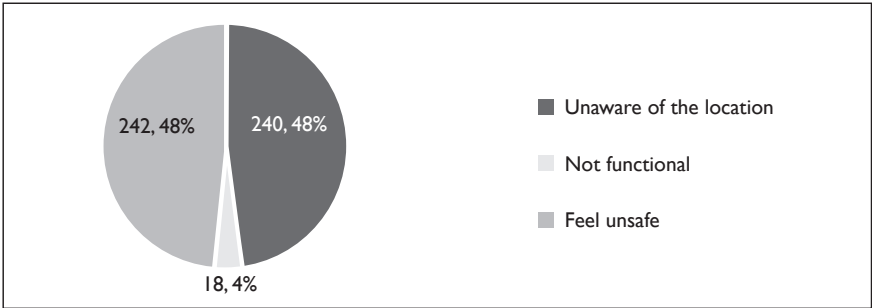
**Figure-5.6.3:** Visually Challenged Customers indicate whether they have access talking ATMs



ATMs equipped with screen readers are not accessible to the Visually Challenged Customers. Herein, 88% of customers confidently reveal that they are not able to access talking ATMs and the remaining 22% of Visually Challenged Persons indicate that are able to access Talking ATMS. It reflects that talking ATMs are also insufficient in number and those that are, inaccessible.

What Technological issues do you face in accessing talking ATMs?

**Figure-5.6.4:** Visually Challenged Customers indicate the issues they face in accessing talking ATMs



On the question of technological issues faced by the visually challenged customers, the issue is that 48% of the customers are unaware of Talking ATMs and those who are aware of talking ATMs indicate that they feel unsafe in visiting ATMs. Remaining 4% indicate that they found the Talking ATM not functional. This head reflects that ATMs by and large are either not known or are not functional and moreover those are not safe for visually challenged persons.

## **Discussion and Analysis of Responses**

### ***On Awareness of Legal Framework***

The Bank employees reflect 81.7% of awareness, visually challenged bank employees have 87.5%, and Activists reflect 50% of awareness of the guidelines on accessibility to banking services, while the visually challenged customers show only 21.2% of awareness of the guidelines concerning accessibility of banking services.

This indicates that the first step towards more accessible banking services should be through awareness among the primary beneficiaries of it. This must be followed by the awareness amongst the Activists and NGOs dedicated to the cause of visually challenged persons.

### ***On Modes of Accessing ATMs***

Out of all the visually challenged customers interviewed, 57% are completely blind and the remaining have low vision. The persons with low vision, 55.4 % of them use screen readers and 8.8% use magnifiers for fulfilling their digital needs. The remaining half of the completely blind persons depend upon helpers. The striking figure in this is that only a shocking 5.8% of customers can confidently state that they are accessing banking services all by themselves. This reflects a major failure of the legal framework and of all guidelines put in place to ensure accessibility for the visually challenged persons.

### ***On Sensitisation of Visually Challenged Customers and Bank Employees towards the Needs and the Rights of Visually Challenged Customers***

As per the Visually challenged customers, 90% of customers state that no such sensitisation programmes are conducted while in contrast to this 61.7% of the bank employees state that the banks conduct sensitisation programmes for awareness. This is an apparent disparity between the bank employees and the visually challenged customers. This indicates that sufficient sensitisation is not done towards visually challenged customers regarding their rights in the financial sphere.

### ***On Ease of Accessibility of ATMs***

A majority of bank employees (more than 80%) state that the bank issues ATM cards in the name of visually challenged customers alone and also through joint accounts while the data from the visually challenged persons reflect that most of them do not avail of ATM services. Further, more than 80 out of 500 visually challenged customers state that bank either denied issuing them an ATM card or issued only after some argument. The Activists by and large inform that ATM card are issued only after some argument from the Activist's end. The Visually Challenged Bank Employees show a positive response.



### ***On Technological Issues Faced at ATMs***

The majority of visually challenged customers state the reason of the lack of awareness of talking ATMs in their locality. Only 12.4% of customers out of 500 use talking ATMS. Of those who do not use it, 48% of customers are unaware of the location if any talking ATM exists or is not in the vicinity. The remaining 3.6% state that there are no functional talking ATMs while the rest 48% feel unsafe in visiting any ATM by themselves or doing any transaction alone.

The pressing concern from technological issues faced by the visually challenged persons at the ATM is the feeling of unsafety. Even though the facility exists, and the customers are aware of it. However, they feel unsafe transacting all by themselves. This indicates a need to ensure safer services for the visually challenged. The remaining customers complain of not functional talking ATMs, meaning thereby that there is not sufficient infrastructure to incorporate the visually challenged customers.

## **Conclusions and Suggestions**

### ***Conclusions***

The Constitution provides equality of status and opportunity to all persons. Access to economic services leads to economic liberty which ensures an effective right to life. Despite having equal fundamental rights, there exists a need for assurance of the fulfilment of the same through effective measures as opposed to mere persuasive guidelines.

The existing status of the legal framework is not sufficient as there is an odious lack of awareness among visually challenged persons. The Reserve Bank of India and the Indian Banking Association having framed several guidelines time and again fail to address the real issue of lack of penalty towards failure of compliance and lack of awareness of the beneficiary.

The biggest technological drawback that is faced by visually challenged customers is the lack of infrastructure. After the demonetisation, the new ATMs failed to address the issue of screen readers and audio jacks in all ATMs. This has made ATMs mostly inaccessible to those who don't have any helper by their side to guide them in the ATMs.

The infrastructural problems faced by the Banks in providing accessible services for all are due to a lack of focus in this area. Half of the bank employees are unaware of the guidelines of the RBI in this regard, and not all the visually challenged bank employees are aware of the guidelines. This shows that even the service provider is falling short of efficient means, which leads to an inevitable failure of accessible service.

Visually impaired individuals face personal barriers, including feeling unsafe using talking ATMs, experiencing discrimination in banks, and lacking support from society and technological advancements.

### **Suggestions**

Following are a few suggestions that would make banking more accessible for visually challenged persons.

- Awareness and Sensitisation - There should be proper sensitisation of the bank employees in respect of the guidelines as well as the personal issues faced by the visually challenged customers.
- Infrastructural development- As directed by the RBI and the IBA, new ATMs must be installed having proper accessibility features including screen readers, magnifiers, and audio jacks built in to guide the user.
- Biometric Identification - Due to the safety issues felt by the visually challenged customers, there must be a unique identification system involved so that the possibility of misuse can be reduced. Biometric identification, voice recognition or face identification may ensure better safety.
- Dedicated helper in banks and ATMs - Dedicated helper shall be appointed and the ATM guard's must be sensitised towards the needs of the visually challenged persons.
- Notification of Door-Step Services- Banks must notify the visually challenged and other physically disabled persons about the availability of doorstep services.
- Notification of nearby functional talking ATMs- The bank holding the account of the visually challenged person must notify them the whereabouts of a functional talking ATM.

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## **Annexure-A**

### **Questionnaire for the Visually Challenged Customers**

1. What is the nature of blindness?
2. What kind of assistive technology do you use?
3. Are you aware of the RBI and IBA guidelines for the provision of accessible banking services to visually challenged customers?
4. Does your bank undertake any sensitization programs for dealing with Visually Challenged Customers?
5. To evaluate the Ease of Accessibility of ATM Facilities to Visually Challenged Customers as understood by the bank employees, three questions are formulated.
  - 5.1 Whether an ATM card was issued in the name of the visually challenged customer alone?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 5.2 Whether the ATM card was issued on a joint account of a visually challenged customer and some kin?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 5.3 Are you able to access/operate the ATM facility independently?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
6. Did that bank notify you about the talking ATM in the vicinity of the branch bank?
7. Do you access talking ATM?
8. What technological issues do you face in accessing talking ATMs?

## **Annexure-B**

### **Questionnaire to the Bank Employees**

1. Are you aware of the guidelines laid down by RBI and IBA for visually impaired customers?
2. Does your bank undertake any sensitisation program for visually challenged customers?
3. To evaluate the Ease of Accessibility of ATM Facilities to Visually Challenged Customers as understood by the bank employees, three questions are formulated.
  - 3.1 Whether ATM cards are issued in the name of the visually challenged customer alone?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 3.2 Whether the ATM cards were issued on a joint account of a visually challenged customer and some kin?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 3.3 Are the visually challenged customers able to access/operate the ATM facility independently?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
4. In which way does the bank provide accessibility to digital services?

## **Annexure-C**

### **Questionnaire for the Visually Challenged Customers**

1. Visually Challenged Employee - Are you aware of the RBI and IBA guidelines for the provision of accessible banking services to visually challenged customers?

2. Does your bank undertake any sensitisation program for visually challenged customers?
3. In which way does the bank provide accessibility to digital services?
  - 1.1 Whether ATM cards are issued in the name of the visually challenged customer alone?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 1.2 Whether the ATM cards were issued on a joint account of a visually challenged customer and some kin?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 1.3 Are the visually challenged customers able to access/operate the ATM facility independently?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
4. Which of the following primary banking services are usually availed by the VCC according to you?

#### **Annexure-D**

##### **Questionnaire to the Activists and NGOs**

1. Are you aware of the RBI and IBA guidelines for the provision of accessible banking services to visually challenged customers?
2. Which of the following primary banking services are usually availed by the VCC according to you?
3. In which way does the bank provide accessibility to digital services?

4. To evaluate the Ease of Accessibility of ATM Facilities to Visually Challenged Customers as understood by the bank employees, three questions are formulated.
  - 4.1 Whether ATM cards are issued in the name of the visually challenged customer alone?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 4.2 Whether the ATM cards were issued on a joint account of a visually challenged customer and some kin?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.
  - 4.3 Are the visually challenged customers able to access/operate the ATM facility independently?
    - o Service not availed.
    - o The bank altogether denied the ATM card.
    - o It is issued only after some argument.
    - o It was issued after the intervention of some activists.
    - o It is provided by the bank immediately.



# An Analysis of the Performance of MGNREGA in India with Special Reference to Haryana and Tamilnadu

Mukesh Chahal\*

## Abstract

Sustainable development is a very important concept of the defining ideas of society. Natural growth is a key self-improvement process and a pre-requisite to fulfill the important desires of the various segments of the population without compromising the fulfillment of the needs of future generation. Sustainable development is a concept focusing on fulfilling the requirements of the present without compromising with future requirements. The Government of India has been designing and implementing several programs to facilitate the achievement of sustainability of Economy, Agriculture Forest, Income, Health, Gender Equality, and adding more. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) is a flagship program rolled out by the Government to achieve holistic development. MGNREGA is not a program but an act against unemployment. It is an engine of growth for consistence focusing of the agriculture sector and livelihood for the rural poor including women. This present paper highlights the role of the rural development scheme, MGNREGA in achieving continuous improvement goals. The report shows that MGNREGA is effective in rural employment and eradication of rural poverty. In addition to this, the scheme has contributed towards gender equality.

**Keywords:** Gender Equality, Livelihoods, MGNREGA, Poverty Alleviation, Rural Empowerment, SDGs, Sustainable Development

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## Introduction

Sustainable development is an emerging issue of discussion in the whole world. Development can not only depend on economic development as there are other aspects such as social, political, and environmental. So, there is a requirement for simultaneous development of all these components

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thereby resulting in the development of a new concept of sustainable development. MGNREGA is the most significant poverty alleviation policy implemented for the upliftment and betterment of economically and socially disadvantaged people. It has been playing a significant role to achieve Sustainable Development Goals (SDGs), and the scheme's aims align with them. MGNREGA helped to reduce poverty and the goal of sustainable development can be fulfilled by focusing on different variables of the scheme. The scheme helped to raise employment and income which facilitated agricultural investment and reduction in migration. Through NREGS earnings of women workers increased and NREGS also provided more control over their earnings which made them economically independent.

## **Review of Literature**

Sebastian (2014) describes different activities supported by the Mahatma Gandhi National Rural Employment Guarantee Scheme, such as water harvesting and sanitation. They can achieve beneficial results in terms of biodiversity and environmental protection. The study also recommends preparing a panchayat biodiversity register at the earliest as part of panchayat resource mapping to identify biodiversity hotspots in each panchayat. Information from all stakeholders will help create a positive attitude towards the conservation of valuable biodiversity hotspots.

Sudhir Maske (2015) identified the need to create awareness among the public about the MGNREGA scheme and the need to recruit competent personnel for effective implementation of the scheme to ensure that the desired objectives of the MGNREGA act are achieved. This study also shows that to achieve international growth and sustainable development goals, authorities should create policies for rich and underdeveloped regions that will help improve the city's resources to achieve the main goal of sustainable development.

Dheeraj (2017) argues that the MGNREGA program can contribute significantly to the promotion of India's Human Development Index (HDI) and consensus has been reached on four major dimensions of the HDI, namely: income generation, selfreliance, women's empowerment including gender mainstreaming and life quality. This study also shows that the development of the country will be achieved when the central and state governments implement policies and measures that will support the development and growth of rural families.

Juliet Angom (2022) found that MGNREGA provides significant funds for crop and agricultural development through land development targets. It will help reduce the risk of floods and floods to the farming community in the community. Thus, they preserve the moisture and fertility of the soil. This study also shows that MGNREGA, along with other important

forest development programs, has the potential to promote afforestation and regeneration in Indian states.

### **Objective of the Study**

To explore the performance of the MGNREGA scheme in the selected states for the Sustainable Development of India.

### **Research Methodology**

The study is mainly focused on the available resources i.e., based on secondary data which includes articles in different journals & websites, expert opinions, magazines, survey reports.

### **MGNREGA and Sustainable Development**

MGNREGA is covering many of the goals of sustainable development. It includes the following:

#### ***MGNREGA and No Poverty***

MGNREGA targets rural poverty as it covers the rural poor only. According to the census of India 2011, the majority of the population (almost 70 percent) lives in rural areas of India so, there is a need to pay attention to rural poor and this work is done by MGNREGA through the provision of employment opportunities to the population.

#### ***MGNREGA and Economic Inequalities***

MGNREGA aims at reducing the rural-urban divide. As urban areas are more developed than rural areas with more work opportunities, developed infrastructure, more facilities in every aspect. MGNREGA helps rural people to stand on par with urban people and boosts up economic equality by providing rural employment and infrastructure.

#### ***MGNREGA and Economic Growth***

MGNREGA provides the opportunity for the beneficiaries to demand employment and also ensures guaranteed employment to the rural poor. The scheme has different features such as the facility of work within in the rural areas i.e., of 5km of the village, no contractor allowed at the worksite, different work facilities such as shade, drinking water, rest, crèche facility compensation for delayed payment, provision of unemployment allowance which leads to the decent work environment and economic growth.

#### ***MGNREGA and Infrastructure***

It helps to develop the infrastructure in rural areas which is advantageous for agriculturists also and for the whole community. The assets such as ponds, wells, tanks, playgrounds, roads, etc. All this led to the development of rural infrastructure.

## Performance of MGNREGA in India

In the financial year 2006-07, the program was implemented in 200 districts with a total budget of Rs 11,300 billion. In the financial year 2007-08, 130 more districts were covered and the allocation increased by Rs 12,000 billion. MGNREGA has covered 734 districts, 7155 blocks, and 269840 Gram Panchayats in India.

### Physical Indicators

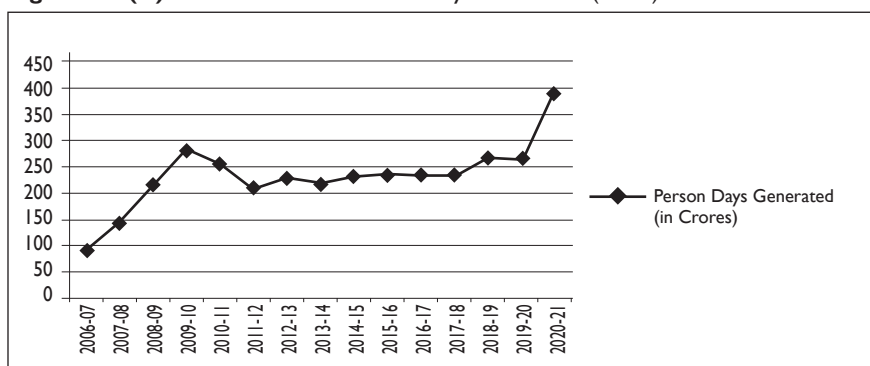
The Physical performance of MGNREGA in India is usually analyzed and compiled based on data from annual progress reports and management data from the Ministry of Rural Development. The physical performance of the program is evaluated in man-day production. See Table 1.1 for person-days at the national level.

**Table-1.1:** Percentage of Number of Person Days by Category Wise at National Level: During 2006-07 To 2020-21

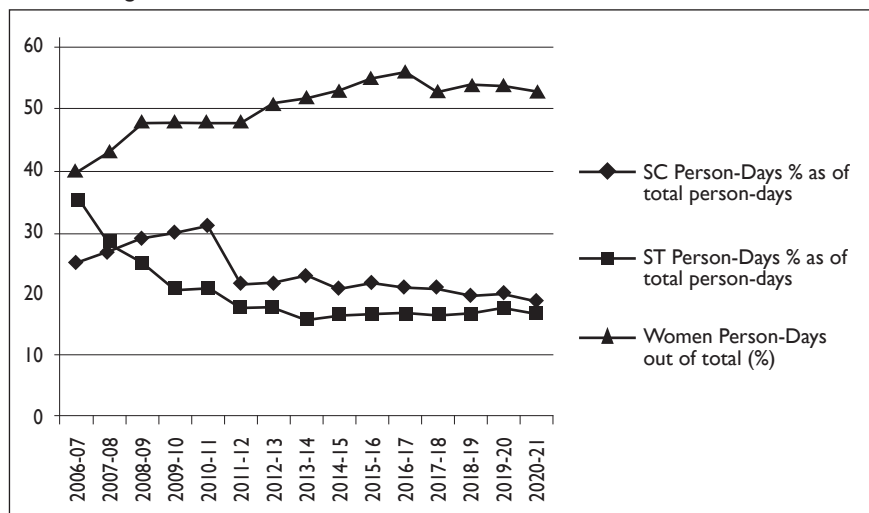
Year	Person Days Generated So Far (In Crore)	SC Person- Days % As of Total Person Days	ST Person- Days % As of Total Person Days	Women Person- Days Out of Total (%)
2006-07	90.5	23 (25%)	33 (35%)	36 (40%)
2007-08	143.59	39.4 (27%)	42 (29%)	61 (43%)
2008-09	216.3	63.4 (29%)	55 (25%)	103.6 (48%)
2009-10	283.6	86.5 (30%)	58.7 (21%)	136.4 (48%)
2010-11	257.2	78.8 (31%)	53.6 (21%)	122.7 (48%)
2011-12	209.3	46.2 (22%)	37.7 (18%)	101.1 (48%)
2012-13	229.86	50.96 (22%)	40.75 (18%)	117.93 (51%)
2013-14	218.68	50.29 (23%)	34.98 (16%)	115.54 (52.84%)
2014-15	233.74	50.39 (21.56%)	40.88 (17.49%)	125.21 (53.53%)
2015-16	234.96	52.74 (22.44%)	41.88 (17.82%)	130.04 (55.34%)
2016-17	235.64	50.23 (21.32%)	41.51 (17.62%)	132.23 (56.16%)
2017-18	233.74	50.39 (21.56%)	40.88 (17.49%)	125.21 (53.53%)
2018-19	267.96	55.65 (20.77%)	46.67 (17.42%)	146.27 (54.59%)
2019-20	265.35	54.07 (20.38%)	49.14 (18.51%)	145.35 (54.78%)
2020-21	389.17	77.28 (19.86%)	66.54 (17.91%)	206.99 (53.19%)

Source: Researcher's Calculations from MGNREGA data ([www.nrega.nic.in](http://www.nrega.nic.in))

**Figure-1.1 (A):** Total Number of Person-Days Generated (in Cr.)



Source: Based on Table 1.1

**Figure-1.1 (B):** Percentage of Number of Person Days by Category-wise at National Level: During 2006-07 To 2020-21

Source: Based on Table 1.1

From Table-1.1, we can see that, the person-days generated in the financial years 2006-07 and 2020-21 was Rs 905 crore and 389.17 crore respectively, of which 40% and 53.19% person-days were generated for women. Figure 1.1(B) shows the percentage of man-days produced by different ethnic groups between 2006 and 2021. The Scheduled Tribe (ST) percentage of all man-days continues to decline, reaching 17.91% in 2020-21. The Scheduled Caste (SC) participation increased from 25% to 31% in the first 5 years (up to 2010-11) but has been declining since then. This shows that although MGNREGA was intended to provide job security to marginalized groups like Scheduled Castes/Scheduled Tribes in rural areas, it has failed to focus on them. As of 2006-07, the rate of female participants was 40%. Now it has increased to 53.19%. Looking at all the data, rural women have started participating more in MGNREGA. This can also be considered because the work is provided by the village itself and the wage level is equal to that of men. Women's participation showed a slight decline from 56.16% in 2016-17 to 53.53% in 2017-18 and then increased slightly to 54.59% in 2018-19. Women's labor force participation rate under MGNREGA was 53.19 percent in the fiscal year 2020-2021; this is a decline attributable to the coronavirus and lockdown.

### Average Wages Rate

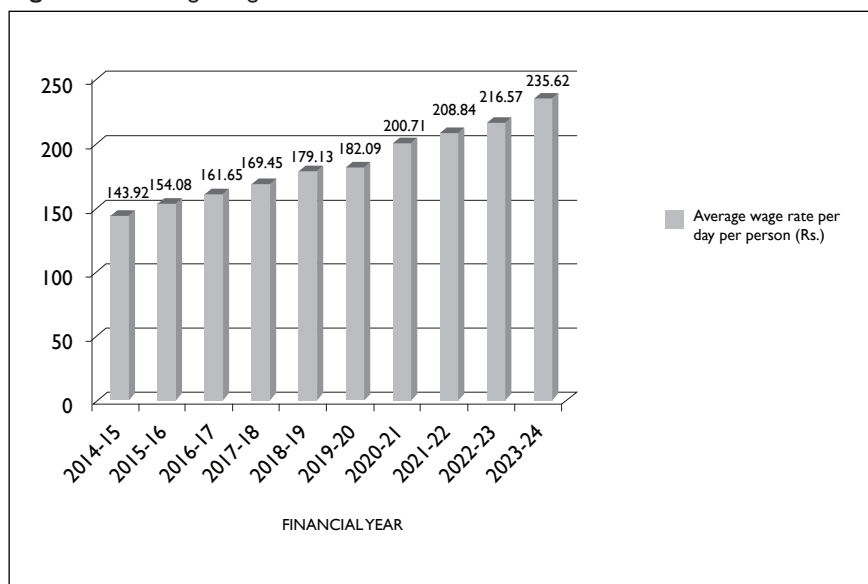
Wage rate defines the income generation capacity of the beneficiary. Table-1.2 clearly shows that the regular wage rate per day per person was 143.92 in the year 2014-15 that has increased to 235.62 in the year 2023-24.

**Table-I.2:** Average Wage Rate at National Level: During 2014-15 To 2023-24

Financial Year	Average Wage Rate Per Day Per Person (Rs.)
2014-15	143.92
2015-16	154.08
2016-17	161.65
2017-18	169.45
2018-19	179.13
2019-20	182.09
2020-21	200.71
2021-22	208.84
2022-23	216.57
2023-24	235.62

Source: MIS reports on MGNREGA retrieved from [www.mnregs.nic.in](http://www.mnregs.nic.in).

**Figure-I.2:** Average Wage Rate



Source: Based on Table I.2

## Financial Indicators

### *Availability of Funds and Expenditure*

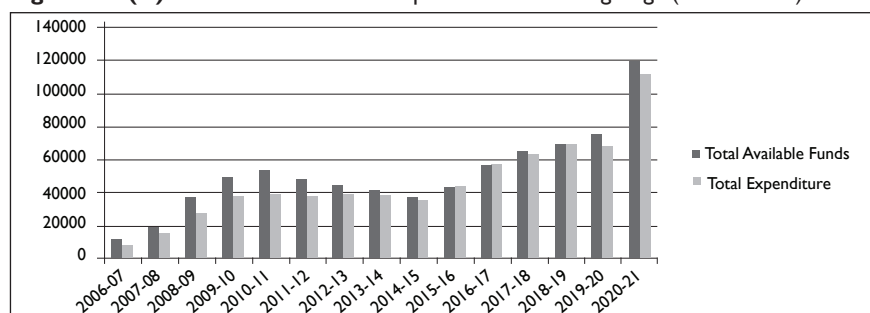
The main aim of MGNREGA is to provide wage employment opportunities to the rural poor. The total available fund and total expenditure under MGNREGA at the National level are shown in Table-2.1 from the year 2006-07 to 2020-21.

**Table-2.1:** Total Funds And Total Expenditure Under Mgnrega:A National Overview Year-Wise During 2006-07 to 2020-21

Financial Year	Total Available Funds (in Rs. Crore)	Total Expenditure (in Rs. Crore) (Percentage Against Available Funds)
2006-07	12074	8823 (73%)
2007-08	19306	15856 (82%)
2008-09	37397	27250 (73%)
2009-10	49579	37905 (76%)
2010-11	54172	39377 (73%)
2011-12	48832	38034 (78%)
2012-13	45051	39657 (88%)
2013-14	41905	38553 (92%)
2014-15	37526	36025 (96%)
2015-16	43567	44003 (101%)
2016-17	56788	57924 (102%)
2017-18	64986	63650 (98%)
2018-19	69229	69619 (101%)
2019-20	75510	68266 (90%)
2020-21	119311	111444 (93%)

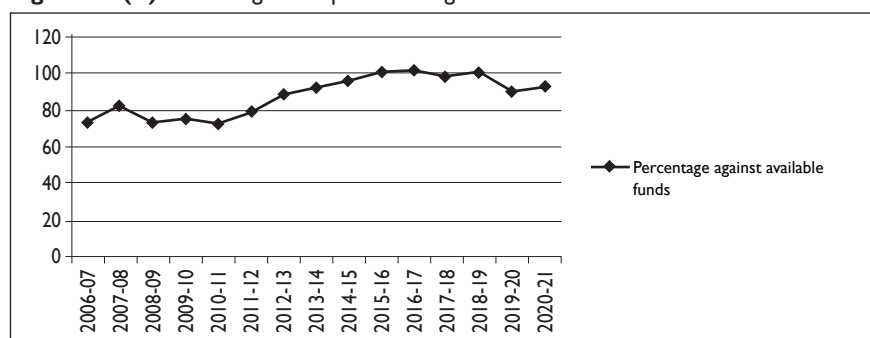
Source: Researcher's Calculations from MGNREGA data

**Figure 2.1 (A):** Total Funds And Total Expenditure Under Mgnrega (in Rs. Crore)



Source: Based on Table 2.1

**Figure-2.1 (B):** Percentage of Expenditure Against Available Funds



Source: Based on Table 2.1

As shown in Table-2.1, the available funds trends show a rapid enhancement from 2006-2007 to 2010-2011. The level dropped from 2010 to 2011 and from 2015 to 2016. However, this number has increased in recent years and reached its maximum in 2020-2021. While total annual expenditure decreased from Rupees 39,657 billion in 2012-2013 to Rupees 36,025 billion in 2014-2015, expenditure increased to Rupees 57,924 billion in 2016-2017 and Rupees 63,000 billion in 2018-2019. From 2006 to 2007 and 2011 to 2012 the budget varied between 73% and 78%. Most of them grew from 2012 to 2013, 2016 to 2017. It is clear from the figure that there is an increasing trend in the percentage of total expenditure to total available funds over the years and shows maximum utilization of the available funds under MGNREGA in the study period. The total available fund was Rs.12074 crore during the financial year (2006-07) of which Rs.8823 crore (73%) was total expenditure while in 2020-21 the available fund was Rs.119311 crore and in this 93 percent, fund was consumed. We cannot deny that the success of MGNREGA depends on the finances.

WE HAVE SELECTED NORTH HARYANA STATE AND SOUTH TAMILNADU STATE THROUGH RANDOM SAMPLING TO KNOW THE PERFORMANCE OF MGNREGA.

### **Performance of Mgnrega in the State of Haryana**

As MGNREGA was executed three phases in Haryana. The program was launched on February 2, 2006, in two districts, Mahendgarh and Sirsa. On April 1, 2007, the project was expanded to two more cities: Ambala and Mewat. In the third phase w.e.f. 28-09-2008; it covered all the remaining 17 districts of the State. MGNREGA has covered 22 districts, 140 blocks, and 6235 Gram Panchayats in Haryana.

#### ***Physical Indicators***

The physical performance of MGNREGA in Haryana is usually analyzed and compiled based on data obtained from annual progress reports and administrative records of state-level rural development. The actual performance of the program was evaluated based on employment created, man-days created average days of employment provided, and average wages in Haryana.

#### ***Employment Generated Under MGNREGA in Haryana***

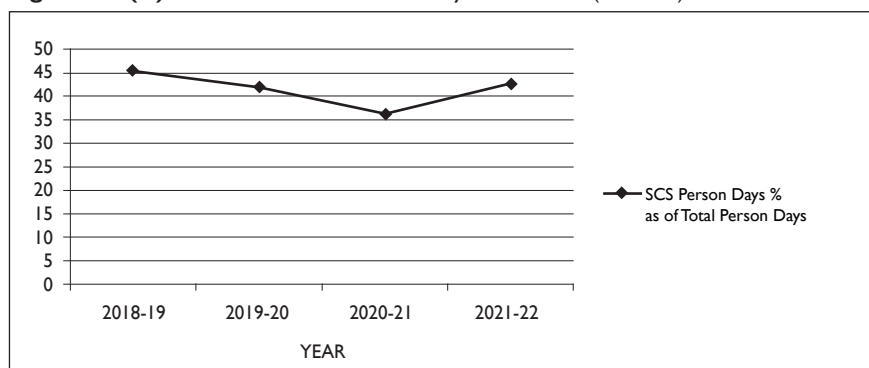
The effectiveness of this scheme depends on the generation of employment opportunities in rural areas. In the assessment of progress, one has to evaluate the extent of employment generated by rural households. The category-wise and year-wise details of employment generated under MGNREGA in Haryana have been shown in Table-3.1

**Table 3.1:** Category-Wise Details of Employment Generated Under MGNREGA in Haryana: During 2018-19 To 2021-22

Year	Person Days Generated So Far (in Lakhs)	Scs Person Days % As of Total Person Days	St Person Days % As of Total Person Days	Women Person Days Out Of Total (%)
2018-19	77.9	45.58	0.01	50.05
2019-20	91.19	42.14	0.00	50.09
2020-21	179.63	36.21	0.00	48.8
2021-22	146.39	42.67	0.00	52.67

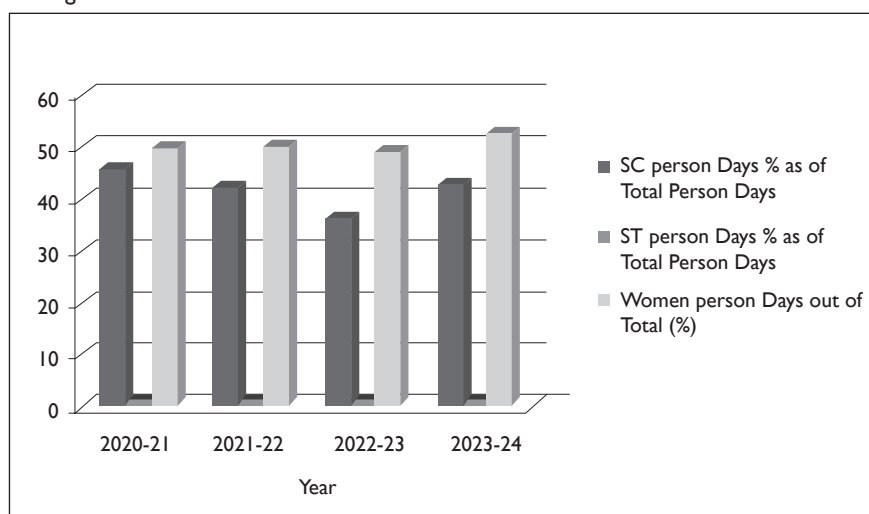
Source: MIS reports on MGNREGA retrieved from [www.mnregs.nic.in](http://www.mnregs.nic.in).

**Figure-3.1 (A):** Total Number of Person-Days Generated (in Lakhs)



Source: Based on Table 3.1

**Figure-3.1 (B):** Percentage of Number of Person Days by Category Wise in Haryana: During 2018-19 To 2021-22



Source: Based on Table 3.1



Table-3.1 describes the employment progression in Haryana. Person employment generated days increased from 77.9 lakhs in 2018-19 to 179.63 lakhs person-days in 2020-21. More than 48% of program beneficiaries are women. Looking at all the data, rural women have started participating more in MGNREGA.

### Average Days Employment Provided and Average Wage Rate

The average day's employment and average wage rate provided in Haryana under MGNREGA in different years are shown in Table-4.1

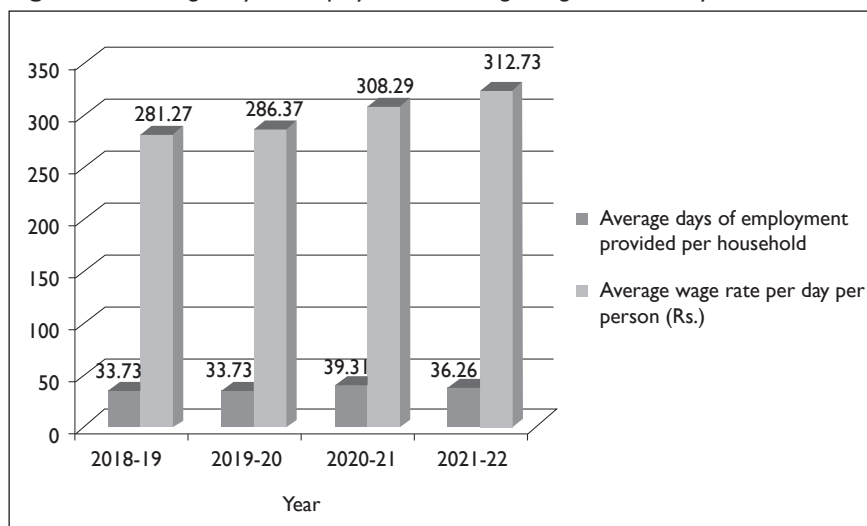
**Table 4.1:** Average Days Employment Provided And Average Wage Rate In Haryana: During 2018-19 To 2021-22

Year	Average days of employment provided per Household	Average wage rate per day per person (Rs.)
2018-19	33.73	281.27
2019-20	33.73	286.37
2020-21	39.31	308.29
2021-22	36.26	312.73

Source: [www.nrega.nic.in](http://www.nrega.nic.in)

Table-4.1 shows that if we compare the average working days per household, this number increased to 33.73 days in FY 2018-19 and 39.31 days in FY 2020-21. The average price of daily wages per person shows an increase in each fiscal year. It increases to Rs 308.29 in 2020-21 and to Rs 312.73 in 2021-22.

**Figure-4.1:** Average Days of Employment & Average Wage Rate in Haryana



Source: Based on Table 4.1

## Financial Indicators

### *Availability of Funds and Expenditure Under Mgnrega in Haryana*

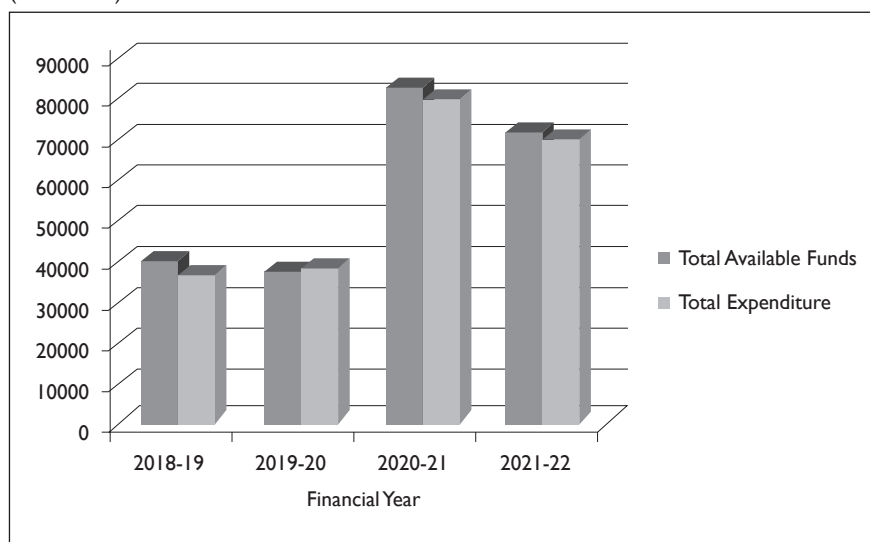
The primary focus of MGNREGA is to escalate wage employment opportunities to the rural poor. To achieve this objective the state government of Haryana has been spending huge sums of money on various aspects under MGNREGA in the state. At this point, it is important to find out the position with regard to the use of funds and expenditures incurred under the MGNREGA program at the State. Year-wise detail of total available funds and total expenditure under MGNREGA in Haryana has been shown in Table-4.2.

**Table 4.2:** Total Funds And Total Expenditure Under Mgnrega In Haryana State (In Lakh): During 2018-19 To 2021-22

Financial Year	Total Available Funds	Total Expenditure
2018-19	40281.99	36788.4
2019-20	37582.34	38795.81
2020-21	83154.97	80262.25
2021-22	72132.52	70702.12

Source: MIS reports on MGNREGA retrieved from [www.mnregs.nic.in](http://www.mnregs.nic.in).

**Figure-4.2:** Total Funds and Total Expenditure Under MGNREGA in Haryana State (Rs.in Lakh)



Source: Based on Table 4.2

Table-4.2 shows that the availability of funds has shown in the financial year 2019-20 and 2020-21 were 37582.34 lakh rupees and 83154.97 lakh rupees whereas the expenditure incurred during those years was 38795.81 lakh rupees and 80262.25 lakh rupees. The highest increase availability of funds has been shown in the financial year 2020-21.

## Performance of MGNREGA in the State of Tamilnadu

The National Rural Employment Guarantee Act was enacted in September 2005. The National Rural Employment Guarantee Scheme was launched on 02-02-2006 and was initially implemented in six districts. And in four more districts from 01-04-2007 onwards. From 01.04.2008 onwards, the scheme was extended to the remaining twenty districts of the State.

### Physical Indicators

The physical performance of MGNREGA in Tamilnadu is usually analyzed and compiled based on data obtained from annual progress reports and administrative records of state-level rural development. The actual performance of the program was evaluated based on employment created, man-days created average days of employment provided, and average wages in Tamilnadu.

### Employment Generated Under MGNREGA in Tamilnadu

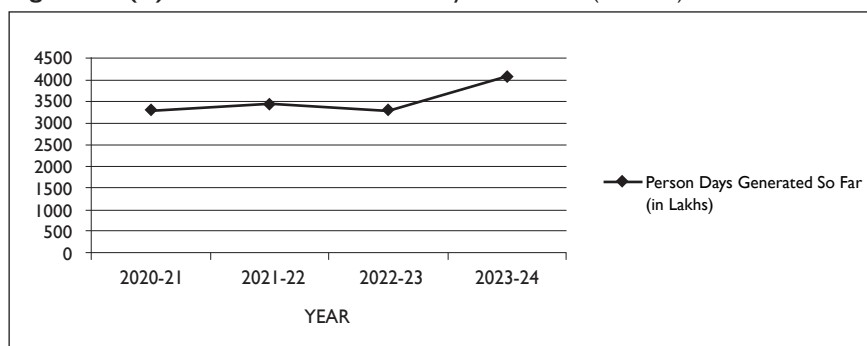
The effectiveness of this scheme depends on the livelihood provided in rural areas. In the assessment of progress, one must evaluate the extent of employment generated by rural households. The category-wise and year-wise details of employment generated under MGNREGA in Tamilnadu have been shown in Table-5.1

**Table-5.1:** Category-Wise Details Of Employment Generated Under Mgnrega In Tamilnadu: During 2020-21 To 2023-24

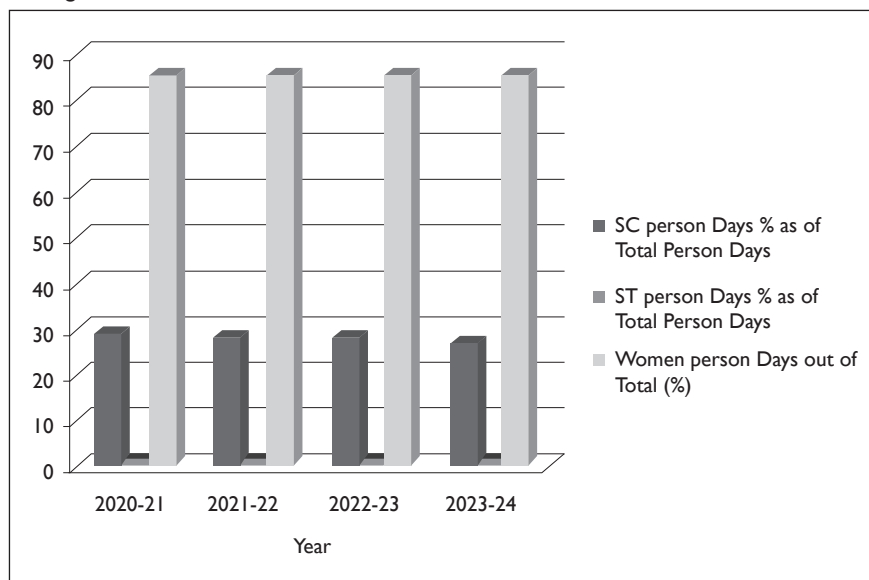
Year	Person Days Generated So Far (in Lakhs)	Scs Person Days % As of Total Person Days	St Person Days % As of Total Person Days	Women Person Days Out of Total (%)
2020-21	3339	29	1.3	85.3
2021-22	3457	28	1.4	85.7
2022-23	3346	28	1.41	86.4
2023-24	4087	27	1.48	86.7

Source: www.nrega.nic.in

**Figure-5.1 (A):** Total Number of Person-Days Generated (in Lakhs)



Source: Based on Table 5.1

**Figure-5.1 (B):** Percentage of Number of Person Days By Category Wise in Tamilnadu: During 2020-21 To 2023-24

Source: Based on Table 5.1

The above figure shows the income of people generation in Tamilnadu in Table-5.1. Person employment generated days during the year 2020-21 was 3339 lakhs and it increased to 4087 lakhs person-days in 2023-24. The female participation in NREGS is 86 percent. This gainful employment has helped in raising the income levels of the weaker sections in the state.

#### *Average Days Employment Provided and Average Wage Rate*

The average day's employment and average wage rate provided in Tamilnadu under MGNREGA in different years are shown in Table-6.1

**Table-6.1:** Average Days Employment Provided and Average Wage Rate in Tamilnadu: During 2020-21 to 2023-24

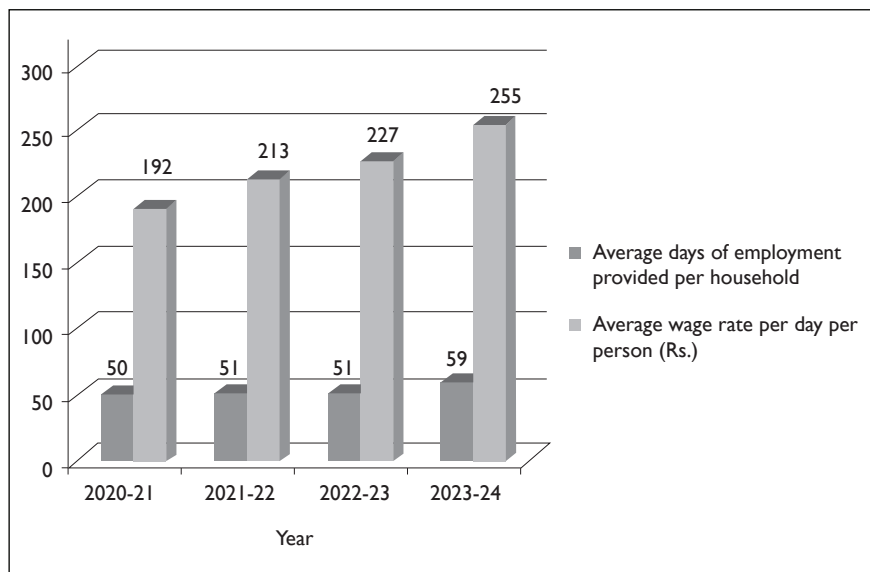
Year	Average Days of Employment Provided per Household	Average Wage Rate per day Per Person(Rs.)
2020-21	50	192
2021-22	51	213
2022-23	51	227
2023-24	59	255

MIS reports on MGNREGA retrieved from [www.mnregs.nic.in](http://www.mnregs.nic.in).

From Table-6.1, we can see that if we compare the average working days per household, this number increased to 50 days in FY 2020-21 and 59 days in FY 2023-24. The average price of daily wages per person shows

an increase in each fiscal year. It increased to Rs 227 in 2022-23 and to Rs 255 in 2023-24.

**Figure-6.1:** Average Days of Employment & Average Wage Rate in Tamilnadu:



Source: Based on Table 6.1

## Financial Indicators

### *Availability of Funds and Expenditure Under MGNREGA in Tamilnadu*

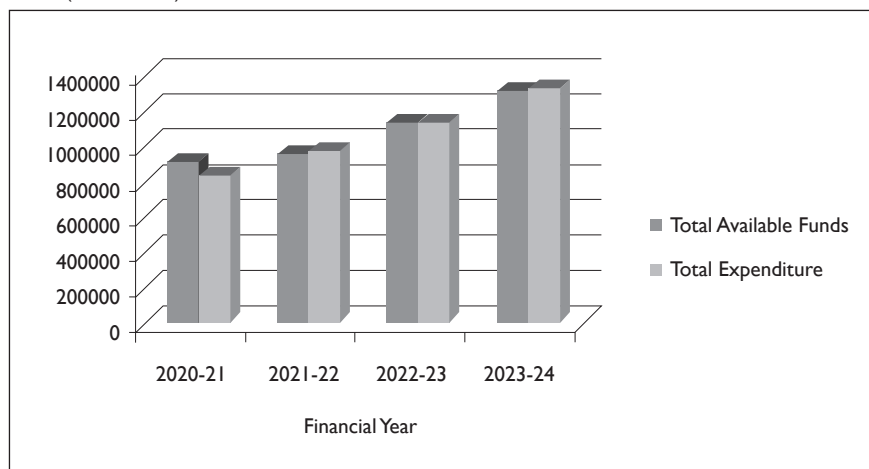
The major objective of MGNREGA is to provide wage employment opportunities to the rural poor. To achieve this objective the state government of Tamilnadu has been spending huge sums of money on various aspects under MGNREGA in the state. At this point, it is important to find out the position about the use of funds and expenditures incurred under the MGNREGA program at the State. Year-wise detail of total available funds and total expenditure under MGNREGA in Tamilnadu has been shown in Table-6.2.

**Table 6.2:** Total Funds and Total Expenditure Under MGNREGA in Tamilnadu State (in Lakh): During 2020-21 to 2023-24

Financial Year	Total Available Funds	Total Expenditure
2020-21	915869	843516
2021-22	958495	979561
2022-23	1138931	1142098
2023-24	1320586	1339284

Source: MIS reports on MGNREGA retrieved from [www.mnregs.nic.in](http://www.mnregs.nic.in).

**Figure-6.2:** Total Funds and Total Expenditure Under MGNREGA in Tamilnadu State (in Rs. Lakh)



Source: Based on Table 6.2

Table-6.2 clearly shows that the availability of funds has shown in the financial year 2020-21 and 2023-24 were 915869 lakh rupees and 1320586 lakh rupees whereas the expenditure incurred during those years was 843516 lakh rupees and 1339284 lakh rupees. The highest increase availability of funds has been shown in the financial year 2023-24.

### Performance of MGNREGA in Alleviating Rural Poverty

- Improving rural livelihoods: The program has helped provide a source of additional income. This has helped to increase the overall standard of living in rural areas.
- Providing a safety net for rural households: Provide rural households with a 100-day guaranteed minimum income, especially in difficult times. According to a study by the Ajim Premji Institute, pre-COVID payments received under the Relief Act cover 20% to 80% of the loss of income due to lockdowns.
- Development of agriculture: Activities such as the construction of bunds, terracing, and the improvement of irrigation systems have helped increase agricultural income.
- Improving rural infrastructure: MGNREGA has been used to finance a wide range of public works activities, including the creation of rural roads, water bodies, and rural housing.
- Supporting rural health systems: MGNREGA has led to the construction of health facilities and sanitation systems in rural areas. Ex- construction of toilets.

- Providing food security: MGNREGA was used for the construction of community kitchens and food storage facilities in rural areas. This helped to ensure that rural households had access to food during the pandemic.
- Reducing migration: MGNREGA has led to curtail the movement of a person or people from rural to urban areas by providing employment opportunities in rural areas. This allows the family to come together.

## **Conclusion**

We can say that sustainable development is not only focused on economic issues but also includes areas like economy, environment, and society. Sustainable development maintains a balance between human needs while also preserving natural resources. Sustainable development cannot be achieved without efforts being put in for poverty alleviation. If we do not reduce poverty in Indian society then the dream of sustainable development can never be achieved. Therefore, sustainable development in India will only be achieved when the problems of the poor are solved first. Thus, in India, MGNREGA is the only scheme through which sustainable development can be achieved by eradicating poverty. The income opportunities provided under the MGNREGA scheme can be utilized in a better way for development. Since the launch of MGNREGA, India has made significant progress in reducing poverty and hunger which is the fundamental requirement for achieving sustainable development. MGNREGA is one such scheme that can be a better strategy to achieve development if it is implemented properly. In conclusion, we can say that the MGNREGA scheme plays a vital role in poverty alleviation, rural development, and environmental sustainability. It strengthens rural families and contributes significantly to the development of the rural area.

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# From Aspiration to Achievement: The Journey of Kudumbashree Women Entrepreneurs in Kerala

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Sofia Ahmed Sait<sup>2</sup>

## Abstract

Female participation in entrepreneurship is essential for economic growth and development. However, women face several challenges in entrepreneurship, including a lack of access to capital, education, and networks. Kudumbashree is a women's self-help group movement in Kerala, India that has been instrumental in promoting female entrepreneurship by providing women with access to training, credit, and other resources. Kudumbashree has helped to create over 2 million microenterprises, generating employment for over 7 million women. The importance of Kudumbashree in highlighting the subject of female participation in entrepreneurship cannot be overstated. The movement has shown that women are just as capable as men of being successful entrepreneurs. Kudumbashree has also helped to raise awareness of the challenges that women face in entrepreneurship and the need to address these challenges. There are several things that can be done to address the problems that women face in entrepreneurship and bring forward many more female entrepreneurs. These include providing women with access to capital, education and training, and creating networks for women entrepreneurs. By addressing the challenges that women face in entrepreneurship, we can help to create a more level playing field and bring forward many more female entrepreneurs. This will benefit the economy and society as a whole. The paper intends to address the niche Kudumbashree units in Kerala.

**Keywords:** Challenges, Female Participation, Kerala, Kudumbashree, Problems, Women Entrepreneurship

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## **Introduction**

Kudumbashree is the poverty eradication and women empowerment program implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name “Kudumbashree” in the Malayalam language means “prosperity of the family”, and it represents both the Kudumbashree Mission as well as the Kudumbashree Community Network. The Kudumbashree Community Network has a three-tier structure: (a) Neighborhood Groups (NHGs): These are the primary level units, consisting of 10-20 women from the local community. (b) Area Development Societies (ADS): These function at the ward level and comprise two or more Neighborhood Groups. (c) Community Development Societies (CDS): These are the top-level entities, operating at the local government level and encompassing all the Area Development Societies in a given area. This three-tiered community network is a key feature of the Kudumbashree program, which aims to empower women and eradicate poverty through a participatory and decentralized approach. The Kudumbashree Mission oversees the implementation of this program across the state of Kerala.

Kudumbashree’s genesis can be traced back to the People’s Plan Movement, a strategic initiative in Kerala aimed at grassroots mobilization and decentralized planning post-authority decentralization. Emerging as an extension of the CDS experiments in Alappuzha and Malappuram, Kudumbashree embodies a government-led effort inspired by the SHG Bank Linkage Programme spearheaded by NABARD. Central to Kudumbashree’s framework are Neighbourhood Groups (NHGs), deeply ingrained in Kerala’s societal fabric, serving as the cornerstone of the program. While the SHG model found traction in various regions and states, the NHG concept uniquely flourished in Kerala, designed to integrate planning and development activities within these community groups. The historical roots of NHGs in Kerala’s early community development practices underscore their significance as platforms for collective action and empowerment. This juxtaposition of traditional community organizing methods with the NHG model underscores Kudumbashree’s innovative approach to fostering community engagement and social progress within the state’s socio-political landscape.

The genesis of the Kudumbashree initiative can be traced back to the community mobilization experiments in Alappuzha and Malappuram, which laid the groundwork for the Kerala CDS model that has gained widespread recognition. These pioneering projects not only drew inspiration from the experiences of established community organizations but also integrated elements from various civil society initiatives focused on mobilizing communities for diverse objectives. The amalgamation of

these influences and the evolution of the CDS model were instrumental in shaping the foundation of Kudumbashree.

The success and acceptance of the Kerala CDS model can be attributed to its roots in the grassroots mobilization efforts in Alappuzha and Malappuram, which provided valuable insights and practical lessons for community development. These initiatives were not isolated endeavors but were informed by the rich tapestry of community organizations and traditional practices that have long been ingrained in Kerala's social fabric. By building upon this wealth of experience and knowledge, the Kerala CDS model emerged as a robust framework for community empowerment and development.

The emergence of Kudumbashree was further catalyzed by the broader socio-political context shaped by the People's Plan Campaign and the decentralization of power to Panchayati Raj Institutions (PRIs). These overarching initiatives created an enabling environment that facilitated the evolution and implementation of Kudumbashree as a comprehensive program for poverty eradication and women's empowerment. The synergy between the community mobilization experiments, the Kerala CDS model, and the larger decentralization efforts set the stage for Kudumbashree to emerge as a transformative force in Kerala's development landscape.

In essence, Kudumbashree represents a culmination of diverse influences, ranging from local community mobilization projects to established civil society initiatives, all converging to create a holistic approach to community empowerment and poverty alleviation. By leveraging the lessons learned from past experiences and adapting them to the evolving needs of Kerala's communities, Kudumbashree has emerged as a dynamic and inclusive platform for fostering sustainable development and social change. The collaborative spirit and innovative practices that underpin Kudumbashree's evolution highlight its resilience and adaptability in addressing the multifaceted challenges faced by marginalized communities in Kerala.

## **Review of Literature**

The Kudumbashree initiative in Kerala presents a unique blend of a micro-finance model and other elements to tackle the intertwined challenges of poverty eradication and women's empowerment. While the program's claims warrant critical assessment, it is essential to understand its broader implications for gender politics within the state. The empowerment of women through Kudumbashree is intrinsically linked to local political institutions, but this dynamic also redefines women as a distinct interest group with a primary allegiance to the state, rather than society at large. This shift in the locus of women's political engagement raises important

questions about the nature and scope of their empowerment. On one hand, Kudumbashree has provided women with access to financial resources and a platform for collective action, potentially enhancing their decision-making power and economic independence. However, the program's close ties to the state apparatus may also have the unintended consequence of limiting women's ability to challenge existing power structures or pursue a more transformative gender agenda. The critical assessment of Kudumbashree's claims and its implications for gender politics is crucial in understanding the nuances of women's empowerment within the program. This analysis should consider the delicate balance between the program's successes in addressing poverty and the potential trade-offs in terms of women's autonomy and their relationship with broader societal forces. Ultimately, the Kudumbashree initiative presents a complex and multifaceted approach to development, requiring a nuanced understanding of its impact on gender dynamics and the broader political landscape in Kerala. (Devika & Thampi, 2007).

The study by Nidheesh (2009) aim to assess the impact of Kudumbashree on promoting gender equality and economic development in rural areas. The findings suggest that empowering women is a crucial strategy for eradicating poverty. The study reveals that rural women, previously perceived as silent and powerless, have gained a newfound recognition of their inner strength, development opportunities, and agency in shaping their own futures. This empowering process has served as a beacon, not only for the women themselves but also for their children, families, and the broader community. By fostering women's participation and decision-making abilities, Kudumbashree has emerged as a transformative force, challenging traditional gender norms and catalyzing inclusive development in the rural landscape.

Microfinance has gained prominence in the development discourse, playing a vital role in India's financial intermediation. Kudumbashree, a community-based self-help organization in Kerala, was initially established as a microfinance institution by impoverished women, but has since expanded its scope to encompass a range of initiatives aimed at poverty reduction. The article by Kadiyala (2004) aims to chronicle the story of Kudumbashree, a program that not only empowers women but also combats poverty, benefiting both its participants and the broader society. Kudumbashree's evolution from a microfinance-focused initiative to a multifaceted program for women's empowerment and poverty alleviation underscores its transformative impact on the lives of its members and the community at large. The program's holistic approach to development serves

as a testament to the power of community-driven solutions in addressing complex socioeconomic challenges.

The article by Panackal, N., Singh, A., & Hamsa, S. (2017). emphasizes the significant positive impact of Self-Help Groups (SHGs) on social and family empowerment, particularly for women. By facilitating access to capital and resources from banks and post offices, SHGs have empowered women to start new businesses through loans and training provided by the groups. This support has led to increased entrepreneurship initiatives, fostering self-sufficiency and economic independence among women. The identified key variables, such as Women Entrepreneurship and Asset Creation, underscore the importance of SHGs in promoting socioeconomic upliftment and women's empowerment, supported by microcredit and good banking practices. Additionally, factors like Reachability and Accessibility to SHGs and Community Development play crucial roles in supporting self-employment, income generation, and education within the community.

According to Shihabudheen, (2013) Kudumbashree, the poverty eradication mission, has emerged as a pivotal instrument for both poverty eradication and women empowerment. Women participating in the Kudumbashree program have begun to recognize their capabilities, leading to significant socio-economic advancements in both rural and urban settings. While the program has showcased notable achievements in uplifting women, fostering economic growth, and empowering communities, there exist underlying challenges that could jeopardize its sustainability and long-term success. Issues such as over-politicization, financial mismanagement in micro-enterprises, cross-borrowing practices, and fund misutilization cast shadows on the project's positive image. Addressing concerns like high interest rates, particularly in housing programs, is crucial to ensure genuine empowerment. It is imperative to address these deficiencies promptly to prevent the program from deviating from its core objectives, safeguarding against exploitation of women and ensuring the effective continuation of the poverty eradication mission.

The evidence by Santhosh, S. (2023) indicates that Kudumbashree's microfinance programs have been successful in reducing poverty and empowering women. Despite these achievements, the growth of social capital has been limited by existing gender norms. To enhance women's social capital beyond current societal constraints, active state involvement in social reconstruction is essential alongside the continuation of the Kudumbashree initiative. Presently, there is a lack of initiatives to transform gender roles in society. A structural review of Kudumbashree is imperative, with necessary adjustments to reinforce its core goals and address societal gaps.

## Objective of the Study

- To investigate the current scenario of Kudumbashree units in Kerala.
- To analyse the change in member's social and economic status through the program.

## Methodology

Both primary and secondary sources were used for the study. 50 members were taken for the study from 229 units of Kudumbashree in the Kollam district of the State of Kerala. Random sampling was used to take the samples for the study.

## Analysis

**Table- I:** Kudumbashree Livestock Livelihood Data

Sl. No.	Statistics	Statistics
1	No. of District Covered under Livestock Intervention	14
2	No; of Blocks Covered under Livestock Intervention	152
3	Total panchayats covered	941
4	Total Active Livestock units	51,947
5	Total Beneficiaries supported	91,469
6	Poultry Beneficiaries	21,342
7	Total Active Goat Rearing Units supported through subsidy schemes	4593
8	Goat Rearing Beneficiaries supported through subsidy schemes	13,549
9	Total Active Cow Rearing Units supported through subsidy schemes	3901
10	Cow Rearing Beneficiaries supported through Subsidy scheme	11,629
11	Total Street Dogs Sterilized	79,426
12	Total Rural CDS where CEF available	752
13	Total CEF available at Rural CDS	22.67 Cr
14	Total CEF assisted Beneficiaries in Rural CDS	7954
15	Total Urban CDS where CEF available	106
16	Total CEF available at Urban CDS	2.635 Cr
17	Total CEF assisted Beneficiaries in Urban CDS	678
18	Total Value Addition Units	46
19	Total VA beneficiaries	96
20	Number of clusters formed	598
21	Number of cluster members	30,083
22	No. of Active Livestock CRPs	1354

Source: NULM website

**Table-2:** Balasabhas in Kerala

Sl. No.	District	No. of Balasabha	No. of Boys	No. of Girls	Total Members
1	Thiruvananthapuram	2383	14231	16511	30742
2	Kollam	1949	12993	18174	31167
3	Pathanamthitta	1053	7067	8312	14333
4	Alappuzha	1921	14539	16193	30732
5	Kottayam	1761	10826	11032	21858
6	Idukki	958	5779	6544	12323
7	Ernakulam	2738	17966	20134	38100
8	Thrissur	3263	21634	25316	46950
9	Palakkad	2688	17582	20456	38038
10	Malappuram	4031	29834	33627	63461
11	Kozhikkode	3325	23520	25417	48937
12	Wayanad	1316	8110	9979	18089
13	Kannur	2460	18133	19937	38070
14	Kasaragod	1766	11729	14622	26351
<b>Total</b>		<b>31,612</b>	<b>2,13,943</b>	<b>2,46,254</b>	<b>4,59,151</b>

Source: NULM website

**Table-3:** BUDS Institutions in Kerala

Sl. No.	DISTRICT	BUDS	BRC	Total BUDS Institutions
1	Thiruvananthapuram	12	33	45
2	Kollam	15	18	33
3	Pathanamthitta	2	9	11
4	Alappuzha	9	13	22
5	Kottayam	2	2	4
6	Idukki	2	1	3
7	Ernakulam	27	17	44
8	Thrissur	4	14	18
9	Palakkad	5	24	29
10	Malappuram	29	32	61
11	Kozhikode	29	13	42
12	Wayanad	6	5	11
13	Kannur	22	7	29
14	Kasaragod	3	4	7
<b>TOTAL</b>		<b>167</b>	<b>192</b>	<b>359</b>

Source: NULM website

**Table-4:** Destitute Beneficiaries in Kerala

Sl. No.	District	No. of Beneficiary Families
1	Thiruvananthapuram	14014
2	Kollam	12093
3	Pathanamthitta	8542
4	Alappuzha	12720
5	Kottayam	10456

Sl. No.	District	No. of Beneficiary Families
6	Idukki	7117
7	Ernakulam	17288
8	Thrissur	11337
9	Palakkad	19431
10	Malappuram	15228
11	Kozhikode	9466
12	Wayanad	6437
13	Kannur	4935
14	Kasaragod	4817
	<b>TOTAL</b>	<b>1,53,881</b>

Source: NULM website

**Table-5:** Micro Enterprise Statistics

	Micro Enterprise-Basic Details	Micro Enterprise-Basic Details
1	Total No. of Micro Enterprises	67,815
	<b>Enterprises started in 2021-22</b>	<b>18,764</b>
	Total No. of members engaged	1,95,914
	Individual Enterprises	31,589
	Group Enterprises	17,611
	Micro Enterprises in Production Sector	22,439
	Micro Enterprises in Service Sector	16,341
	Micro Enterprises in Trade Sector	10,420
	No. of Prathyasa ME	1267
	No. of Coastal ME	765
	No. of Common Facility Centers	6
	No. of Santhwanam Volunteers	462
	No. of branded cafe (Cafe Kudumbashree)	288
2	Janakeeya Hotels	Janakeeya Hotels
	No. of Janakeeya Hotels	1198
	No. of Members	5104
3	Haritha Karma Sena	Haritha Karma Sena
	No. of LSGIs	1033
	No. of Units	4428
	No. of members	33,456
4	MERC (Micro Enterprise Resource Center)	MERC (Micro Enterprise Resource Center)
	No. of MERC	13
5	"Inspire" ME Insurance	"Inspire" ME Insurance
	No. of Enterprises	11,980
	No. of Entrepreneurs	21,205
6	Amrutham Nutrimix	Amrutham Nutrimix
	Total no. of units	241
7	PMFME	PMFME
	No. of Enterprises	1152
	No. of Entrepreneurs	2362
	Amount Received	7.24 Cr



8	Pravasi Bhadratha (PEARL)	PravasiBhadratha (PEARL)
	Amount Received	51 Cr
	No. of Enterprises Started	3322
9	Convergence Projects	Convergence Projects
	No. of e-seva Kendra (Motor Vehicle Dept.)	51
	No. of Hotels in Govt. Depts / Offices	167
10	JJM ISA activities	
	No. of Panchayaths engaged	224

Source: NULM website

## **Findings**

Kudumbashree, a pioneering initiative in Kerala, stands as a beacon of economic, social, and women empowerment. With a multifaceted approach, it has significantly impacted the state’s landscape by addressing various facets of empowerment and poverty alleviation. Let’s delve deeper into the core components and impact of Kudumbashree’s initiatives.

### *Economic Empowerment*

Kudumbashree’s focus on economic empowerment is evident through its diverse programs aimed at uplifting individuals and families. Initiatives such as microfinance, collective farming, livestock farming, and support for enterprises have provided avenues for financial independence and growth. By enabling access to resources and opportunities, Kudumbashree has empowered many to break free from the cycle of poverty and build sustainable livelihoods.

### *Social Empowerment*

In its pursuit of social empowerment, Kudumbashree has implemented initiatives like BUDS schools, Balasabha, and Ashraya, fostering inclusivity and community development. These programs not only provide educational and support services but also create a sense of belonging and empowerment among marginalized communities. By nurturing social cohesion and resilience, Kudumbashree contributes to the overall well-being and progress of society.

### *Women Empowerment*

Central to Kudumbashree’s mission is women empowerment, reflected in programs like Gender self-learning, Nirbhaya, crime mapping, and anti-human trafficking efforts. By equipping women with knowledge, skills, and resources, Kudumbashree has empowered them to assert their rights, combat gender-based violence, and participate actively in economic and social spheres. The impact of these initiatives extends beyond individual empowerment to societal transformation, promoting gender equality and inclusivity.

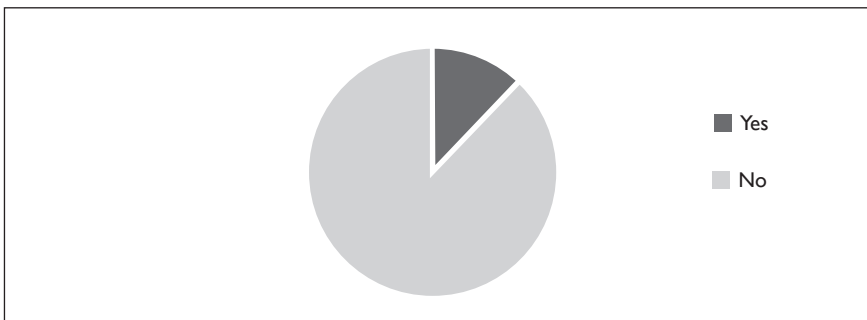
### Urban Poverty Alleviation

Kudumbashree's collaboration with the government of India in urban poverty alleviation underscores its commitment to addressing systemic challenges. By implementing targeted programs and innovative projects like labor banks and initiatives for indigenous people, Kudumbashree is actively working towards creating a more equitable and inclusive society. These efforts not only uplift marginalized communities but also contribute to the overall economic development of Kerala.

### Impact

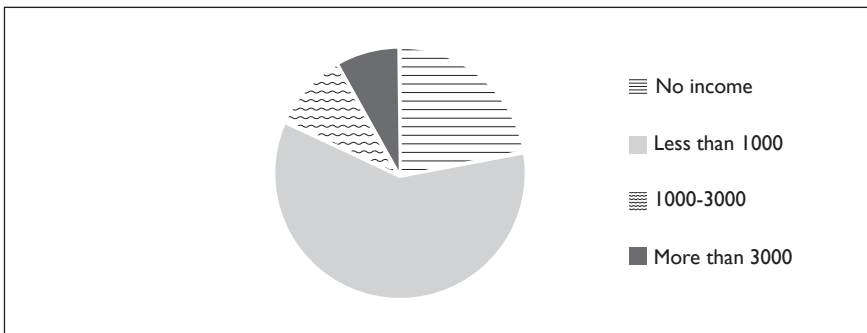
The comprehensive approach of Kudumbashree towards economic, social, and women empowerment has reshaped Kerala's economy and society. By providing holistic support and opportunities, Kudumbashree has empowered individuals, strengthened communities, and catalyzed sustainable development. Through its initiatives, Kudumbashree sets a remarkable example of inclusive and impactful empowerment practices that can inspire and guide similar efforts in other regions. As a catalyst for change, Kudumbashree continues to drive progress and transformation, making a lasting impact on the lives of many in Kerala.

**Figure-1:** Employment Status before Joining Kudumbashree



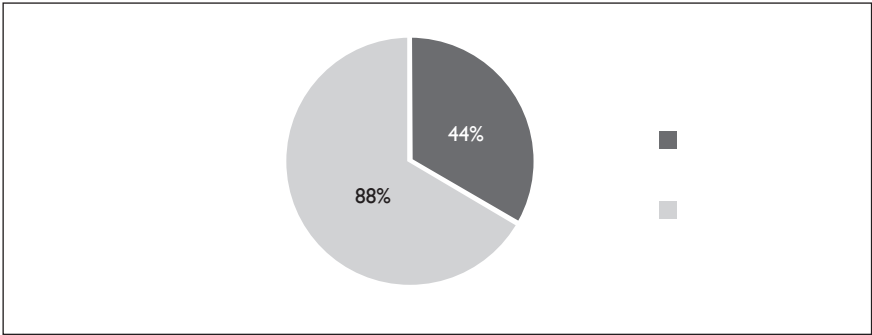
Source: Researcher's Calculation

**Figure-2:** Income of the Respondents before Joining the Kudumbashree Unit



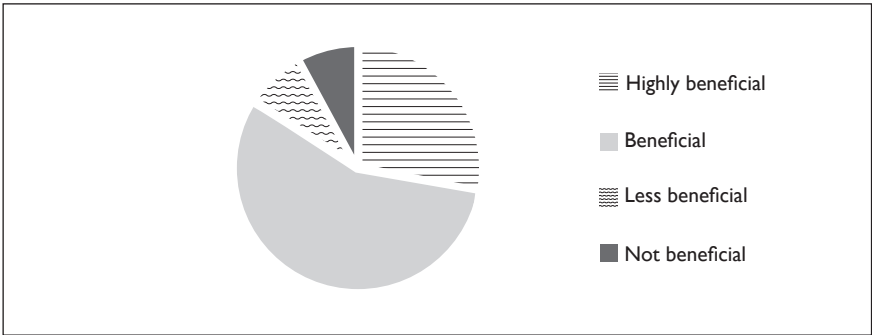
Source: Researcher's Calculation

**Figure-3:** Members Who Have Taken Internal Loans from Kudumbashree



Source: Researcher's Calculation

**Figure-4:** Is it beneficial for your life?



Source: Researcher's Calculation

## Discussion

Kudumbashree, a pioneering women's collective finance program in the Indian state of Kerala, stands as a shining example of how grassroots initiatives can catalyze profound social and economic change. This comprehensive study delves into the multifaceted impact of Kudumbashree, shedding light on its remarkable achievements in empowering women and eradicating absolute poverty.

At the heart of Kudumbashree lies a collective approach to financial and social empowerment. The program covers an astounding 45.85 lakh (4.585 million) families, organized under 3.06 lakh (306,000) neighborhood groups and 1,070 community development societies. This vast network serves as a powerful platform for women to pool their resources, access financial services, and support one another in their pursuit of economic and social well-being.

The study reveals the remarkable financial strength of the Kudumbashree program. As of January 2019, the savings of the Neighborhood Groups (NHGs) had accumulated to a staggering 44.3 billion rupees (approximately

\$630 million), with the internal lending reaching four times that amount. This impressive financial base serves as a testament to the program's ability to mobilize and channel the collective resources of its members, empowering them to address their immediate financial needs and build long-term financial resilience.

The study's findings indicate that the majority of Kudumbashree participants were above the age of 50, highlighting the program's ability to cater to the unique needs of older women. This demographic often faces heightened vulnerabilities and limited access to financial services, making Kudumbashree's inclusive approach all the more significant. By providing a supportive platform for these women, Kudumbashree has not only improved their well-being but also fostered a sense of community and mutual support.

The study's analysis underscores the pivotal role of internal loans provided by Kudumbashree in addressing the immediate financial shocks faced by its members. These loans, sourced from the collective savings of the NHGs, have served as a crucial safety net, enabling women to navigate unexpected financial challenges and maintain their financial stability. This access to timely and affordable credit has been a game-changer, empowering women to make informed decisions, invest in their livelihoods, and build a more secure future for themselves and their families.

While the study highlights the overwhelmingly positive impact of Kudumbashree, it also identifies a critical area for improvement – the lack of knowledge about banking procedures and misconceptions regarding interest rates among NHG members. This gap in financial literacy presents an opportunity for the program to further strengthen its efforts, ensuring that its members are equipped with the necessary knowledge and skills to navigate the financial landscape effectively.

Kudumbashree's remarkable success in empowering women and eradicating absolute poverty serves as a shining example of how collective action and community-driven initiatives can transform lives and communities. By fostering financial inclusion, social cohesion, and decision-making autonomy, Kudumbashree has paved the way for sustainable development, where women are not merely beneficiaries but active agents of change.

As the program continues to evolve and expand, it is crucial to build upon its strengths, address the identified gaps, and share its learnings with the global community. Kudumbashree's model has the potential to inspire and inform similar initiatives worldwide, demonstrating the transformative power of women-led collective action in the pursuit of a more equitable and prosperous future.

## **Conclusion**

The study delved into the profound effects of social and economic empowerment on women's decision-making capacity, highlighting the pivotal role of women's participation in Kudumbashree. Through a comprehensive analysis, it became evident that the empowerment initiatives within Kudumbashree significantly enhanced the autonomy and agency of women, enabling them to assertively engage in decision-making processes both within their households and the broader community.

Women's active involvement in Kudumbashree emerged as a transformative force, empowering them to navigate and influence decisions that directly impacted their lives. The study revealed a unanimous consensus among participants, indicating a notable shift towards increased self-assurance and decision-making prowess post-engagement with these social groups. By fostering a supportive environment that nurtured skills development and self-reliance, Kudumbashree became a catalyst for women to emerge as confident decision-makers within their familial and social spheres.

The study's findings underscored the positive correlation between women's participation in Kudumbashree and their enhanced well-being. Not only did the members experience tangible improvements in their economic status, but they also reported a heightened sense of empowerment and agency in steering their own destinies. This newfound empowerment translated into tangible outcomes, with women actively contributing to and influencing critical decisions that shaped their families' trajectories.

Central to the study's observations was the role of internal loans provided by Kudumbashree in mitigating financial vulnerabilities and bolstering the resilience of its members. These internal loans served as a vital resource, offering a safety net that shielded women from immediate financial shocks and enabled them to navigate unforeseen challenges with greater confidence. By acting as a financial equalizer, Kudumbashree not only facilitated access to capital but also instilled a sense of financial independence and security among its members.

In conclusion, the study's comprehensive analysis illuminates a paradigm shift in women's empowerment catalyzed by their participation in Kudumbashree. The transformative impact of social and economic empowerment reverberates through the enhanced decision-making capacity, improved well-being, and financial stability experienced by the women involved. As a beacon of empowerment and change, Kudumbashree stands as a testament to the profound impact of collective action and community support in fostering women's agency and autonomy. Moving

forward, it is imperative to continue nurturing and expanding initiatives like Kudumbashree to empower more women and catalyze positive social change at the grassroots level.

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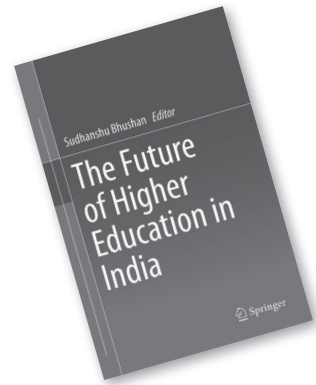


## BOOK REVIEW

# The Future of Higher Education in India

**Sudhanshu Bhushan**

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In the vast expanse of India, where ancient traditions meet modern ambitions, the landscape of higher education is undergoing profound transformation. The story of higher education in India is one of resilience, adaptability and aspiration. As the world moves towards an increasingly connected and technology-driven future, the challenges and opportunities facing higher education institutions in India are numerous and complex. Through a multidisciplinary perspective, this book delves into the myriad dimensions of higher education in India. It examines the role of political frameworks, institutional structures, pedagogical methodologies and socio-economic dynamics shaping the educational landscape. In addition, it explores the interplay between academia, industry and government and the imperative to foster innovation, entrepreneurship and research excellence.

As we embark on this intellectual odyssey, it is imperative to remember that the future of higher education in India is not just a matter of academic discourse, but an urgent national priority. The decisions we make today will reverberate across generations, shaping the aspirations and opportunities of millions of young minds. In the following pages, we invite you to join us on a journey of exploration and introspection as we navigate the horizons

of higher education in India and seek to illuminate the way forward in this era of profound change and transformation.

The book analyses the various challenges arising from privatization, globalization and public finance crisis to understand the future directions of higher education in India. The book presents a careful understanding of the structure, finance and governance of higher education and advocates a new way of looking at enhancing the ability of students to secure their futures. Attention was also paid to the inequalities prevailing in the higher education system and striving for an inclusive approach so that there are enough job opportunities for students on the labour market. The book is divided into three parts. Part 1 looks at the future in terms of the structure and function of higher education, part 2 the future of higher education funding and part 3 the skills required of teachers for the future of higher education. It is an interesting collection of different topics in different chapters written by serious researchers. The book's content will be relevant to all policymakers, university administrators, and higher education teachers and researchers interested in higher education management, funding, teaching, and research. The book will contribute to understanding the challenges of higher education and help reshape the future of higher education in India. It is a critique of current higher education reform measures aimed at privatization Presents directions for reform in favour of public higher education that serves a public purpose Presents an analysis of current education policy in India

**Keywords:**Autonomy in Higher Education, Financing of Higher Education, Higher Education, Governance in Higher Education, Internationalization of Higher Education, Private University, World-Class University

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Navigating Tomorrow” delves into the evolving landscape of higher education in India, offering a comprehensive analysis of the challenges, opportunities and transformations on the horizon. Written by a group of distinguished scholars, educators and policy makers, this book provides a forward-looking view of how higher education poised to shape education in India and how it will be shaped by the future. In a rapidly changing global economy and amid technological advances, the traditional model of higher education is facing unprecedented disruption. The book explores how India, with its burgeoning youth population and aspirations for economic growth, can harness innovation and adaptability to meet the demands of the 21st century. Technology Integration: The book examines the role of technology in revolutionizing the delivery of higher education, from online learning platforms to virtual reality classrooms. It explores how an institution can use digital tools to improve the accessibility, affordability



and quality of education. **Industry Alignment:** The book addresses the gap between academia and industry and suggests strategies to foster closer collaboration between educational institutions and employers. He discusses the importance of curriculum reform, internships and skills development initiatives to ensure graduates are prepared for the workforce of tomorrow. Acknowledging the imperative of inclusive growth, the book examines initiatives to expand access to higher education for marginalized communities, including women, rural populations, and individuals with disabilities.

It discusses policies and practices aimed at promoting equality and diversity in the education sector. With the increasing globalization of education, the book analyses trends in international student mobility, cross-border cooperation and transnational educational partnerships. It explores how India can become a hub of global education and research and attract talent from all over the world. Finally, the book assesses the role of government policy and regulatory framework in shaping the future of higher education in India. It assesses recent reforms such as the National Education Policy 2020 and offers recommendations to promote innovation, autonomy and accountability in the sector. *Navigating Tomorrow* offers a timely and in-depth study of the challenges and opportunities facing higher education in India. It serves as a roadmap for policy makers, educators and stakeholders who want to explore the complexities of a certain future and unlock the potential of India's youth through transformative education. The path to rethinking the future of higher education in India is exciting and challenging. At the conclusion of this study, some key insights emerged that reflect a transformative view of the future of higher education in the country.

First, it is necessary to recognize the dynamic nature of the global education economy. In an era defined by rapid technological advances and international collaboration, traditional educational paradigms are being redefined. Therefore, the future of higher education in India must be characterized by flexibility, adaptability and continuous innovation.

Second, inclusion and accessibility must be at the heart of our work. Education should not be a privilege for a privileged few, but a basic right available to all sections of society. By harnessing the power of digital technology and fostering partnerships with stakeholders across the sector, we can close the access gap and ensure that everyone has the opportunity to reach their full potential.

Third, the concept of lifelong learning must be embedded in our educational ecosystem. In a world where the half-life of mastery is constantly decreasing, the ability to learn, learn, and learn is essential. Higher education institutions in India should be centres of lifelong learning,

offering flexible pathways for individuals to acquire new knowledge and skills throughout their lives. In addition, a renewed focus on research and innovation is needed to ensure socio-economic development and overcome the complex challenges of the 21st century. By fostering a culture of curiosity, creativity and critical thinking, higher education institutions can be catalysts for breakthroughs and entrepreneurial ventures that put India on the global stage.

Finally, while embracing innovation and reform, we must remain grounded in our cultural heritage and values. India's rich tapestry of tradition, language and education system forms the foundation of our educational edifice. Therefore, all visions of the future of higher education must be deeply rooted in our cultural ethos and foster a sense of individuality among students.

As we embark on this journey to redefine higher education in India, let us build a spirit of collaboration, experimentation and inclusion. By harnessing the collective wisdom and strength of all stakeholders - policymakers, educators, students, industry leaders, and civil society - we can create a future where higher education is not just for profit, but a transformative force that empowers individuals and enriches communities. and encourage nations to prosperity and development. Let's start working towards creating a brighter, more inclusive and just future for the coming generations. Overall, the book's focus on higher education, social welfare, and markets will bring together the various arguments and analyses presented throughout the text, creating a sense of closure while also suggesting avenues for research and action. An in-depth study of the state of higher education in India will be of interest to academics and practitioners in the field of education, as well as policymakers at all levels of administrative reform.





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2	Leadership Excellence Accelerator Programme (LEAP) [for the Executives of Ramky Estates]	Apr 22-24, 2024	Dr Sinju Sankar & Dr Swati Mathur
3	Supervisory Development Programme [for the Executives of MSN Labs]	May 6-7, 2024	Dr Sinju Sankar
4	ESG Reporting and Sustainability	May 8-10, 2024	Prof Ch Lakshmi Kumari
5	Workshop on “Customer Acquisition and Retention”	May 17-18, 2024	Prof Padmaker Jadhav
6	Supervisory Development Programme [for the Executives of MSN Labs]	June 10-11, 2024	Dr Sinju Sankar
7	Happiness and Wellbeing for Managers	June 10-12, 2024	Prof Ujjal Mukherjee & Dr K Bhavana Raj
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9	CSR for High Impact Corporate Performance	July 8-9, 2024	Ms J Kiranmai
10	Supervisory Development Programme [for the Executives of MSN Labs]	July 8-9, 2024	Dr Sinju Sankar
11	Financial Models for Sustainable Excellence	July 9-11, 2024	Dr M Chandra Sekhar
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