

Empowering Tribal Society

India's tribal communities, 8.6% of the population, are vital to the nation's diversity and development. The government has launched initiatives to address their socio-economic challenges and promote cultural heritage, healthcare, education, and self-reliance.

Tribes in India:

- **Who They Are:** Tribes in India, also referred to as Adivasis, are Indigenous communities with distinct cultures, languages, and traditions.
- **Types:**
 - **Scheduled Tribes (STs):** Identified under Article 366(25) of the Constitution, defined by distinct characteristics such as geographical isolation, economic backwardness, and cultural uniqueness.
 - **Particularly Vulnerable Tribal Groups (PVTGs):** A subgroup of STs identified by pre-agricultural technology, low literacy, and economic backwardness. There are 75 PVTGs across 17 states and one Union Territory.
- **Data:**
 - **Population:** 104.2 million (8.6% of India's population).
 - **States/UTs with Major Tribes:**
 - **Jammu & Kashmir:** Sippi, Beda.
 - **Arunachal Pradesh:** Kuki, Mikir.
 - **Madhya Pradesh:** Gond, Kol.
 - **Rajasthan:** Bhil, Dhanka.

Schemes for the Welfare of Tribes:

1. **Dharti Aaba Janjatiya Gram Utkarsh Abhiyan:**
 - **Launched:** October 2, 2024.
 - **Budget:** ₹79,156 crore.
 - **Focus:** Infrastructure, education, health, and livelihoods in 63,843 tribal villages.
2. **Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN):**
 - **Launched:** November 15, 2023.
 - **Target:** Improve housing, water, education, and connectivity for PVTGs.
3. **Pradhan Mantri Adi Adarsh Gram Yojana (PMAAGY):**
 - **Focus:** Basic infrastructure in 36,428 villages with significant tribal populations.
4. **Eklavya Model Residential Schools (EMRS):**
 - **Aim:** Quality education for tribal students.
 - **Progress:** 728 schools approved; ₹2,800 crore invested in 2024.

Key Government Scholarships for Tribal Empowerment

1. **Pre-Matric and Post-Matric Scholarships:** For ST students from Class IX to post-graduation.
2. **National Overseas Scholarship:** Supports ST students for postgraduate and doctoral studies abroad.

3. **National Fellowship for ST Students:** Digital processing ensures timely assistance for higher education.

Financial Support and Self-Employment Schemes:

1. **National Scheduled Tribes Finance and Development Corporation (NSTFDC):** Offers concessional loans for self-employment projects.
2. **Adivasi Mahila Sashaktikaran Yojana (AMSY):** Loans up to ₹2 lakh per unit for tribal women.
3. **Micro Credit Scheme for SHGs:** Loans up to ₹5 lakh per SHG and ₹50,000 per member.
4. **Adivasi Shiksha Rin Yojana (Education Loan):** Financial aid up to ₹10 lakh for professional education.

Initiatives for Better Health Outcomes:

1. **Sickle Cell Anaemia Elimination Mission:** Focus on screening and affordable care for tribal populations.
2. **Mission Indradhanush:** Ensures immunization for children and pregnant women, including free COVID-19 vaccines.
3. **Nikshay Mitra Initiative:** Aims to improve TB treatment and outcomes for tribal communities.

Research and Cultural Preservation Initiatives:

1. **Support to Tribal Research Institutes (TRIs):** Focus on research in welfare, languages, and traditions.
2. **Development of PVTGs:** Dedicated to addressing socio-economic gaps for 75 PVTGs.
3. **Tribal Research Information, Education, Communication, and Events (TRI-ECE):** Organizes cultural festivals, exhibitions, and awareness campaigns.

Conclusion:

The government's multidimensional approach aims to empower tribal communities through targeted welfare schemes, education, healthcare, and cultural preservation. These efforts ensure that India's tribal population is integrated into the broader national development narrative, embodying the vision of **"Sabka Saath, Sabka Vikas."**

India's Cooperative Movement

India's cooperative movement, rooted in the ethos of Vasudhaiva Kutumbakam ("the world is one family"), has played a transformative role in fostering inclusive growth, empowering marginalized communities, and driving rural development.

What are Cooperative Societies?

Cooperative societies are voluntary organizations where individuals with shared interests collaborate to achieve common economic goals. They operate on principles of self-help, mutual assistance, and prioritizing community welfare over profit. Members pool resources, collectively use them, and derive shared benefits.

Types of Cooperatives in India

1.
 1. **Consumers' Cooperative Societies:** Provide goods at reasonable prices, bypassing middlemen.
 - *Examples:* Kendriya Bhandar, Apna Bazar.
1.
 1. **Producers' Cooperative Societies:** Support small producers with resources like raw materials.
 - *Examples:* Haryana Handloom, APPCO.
1.
 1. **Marketing Cooperative Societies:** Help market products of small producers collectively.
 - *Example:* AMUL.
 1. **Credit Cooperative Societies:** Offer financial assistance to members at reasonable interest rates.
 - *Examples:* Urban Cooperative Banks, Village Service Cooperative Societies.
 1. **Farming Cooperative Societies:** Facilitate benefits of large-scale farming for small farmers.
 - *Examples:* Lift-irrigation cooperatives.
 1. **Housing Cooperative Societies:** Provide affordable housing by pooling resources.
 - *Examples:* Employees' Housing Societies.

Evolution of Cooperative Movement in India:

Pre-Independence Era:

- **1904:** Cooperative Credit Societies Act—recognized cooperatives legally but limited to credit societies.
- **1912:** Cooperative Societies Act—expanded scope to include marketing and artisan societies.
- **1914:** Maclagan Committee recommended a three-tier cooperative banking system.
- **1925:** Bombay Cooperative Society Act—first provincial cooperative legislation.
- **1942:** Multi-Unit Cooperative Societies Act—regulated cooperatives across provinces.

Post-Independence Era:

- Cooperatives integrated into Five-Year Plans, emphasizing economic decentralization and social justice.
- **1963:** National Cooperative Development Corporation (NCDC) established to support rural credit.
- **1982:** NABARD founded to aid cooperative financing.
- **2002:** National Policy on Cooperatives introduced to harmonize the legal framework.
- **2023:** MSCS Amendment Act enhanced transparency and governance.

Resurgence of the Cooperative Movement in India:

The Ministry of Cooperation, formed in 2021, has launched initiatives to modernize the sector:

1. **Model Bye-Laws for PACS:** Enable diversified activities, adopted by 32 states.
2. **Computerization of PACS:** ₹2,516 crore project covering 63,000 societies.
3. **Decentralized Grain Storage Plan:** Reduces food grain waste at PACS level.
4. **PACS as Common Service Centers:** Provide over 300 e-services to rural citizens.
5. **PM Bhartiya Jan Aushadhi Kendras:** 2,475 PACS approved to sell generic medicines.

Cooperatives at a Glance

- **Sectors:** Agriculture, credit, banking, housing, and women's welfare.
- **Role:** Promote financial inclusion, provide affordable credit, and reduce socio-economic disparities.
- **Examples:** AMUL (dairy), NCDC (rural credit), Urban Cooperative Banks (finance).

Conclusion:

India's cooperative movement embodies the principles of inclusivity and self-reliance. By leveraging cooperatives as engines of rural development and economic empowerment, the government aims to achieve equitable growth.

Formalisation of Economy

India's economy is transitioning to formality, improving employment security, social benefits, and economic stability. This shift enhances workers' quality of life through access to social security, regulated conditions, and financial safety nets, with institutions like EPFO driving workforce formalization.

What is Formalization of the Economy?

Formalization is the process of shifting economic activities from the informal sector—characterized by unregistered businesses and daily-wage workers—into the formal sector, where jobs are legally regulated.

Features of a Formal Economy

- **Legal Protections:** Workers have contracts ensuring job security and legal rights.
- **Social Security:** Access to benefits such as retirement savings, health insurance, and paid leave.
- **Stable Income:** Workers receive fixed salaries through official channels.
- **Transparency:** Economic activities comply with tax laws and government regulations.
- **Economic Participation:** Greater access to financial services, credit, and government programs.

What is EPFO and How Does it Benefit Workers?

The **Employees' Provident Fund Organisation (EPFO)** is a government body managing long-term savings and social security benefits for salaried workers in India.

Benefits of EPFO:

1. **Retirement Fund:** Ensures financial security for employees' post-retirement.
2. **Insurance:** Life coverage under schemes like Employees' Deposit Linked Insurance (EDLI).
3. **Pension:** Monthly income after retirement through the Employees' Pension Scheme (EPS).
4. **Emergency Support:** Allows partial withdrawals for medical needs, education, or housing.
5. **Job Security:** Formal EPFO registration indicates compliance with labor laws, ensuring employee rights.

How EPFO Registration Reflects Increased Formalization:

EPFO registrations indicate a shift toward formal employment.

Key Data from EPFO (2022-2024):

- **6.91 crore members joined** EPFO from September 2017 to July 2024.
- **In 2022-23, 1.38 crore new members registered.**
- **July 2024** saw a record **20 lakh new registrations**, indicating robust labor market growth.
- Rising participation from youth, women, and job-switching employees reflects the increasing formalization of the workforce.

Government Schemes for Formalization:

1. **Pradhan Mantri Rojgar Protsahan Yojana (PMRPY):** Provides employers' contribution to EPF for three years to encourage job creation and formalize employment.
2. **Aatmanirbhar Bharat Rozgar Yojana (ABRY):** Incentivizes job creation during the COVID-19 recovery phase by reimbursing employers for EPF contributions.
3. **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi):** Provides affordable loans to street vendors for capital and business expansion, aiming to integrate them into the formal economy.

Challenges in Formalization:

1. **Increased Costs:** Compliance with labor laws raises operational costs, particularly for small businesses.
2. **Credit Access:** MSMEs face difficulty obtaining credit due to a lack of formal documentation.
3. **Bureaucracy:** Lengthy and complicated registration processes deter small enterprises.
4. **Displacement Risks:** Informal workers may lose jobs as employers adjust to formal sector requirements.
5. **Economic Vulnerabilities:** Informal sector workers are disproportionately affected by policies like GST or demonetization without adequate safeguards.

Way Ahead:

1. **Simplify Regulations:** Streamline registration and compliance processes for small businesses.
2. **Expand Credit Access:** Offer collateral-free loans and credit support for MSMEs and informal workers.
3. **Support Informal Workers:** Create self-help groups to address issues like working conditions and social security.
4. **Comprehensive Data Collection:** Build a robust statistical framework to monitor informal sector dynamics and tailor policies.
5. **Invest in Infrastructure:** Provide public amenities like water, waste collection, and workspace for informal workers to enhance productivity and accountability.

CAG Report on Urban Local Bodies

The Comptroller and Auditor General (CAG) of India highlighted critical gaps in the functioning of Urban Local Bodies (ULBs) across 18 states, 31 years after the 74th Constitutional Amendment was introduced to empower these self-governing institutions.

Data on Urban Local Bodies (Source: CAG Report, 2024)

- **Resource-Expenditure Gap:**
 - ULBs face a 42% gap between their resources and expenditures.
- **Funding Sources:**
 - Only 32% of revenue comes from own resources; 68% is dependent on Union and state government transfers.
- **Property Tax Collection:**
 - ULBs realize only 56% of property tax demands.
- **Expenditure Allocation:**
 - Only 29% of ULB expenditure is spent on programmatic and developmental work.
- **Staffing:**
 - Average vacancy rate: 37% of sanctioned strength.
 - Urban bodies in 16 states have limited or no autonomy over recruitment.
- **Devolution of Functions:**
 - On average, 17 out of 18 functions (as per the 74th Amendment) are devolved.
 - Nine states (e.g., Chhattisgarh, Maharashtra) devolved all 18 functions.
 - Urban planning and fire services remain the least devolved functions.
- **Autonomy:**
 - Only 4 out of the devolved functions have complete autonomy.
- **Population Impact:**
 - The report covers 393 ULBs catering to 241 million people across 18 states.

‘PPP plus PPP’ Model

On World Diabetes Day, Union Minister for Science and Technology Jitendra Singh introduced the **innovative ‘PPP plus PPP’ model**, aimed at addressing **India’s diabetes epidemic** through collaborative efforts between domestic and international stakeholders.

About ‘PPP plus PPP’ model:

- **Definition:** A dual-layered collaboration model combining Public-Private Partnerships (PPP) within India with international PPP collaborations.
- **Objective:** To enhance healthcare infrastructure, promote innovation, and make diabetes care accessible and affordable.
- **Domestic Partnerships:** Strengthens India’s healthcare system by uniting public and private sectors to develop cost-effective and scalable solutions.
- **International Collaborations:** Engages global expertise to bring advanced technologies and AI-driven solutions for diabetes monitoring and management.
- **Focus Areas:** Develop affordable non-invasive devices, increase awareness, ensure treatment adherence, and close healthcare accessibility gaps.

e-Tarang System

The e-Tarang System, an AI-enabled software developed collaboratively by the Integrated Defence Staff and [BISAG-N](#), was launched during the annual meeting of the Joint Electromagnetic Board (JEMB).

About e-Tarang System:

- **Developer:** Integrated Defence Staff and BISAG-N.
- **Launch Event:** Unveiled during the Joint Electromagnetic Board (JEMB) meeting, chaired by Deputy Chief of Integrated Defence Staff (Operations) Air Marshal Jeetendra Mishra.
- **Features:**
 - AI-enabled system for automated and efficient defence spectrum planning and management.
 - Integrates various defence communication systems for improved operational synergy.
 - Enables interference-free operation of defence equipment during wartime and peacetime.
 - Supports the development of advanced technologies in higher frequency bands.
- **Objective:** Enhance joint electronic warfare operations and modernize India's spectrum warfare capabilities.
- **Significance:**
 - Part of broader initiatives to modernize [military infrastructure](#).
 - Improves interoperability among the Army, Navy, and Air Force.
 - Boosts efficiency and coordination in electromagnetic spectrum management.