

Social Protection Landscape for Informal Workers in India

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The three partners jointly fund the \$10 million C3 Grantmaking program, which focuses on engaging investors, advancing research, networking, peer learning and other field-building activities in order to increase the knowledge, awareness and use of catalytic capital around the globe.

A total of 100 groups based in 16 countries applied for C3's Fostering Solutions and Infrastructure (FSI) funding in 2022. KOIS was selected as one of the grantees to build the Dignity in Labour platform, an initiative that aims to enable sustainable livelihoods, improve access to formal credit for informal workers, and connect them with social security provisions.

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Executive Summary



0.1. Introduction

The Indian government provisions a significant budget every year towards welfare schemes for the socio-economically marginalised populations. Many of these schemes provide financial assistance to different informal, occupational groups, which can alleviate uncertainties due to low and irregular incomes. However, due to the lack of awareness of these schemes, complicated application processes, and public reluctance to navigate the welfare service delivery system, among other reasons, large sums remain underutilised.

Through the Dignity in Labour Platform, KOIS aims to enable sustainable livelihoods, improve access to formal credit for informal workers, and connect them with social security provisions. This report by Haqdarshak analyses the social protection landscape in India for the following cohorts: internal migrants, artisans, aspirational youth, e-rickshaw drivers, and self-employed workers. Key questions addressed in this report include:

- What are the documents relevant to access social welfare? What are the gaps in their uptake?
- Which skilling, loan, and social security schemes are relevant to the targeted cohorts, and what are the gaps in their uptake?
- What are the barriers to applying and increasing uptake of welfare benefits among the cohorts?
- How can a framework be created to prioritise schemes with the maximum impact potential?
- What are the ways to improve information access and scheme delivery?

0.2. Approach to Research

The report relies on secondary research, academic journal articles, news articles, annual reports of organizations, and scheme dashboards to answer these questions. The findings were later triangulated with those identified in the primary study conducted by KOIS in collaboration with Kadence. The primary study was carried out with 125 respondents belonging to the selected cohorts across 9 Indian states.

The key takeaways from each chapter are as follows:

0.2.1. Financial Inclusion

- Financial inclusion was lowest among youth up to the age of 25. Compared to 80% of those aged more than 25, only 67% of those up to the age of 25 were financially included. This demographic is also less likely to have access to formal credit.
- 86% of respondents had not enrolled in any government loan scheme.
- 7% more males had enrolled in loan schemes than females.
- Street vendors stood out, with almost half of them enrolled in a loan scheme. None of the artisans were enrolled in a loan scheme.

0.2.2. Scheme and Documentation Uptake

- Documents are required to successfully submit scheme applications. Missing a mandatory document can exclude citizens from receiving welfare benefits.
- As per the findings from the KOIS study, income certificate, e-Shram card, and caste certificate were among the least possessed documents.
- Migrants and artisans were missing more documents compared to other cohorts. These documents included both general documents, such as Aadhaar, Ration, Aadhaar linkages, etc. and occupational identities (IDs).
- Nearly 60% of respondents were not enrolled in any scheme.

0.2.3. Barriers to Applying and Accessing Social Welfare Benefits

- Barriers included lack of awareness about schemes, incomplete documentation, complex application processes, high application rates charged by agents, and unavailability of government officials.
- The requirement for financial and digital literacy training was common to all cohorts and genders.
- 76% of respondents did not enrol in the schemes because of lack of awareness. 9% more women lacked scheme awareness than men.

0.2.4. List of Recommended Schemes

Schemes were shortlisted for implementation based on their area of impact, scalability and expected benefit value.

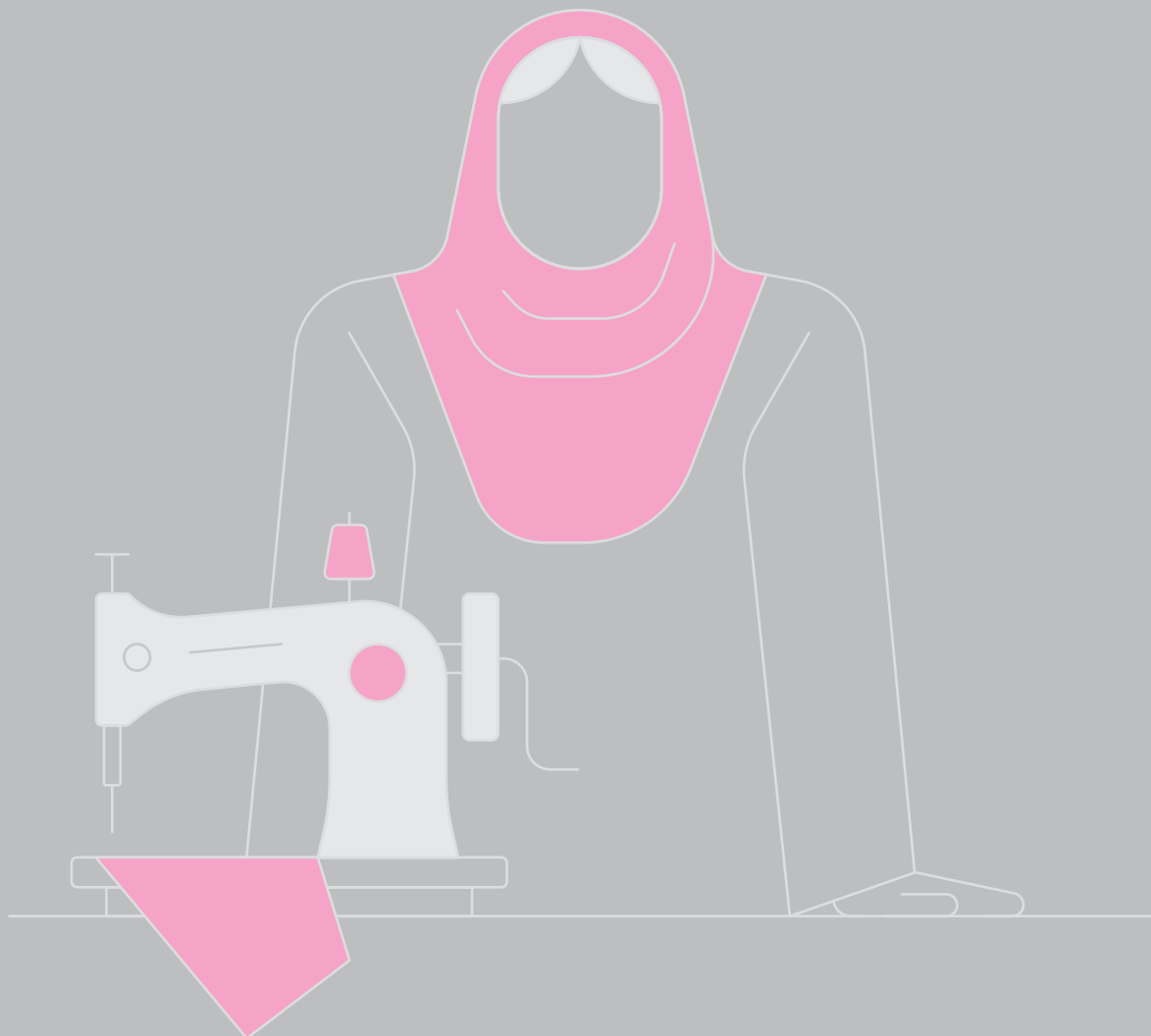
0.2.5. Recommendations on Enabling Access to Social Protection

- A set-up encouraging dialogue between citizens and service providers is crucial to minimising information asymmetry. A combination of personalised campaigns and one-to-many meetings will be more effective than occasional public meetings in communicating usable information with citizens.
- Focusing on financial and digital literacy training can potentially encourage more awareness of scheme benefits and establish better access to reliable scheme information.
- Providing intermediary support, through Haqdarshaks for example, can help create scheme awareness, thereby minimising the number of citizens who are excluded from these scheme benefits due to erroneous applications.
- Intermediaries liaising with the government can create impact on a larger scale by addressing citizens' queries on the status of applications.



01/

Anchoring Social Welfare Needs of Informal Workers



1.1. Introduction

In 2020-21, India’s approx. **400 million informal workers** contributed between **15% and 20%** of the Gross Domestic Product (GDP). While the central and state governments allocate a significant social welfare budget to increase formalisation and improve the socioeconomic standing of informal workers (INR 180 million in 2023-24) – the delivery of these social welfare benefits continues to remain lean on the ground.

As part of the Dignity in Labour Platform, KOIS is partnering with Haqdarshak to understand the social welfare needs and provide social security to the following cohorts:

Cohort	Service Provider	Locations	Country-wide Population
Artisans	200 Million Artisans & Shoegaro	Gujarat, Rajasthan, Uttar Pradesh, Madhya Pradesh, and Andhra Pradesh	According to official estimates, there are 7 million artisans , but unofficial estimates put this at 200 million. There are approximately 4.2 million registered handloom and handicraft women artisans . Actual figures are likely higher due to the invisibility of women artisans’ labour.
E-rickshaw Drivers	SMV Green Solutions	Uttar Pradesh	Around 1.5 million e-rickshaws in India. Population of women drivers is on the rise.
Self-employed Workers - Street vendors and beauticians	Pratham Foundation	Maharashtra and Madhya Pradesh	10 million street vendors , of which 1 million are women. Around 1 million micro-entrepreneur beauticians.
Internal migrants	India Migration Now/Chalo Network	Madhya Pradesh - Maharashtra corridor	According to a CPR report , there are 4 million male and 1 million female migrant construction workers.
Aspirational Youth	PARFI	Jharkhand	253 million youth, of which 121 million are women.

On the ground, the demarcations between these cohorts tend to be fluid. Youth may migrate to urban areas scouting for diverse employment opportunities; women migrants who undertake domestic work to sustain themselves in a new city often aspire to own grocery shops, and artisans wish to shift from wage-based earning to setting up their own businesses. This fluidity also implies the precarious nature of the work trajectory in the informal economy.

1.2. Identifying Key Vulnerabilities

Despite thousands of social welfare schemes¹ catering to upskilling, loans, and social security, informal workers struggle to sustain financially and access sustainable livelihoods.

Low uptake of social security schemes such as health/life/accidental insurance and pension schemes keeps informal workers from maximising their resilience to unpredictable events. According to the National Family Health Survey-5 (NFHS-5), only **42% of households in rural areas and 38% in urban areas²** are covered by health insurance or finance schemes. According to the World Health Organization (WHO), **out-of-pocket expenditures** (OOPE) for health expenses push around 55 million Indian households into poverty every year. Besides a lack of in-depth awareness of its workings, **low enrollment can be attributed to an inertia** to invest in an event that is not yet certain to occur.

There are other challenges that affect access to social security, such as lack of documentation, complex application processes, and delays or not receiving benefits, with lower enrolment in social security schemes. The report elaborates on them in Chapter 3.

The table below identifies some of the key needs for accessing social welfare benefits pertaining to upskilling and loans.

Cohort	Access to Credit	Upskilling Opportunities
Aspirational Youth	<p>Low financial inclusion: 67% youth between the ages of 15-24 are financially included, compared to 80% over 25 years.</p> <p>Only around 7% of Indian youth have access to formal credit from financial institutions, limiting their ability to start businesses or upskill themselves.</p>	<p>High unemployment rate of 22.5% as per CMIE. Moreover, placement rates continue to be low even after training; only 8% trainees got placed³ at the end of PM Kaushal Vikas Yojana 3.0 (PM KVVY).</p> <p>20% trainees dropped out of PM KVVY. Reasons included the long distance from home to the centre and the availability of a job near their homes.</p> <p>Need for mentorship and internship opportunities to gain practical work experience.</p>
	<p>Training needs of female youth: Female labour force participation in India is just below 20%. Almost 60% of girls in India drop out of school by the age of 15.</p>	
E-rickshaw Drivers	<p>According to a study by the Institute of Urban Transport (India)⁴, 67% drivers wanted loan facilities from banks, and 71% wanted to procure driving licences and get registered.</p> <p>Lack of credit turns them towards assembled e-rickshaws with low-quality batteries that turn out to be more expensive in the long term.</p>	<p>Training programmes that focus on road safety, traffic rules, vehicle maintenance, financial literacy, and customer service skills.</p> <p>Initiatives by various state governments and organisations, such as the E-Rickshaw Training and Certification Program by the Delhi Integrated Multi-Modal Transit System Ltd.</p>
	<p>Needs of women e-rickshaw drivers: Training required to learn driving takes precedence over the need for financial assistance, registration, and procuring driving licences.</p>	

Self-employed workers	Only about 17% of self-employed⁵ workers in India have access to institutional credit.	Training in digital and financial literacy can help expand their customer base and benefit from government initiatives for credit.
	The needs of beauticians and women street food vendors: 60% of the beauty and salon sector is unorganised. Beauticians' average initial capital requirement is up to INR 0.7 million⁶ for salaries, rent, etc. Enrolling in courses for hair stylists, nail technicians, spa therapists, etc. can aid sustainable livelihoods. Street food vendors' initial capital requirement is INR 0.4 million. In general, 79% of women-owned businesses in India are self-financed as many women own little to no assets.	
Internal migrants	Only 24% of migrant workers in India have access to formal banking services. Document portability issues that affect access to entitlement benefits from the government	Upskilling to transition to more sustainable occupations, start their own business.
	Female construction workers are underrepresented and need to be formalised. As per this report , they usually undertake unskilled labour and have low registration rates for the Building and Other Construction Worker (BOCW) card as they think the male family member is already registered.	
Artisans	According to a recent report by 200 Million Artisans, 78% of India's handicraft businesses struggle to access financial assistance. Access to credit is essential to investing in raw materials in bulk, tools, and equipment, and expanding their production capacities.	Requires continuous skill development to enhance their craftsmanship and adapt to changing market demands, including digital and financial literacy. Less than 50% of these artisans have access to markets.
	Needs of female artisans: Formalisation/work IDs as the visibility of women artisans is severely low – 30-50% labour done by women is unpaid work . Home-based nature of most craftwork contributes to this.	
	Skilling programmes for more robust business practices, such as exposure to training, finance, and markets, as the home-based work restricts their movements.	

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4. Institute of Urban Mobility (India), "Improving and upgrading electric rickshaws in Indian cities," accessed July 2023.
5. 2023. Mofpi.Gov.In.
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02/

Assessing Access to Documents and Social Security Schemes



2.1. Documents

Access to documents is the first step towards accessing social welfare. They prove one's eligibility for various welfare entitlements and enable effective targeting, authentication, and delivery of benefits to the intended beneficiaries.

In this report, we refer to two types of documents – general and occupation-related. General documents, such as Aadhaar cards, caste and income certificates, and ration cards, function as evidence of an individual's citizenship and socioeconomic position in society. Occupation-related documents, such as an FSSAI licence or artisan card, officially recognise a worker or formalise businesses and enable them to access occupation-specific social welfare from entities such as welfare boards.

2.1.1. Access to General and Occupation-related Documents in India

The tables given below provide insights into the penetration of general and occupation-related documents in India. We have combined insights from primary and secondary research to estimate the gap in the uptake of documents. The primary study was conducted by KOIS with partner Kadence in June 2023, with 125 respondents from the targeted cohorts.

Some of the key insights from the primary study include:

- The least-possessed, top 5 general documents were the following:
 - Income certificate – 61% did not have it
 - e-Shram card – 57%
 - Caste certificate – 42%
 - Voter ID – 35%
 - Residence proof – 32%
- An observable trend was that migrants, followed by artisans, were missing more general documentation compared to the rest of the cohorts, especially Aadhaar linkages and residence proofs. This trend corroborates [secondary literature on internal migrants](#), according to which migrants lose welfare benefits due to a lack of required documents upon shifting to the workplace.
- The uptake of occupational IDs was lower than that of general documents. 55% of artisans, 82% of migrants, 20% of beauticians, 16% of street vendors, and none of the e-rickshaw drivers had any occupational IDs/registrations. Aspirational youth did not have any occupational IDs.
- More males than females did not have an occupational ID; the difference was 14 points for vending certificates and 7 points for Udyam registration.

Document	Purpose of the Document	Secondary Research Findings on Registration	KOIS Primary Study Findings
Aadhaar card	Primary ID is required for nearly all scheme applications.	According to the State of Aadhaar report 2019 ⁷ , 92% citizens have an Aadhaar card. This leaves out 102 million citizens, a decade after Aadhaar's implementation.	100% of respondents had an Aadhaar card.
Aadhaar card updates	Errors in name, DOB, and Aadhaar seedings are some of the factors that exclude citizens from receiving entitled benefits.	According to the State of Aadhaar report 2019, 4% of Aadhaar card holders had an error on their cards. At least 17% of citizens missed out on entitlement benefits (pension, PDS) due to these reasons in Punjab, Karnataka, and Madhya Pradesh. A little under 50% claimed to not understand Aadhaar-related processes like updating, linking, or correcting errors	
Aadhaar linking w/ PAN card	Errors in name, DOB, and Aadhaar seedings are some of the factors that exclude citizens from receiving entitled benefits.	Only 480 of the 610 million PAN cards are linked to Aadhaar cards .	28% of respondents did not have this linkage. Youth showed the lowest linkages among all cohorts, with 45% unlinked. A relatively lower possession of PAN cards, at 22%, may have contributed to this. At least 20% of artisans, beauticians, and street vendors also had unlinked Aadhaar and PAN.
Aadhaar linking w/ mobile number	Helps in identifying the user	According to the State of Aadhaar Report 2019 , 39% of respondents have yet to link their Aadhaar and mobile number.	94% of respondents had Aadhaar linked to a mobile number. 14% of migrant workers and 22% of artisans did not have them linked.
Aadhaar linking w/ bank account	Linkage is necessary to receive Direct Benefit Transfers	As per UIDAI, 761.3 million accounts were linked to Aadhaar . Total deposit accounts, as per the Women and Men in India 2022 report, are 2.255 billion. 74.78% of the 52.9 million workers (up to October 2021) on the e-Shram portal have not linked bank accounts to Aadhaar.	10% did not have this linkage. However, migrants were the group with the least linkage; a third of them did not have their Aadhaar and bank accounts linked.
Aadhaar linking w/ ration card	To weed out duplicate entries from the system	Total ration cards - 190.7 million of which 189.8 million were linked with Aadhaar . 756.1 million residents linked their ration card with Aadhaar up to Feb 2023 as per UIDAI.	27% of respondents did not have this linkage. This includes 50% of artisans and 31% of migrants, and 44% of beauticians.
PAN card	Required to open a bank account, start a business, apply for a loan, and deposit cash, among other transactional activities.	There are 610 million PAN cards as of June 2023.	14% of all respondents did not have a PAN card. Rickshaw drivers had the least number of PAN cards at 50% 14% migrants did not have a PAN card. 18% of males and 9% of females did not own a PAN.

Document	Purpose of the Document	Secondary Research Findings on Registration	KOIS Primary Study Findings
Voter ID	Besides being a mandatory requirement to cast votes, it also acts as identity and residence proof.	All citizens aged 18 and above—there are 912 million registered voters. According to a 2018 Right To Information , only 29% of youth aged 18-19 had a voter ID.	35% of respondents did not have a voter ID. 59% of youth, all from Jharkhand, did not have a voter ID.
Caste Certificate	Enables access to caste-based benefits. Only for SC/ST/OBCs	70% of informal workers are SCs/STs/OBCs. As per a needs assessment by Haqdarshak in Jharkhand, 80% of the population of SC/ST/OBCs did not have a caste certificate.	42% of respondents did not possess a caste certificate. Among artisans who see a higher presence of SCs/STs/OBCs , 66% do not own the certificate.
Income Certificate	Established the income status of a citizen, making them eligible for social welfare benefits.	According to the SECC , around 10 million citizens were automatically included in welfare benefits, and 106 million were considered deprived	At least 50% of respondents from each cohort did not own an income certificate.
Ration Card	Provision for food.	As of March 2022, 770 million people were covered under 'One Nation One Ration Card' scheme. About 15.8 million people can still be covered under the National Food Security Act. The Supreme Court stated that only 206 million of the 286 million registered on e-Shram portal had ration cards.	18% of the 125 respondents did not own a ration card. The largest group being migrants, 27% of whom did not have a ration card, followed by 26% of street vendors.
Residential proof (Electricity bill, water bill, gas bill, rent agreement, etc.)	Requisite for availing of certain benefits like ration supplies.		32% of the 125 respondents did not have these documents.

The table below gives an overview of the reach of occupation-related documents. Insights from the KOIS primary study have also been incorporated.

Document	Need for the Document	Secondary Research Findings on Registration	KOIS Primary Study Findings
Udyam registration	Formalises the business of artisans and self-employed workers. Mandatory while applying for government subsidies, loans, concessions for electricity bills, etc	India has 60 million MSMEs of which 20.4 million are registered. 19.7 million are microenterprises. Women registered: more than 2.7 million out of 20 million	35% of beauticians, all female, did not have Udyam registration. Similarly, 22% of artisans were unregistered.
Artisan Card	Artisans require it when applying for schemes providing access to credit linkages, market linkages, insurance and medical facilities, training and skill upgradation	Around 2.7 million of the 7 million artisans in the country are registered.	22% of artisans did not have the artisan card.
FSSAI Registration	Street vendors and entrepreneurs dealing with food products need to validate food safety and the regulation of food production, distribution, storage, sales, and imports.	Estimated population of street vendors and traders dealing with grains, oil, sugar, and spices – 10 million and 35 million, respectively. Over 9.5 million state and central registrations⁹	Approximately 50% of the street vendors had registered for FSSAI.
Shop Act Licence	Self-employed workers need to validate that their workplace ensures safe working conditions for their employees.		
Letter of Recommendation for PM-SVANidhi Scheme	Document issued by Urban Local Bodies/Town Vending Committee to help street vendors avail benefits under PM SVANidhi Scheme	Estimated population of street vendors – 10 million	Only 40% of beauticians and 32% of street vendors possessed the certificate of vending. 20% of females had the latter, compared to 6% of males
e-Shram Card	Registration contributes to the database of all informal workers in the country. Card holders are eligible for the PM Suraksha Bima Yojana (PM SBY) and the National Pension Scheme-Traders Pension Scheme. They can also enrol on the National Career Services Portal (NCSP) to look for employment opportunities.	290 million workers out of 400 million have registered¹⁰ so far.	77% of artisans did not own an e-Shram card. However, 86% of migrants did, making them the ones with the most e-Shram cards. 72% of females did not have an e-Shram card, compared to 48% of males.
Driving Licence	E-rickshaw drivers need it to access subsidies and loans to buy an e-rickshaw.	71% of e-rickshaw drivers across Agartala, Roorkee, New Delhi, Amritsar, and Kanpur wanted to procure licences and get registered, according to a study.	83% of e-rickshaw drivers did not have a driving licence.
BOCW Card	Required document for construction workers to receive pension, insurance, maternity, scholarship, and other benefits.	Of nearly 5.5 million construction workers in Maharashtra, 1.8 million registered at some point, but only 1.19 million are active.¹¹ (up to July 2023).	

2.1.2. Gaps in Awareness and Uptake

2.1.2.1. Lack of Awareness

Despite the necessity of documents, gaps in awareness and uptake persist. Often, citizens realise the need for a document only while filling out a scheme application. Some applicants apply for schemes despite not having the mandatory documents, which leads to the rejection of their applications. During COVID, over **73% of applications undertaken** by Haqdarshak were related to essential documentation such as Aadhaar seedings or ration cards to ensure Direct Benefit Transfer (DBT) reaches the migrant workers.

2.1.2.2. Citizen Hesitancy

Since documents often do not have any direct benefit associated with them, sometimes citizens can also be sceptical about the need to have a document in the first place. For example, some shopkeepers in Haryana requested an elaborate explanation from Haqdarshak's delivery team to understand the positive impact of Udyam registration on their smoothly running, decades-old businesses.

2.1.2.3. Consequences of Misinformation

Haqdarshak's field team member from Punjab, Nitish Chandala, foresaw the need for corrections in the existing e-Shram cards. He observed that many citizens with inactive bank accounts had linked a friend's or family member's bank account to their e-Shram card. This was because of the misinformation that registration would result in a DBT of INR 1000. With the expansion of e-Shram benefits, citizens will need to rectify these linkages to be able to receive welfare benefits.

Part B of this chapter documents the penetration of welfare schemes in India based on secondary research and findings based on KOIS' primary study.

2.2. Social Security Schemes

In its role as a welfare state, India is populated with over **20,000 centrally-and-state-sponsored schemes** to alleviate the diverse socioeconomic needs of its citizens. Over the years, the annual budget has allocated large chunks towards social welfare. The budget estimation for centrally sponsored and central sector schemes for **FY 2023-24 amounted to nearly INR 19,000 billion.**¹² The most recent allocations towards priority schemes such as Ayushman Bharat¹³, PM Kisan Samman Nidhi¹⁴, and food subsidies¹⁵ witnessed a significant jump as high as **157%, 4295% and 52%**, respectively, compared to those until a few years ago.

However, millions of eligible citizens still struggle to derive optimal benefits from these schemes. The launch of Common Service Centres in 2009 to provide last-mile access points and simplify scheme access for citizens has been able to **meet only limited welfare demands**. Eventually, the performance of welfare delivery depends on a range of factors like the self-accountability of multi-level governance, digital and financial literacy, proactiveness of the citizenry in civil matters, the ratio of welfare tranches allocated in a region, and actual potential beneficiaries, along with many other factors. Consequently, certain schemes perform better in some states than others.

2.2.1. Status of Scheme Reach as Per Benefit Type

Around 65 central and state schemes relevant to the skilling, formal credit, and social security needs of all five cohorts were reviewed. The schemes listed here are both central and state schemes. They have already been shortlisted based on scheme selection criteria, namely, impact on livelihood, scalability, and return on investment. The schemes mentioned here have been further prioritised for implementation towards the end of this report. For a list of all schemes considered, please refer to the Annexure.¹⁶

Primary findings from the KOIS study have also been incorporated to comment on the overall awareness and penetration of social welfare schemes among the targeted cohorts.

2.2.1.1. Loan Schemes

Scheme Name ¹⁷	Cohort	Description	Uptake
PM Mudra Yojana	All	Financial assistance to new and old micro-enterprises, to generate employment opportunities for unemployed youth and traditional artisans. Collateral free loans from Banks / MFIs / NBFCs for non-farm micro or small enterprises up to INR 1 million	<p>Addressable demand (USD 819 bn) - current supply (USD 289 bn) = credit deficit of up to USD 500 bn among MSMEs¹⁸</p> <p>Of 64 million MSMEs, 74% struggle to access credit. 70% of the demands of smaller enterprises (demand < INR 1 million) are unmet. 40% denied loans due to a lack of collateral.</p> <p>350 million borrowers since 2015, with USD 250 billion worth of loans sanctioned. 15% of loan accounts belonged to new entrepreneurs. Shishu category (loans < INR 50,000) accounted for the highest number of loan accounts, comprising 79% of the total. Uttar Pradesh, Madhya Pradesh, Gujarat, Maharashtra, and Rajasthan are among the top 10 performing states.</p> <p>In FY 2020-21, 66% loan accounts¹⁹ belonged to women, but the amount sanctioned to them was only 49% of the total amount sanctioned.</p> <p>Most women received loans of less than INR 50,000. Structural barriers limit women's access to collateral and financial literacy, which puts a cap on their access to larger credit.</p>

Scheme Name ¹⁶	Cohort	Description	Uptake
Prime Minister Employment Generation Programme	All	<p>New projects costing up to INR 2.5 million for manufacturing and INR 1 million for business/service category are eligible to apply.</p> <p>In the case of projects costing above INR 1 million for manufacturing and INR 0.5 million for business/service category, the applicant must have an 8th class educational qualification.</p> <p>For loans up to INR 1 million, no collateral security is required. The margin money subsidy is at 15-35% of the project cost. The remaining margin money of 10% for the general category and 5% for SC/ST/OBC/Women/Ex-Servicemen/PwD etc. needs to be borne by the applicant.</p> <p>Only for new projects and not existing businesses; the following businesses are excluded from this scheme - those associated with meat and intoxicants, cultivation, rural transports, manufacturing plastic bags, wool, and hand spinning/weaving.</p>	<p>More than 3.15 million applications submitted since 2015. Around 0.6 million sanctioned.</p> <p>Employment generated (up to 2023): Overall - 32,89,184 Uttar Pradesh - 365,965 Maharashtra - 182,040 MP - 174,920 Jharkhand - 66,640</p>
PM SVANidhi	Street food vendors	<p>Street vendors can avail a collateral-free, Working Capital (WC) loan of up to INR 10,000 with a tenure of 1 year and get an interest subsidy of 7% per annum for the same on the early repayment of the loan.</p> <p>The scheme will also incentivise digital transactions by vendors through a cashback facility. On timely or early repayment, the vendor will be eligible for the next cycle of the working capital loan with an enhanced limit for street vendors.</p> <p>The second tranche is INR 20,000 and the third tranche is INR 50,000 if the earlier availed loans are repaid on time.</p>	<p>3-4 million street vendors can benefit. There are 1 million women street vendors, overall.</p> <p>Out of 6.9 million applications, 5.3 million were sanctioned.</p> <p>3.63 million beneficiaries were sanctioned an amount of INR 6.92 billion.</p> <p>Among 2.13 million men, 1.5 million women, and 219 “others”, more women in the South availed of benefits than in the North. In MP, only 32% of beneficiaries were women.</p>
FAME-II Faster Adoption and Manufacturing of Electric Vehicles	E-rickshaw drivers	<p>Funds to generate demand for Electric Vehicles (EVs), until 2022, were targetted to support 0.5 million e-autos. The current incentive period ends in March 2024.</p>	<p>India currently has around 1.5 million e-rickshaws, with 11,000 being added with new sales every month. Moreover, many e-rickshaws are still unregistered and are assembled, resulting in higher costs in the long run. 0.93 million more e-rickshaws could be sold by 2024.</p> <p>Until 2022, the target was to support 0.5 million e-autos with subsidies. The current incentive period ends in March 2024. 82,126 e-rickshaws sold in phase 2.</p>
PM Jan Dhan Yojana	All	<p>Financial inclusion - provision of a bank account, remittances, availing benefits of credit, insurance schemes for the unbanked</p>	<p>22% Indians do not have an account with any financial institution. The gender gap in account inactivity is 12%, women-owned accounts are more inactive.</p> <p>4.95 million beneficiaries up to July 2023 are expected, with 2.75 million being women</p>

PSB loans under 59 minutes for Mudra Loan	Entrepreneurs	Loans are approved in 59 minutes. The interest rate is between 8% and 13%. Loans from INR 50,000 to INR 1 million are provided to entrepreneurs under the Shishu, Kishore and Tarun loan categories	More than 0.6 million loans have been given out since its launch in 2018. Gender-wise segregation is unavailable.
Stand Up India	Entrepreneurs	Covered under the Ministry of Finance, bank loans between INR 1 to 10 million. Covers 85% of the project cost and requires the entrepreneur to contribute at least 10%. Finance provided with 15% as margin money. Retailers can draw INR 1 million as working capital by an overdraft. For the borrower's convenience, a Rupay debit card will get issued. Any working capital above INR 1 million will be sanctioned by the cash credit limit.	Out of 215087 applications , 194116 applications were sanctioned
Jagananna Thodu Andhra Pradesh	Nano and micro-entrepreneurs and artisans	Interest free loans through banks to petty traders, food and vegetable vendors, and artisans at INR 10,000 each.	2.46 million loans to more than 1.5 million traders and artisans . 0.87 million traders have already been repaying their loans regularly. It is among the best performing states in the country at giving out loans and in terms of their repayment by citizens.
New Scheme for Bunkar Working Capital Rajasthan	Artisans	Provides for necessary tools, equipment and working capital at the rate of INR 5,000 per beneficiary; only for members of khadi spinners' and weavers' cooperatives	As per the All India Artisans and Craftworkers Welfare Association study²⁰, 3% (out of 352) were aware of the scheme, and no one enrolled for it.

The KOIS study revealed the following insights on the financial preferences and behaviour of its respondents:

Account Ownership

96% of respondents had a bank account.

Account Activity

Overall, nearly 60% of respondents used bank accounts regularly (daily, weekly, or monthly). 24% of respondents used bank accounts every day. Street food vendors were the most regular users, with 68% using bank accounts nearly daily. The difference in daily use was significant between genders, with 16% more males using it daily.

Aspirational youth were the least likely to be involved with banking services, followed by migrants. The youth felt that they did not need a bank account or lacked funds to maintain a minimum bank balance. Almost 20% of youth did not own a passbook, followed by 14% of 22% of migrants. But the number of passbook holders increased with age.

84% of youth who owned accounts also did not use bank accounts more than 2-4 times a year. A quarter of migrants also fell under this category, as many of them have bank accounts in their hometowns.

Digital Transactions

Nonetheless, UPI transactions were the most preferred channel for monetary transactions, with 58% of respondents using it. 95% of street vendors relied on it, followed by at least 65% of migrants, beauticians, and artisans. There was a significant gender-based difference in its use, though – 23% more males use it than females. However, street vendors were an exception here, with more females using it.

Enrollment in Loan Schemes

86% of respondents shared that they had not enrolled in any government loan scheme. However, street vendors stood out, with almost half of them enrolled in a loan scheme. None of the artisans were enrolled in such schemes. 7% more males had enrolled in loan schemes than females.

2.2.1.2. Skilling Schemes

Scheme Name	Cohort	Description	Uptake
PM Kaushal Vikas Yojana	Unemployed youth or dropouts	Industry-relevant skill training to secure a better livelihood by Ministry of Skill Development and Entrepreneurship (MSDE)	Target population -- 400 million across the country. In Jharkhand²¹ , at least 10 million citizens can benefit from skilling, but awareness about these programmes is less than 12%. Under PM KVVY, only 8% of the 0.5 million candidates got placed nationally. In Jharkhand, only 1% of 10 million are formally trained , and only 5% of these are women.
Craftsmen Training Scheme (CTS)	Anyone aged 14 and above	Admission to Industrial Training Institutes. A stipend of INR 100 per month and merit-based scholarships associated with MSDE were provided	12 million enrolled since 2017. Data on women beneficiaries is unavailable.
Deen Dayal Upadhyaya Grameen Kaushalya Yojana	Rural youth	By the Ministry of Rural Development. Objective to place 75% trainees at the end of training. Jobs will have regular monthly wages at or above minimum wages.	Target population 55 million. Candidates trained - 1.4 million Candidates placed - 0.86 million
Mukhyamantri Saarthi Yojana_ Jharkhand	Rural youth	By the state government of Jharkhand- Training for industry-relevant job roles were targeted among Women, PwD, trans people, SCs, STs.	Implemented in July 2023. No impact figures yet.

Working on dropouts in the middle of training and unemployment despite receiving certification are two key areas that can improve prospects for youth. The [Standing Committee on Labour, Textiles, and Skill Development](#) recommends advancing apprenticeship programmes and self-employment opportunities to address the employment gap. Financial assistance can also encourage attendance at skilling programmes. According to the [NSDC report](#), 93% of those aware were willing to train if training was provided for free or subsidised.

2.2.1.3. Social Security Schemes

Most schemes listed below, with pension and insurance benefits, have been positioned as flagship schemes, with extensive government campaigns to maximise their reach among citizens.

Scheme Name	Cohort	Description	Uptake (up to July 2023 if not indicated)
PM Suraksha Bima Yojana (PM SBY)	Informal workers	Run by the Ministry of Finance. Applicable to the 18-70 age group and requires a bank account. INR 20 is debited annually as premium. INR 0.2 million is awarded upon accidental death and INR 0.1 million on partial disability.	More than 283.7 million enrollments up to May 2022. Over 97,000 claims resolved, with 14,818 claims by women .
PM Jeevan Jyoti Bima Yojana (PM JJBY)	Informal workers	Run by the Ministry of Finance. Life insurance cover of INR 0.2 million on payment of a premium of INR 330 per annum. Applicable to 18 to 50 years of age group.	More than 127.6 million enrollments up to May 2022. 0.57 million people have received claims, with 1,60,925 claims by women .
Atal Pension Yojana (APY)	Informal workers	Run by the Ministry of Finance. Contributory pension scheme for 18 to 40 years old. Will receive between INR 1000-5000 from 60 years of age, depending upon the contribution made by them.	Over 40 million subscribers up until May 2022. Over 45% of them are women (up until February 2023)
Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PM JAY)	Rural youth	Associated with the Ministry of Health and Family Welfare. Health insurance of up to INR 0.5 million per family per year for secondary and tertiary care hospitalisation at public and empanelled private hospitals.	Over 240 million Ayushman Bharat cards created since 2018. 53 million cardholders have felt the need to use health insurance. However, a study by Haqdarshak²² found that 56% of holders were unaware of the treatments covered, 74% did not know the claim process, and only 15% were aware of the empanelled hospitals. A National Health Authority (NHA) study from 2022 revealed a healthy utilisation of JAY by women at 46.7% hospitalisation. The north-eastern states, Goa, Chhattisgarh, Kerala and some other states had higher women enrolment.
Indira Gandhi National Widow Pension Scheme	Widows	From a minimum of 18 years of age. Monthly payment of INR 1000. Not eligible if benefitting from other pension schemes.	Over 23 million female-headed households. Around 2.6 million headed by widows , as per SECC. Reached out to 2.3 million beneficiaries up to the second quarter of 2022-23 and disbursed 6.93 billion

2.3. Insights from the KOIS Primary Study

82% of respondents were unaware of social security schemes, with little difference in awareness levels based on age and gender.

2.3.1. Pension Schemes

Based on findings from KOIS' study, 81% of the 125 participants were not enrolled in a pension scheme. There was little difference in enrollment based on gender. Enrolments were low among all age groups, with the highest being 32% between 36 and 45 years.

2.3.2. Insurance Schemes

76% of respondents had not enrolled in health insurance, although it saw the highest enrollment compared to other schemes. Migrants at 41% and beauticians at 45% had higher enrollments.

7. Swetha Totapally, Petra Sonderegger, Priti Rao, Jasper Gosselt, Gaurav Gupta, "State of Aadhaar Report 2019," Dalberg, accessed July 2023.
8. (Handicrafts), Development Commissioner. "About Us." Home. Accessed August 16, 2023.
9. Dinesh Sharma, "New food safety regulation could force many to close shop," India Today, accessed July 2023.
10. Ministry of Labour and Employment, "e-Shram Dashboard," accessed July 2023.
11. Maharashtra Building and Other Construction Worker's Welfare Board, "List of Registered Workers," Maharashtra Building and Other Construction Worker's Welfare Board, accessed July 2023.
12. Ministry of Finance, "Expenditure Profile 2023-24," Government of India, accessed July 2023.
13. Central health insurance scheme.
14. Income support of INR 6,000 annually to farmers.
15. Eligible families are entitled to a fixed amount of food grains every month.
16. Please note that this report was compiled prior to the announcement of PM Vishwakarma Yojana, which was launched on September 17, 2023. Hence, the scheme could not be considered for the prioritisation of schemes for implementation. The scheme's benefits include training along with a daily allowance of INR 500 and collateral-free credit up to INR 3 lakh.
17. Nomenclature for central schemes: Scheme name
Nomenclature for state schemes: Scheme name_state code
18. Aventus, "MSME Lending: Unlocking Potential, Realising Dreams," accessed July 2023.
19. Micro Units Development and Refinance Agency Limited, "Annual Report 2021-22," accessed July 2023.
20. AIACA, "Study on the Uptake of Schemes and Entitlements," accessed July 2023.
21. NSDC, "Estimating the Skill Stock in Jharkhand," accessed July 2023.
22. Garima Agrawal and Kanishka Sharan, "How a lack of awareness is hindering PM-JAY's reach," IDR, accessed July 2023.

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Corporation of Delhi

FORM NO. 5
(See Rule-8)

BIRTH

Section 17 of the Registration Act, 1909

निम्नलिखित सूचना मूल लेख से
The following information has been

प्राप्त है (स्थानीय क्षेत्र)
Registered for (Local Area)

Municipal Corporation of Delhi of District
Delhi

Name: AAYAT

Gender: Female

Date of Birth

03/11/2013

HINDU RAO HOSPITAL DELHI

Date of Registration: 13/11/2013

No.:

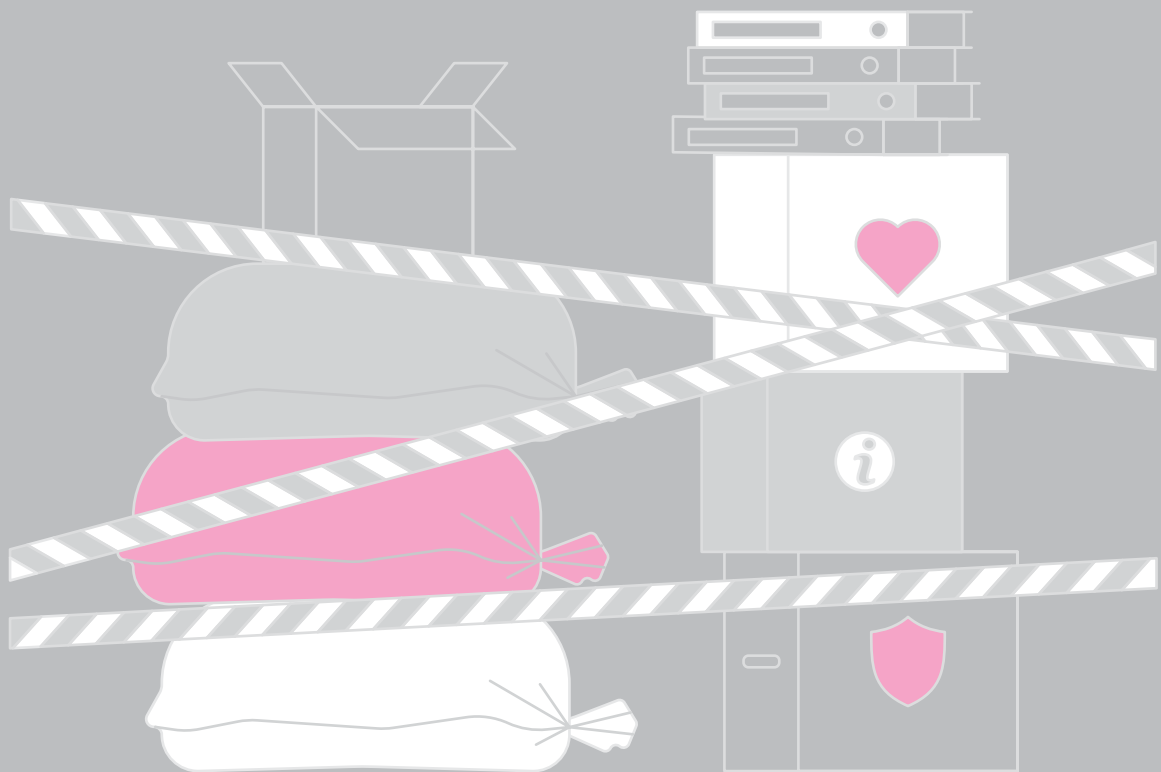
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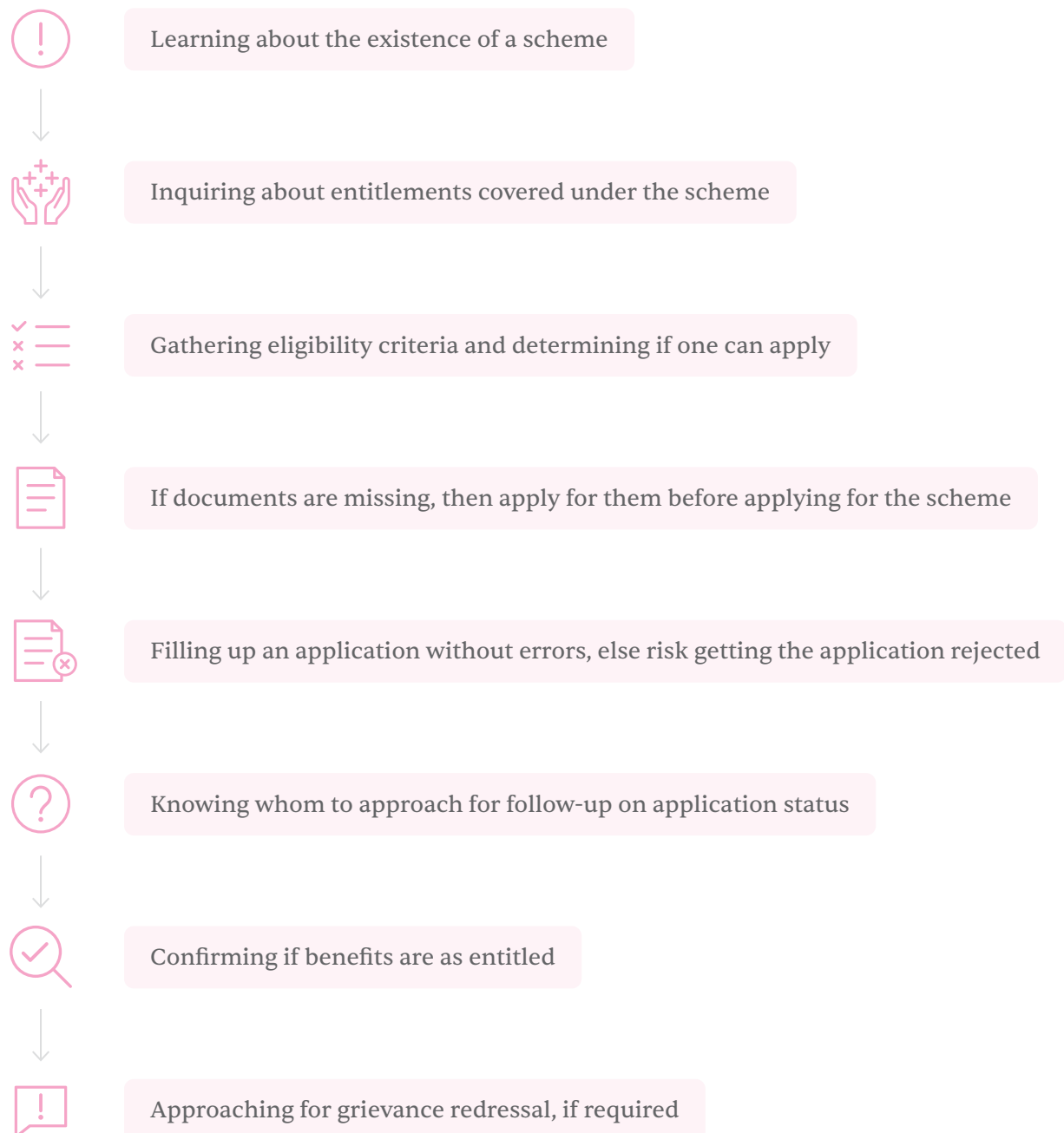
03/

Barriers to Accessing Social Welfare Benefits



3.1. Introduction

Accessing social welfare benefits is an information-heavy process. The process from first learning about an entitlement to gaining actionable awareness about a scheme to receiving its benefits is typically layered and elaborate. The flow chart given below shows the range of information required before one can avail benefits.

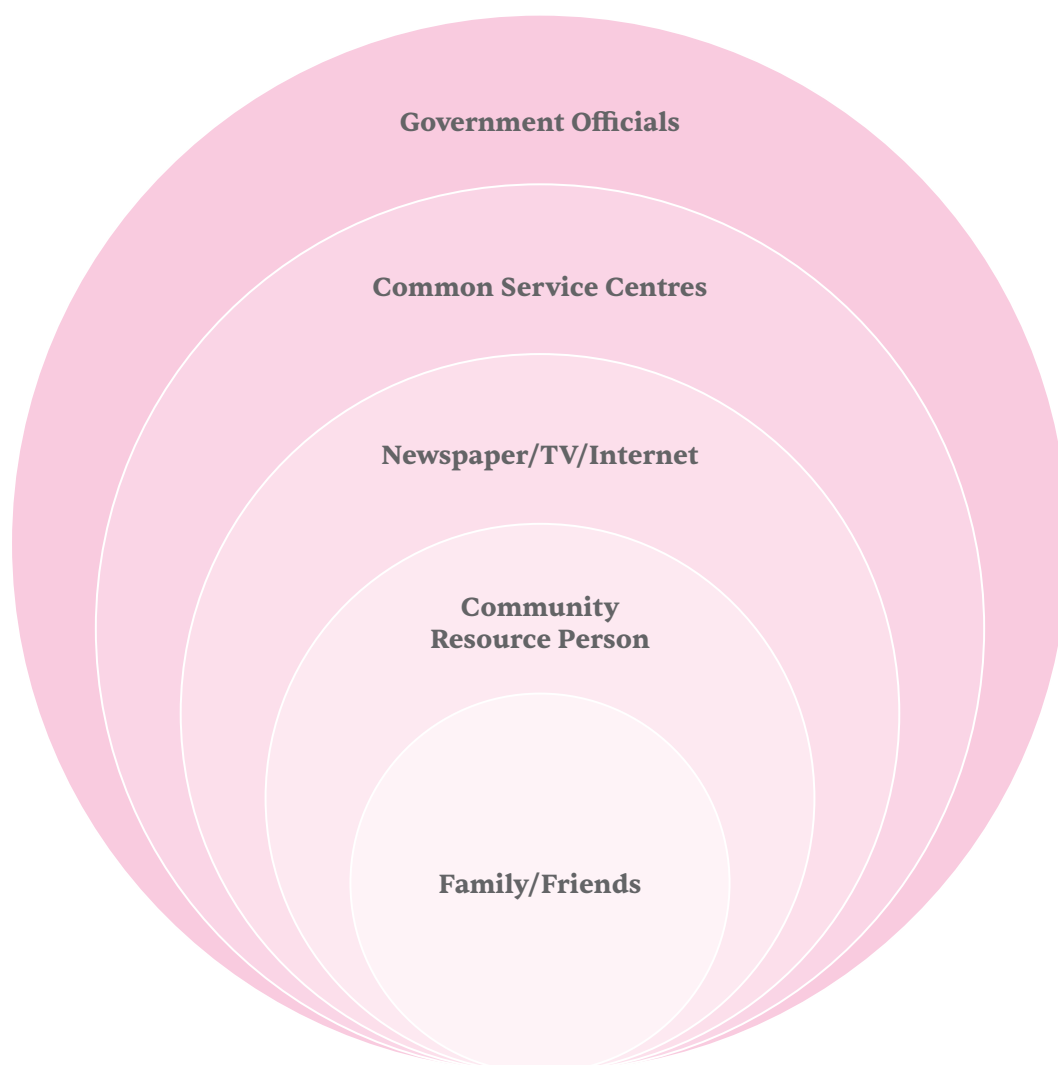


A break in information flow during any of the stages mentioned above can exclude a citizen from receiving benefits. Some of these stages are elaborated on below.

3.1.1. Lack of Awareness and Incomplete Information about a Scheme

As per the KOIS study, 76% of respondents who had not enrolled in schemes did so because of a lack of awareness. More than 90% of migrants, beauticians, and artisans cited this as a reason. 9% more women than men lacked awareness.

Incomplete scheme information marred the experiences of even those who chose to apply. As documented in the [Haqdarshak-Dvara-Gram Vaani study²³](#), citizens missed out on benefits even after enrolling in a scheme. The construction workers who had registered for the BOCW cards were unaware that they needed to further enrol in schemes of their choice to avail of the benefits. A similar lack of information has also been observed among e-Shram card holders; many conflate availing of the card with receiving benefits from schemes provisioned under it.



Accessibility to sources of scheme information, with family/friends forming the innermost circle of information.

3.1.2. Missing Documents

As per the KOIS study, beauticians and street food vendors were most affected by the lack of documents. 17% of street vendors never applied for a scheme due to a lack of documents. 7% of beauticians and vendors faced a more complex application process due to missing documents. Haqdarshak's ground teams have come across entrepreneurs who had applied for loans in spite of not completing mandatory registrations like Udyam. In such cases, applications fail.

Internal migrants face documentation issues as they struggle to port their entitlements to their workplaces. Consequently, they lose the opportunity to access entitlements available at the destination. The same [Haqdarshak-Dvara-Gram Vaani study](#) also documented that registering for the BOCW card was more difficult for migrant construction workers as the eligibility criteria required them to be domiciled in Maharashtra. Losing out on ration benefits despite the ONOR scheme is also prevalent among migrants. According to a Haqdarshak study with migrant factory workers in western India, 47% (21 of 44) of them did not own a ration card at the destination.

3.1.3. Complex Application Processes

According to a [Dvara-IIT Delhi study](#)²⁴, 83% of exclusions from DBT schemes happened during the “benefit crediting” stage. Reasons included inactive bank accounts, pending KYCs and incorrect Aadhaar linkages. Part of the problem is also that beneficiaries are unable to identify these issues for exclusion on their own. In the KOIS study, 17% of street food vendors did not enrol in the schemes because they found the process too complicated.

Moreover, the workings of the bureaucracy tend to be opaque to many citizens. As per anecdotal evidence from Haqdarshak's field team members, banks often have targets for the number of loans to be sanctioned within a specific time period. Under such circumstances, financial credibility becomes crucial. But citizens usually lack this awareness and apply for business loans with another loan repayment overdue. Their CIBIL scores suffer, and their credibility with lending institutions deteriorates further.

3.1.4. Support Required in Availing Loans

73% of respondents expressed the need for additional support during loan applications. Support in the form of financial literacy was most in demand across cohorts (except for beauticians), with at least 80% of respondents from each cohort feeling the need for it. 100% of artisans and e-rickshaw drivers expressed a need for it. Gender-wise, the need was expressed by almost 90% males and 40% females.

55% of respondents wanted to enrol in government schemes. Need was expressed in high numbers by artisans – 85.7% – followed by e-rickshaw drivers at 80%.

Also, government officials are seldom accessible to resolve citizens' queries. As per the KOIS study, logistical challenges were the most frequently cited among respondents who applied for schemes. 18% of migrants had to make multiple visits and found the process of applying for schemes time-consuming. 8% of beauticians, all females, and 9% of migrants found navigating the distance of enrollment centres from their homes a challenge.

3.1.5. Agents

Lastly, the perceived difficulties of applying for schemes push citizens to pay high sums to agents with the hope of receiving benefits. Haqdarshak's ground teams frequently come across citizens who were charged up to 5-6 times the application costs even for simple schemes, promising quick benefits. In a few instances, they never returned with the benefit, were unreachable for any grievance redressal, or caused errors in the applications, which forced the citizen to reapply. There are instances of CSCs, although set up by the government, that have also been found to overcharge; 10 [CSCs in Ambala were served notices](#) for charging citizens double government rates in April 2023.

Source of Information (descending order of accessibility)	Contribution to Information Dissemination
Family/friends	<ul style="list-style-type: none"> According to a Haqdarshak study with 134 domestic workers²⁵ more than 67% learned about schemes from family and friends. Involvement ranges from introducing new schemes to helping apply for them. Pre-existing trust may provide active encouragement to apply, but is usually not a source of complete information about benefits and can be a potential source of misinformation.
Community Resource Persons (CRP)	<ul style="list-style-type: none"> Also among the top sources of scheme information. According to the Haqdarshak study, this is the source for over 45% of domestic workers. Reliable sources and help with scheme application; also provide doorstep assistance. A shortage in numbers affects their reach in the most remote areas. Dedicated to specific schemes and not trained in all scheme applications.
TV/Newspaper/Internet	<ul style="list-style-type: none"> As per the Haqdarshak study with domestic workers, media was a source for 19.4% of domestic workers. TV and newspapers do not mention detailed scheme application processes in their advertisements, and are not interactive. The Internet can be a useful resource, but few people are equipped to use it. Around 70% of the population has almost no digital connectivity. The reach is lower among women and old people.
CSCs	<ul style="list-style-type: none"> Seva Kendras are not always located close to the Gram Panchayats. Mobility issues faced by citizens in reaching the nearest enrollment point whenever required. Access for women and older people is relatively more affected due to mobility restrictions.
Government officials	<ul style="list-style-type: none"> Most citizens have little awareness of the relevant departments to approach for information. Single visits to offices are often not enough and cause a loss of wages and time for workers. Fewer than prescribed Gram Sabhas are held by the Panchayats, which hinders citizens' access to information.

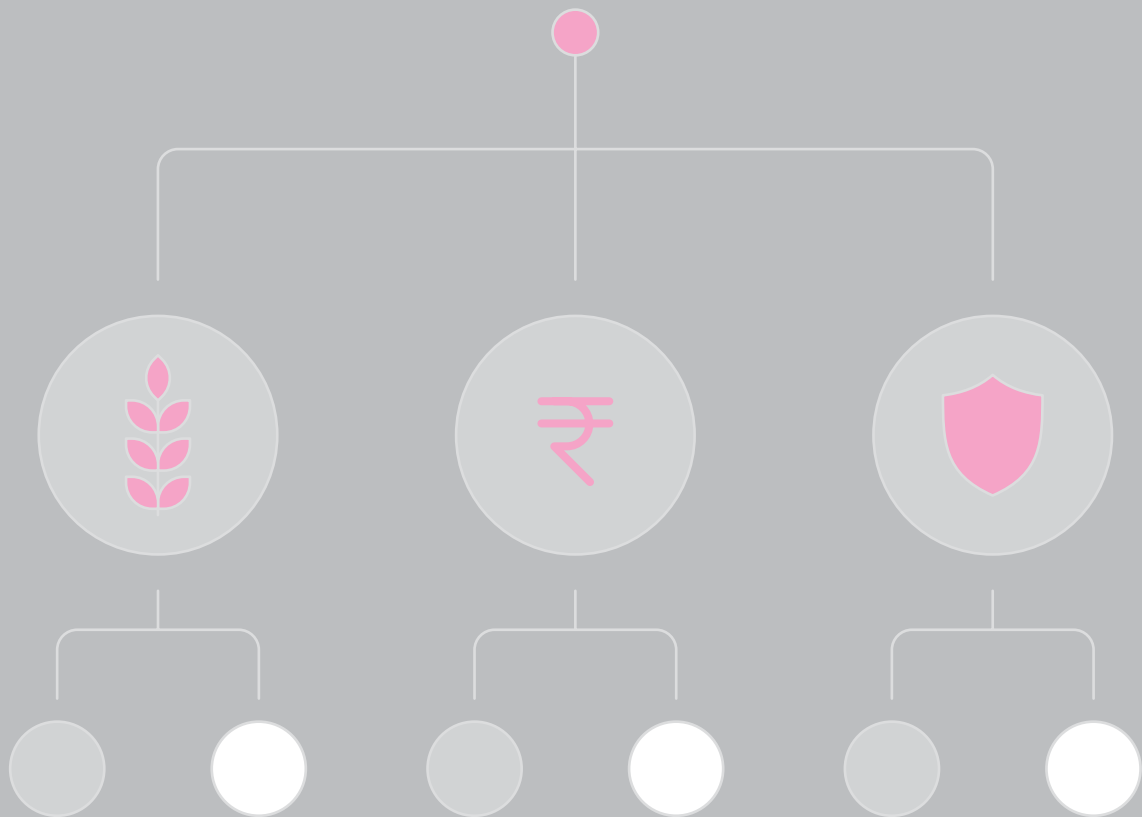
23. Initiative, Social Protection. 2022. "State of Exclusion -Delivery of Government-to-Citizen Cash Transfers in India." Dvara Research.

24. Azim Premji University COVID-19 Research Funding Programme 2020, "Delivery of Social Protection Entitlements in India," accessed July 2023.

25. Haqdarshak. "Domestic Workers in India - Beyond Regulatory Frameworks: Reducing Barriers to Social Protection," accessed July 2023.



04/ Framework for Scheme Prioritisation



4.1. Introduction

This section builds a framework to identify key schemes fit for implementation as part of the pilot project under the Dignity in Labour Platform, aiming to improve access to formal credit and enable sustainable livelihood among the selected cohorts across nine states. The framework classifies schemes shortlisted in Chapter 2 as per their benefits and relevance for target cohorts and estimates their return on investment and impact.

Essential and occupation-related documents are a prerequisite for successful scheme applications. Hence, the return on investment through each documentation application has been excluded from the scope of this study.

4.2. Framework for Scheme Prioritisation

Schemes have been classified based on the population they benefit:

Cohort-agnostic schemes	Cohort-specific schemes
Social security schemes whose eligibility criteria may include gender, age, or domicile. Both central and state-level schemes are included.	Social security, skilling, and loan schemes, which are specific to e-rickshaw drivers, self-employed workers, internal migrants, aspirational youth, and artisans. Both central and state-level schemes are included.
Examples: PM Jeevan Jyoti Bima Yojana (life insurance), PM Atal Pension Yojana (pension), and PM Ayushman Bharat (health insurance)	Examples: FAME (subsidies on e-vehicles), PM Mudra (loans to micro and nano entrepreneurs), PM Kaushal Vikas Yojana (youth skilling)

Criteria and sub-criteria to prioritise schemes for implementation. Criteria are mentioned in order of their application.

Criteria	Sub-criteria	Rationale
1. Impact on livelihood	1. Skilling needs 2. Credit needs 3. Social security needs	Each cohort will be able to benefit from skilling, credit, and social security schemes.
2. Scalability	1. Size of the target population	To be used as an elimination criterion for schemes that cater to relatively small population groups within cohorts or specific circumstances. Cut-off examples: financial assistance only for Khadi weavers; Guru-Shishya training for craftspersons, and so on.
3. Return on investment	1. Monetary Benefit Value (BV) ^{*26} assigned per application	For loan schemes, BV is derived from ticket size. In some cases of variable ticket sizes, the average ticket size officially reported is chosen as BV. For skilling schemes, the average expenditure from the government per candidate is taken as BV. For pensions, the current value of the pension amount estimated in the future is BV. For insurance, BV can be the average premium a citizen would pay in the absence of a scheme. It can also be the total cover value. For DBT schemes, BV is the amount received.

Besides analysing each scheme based on its impact, scalability, and return on investment, this section also comments on its potential for long-term impact and the feasibility of implementation. These two criteria, though, only provide a secondary layer of information on schemes and have not been used to include or exclude a scheme.

Criteria	Rationale
Long-term impact potential	Nature of impact: Inventive Loan and skilling schemes create livelihood opportunities for self and other community members too.
	Nature of impact: Preventive Pensions and health insurances aid basic sustenance for the individual/family – prevent out-of-pocket expenses and debts, improve savings. They disrupt the poverty cycle.
Feasibility of implementation	Low Effort Service
	Medium Effort Service
	High Effort Service

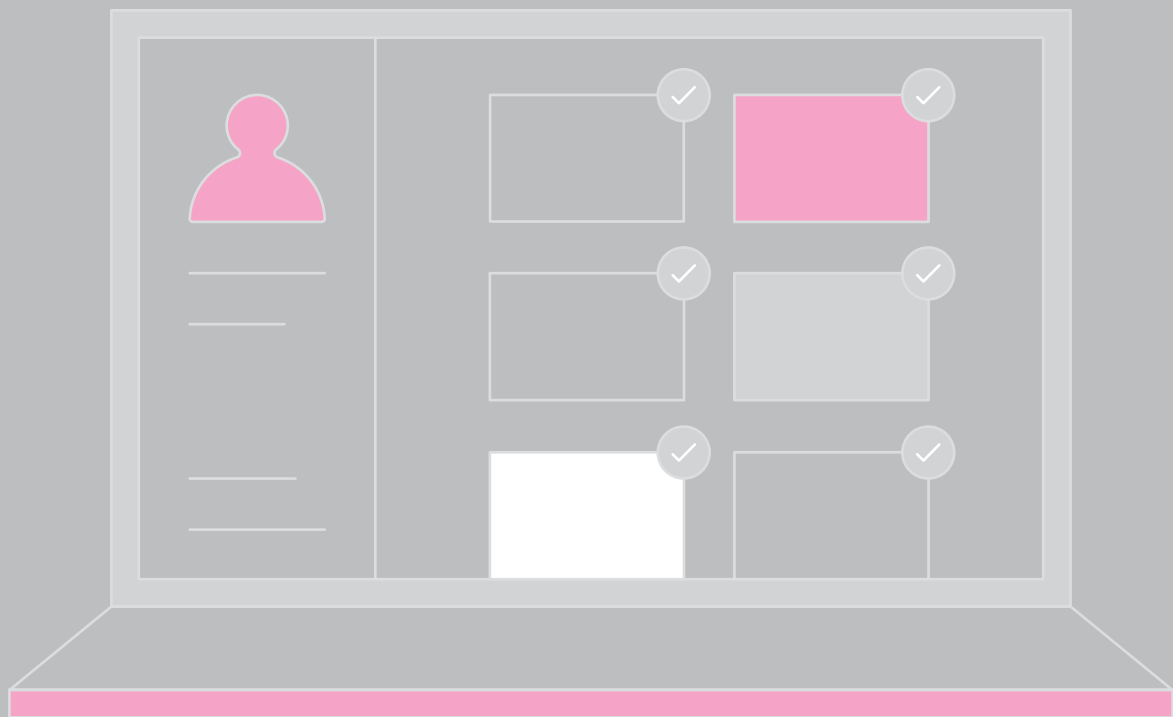
Please note that the classification of effort for schemes has been drawn based on Haqdarshak’s experience with scheme implementation. Feasibility is calculated using a combination of factors, including time to submit an application (range: 1hr - 1 week) and hours input by Haqdarshak for support (1hr - 8hr).

The next chapter contains a list of schemes that can be implemented on the ground.

26. BVs have been calculated by Haqdarshak teams involved in scheme delivery. Please note there can be multiple approaches to estimate BVs.



05/ Schemes Prioritised for Implementation



The schemes shortlisted in the previous chapter are evaluated here from an implementation point of view.

5.1. List of Cohort-Agnostic Social Security Schemes

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
Ayushman Bharat Pradhan Mantri Jan Arogya Yojana	With the aim to providing accessible healthcare to low-income families, this scheme offers health insurance coverage of up to INR 5 lakh per family	Central	68,550	Medium Effort Service	Preventive
PM Jeevan Jyoti Bima Yojana	This is an Insurance Scheme offering life insurance cover for death due to any reason, renewable annually.	Central	17,621	Medium Effort Service	Preventive
PM Suraksha Bima Yojana	This is an Insurance Scheme offering accidental insurance cover for accidental death, renewable yearly	Central	9,266	Medium Effort Service	Preventive
Pradhan Mantri Shram Yogi Man Dhan Pension Scheme	A contributory pension scheme by Ministry of Labour & Employment for unorganised workers	Central	7,255	Medium Effort Service	Preventive
Atal Pension Yojana	Atal Pension Yojana (APY) is an old age income security scheme for all savings account holders in the age group of 18-40	Central	2,661	Medium Effort Service	Preventive
PM Jan Dhan Yojana	PMJDY aims at covering every household with a basic Bank Account and a RuPay Debit Card	Central	700	Low Effort Service	Inventive
PM Kaushal Vikas Yojana	This scheme is to enable a large number of Indian youth to take up industry-relevant skill training that will help them secure a better livelihood	Central	14,805	Medium Effort Service	Inventive
Deen Dayal Upadhyaya Grameen Kaushalya Yojana	This scheme provides skill-based training to rural citizens	Central	25,696	Medium Effort Service	Inventive
PM Mudra Yojana	The scheme facilitates micro credit/loan up to INR 1 million to income generating micro-enterprises engaged in the non-farm sector in manufacturing, processing, trading or service sector	Central	Shishu - 35,394 Kishore - 174,148 Tarun - 719,010	Medium Effort Service	Inventive
PSB loans under 59 minutes for Mudra Loan		Central	Variable but minimum 50,000	Low-Moderate Effort Service	Inventive
Stand Up India	This scheme provides financial aid to SC/ST and women to promote entrepreneurship and employment	Central	Variable	High Level Effort	Inventive
PMEGP	PMEGP aims to generate employment opportunities through the establishment of micro-enterprises in the non-farm sector for rural as well as urban areas	Central	284,414	Medium Effort Service	Inventive

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
YSR Pension Kanuka	This scheme provides financial assistance to senior citizens, widows, disabled persons, weavers, toddy tappers, fishermen and single women	Andhra Pradesh	2,250	Medium Effort Service	Preventive
Rajasthan Chief Minister's Relief Fund - Accident Assistance	This scheme provides financial assistance in the event of accidental death	Rajasthan	Variable but maximum up to 1,00,000	Medium Effort Service	Preventive

5.2. Schemes Prioritised for Artisans²⁷

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
YSR Nethanna Nestham	This scheme provides financial assistance to weavers to modernise their equipment	Andhra Pradesh	24,000	Medium Effort Service	Inventive
Jagananna Thodu	This scheme provides financial assistance to hawkers, street vendors and artisans engaged in traditional handicrafts through banks for income generating activities	Andhra Pradesh	50,000	Medium-High Effort Service	Inventive
Mukhyamantri Laghu Udyog Protsahan Yojana	This scheme provides subsidised loans through financial institutions to facilitate the establishment of enterprises in the state and to provide new employment opportunities to all sections of society	Rajasthan	Variable but max 100 million	Medium Effort Service	Inventive
CM Village Industries Employment Scheme	This scheme is to provide employment/self-employment through individual financing by funding banks for establishment of enterprises	Uttar Pradesh	Variable but up to 1 million	Medium Effort Service	Inventive
Dattopant Thengadi Artisan Interest Subsidy Scheme	This scheme provides finance for machinery or working capital at low interest rate with ease to the workers registered as artisans in urban as well as rural areas	Gujarat	Variable but max 0.1 million	Medium Effort Service	Inventive
Sri Vajpayee Bankable Yojana	A scheme for providing financial assistance to the craftsmen of Cottage Industries through nationalised banks, co-operative banks, cooperative banks, public sector banks or private banks	Gujarat	Variable but max 0.8 million	Medium Effort Service	Inventive

5.3. Schemes Prioritised for Aspirational Youth

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
Craftsmen Training Scheme	Craftsmen Training Scheme (CTS) is a vocational programme designed to increase employability and foster entrepreneurship	Central	500	Medium Effort Service	Inventive
Mukhyamantri Saarthi Yojana	Training rural youth from Jharkhand in industry-relevant job roles. Women, PwD, trans people, SCs, and STs key groups targeted	Jharkhand	Investment from the government per trainee	Medium Effort Service	Inventive

5.4. Schemes Prioritised for Internal Migrants

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
Chikitsa Sahayata Yojna for Construction Workers	This scheme provides medical assistance to construction workers	Madhya Pradesh	Variable but max 300,000	Medium Effort Service	Preventive

5.5. Schemes Prioritised for E-Rickshaw Drivers

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
FAME-II Faster Adoption and Manufacturing of Electric Vehicles	Funds to generate demand for Electric Vehicles (EVs). Until 2022, the target was to support 0.5 million e-autos. Current incentive period ends in March 2024.	Central	50,000	Medium Effort Service	Inventive

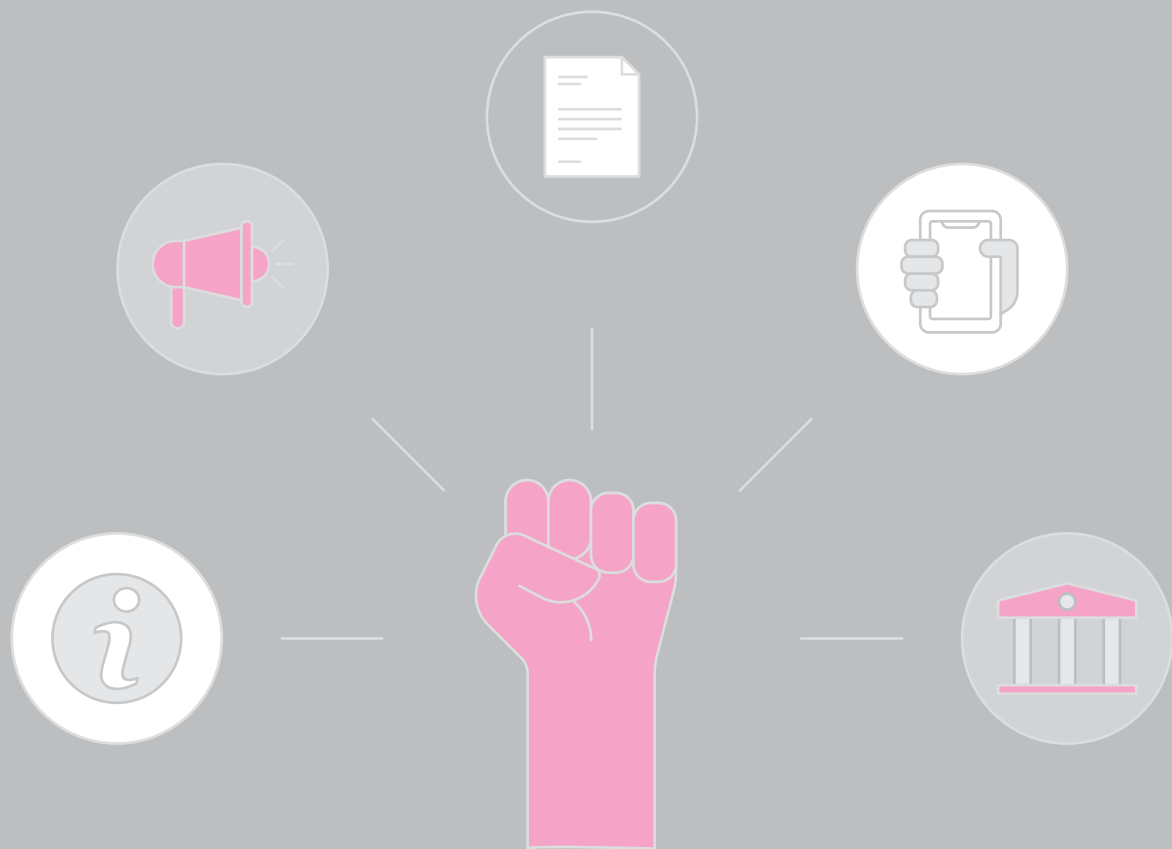
5.6. Schemes Prioritised for Self-Employed Workers

Scheme Name	Scheme Description	Geography	Benefit Value Per Application (INR)	Level of Effort	Long-Term Impact
Prime Minister Street Vendor's Atma Nirbhar Nidhi Yojana	Street vendors can avail a collateral-free, working capital loan of up to INR 10,000 with a tenure of 1 year and get an interest subsidy of 7% per annum for the same on the early repayment of the loan. The scheme will also incentivise digital transactions by vendors through a cashback facility. On timely or early repayment, the vendor will be eligible for the next cycle of the working capital loan with an enhanced limit for street vendors. The second tranche is INR 20,000 and the third tranche is INR 50,000 if the earlier availed loans are repaid in time.	Central	10,000	High Effort Service	Inventive
National Pension Scheme for Traders and Self-Employed Persons	This scheme is meant for old age protection and social security of small-scale traders and retailers.	Central	7,225	Medium Effort Service	Preventive
Mukhya Mantri Udyam Kranti Yojana	This scheme provides collateral-free loans to the educated youth to establish their own enterprises/self-employment. INR 0.1 million to INR 5 million to manufacturing units and INR 0.1 million to INR 2.5 million to service units, plus 3% subsidy.	Madhya Pradesh	100,000	Medium Effort Service	Inventive
Stree Nidhi Yojana	Stree Nidhi provides timely and affordable credit to the poor SHG members	Andhra Pradesh	50,341	Medium Effort Service	Inventive

27. Please note that this report was compiled prior to the announcement of PM Vishwakarma Yojana, which was launched on September 17, 2023. Hence, the scheme could not be considered for the prioritisation of schemes for implementation. The scheme's benefits include training along with a daily allowance of INR 500 and collateral-free credit up to INR 3 lakh.



06/ Recommendations for Enabling Service Delivery



This section proposes a multi-pronged approach to enhancing the efficacy of livelihood and credit support delivered to cohorts as part of the Dignity in Labour Platform.

6.1. At the level of Minimising Gaps in Citizen Awareness

Establishing Mobilisation Set-ups that Encourage Dialogues

The strategy of mobilisation needs to accommodate space for dialogues between citizens and scheme delivery resources to minimise information asymmetry. As the review of schemes and document uptake showed in a previous chapter, gaps in scheme uptake can exist due to a lack of awareness about any stage of the application process.

A one-time camp may effectively introduce local citizens to a scheme, but a door-to-door mobilisation drive will be **more personalised**, enabling citizens as well as resource persons to address household-specific concerns regarding welfare access more freely.

Regularity in Mobilisation

Mobilisation drives also need to be timed at calculated intervals to prevent the initial interest of citizens from ebbing. The presence of a dedicated resource person locally can encourage citizens to approach in case of various queries.

A local resource person, seeded within the community, can also register citizen needs at a granular level. For instance, Haqdarshak bridged a crucial information gap regarding the course-wise location of training institutes under PM KVV among villagers in Maharashtra. Possessing exact information beforehand helped them enrol in courses, keeping their daily travel needs in mind.

Planning training programmes for women around the constraints of their unpaid work hours can lead to better participation.

6.2. Meeting Documentation Needs

Cover Gaps in the Uptake of Key Documents

KYC documents and occupation-related IDs are essential to accessing formal credit to start a new business or support an existing one. As per the primary findings, while 100% of respondents possessed an Aadhaar card, there were gaps in its linkage with PAN card, mobile number, and bank account.

There was a gap in the uptake of PAN cards, especially among youth, which also affected its linkages with Aadhaar. Covering these gaps ought to be the first step in enabling access to formal credit. Similarly, the gaps in the uptake of occupation-related IDs, such as FSSAI, Udyam registration, and BOCW cards, were larger than those in KYC documents.

6.3. Involving Intermediaries in the Scheme Application Process

Effective Liaising

Establishing networks with government and bank officials that citizens often lack can help align service delivery efforts with institutional welfare priorities and maximise the utilisation of funds. For instance, Haqdarshaks attend bankers' meetings while working on loan applications to better understand a bank's capacity to lend out loans.

Liaising with government officials can also assist in exploring avenues for significant impact within a community. As part of its collaboration with Jan Shikshan Sansthan, Nashik, Haqdarshak completed documentation and 230+ MSME registrations for its women and youth trainees, which significantly reduced the time they would have spent procuring documentation on their own. The services were also made available at lower rates compared to agents and some CSCs.

6.4. Focusing on Upskilling Citizens

Encouraging Digital and Financial Literacy

Financial and digital literacy need to be addressed in conjunction, with a special focus on women as their access to smartphones and the internet is lower, in general. At least 80% of respondents from all cohorts (except beauticians) expressed a need for training in financial literacy. With the increasing use of UPI payments, internet banking, and online market spaces, digital literacy is also a step towards increased financial sustainability.

The government has also been gradually digitising document and scheme application processes, such as registration for e-Shram, PBS loans for MSMEs, seeding Aadhaar with key documents, etc. Digital literacy will increase self-reliance in accessing information about benefits, eligibility, and application processes.

07/ ANNEXURE A



Abbreviations and Full Forms	
AIACA	All India Artisans and Craftworkers Welfare Association
BOCW	Building and Other Construction Workers
BV	Benefit Value
CIBIL	Credit Information Bureau India Limited
CMIE	Centre for Monitoring Indian Economy
CRP	Community Resource Person
CSC	Common Service Centre
CTS	Craftsmen Training Scheme
DBT	Direct Benefit Transfer
DOB	Date of Birth
EV	Electric Vehicle
FAME	Faster Adoption and Manufacturing of Electric Vehicles
FSSAI	Food Safety and Standards Authority of India
GDP	Gross Domestic Product
HQ	Haqdarshak
ID	Identity
KYC	Know Your Customer
MFI	Microfinance Institution
MSDE	Ministry of Skill Development and Entrepreneurship
MSME	Micro, Small, and Medium Enterprises
MUDRA	Micro Units Development and Refinance Agency
NBFC	Non-Bank Financial Company
NCS	National Career Service
NFHS	National Family Health Survey
NFSA	National Food Security Act
NSDC	National Skill Development Corporation
OBC	Other Backward Caste
ONOR	One Nation One Ration
OOPE	Out of Pocket Expenditure
PAN	Permanent Account Number
PARFI	PanIIT Alumni Reach For India Foundation
PDS	Public Distribution System
PM APY	Prime Minister Atal Pension Yojana
PM JAY	Prime Minister Jan Arogya Yojana
PM JDY	Prime Minister Jan Dhan Yojana
PM JJBY	Prime Minister Jeevan Jyoti Bima Yojana
PM KVY	Prime Minister Kaushal Vikas Yojana
PM SBY	Prime Minister Suraksha Bima Yojana
PMEGP	Prime Minister Employment Generation Programme
PwD	People With Disability
RTI	Right to Information
SC	Scheduled Caste
SECC	Socio Economic and Caste Census
ST	Scheduled Tribe
UIDAI	Unique Identification Authority of India
UPI	Unified Payments Interface
WC	Working Capital
WHO	World Health Organization

08/ ANNEXURE B



Primary Study Questionnaire

Section B - Know your Customer (KYC)					
		Documents	Yes	No	No. of respondents
B1	Please let me know if you have the following documents?	A. Pan Card	1	2	125
		B. Voter Id Card	1	2	
		C. Aadhaar Card	1	2	
		D. Ration Card	1	2	
		E. Passport	1	2	
		F. Driving Licence	1	2	
		G. Current residential address Proof (Electricity/Telephone Bill, Water Bill, Gas Bill, Rent Agreement etc)	1	2	
		H. Bank Passbook/ Bank Statement	1	2	
		I. Pehchan Identity Card Applicable for artisans	1	2	
		J. e-Shram Card Applicable for low skilled youth, e-rickshaw drivers, migrants, self employed workers, artisan	1	2	
K. Certificate of Vending / Identity Card issued by Urban Local Bodies (ULBs) Applicable for self employed workers	1	2			
B1.C1	Is your current residential address the same as a permanent address?		1	2	125
B1.C2	Ask if '2' is coded in B1.C1 Do you have permanent address proof? (Electricity/Telephone Bill, Water Bill, Gas Bill, Rent Agreement etc)		1	2	30
B1.C4	Ask only if 1 is coded B1.C Have you linked your Aadhaar Card with your mobile number?		1	2	125
B1.C5	Ask only if 1 is coded B1.C and B1.A Have you linked your Aadhaar Card with your PAN Card?		1	2	107
B1.C6	Ask only if 1 is coded B1.C and B1.D Have you linked your Aadhaar Card with your Ration Card?		1	2	103

Section-D Financial Needs				
				No. of respondents
D1	What kind of additional support do you need to access loans?	Financial literacy	1	73
		Digital literacy	2	
		KYC and documentation	3	
		Access to government schemes	4	
		Access to smartphone or other digital devices	5	
		Other(specify)_____	99	

E. Knowledge and Access of Social Security Schemes					
				No. of respondents	
E1	Are you aware of various social security schemes provided by the government?	Yes	1	125	
		No	2		
		Schemes	Yes	No	No. of respondents
E2	Are you currently enrolled in any of the following government schemes? TTI Multiple Coding	A. Government Loan Schemes	1	2	125
		B. Government Health Insurance Schemes	1	2	
		C. Other Government Insurance Schemes	1	2	
		D. Government Pension Schemes	1	2	
		E. Government Occupational ID Card Schemes	1	2	
E3	Ask only if 1 is coded in E2 A or B or C or D or E What are the challenges you faced while enrolling in social security schemes? Multiple Coding	Lack of awareness	1	49	
		Lack of documentation	2		
		Enrolment centre away from home	3		
		Had to make multiple visits	4		
		Complicated process	5		
		Time taking process	6		
		Other (Please specify)_____	99		
E4	Ask only if 2 is coded in E2 A and B and C and D and E In this question if '1=Yes' is coded in any option of E2 then this should not be asked Why have you not enrolled in any of the government social security schemes?	Lack of awareness	1	76	
		Lack of documentation	2		
		Ineligibility	3		
		Other (Please specify)_____	99		

09/

ANNEXURE C



List of Other Schemes Considered

Scheme Name	Scheme Description
Dr. Bhimrao Ambedkar Arthik Kalyan Yojana_MP	Loan of up to INR 100,000 to SC entrepreneurs of the state for previously established micro, small and medium category equipment or workplace.
Tantya Mama Arthik Kalyan Yojana_MP	Economically weaker sections of the Scheduled Tribes. Financial assistance ranging from INR 10,000 to INR 100,000 is given to small businesses.
Mukhya Mantri Shramik Seva Prasuti Sahayata Yojana_MP	<p>This scheme has been started for the working class women of Madhya Pradesh. Unorganised women are not able to go to work during pregnancy, in such a situation, they do not earn money. During this stage, they need good food and essential items.</p> <p>Under the scheme, women labourers from all the villages and urban areas of Madhya Pradesh will be given financial help from the government during pregnancy so that they can bring up their child well. INR 4000 during pregnancy and INR 12,000 after delivery in two instalments.</p>
Construction Equipment and Safety Kit for construction labours	This scheme provides construction equipment, tools, and safety kits to construction workers after s/he registers for a construction worker identity card.
Financial Assistance post Class 10th/12th	Educational Assistance of INR 10,000 to the children of the registered construction worker, who have scored at least 50% marks in class 10th/12th. (Benefit extended for maximum up to two children of the registered worker.)
Grants for purchase of tools for construction worker	The main objective of this scheme is to provide subsidies on the purchase of tool kits to registered construction workers. Only registered labourers who have maintained continuous registration as construction workers for the past 3 years are eligible.
Maternity Assistance Scheme for construction worker	This scheme offers financial support to registered female construction workers and male workers whose wives are pregnant. 45 days of low pay to mothers/15 day paternity benefit to the husband. The scheme covers up to three deliveries and provides an allowance of up to INR 2,400.
Affordable Rental Housing Complexes (ARHC)	Affordable Rental Housing Complexes (ARHCs), a sub-scheme under Pradhan Mantri AWAS Yojana-Urban (PMAY-U), aims to provide urban migrants and workers in the informal sector with dignified and affordable rental housing solutions that are close to their workplace.
Antyeshti Sahaayata Yojana for Construction Worker	The scheme provides financial assistance of INR 5000 in the event of death during BOCW membership.
Shram Kalyan Shaikshnik Chatravriti Yojana_MP	Under this scheme, scholarship payments are made directly to the student's account through e-payment. Once approved by the Welfare Commissioner, these payments are processed by the Regional Office. Any disputes regarding the terms and conditions of the Labor Welfare Educational Scholarship Scheme are resolved by the Welfare Commissioner, and their decision is final.
Skill Training for Rural Youth	This scheme is aimed at imparting skill-based training to rural youth in agri-based vocational areas to promote employment in rural areas.
New Scheme for Bunkar Working Capital	The scheme provides for necessary tools, equipment and working capital of INR 5,000 to each beneficiary who is a member of any Khadi spinners and weavers cooperative
Market Development Assistance Scheme	<p>Under this Scheme, the registered artisans of the State will be provided assistance for participation in fairs and exhibitions.</p> <p>Daily Allowance</p> <ul style="list-style-type: none"> - Rural and Urban Haat - INR 450 per day - Other places in the State - INR 450 per day - Outside the State - INR 600 per day <p>Stall Rent</p> <ul style="list-style-type: none"> - 50% of the Stall Rent, up to a maximum of INR 5,000, and annual total assistance up to INR 25,000 will be given.
Assistance to TRIFED Empaneled ST Artisans	<p>Under this scheme, concessional loans up to INR 50,000 and INR 500,000 are provided to TRIFED empaneled ST artisans and SHGs, respectively, for the purchase of project-related assets and for working capital. These loans are routed through the State Channelizing Agency (SCA) at an annual interest rate of 4% for women and 6% for others.</p> <p>TRIFED also helps artisans buy and market their products through various channels, and the proceeds from these sales are directed towards the repayment of the loan amount.</p>

Handicraft Pension Scheme	Offered by the Department of MSME and Export Promotion, Government of Uttar Pradesh, handicraft artisans are conferred with national/state awards or selected as Shilpgurus and given a pension of INR 2,000 per month.
Handicraft Marketing Promotion Scheme	The state government offers financial aid of up to INR 10,000 to handicraft artisans for marketing their products, as well as helping cover stall and transport costs for artisans participating in melas, bazaars, and exhibitions.
Uttar Pradesh MSME Technical Upgradation Scheme_UP	Some of the key features of this scheme include the provision of grants for technical upgradation and to acquire ISO/ISI certifications, the provision of loans to buy machines, and a maximum grant of INR 200,000 for existing units, for the purpose of technical upgradation.
Market Access Initiative (MAI) Scheme	Aims to provide financial support to eligible agencies, including artisan clusters, clusters for undertaking various market access initiatives delineated in the scheme. These initiatives include: direct/indirect activities centred around marketing, market research, capacity building, branding, and statutory compliances in importing markets.
Scheme for Trade Related Entrepreneurship Assistance & Development to Women (TREAD)	Designed to assist women in all aspects and to help them become economically empowered. Credit is made available to applicant women through NGOs, which will handle the disbursement of such loans and also provide adequate counselling, training, and assistance in developing markets.
Scheme of Fund for Regeneration of Traditional Industries (SFURTI)	Aims to make the traditional industries more competitive, market-driven, productive, and profitable, and to provide sustainable employment to traditional industry artisans and rural entrepreneurs.
Support to Training and Employment Programme for Women (STEP)	The scheme aims to organise women, improve their skills, and provide sustainable employment opportunities through training and support services.
AP Adarana 2 Scheme	On purchasing modern tools and gadgets, the Andhra Pradesh government will provide up to 90% subsidy. Only 10% of the total cost is incurred by the community buyer.
Pandit DeenDayal Gramodyog Rojgar Yojana	Launched to address the needs of small-scale rural enterprises, this scheme has been structured with the aim of motivating individual entrepreneurs in rural areas of the state to strengthen their financial and economic conditions. Under this scheme, the facility of interest subsidy will be allowed to the units financed/established under the Prime Minister's Employment Generation Programme.
Handloom Weavers Comprehensive Welfare Scheme (HWCWS)	<p>The Handloom Weavers Comprehensive Welfare Scheme (HWCWS) is implemented by the Office of the Development Commissioner for handlooms to help the weavers avail social security benefits. It provides life, accidental, and disability insurance coverage to handloom weavers.</p> <p>The two components of this scheme are:</p> <p>Health Insurance Scheme (HIS):</p> <ul style="list-style-type: none"> — It provided various healthcare facilities for all the weavers. This component follows the Rashtriya Swasthya Bima Yojana (RSBY) pattern. <p>Insurance cover:</p> <ul style="list-style-type: none"> — PM Jeevan Jyoti Bima Yojana — It will provide life insurance for the weavers — PM Suraksha Bima Yojana — It will provide insurance cover in case of accidental death or disability for the weavers
Guru Shishya Hastshilp Prashikshan Programs	The objective is to transfer traditional craft knowledge from the master craftsman (Guru) to the new generation of artisans (Shishya). To bridge the skill gap and fulfil market demand. The scheme further provides for a stipend of INR 2000 per month per trainee. The duration of the training programme will be notified by the National Skill Development Corporation, Ministry of Skill Development and Entrepreneurship.
Mahatma Gandhi Bunkar Bima Yojana (MGBBY)	Mahatma Gandhi Bunkar Bima Yojana (MGBBY) provides social security benefits, including life, accidental, and disability insurance coverage, to handloom weavers/workers in the age group of 51-59 years.
Sant Ravidas Swarojgar Yojana_MP	For manufacturing units, loans ranging from INR 100,000 to INR 500,000 will be provided. For the service sector and retail trade, the government will provide loans of up to INR 2.5 million. These loans will be guaranteed by the government, and a 5% interest subsidy will be provided.

Active Schemes with Uptake Numbers Unavailable		
Interest Subvention Scheme for Handicrafts Artisans_UP	Artisans	Facilitating credit access for handicraft artisans by introducing interest subventions for scheduled banks. Artisans can avail of a 7% interest subvention, subject to actuals, when obtaining loans from scheduled banks.
Mukhyamantri Laghu Udyog Protsahan Yojana_RJ	Micro and small entrepreneurs including artisans	This scheme aims to promote micro and small enterprises, including those operated by artisans. It provides financial assistance and incentives to entrepreneurs to set up new units or expand their existing businesses. Artisans can get a loan up to INR 0.3 million with an 8% interest rate under this scheme.
Mukhyamantri Udyam Kranti Yojanaa_MP	Youth	Provides collateral-free loans to educated youth to establish their enterprises or engage in self-employment. INR 0.1 to 5 million to manufacturing units and INR 0.1 million to 2.5 million to service units, plus 3% subsidy. This helps enhance project viability by reducing the cost of credit through interest subsidy assistance.
Chief Minister Employment Generation Programme (CMEGP)_MH	All	Provides a credit-linked margin money subsidy between 15-25% for general category and 25-35% for special categories(SC/ST/Women/PwD/ Ex-Servicemen) to loan applicants starting a new business. The subsidy is routed through the Directorate of Industries (DOI) to the identified banks, which then credit it to the beneficiary's bank account. For the manufacturing sector, the maximum admissible cost of a project/unit is INR 5 million. For project/unit under service, the maximum admissible cost is INR 2 million for agro-based/ primary agro processing sectors, E-vehicle based goods transport, and other businesses, single brand service ventures (single brand-based chains, mobile service ventures).
Mukhya Mantri Yuva Swarozgar Yojana_MP	Youth	This is a financial assistance scheme to help people get loans from banks to start their own small businesses. The MP Government, under the scheme, provides margin money assistance, interest subsidy, loan guarantees, and training to the beneficiaries. The main objective is to promote entrepreneurship without the need for collateral security.
Mahila Samridhi Yojana	Women entrepreneurs	Either through micro-financing directly or via Self-Help Groups (SHGs), women entrepreneurs can seek financial assistance up to INR 1,40,000/-. Up to 90% of the project cost is available under the scheme. Available for women entrepreneurs who either have an existing business, such as a cloth shop, bangle shop, etc., or want to set up new businesses.







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