Leveraging the Union Budget FY2023-24

A Guide for the Social Sector prepared by SPJIMR's Centre for Innovation in Sustainable Development
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This report was prepared to fulfil the Centre for Innovation in Sustainable Development’s Research Desk’s vision to help social sector organizations evaluate the impact of the Union Budget 2023-24 and harness government support. The SPJIMR Centre for Innovation in Sustainable Development is a networking and knowledge hub for the community of NGOs, policymakers, and commercial organizations who are developing solutions that address one or more of the sustainable development goals outlined in the UN’s 2030 Agenda for Sustainable Development.

This document was prepared by the Nikore Associates team, with Mitali Nikore and Sukriti Anand as the co-authors. Additional assistance on research and data analysis from Mannat Sharma, Arhaan Siddiqui, Raunak Jha, Unnati Singh, Sharvi Sharma, and Drishti Jain is acknowledged.

The report is built on oversight and guidance from the CISD team: Professor Prabhat Pani and Professor Shalini Talwar.

Suggested Citation:

I. Why is this Report Necessary?

According to the Economic Survey for 2022-23, India's Gross Domestic Product (GDP) will grow by 6.0%-6.8% in 2023-24, making it one of the world's fastest growing economies. This economic growth must be coupled with adequate support to the social sector to improve livelihoods and encourage holistic development.

The 17 Sustainable Development Goals (SDGs), included in the 2030 Agenda for Sustainable Development, are an urgent call for all nations to act to achieve socioeconomic prosperity. These goals acknowledge that trying to eradicate poverty and other deprivations should be combined with measures that enhance education and healthcare, reduce inequality, and boost the economy—all while combating climate change and striving to safeguard our ecosystems.

India currently ranks 121 out of 163 in the SDG index, with a score of 60.3, reflecting challenges in achieving SDGs relating to water and sanitation, gender equality, education, cities, and health and wellbeing.

To achieve holistic growth, multiple stakeholders across the country such as governments and civil society organisations need to work together to ensure on-ground effectiveness of action plans. Considering this context, the S.P. Jain Institute of Management and Research’s (SPJIMR) Centre for Innovation in Sustainable Development (CISD), a networking and knowledge hub for the community of Non-Governmental Organisations (NGOs), policymakers, and commercial organisations developing solutions that address the SDGs, has decided to produce a report to help guide the social sector in leveraging opportunities presented by the Union Budget 2023-24 to boost socio-economic development.

This report was produced in partnership with Nikore Associates, a youth led economics research think-tank, to provide research-backed recommendations to social sector organisations such as NGOs and Community Based Organisations (CBOs).

How to utilise this guide

This guide can be used by social sector organisations to understand the provisions in the Union Budget 2023-24 and how to utilise them. Section II lays down the methodology and analytical framework this guide is based on. Section III and Section IV consist of a summary of the ministries and schemes in the Union Budget 2023-24 and the main pillars of support for the social sector. Section V contains scheme recommendations for the social sector. Finally, Section VI contains practical advice on how to utilise the recommended schemes.
II. Methodology

The following framework (Figure 1) will be used to analyse allocation and expenditure patterns of key ministries and schemes. First, the main pillars of support to the social sector are defined and ministries are selected, then the ministries and their allocations are analysed to recommend schemes to the social sector based on the framework (Figure 2).

**Figure 1: Framework to assess support from the government of India to the social sector**

- **Human Capital Development**
  - Relevant Ministry(s)
  - Govt Implemented Schemes
  - Schemes with NGOs as implementation partners
  - Private Partners

- **Health and Welfare**
  - Relevant Ministry(s)
  - Govt Implemented Schemes
  - Schemes with NGOs as implementation partners
  - Private Partners

- **Structural Inequalities**
  - Relevant Ministry(s)
  - Govt Implemented Schemes
  - Schemes with NGOs as implementation partners
  - Private Partners

- **Livelihood Support**
  - Relevant Ministry(s)
  - Govt Implemented Schemes
  - Schemes with NGOs as implementation partners
  - Private Partners

- **Social Infrastructure**
  - Relevant Ministry(s)
  - Govt Implemented Schemes
  - Schemes with NGOs as implementation partners
  - Private Partners

*Source: Project Team*
The following framework will be used to provide recommendations for the social sector:

**Figure 2: Framework to recommend schemes**

1. **Implemented in partnership with social sector organisations**: These schemes are the most relevant for the social sector as they provide avenues to increase funding, collaboration with government, and expansion of operations.

2. **Increase in scheme allocations vis-a-vis Revised Estimates for 2022-23**: Increased allocations despite ongoing fiscal consolidation indicates broad based government support for the scheme and topics in question. This means there is a greater chance of long-term, sustainable collaboration opportunities through this scheme for the social sector.

3. **Significant part of total ministry allocations**: A scheme being allocated a significant portion of total expenditure indicates government commitment towards fund utilisation and greater support. However, since expenditures differ greatly in quantum across ministries, this will be evaluated on a case-by-case basis. The ideal criteria are schemes making up =>5% of total expenditure, however critical schemes with lesser allocations will also be considered.

*Source: Project Team*
III. What are the Overall Highlights of the Union Budget 2023-24?

The total allocated budget expenditure (BE) for 2023–24 is INR 45,03,097 crores, an increase of 14.14% over BE for 2022–23 but only 7.54% over revised expenditures (RE) for 2022–23. Pradhan Mantri Awas Yojana and Jal Jeevan Missions are two of the center's prominent flagship schemes which have seen a substantial increase in their allocation, with both receiving INR 79,590 crores and INR 70,000 crores respectively.

The Union Budget 2023-24 is characterised by fiscal consolidation and increased capital expenditure to sustain long term growth. The fiscal deficit was estimated at 9.3% of GDP during the pandemic year FY 2020-21, fell to 6.7% of GDP in FY 2021-22 and is budgeted to decline further to 6.4% of GDP in FY 2022-23. Additionally, the government aims to reach a fiscal deficit to GDP level below 4.5% by FY 2025-26.

To achieve fiscal deficit targets, greater emphasis is placed on capital expenditure. This year's capital outlay is INR 10 lakh crores which is a 37% hike from the RE of INR 7.2 lakh crores in 2022-23.

![Figure 3: Ministry Allocations](source: Union Budget Demand for Grants 2023-24)
When we consider ministry-wise allocations, the Ministry of Finance has the largest share at around 38%, followed by the Ministry of Defence at 13.2%. Every other ministry makes up less than 10% of the total budget expenditure. The highest percentage increase in allocation is observed in the Ministry of Railways (49%), followed by the Ministry of Jal Shakti (31%), and the Ministry of Road Transport and Highways (25%).

Source: Union Budget Demand for Grants 2023-24
IV. What are the Key Pillars of Government Support for the Social Sector?

**Human Capital Development**
According to the National Family Health Survey (NFHS-5), only 41% of women and 50% of men have 10 or more years of schooling. When it comes to Technical and Vocational Education and Training (TVET), more than 95% of people in India do not have any technical education per the Periodic Labor Force Survey (PLFS) 2020-21. Thus, supporting human capital development by investing in education and skill training needs to be a priority when it comes to social sector spending and resource utilization. Thus, under this pillar, the report analyses the Ministry of Education and the Ministry of Skill Development and Entrepreneurship.

**Health and Welfare**
India has made significant progress over the past decade in improving population health outcomes, for example the infant mortality rate (IMR) has reduced from 37 per 1000 live births in 2015 to 30 per 1,000 live births in 2019. However, per the World Health Organisation (WHO), this progress is very uneven across Indian states. Moreover, the country is currently facing a double burden of an ageing population and disease spread. Additionally, COVID-19 has exacerbated these conditions, making health and welfare initiatives a priority for both the public, private, and social sector. The Ministry of Health and Family Welfare is chosen for study under this pillar.

**Structural Inequalities**
Structural inequalities disadvantage women, children, and other marginalized communities like those belonging to schedule castes and schedule tribes in multiple ways, as reduced economic opportunities, the digital divide, and pervasive social norms. Addressing these inequalities can improve socio-economic conditions for a large population of the country and create greater prosperity. Under this context, the Ministry of Women and Child Development and the Ministry of Social Justice and Empowerment are being considered for this pillar.

**Livelihood Support**
COVID-19 induced lockdowns severely affected already precarious livelihoods across rural India, considering agriculture and allied sectors comprise more than 50% of India’s workforce. This highlights the necessity of well-designed programs to support livelihoods. The extent of the problem required NGOs and members of civil society to step in and provide support in addition to government measures, underscoring the need for social sector support in this area, and makes the Ministry of Rural Development a critical source of support.

**Social Infrastructure**
Bolstering social infrastructure to address housing and water shortages in India has been a social sector and policy priority for many years. Housing shortages and sky-high rents have led to many city-dwellers being unable to find proper living spaces. When it comes to water infrastructure, 600 million people in India currently face acute water shortages, and almost 200,000 lose their lives from lack of access to safe water. Avoiding critical infrastructure shortages will require urgent and dedicated effort, not only from governments and municipal agencies, but also from the private sector and the citizens. The Ministry of Jal Shakti and the Ministry of Housing and Urban Affairs are the most relevant ministries under this pillar.

Source: NFHS-5, (PLFS) 2020-21, WHO, ORF
V. What does the Union Budget 2023-24 have in store for the social sector?

Under the first pillar of Human Capital Development, the Ministry of Education and the Ministry of Skill Development and Entrepreneurship are the major vehicles for state and centre fiscal policy.

I. Ministry of Education

The Ministry of Education comprises of the Department of School Education and Literacy and the Department for Higher Education, and has been allocated an amount of INR 1,12,899 crores in the 2023-24 budget which is an increase of 13% over FY2022-23 RE.

The flagship scheme under the ministry, the Samagra Shiksha Abhiyaan is an overarching programme for the school education sector. This umbrella scheme subsumes the three schemes of Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA), and Strengthening of Teacher Training Institutions. It has been allocated INR 37,453 crores in 2023-24, which is an increase of 16% vis-a-vis RE 2022-23.

<table>
<thead>
<tr>
<th>2019-20 Actuals</th>
<th>2020-21 Actuals</th>
<th>2021-22 Actuals</th>
<th>2022-23 RE</th>
<th>2023-24 BE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital</td>
<td>Revenue</td>
<td>Capital</td>
<td>Revenue</td>
<td>Capital</td>
</tr>
<tr>
<td>2105</td>
<td>87332</td>
<td>206</td>
<td>84014</td>
<td>80340</td>
</tr>
<tr>
<td>12</td>
<td>80340</td>
<td>18</td>
<td>99863</td>
<td>112886</td>
</tr>
</tbody>
</table>

Source: Union Budget Demand for Grants 2023-24
**Highlights for the Social Sector**

- The finance minister has announced plans to work with NGOs to build a culture of reading by **setting up libraries, specifically financial literacy**, providing another avenue for increased collaboration for the social sector.
- Additionally, the new centrally sponsored scheme on Education for All (erstwhile known as Adult Education), **"New India Literacy Programme (NILP)"**, has been approved by the Government of India with a financial outlay of INR 1038 crores for implementation during FYs 2022-23 to 2026-27. The scheme will be implemented through the involvement of SHGs, voluntary groups, and community-based organizations in government run schools.

Full scheme guidelines regarding NGO involvement for some of the new initiatives announced are still being awaited, post which they can be analysed in detail.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implemented By (Govt/NGO/Private Sector)</th>
<th>Allocation 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Selected for recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Samagra Shiksha</td>
<td>Government</td>
<td>37453</td>
<td>16% increase</td>
<td>33%</td>
<td>No</td>
</tr>
<tr>
<td>Autonomous Bodies</td>
<td>Government</td>
<td>14391</td>
<td>12% increase</td>
<td>13%</td>
<td>No</td>
</tr>
<tr>
<td>Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)</td>
<td>Government</td>
<td>11600</td>
<td>9% decrease</td>
<td>10%</td>
<td>No</td>
</tr>
<tr>
<td>New India Literacy Program – Adult Education Scheme</td>
<td>Government/ NGOs/CBOs</td>
<td>157</td>
<td>-</td>
<td>0.14%</td>
<td>No</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td>43.86%</td>
<td>No</td>
</tr>
</tbody>
</table>
II. Ministry of Skill Development and Entrepreneurship

The Ministry of Skill Development and Entrepreneurship was set up to coordinate skill development, apprenticeships, and industrial training efforts in India. It has been allocated INR 3,517 crores for 2023-24 which marks a 17% increase from 2022-23 BE and an almost 85% increase vis-à-vis 2022-23 RE, implying skill development is a strong priority for the government this year.

The Skill India Mission makes up the largest part of the expenditure under this ministry making up almost 65% of the entire expenditure. It is a composite Central Sector Scheme consisting of three components namely, Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY.4.0), Pradhan Mantri -National Apprenticeship Promotion Scheme (PM-NAPS) and Jan Shikshan Sansthan.

Figure 6: Allocations for the Ministry of Skill Development and Entrepreneurship (INR Crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20</td>
<td>86</td>
<td>2319</td>
</tr>
<tr>
<td>2020-21</td>
<td>74</td>
<td>2551</td>
</tr>
<tr>
<td>2021-22</td>
<td>92</td>
<td>2029</td>
</tr>
<tr>
<td>2022-23 RE</td>
<td>72</td>
<td>1830</td>
</tr>
<tr>
<td>2023-24 BE</td>
<td></td>
<td>3418</td>
</tr>
</tbody>
</table>

Source: Union Budget Demand for Grants 2023-24
Highlights for the Social Sector

- The Skill India Mission is an umbrella scheme that has many skilling schemes and programs under it which are relevant to social sector organizations, namely Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and Jan Shikshan Sansthan (JSS). The Jan Shikshan Sansthan (JSS) scheme is implemented through NGOs with 100% grants from the Government of India, and PMKvy has appointed NGOs as mobilizing agencies to assist with on-ground mobilization and providing training as project implementing agencies (PIA).
- Both these schemes are highly recommended for NGOs which are involved in vocational and technical training. The prominence of NGO involvement in these schemes combined with the increased allocation makes the Skill India Programme

Table 2: Major Ministry of Skill Development and Entrepreneurship Allocations by Implementing Bodies

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/NGO/Private Sector)</th>
<th>Allocation 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Selected for recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skill India Programme</td>
<td>Government/NGOs</td>
<td>2278</td>
<td>Appears as a composite scheme first time in FY2023-24</td>
<td>65%</td>
<td>Yes</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td>35%</td>
<td>No</td>
</tr>
</tbody>
</table>
Under the health and welfare pillar, the Ministry of Health and Family Welfare is responsible for health and family planning in India, and received a budgeted allocation of INR 89,155 crores. This is an increase of 13% from the revised estimates for the fiscal year of 2022-23.

The Department of Health and Department of Family Welfare has been allocated INR 86,175 crores, accounting for 97% of the ministry’s budget. The largest allocation under this ministry is the National Health Mission (NHM) which encompasses its two sub-missions, the National Rural Health Mission (NRHM) and the National Urban Health Mission (NUHM). There was a nominal increase in budget allocation for the National Health Mission from INR 28,974 crores RE in 2022-23 to INR 29,085 crores in BE 2023-24.

| Figure 7: Allocations for the Ministry of Health and Family Welfare (INR Crores) |
|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| 2019-20 Actuals                | 2020-21 Actuals                | 2021-22 Actuals                | 2022-23 RE                      | 2023-24 BE                      |
| 62591                           | 77107                          | 81342                          | 75563                           | 83854                           |
| Capital                         | Revenue                         | Capital                         | Revenue                         | Capital                         | Revenue                         |
| 1667                            | 3587                           | 3128                           | 3582                            | 5301                            |
| 0                               | 10000                          | 20000                          | 30000                           | 40000                           | 50000                           | 60000                           | 70000                           | 80000                           | 90000                           | 100000                          |

Source: Union Budget Demand for Grants 2023-24
### Table 3: Major Ministry of Health and Family Welfare Allocations by Implementing Bodies

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/NGO/Private Sector)</th>
<th>Allocation in 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Selected for recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>National Health Mission</td>
<td>Government</td>
<td>29,085</td>
<td>0.3% increase</td>
<td>33%</td>
<td>Yes</td>
</tr>
<tr>
<td>National AIDS and STD Control Programme</td>
<td>Government/NGOs/CBOs</td>
<td>3079</td>
<td>41% increase</td>
<td>3.5%</td>
<td>Yes</td>
</tr>
<tr>
<td>AIIMS, PGIMER, JIMPER, and other autonomous bodies</td>
<td>Government/Autonomous</td>
<td>17323</td>
<td>67% increase</td>
<td>19%</td>
<td>No</td>
</tr>
<tr>
<td>PMJAY</td>
<td>Government</td>
<td>7200</td>
<td>12% increase</td>
<td>8%</td>
<td>No</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td>36.5%</td>
<td>No</td>
</tr>
</tbody>
</table>
The Ministry of Women and Child Development has been allocated INR 25,449 crores in the 2023-24 budget which is a minor increase compared to the previous year's BE, approximately 1.1%, and a 6% increase compared to RE 2022-23. The flagship scheme of the ministry Saksham Anganwadi and POSHAN 2.0 has been allocated INR 20,554 crores of the total expenditure of 25,449 crores.

Another major scheme, Mission Shakti was launched with the intention to empower women all around the country and promote gender equality. Mission Shakti has two sub-schemes - Sambal and Samarthya. While the Sambal sub-scheme is for safety and security of women, the Samarthya sub-scheme is for empowerment of women. The budget provision for the Samarthya schemes is of INR 2,581 crores which is a 33% hike from last year’s allocation.

Figure 8: Allocations for the Ministry of Women and Child Development (INR Crores)

Source: Union Budget Demand for Grants 2023-24
Highlights for the Social Sector

- Under Samarthya, the Ministry is implementing the **Swadhar Greh** scheme which targets the women victims of difficult circumstances who need institutional support for rehabilitation so that they could lead their life with dignity. The scheme envisages providing shelter, food, clothing, and health as well as economic and social security for these women. Under this scheme NGOs can apply to create and run Swadhar Grehs with the grant support from the government.
- Hence, the Swadher Greh schemes is critical for the social sector, especially for NGOs which are already working with marginalized women.

### Table 4: Major Ministry of Women and Child Development Allocations by Implementing Bodies

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/NGO/Private Sector)</th>
<th>Allocation in 2023-24 (INR Crores)</th>
<th>% change 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Selected for recommendation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Anganwadi and Poshan 2.0</td>
<td>Government</td>
<td>20,554</td>
<td>1%</td>
<td>81%</td>
<td>No</td>
</tr>
<tr>
<td>Mission Shakti – Samarthya (Swadhar Greh and other schemes)</td>
<td>Government/NGOs</td>
<td>2581</td>
<td>33%</td>
<td>10%</td>
<td>Yes</td>
</tr>
<tr>
<td>Mission Shakti – Sambal</td>
<td>Government/NGOs</td>
<td>562</td>
<td>69%</td>
<td>2%</td>
<td>No</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td>7%</td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>
The Ministry of Social Justice and Empowerment plays a crucial role in addressing issues related to the welfare and empowerment of vulnerable and marginalized sections of society in India. The budgeted allocation for the Ministry of Social Justice has increased from INR 13,135 crores in 2022-23 to INR 14,072 crores in 2023-24.

The majority of funds are earmarked for the Scheduled Castes (SC) Development, Scheduled Tribes (ST) Development, and Other Backward Classes Development through the Department of Social Justice and Empowerment. On the other hand, the Department of Empowerment of Persons with Disabilities only makes up about 9% of the ministry’s budget.

The largest allocation under the ministry is towards the Umbrella Scheme for Development of Schedule Castes, meant to support the development of Schedule Caste communities through initiatives such as scholarships, skill development programs, and infrastructure development.

**Figure 9: Allocations for the Ministry of Social Justice and Empowerment (INR Crores)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20 Actuals</td>
<td>456</td>
<td>9269</td>
</tr>
<tr>
<td>2020-21 Actuals</td>
<td>100</td>
<td>8818</td>
</tr>
<tr>
<td>2021-22 Actuals</td>
<td>95</td>
<td>8347</td>
</tr>
<tr>
<td>2022-23 RE</td>
<td>110</td>
<td>12566</td>
</tr>
<tr>
<td>2023-24 BE</td>
<td>141</td>
<td>13931</td>
</tr>
</tbody>
</table>

*Source: Union Budget Demand for Grants 2023-24*
Highlights for the Social Sector

- Under the department of Empowerment of Persons with Disabilities, the **Deendayal Disabled Rehabilitation Scheme** has seen a 24% hike from INR 105 crores to INR 130 crores. The scheme is implemented through Voluntary Organisations like NGOs and CSOs and includes projects for rehabilitation of persons with disabilities through education, training, and other allied activities.

- Additionally, the **Atal Vayo Abhyuday Yojana (AVYAY)** scheme saw a 110% increase from INR 130 crores to INR 295 crores. This scheme aims to improve the quality of life of the senior citizens by providing basic amenities like shelter, food, medical care, and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of NGOs, local bodies, and the community.

- Both the **Deendayal Disabled Rehabilitation Scheme** and **AVYAY** are being recommended for consideration to the social sector due to the wide range of projects available under the scheme.
VI. Ministry of Rural Development

The Ministry of Rural Development in India is responsible for implementing various programs and schemes aimed at improving the living standards of rural populations and thus is covered under the livelihoods pillar. The Pradhan Mantri Awas Yojana (Gramin) a sub scheme which aims at providing affordable housing for people in the rural areas saw an approximate 13% increase from 2022-23's revised estimates.

The allocation for the ministry went from INR 1,82,382 crores RE in 2022-23 to 1,59,964 crores BE in 2023-24 marking a decrease of 12%. This decrease in funds allocation for the Ministry of Rural Development is led by Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). The schemes saw a steep 33% decrease vis-à-vis RE 2022-23.

Figure 10: Allocations for the Ministry of Rural Development (INR Crores)

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20 Actuials</td>
<td>123609</td>
<td>13</td>
</tr>
<tr>
<td>2020-21 Actuials</td>
<td>197593</td>
<td>0</td>
</tr>
<tr>
<td>2021-22 Actuials</td>
<td>161643</td>
<td>0</td>
</tr>
<tr>
<td>2022-23 RE</td>
<td>182382</td>
<td>0</td>
</tr>
<tr>
<td>2023-24 BE</td>
<td>159959</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Union Budget Demand for Grants 2023-24
Highlights for the Social Sector

- Under MGNREGS, project **UNNATI** aims to provide skill-based trainings to beneficiaries of the scheme. Krishi Vigyan Kendra (KVKs), under NGOs and other academic/state bodies are used to provide upskilling¹. Additionally, under MGNREGS the government frequently collaborated with NGOs for on-ground coordination¹ and thus collaboration opportunities may arise throughout the year.
- Considering the steep decrease in allocation for MGNREGS, other ministries provide better collaboration opportunities for social sector organizations this financial year.

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/NGO/Private Sector)</th>
<th>Allocation in 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Recommended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mahatma Gandhi National Rural Employment Guarantee Program</td>
<td>Government/NGOs</td>
<td>60000</td>
<td>33% decrease</td>
<td>38%</td>
<td>No</td>
</tr>
<tr>
<td>Pradhan Mantri Awas Yojana (Gramin)</td>
<td>Government</td>
<td>54487</td>
<td>13% increase</td>
<td>34%</td>
<td>No</td>
</tr>
<tr>
<td>National Rural Livelihood Mission</td>
<td>Government</td>
<td>14129</td>
<td>6% increase</td>
<td>9%</td>
<td>No</td>
</tr>
<tr>
<td>Pradhan Mantri Gramin Sadak Yojana</td>
<td>Government</td>
<td>19000</td>
<td>0%</td>
<td>12%</td>
<td>No</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td>7%</td>
<td>No</td>
</tr>
</tbody>
</table>
VII. Ministry of Jal Shakti

Ministry of Jal Shakti encompasses the Department of Water Resources, River Development and Ganga Rejuvenation and the department of Drinking Water and Sanitation. This year's budget allocation for the ministry is INR 97,278 crores, an approximate 31% increase from last year’s revised budget estimates. The mission statement of JJM is to ensure that every household in India has access to clean drinking water.

Jal Jeevan Mission (JJM), one of its flagship programmes has seen a significant rise in funding. The scheme has been allocated Rs 70,000 Crores which is a 27% increase from last year’s revised estimates. The mission statement of JJM is to ensure that every household in India has access to clean drinking water.

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20 Actuals</td>
<td>25,373</td>
<td>309</td>
</tr>
<tr>
<td>2020-21 Actuals</td>
<td>23,047</td>
<td>153</td>
</tr>
<tr>
<td>2021-22 Actuals</td>
<td>83,283</td>
<td>184</td>
</tr>
<tr>
<td>2022-23 RE</td>
<td>73,734</td>
<td>295</td>
</tr>
<tr>
<td>2023-24 BE</td>
<td>96,916</td>
<td>362</td>
</tr>
</tbody>
</table>

Source: Union Budget Demand for Grants 2023-24
Table 7: Major Ministry of Jal Shakti Allocations by Implementing Bodies

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/NGO/Private Sector)</th>
<th>Allocation in 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Recommended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jal Jeevan Mission</td>
<td>Government/NGOs/Private Partners</td>
<td>70000</td>
<td>27% increase</td>
<td>72%</td>
<td>Yes</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td></td>
<td></td>
<td>28%</td>
<td>No</td>
</tr>
</tbody>
</table>

Highlights for the Social Sector

- The **Jal Jeevan Mission** works with a number of stakeholders including NGOs/CBOs/Voluntary Organisations to achieve long-term drinking water security and to support outreach for the Jal Jeevan Mission. Hence, social sector organisations have multiple avenues to get involved through the Jal Jeevan Mission.
The Ministry of Housing and Urban Affairs monitors and deals with issues pertaining to housing, poverty and urban development. The total allocation for the Ministry was INR 76,432 in 2023-24, a 2.5% increase over 2022-23 RE. One of its flagship schemes is the Pradhan Mantri Awas Yojana (Urban), targeted at promoting and providing affordable housing for urban poor. This year's budget provision for the same sits at INR 25,103 crores which is a decline of nearly 13% from past year's revised budget estimates.

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital Actuals</th>
<th>Revenue Actuals</th>
<th>Capital RE</th>
<th>Revenue RE</th>
<th>Capital BE</th>
<th>Revenue BE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-20</td>
<td>19305</td>
<td>4404</td>
<td>22749</td>
<td>36397</td>
<td>25946</td>
<td>80894</td>
</tr>
<tr>
<td>2020-21</td>
<td>10304</td>
<td>25314</td>
<td>36397</td>
<td>50865</td>
<td>23681</td>
<td>50434</td>
</tr>
<tr>
<td>2021-22</td>
<td>25946</td>
<td>80894</td>
<td>50865</td>
<td>50434</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Union Budget Demand for Grants 2023-24
**Highlights for the Social Sector**

- Social sector organisations have strong avenues for on-ground collaboration with the Credit Linked Subsidy Scheme (CLSS), a benefit or a sub-scheme of the Pradhan Mantri Awas Yojana, which aims to assist India's Middle-Income Groups, Economically Weaker Sections (EWS), and Lower-Income Groups (LIG) by reducing their housing loan EMIs.
- Under this scheme, EWS/ LIG beneficiary can apply for a housing loan directly or through the local agencies like NGOs identified by the states/ UTs/urban local bodies (ULBs) for facilitating the applications from intended beneficiaries. To incentivize the designated staff of ULBs or NGOs a sum of INR250 per sanctioned application would be paid out of CLSS funds payable through state governments.
- This provides a significant opportunity for NGOs to engage with people at the grassroots and build a community, while helping support outreach activities for the PM Awas Yojana (Urban).

### Table 8: Major Ministry of Housing and Urban Affairs Allocations by Implementing Bodies

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Implementing Body (Govt/ NGO/ Private Sector)</th>
<th>Allocation in 2023-24 (INR Crores)</th>
<th>% change from 2022-23 RE</th>
<th>% of total expenditure</th>
<th>Recommended</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pradhan Mantri Awas Yojana (Urban)</td>
<td>Government/ NGOs</td>
<td>25103</td>
<td>13% decrease</td>
<td>33%</td>
<td>Yes</td>
</tr>
<tr>
<td>Mass Rapid Transit System (MRTS) and Metro</td>
<td>Government</td>
<td>23175</td>
<td>14% increase</td>
<td>30%</td>
<td>No</td>
</tr>
<tr>
<td>Smart City Mission</td>
<td>Government</td>
<td>8000</td>
<td>9% decrease</td>
<td>10%</td>
<td>No</td>
</tr>
<tr>
<td>Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT)</td>
<td>Government</td>
<td>8000</td>
<td>23% increase</td>
<td>10%</td>
<td>No</td>
</tr>
<tr>
<td>Others</td>
<td></td>
<td>17%</td>
<td></td>
<td></td>
<td>No</td>
</tr>
</tbody>
</table>
VI. How can the social sector harness government support?

Based on the analyses and scheme recommendations in Section V, this section provides information on guidelines, eligibility criteria, and how social sector organizations can go about utilizing the recommended schemes.

I. Jan Shikshan Sansthan (JSS) scheme

**Recommendation: How to use this guide to apply for JSS funding**

1. Check Basic Eligibility to apply to run a JSS (Refer to Basic Eligibility Section)
2. Check the timeline stated in the latest Expression of Interest (EOI) invitations on the JSS directorate portal and plan your application (Refer to the How to Apply Section)
3. Check application portal and make note of all the documents needed to apply (Refer to How to Apply Section)
4. Formulate a Plan - based on your organization's capabilities select the industry and type of training you want to pitch (Refer to Examples of Past Projects Section)
5. Contact the JSS Directorate to clarify any doubts (refer to the Who to Contact Section)
6. Finish your Application on the JSS portal and stay in touch with the JSS Directorate (Refer to Who to Contact Section)
Overview\textsuperscript{xiv}: The Jan Shikshan Sansthan (JSS) scheme is being implemented through a network of NGOs since March 1967 and falls under the Ministry of Skill Development and Entrepreneurship. The aim is to provide occupational and technical skills to marginalized communities. At present, 301 Jan Shikshan Sansthas in 27 States and 2 UTs are active and there are plans to set up 80+ new Jan Shikshan Sansthas, as evidenced by the increased budgetary allocations.

Basic Eligibility\textsuperscript{ xv}:

- Valid Registration under Societies Registration Act 1860 / Trusteeship Act / Section 8 Companies Act 2013
- Valid Registration under Section 12A & 80G of Income Tax Act
- Valid Registration under FCRA
- Valid Registration on NGO Darpan Portal of NITI Aayog.
- Minimum annual turnover of INR 10.00 lakhs in each financial year for the last three financial years
- Experience of at least 3 years in conducting vocational training / skill development / running educational institutions including medical/Entrepreneurship/community development / rural development / health / life skills / welfare programmes.

Detailed eligibility criteria as well as the scoring guide can be found on the website of the Directorate of JSS. Selection is highly dependent on not only the NGO’s previous track record but also the infrastructure and socio-economic situation of the state/district/union territory the JSS is proposed to be set up.

Examples of Past Projects:

In 2022, the Directorate of JSS identified several districts throughout the country to set up further JSS (Figure 13). The identified districts are spread across the country with multiple opportunities available in all regions of the country for NGOs. Additionally, more districts will be identified in 2023.
When it comes to the vocational training provided by JSS, an important point to consider is that most existing JSS are involved in providing skill in more than one industry. The most popular industries are Apparel and Home Furnishing, followed by Beauty & Wellness, and Handicrafts. On the other hand, training for Textiles and Handloom is provided by the least number of JSS.
Who to Contact and How to Apply: The Directorate of JSS implements and oversees the scheme. They release frequent Expressions of Interest (EOIs) for setting up of JSSs and invite interested applicants to apply online on the JSS site [https://jss.gov.in/](https://jss.gov.in/). A detailed application guide is also available on the portal. Email: dir.jss-msde@gov.in
II. National AIDS and STD Control Programme

**Overview:** In 1986, following the detection of the first AIDS case in the country, the National AIDS Committee was constituted in the Ministry of Health and Family Welfare. National AIDS Control Organization is a division of the Ministry of Health and Family Welfare that provides leadership to HIV/AIDS control programme in India. In 1992 India’s first National AIDS Control Programme (1992-1999) was launched, and National AIDS Control Organization (NACO) was constituted to implement the programme.

The Targeted Intervention program is the flagship prevention program of the NACO for High-Risk Group (HRGs) and vulnerable populations (Core and Bridge Population) from NACP-II through the current strategic plan. This is done through close collaboration with NGOs, CBOs, and Civil Society Organizations (CSOs).

**Basic Eligibility:**

NGOs/CBOs should be a legally registered organization under any of the following Acts:

- The Societies Registration Act of 1860,
- Charitable and Religion Act, 1920.
- The Indian Trust Act, 1982.

Detailed guidelines and checklists for evaluation can be found on [http://naco.gov.in/](http://naco.gov.in/)

**Examples of Past Projects:**

There has been a steady increase in the number of Targeted Interventions (TIs) executed by NGOs (Figure 15). Some examples of Targeted Interventions include:

(i) the provision of behavior change interventions to increase safe practices, testing and counseling, and adherence to treatment, and demand for other services.

(ii) the promotion and provision of condoms to High-Risk Groups (HRGs) to promote their use.

(iii) provision or referral for Sexually Transmitted Infections (STI) services including counseling at service provision centers to increase compliance of patients with treatment, risk reduction counseling with focus on partner referral and management.

(iv) needle and syringe exchange for Injecting Drug Uses (IDUs) as well as scaling up of Opioid Substitution Therapy (OST) provision.
**Figure 15: NACP no. of targeted interventions YoY plan**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Targeted Interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021-22</td>
<td>1663</td>
</tr>
<tr>
<td>2022-23</td>
<td>1735</td>
</tr>
<tr>
<td>2023-24</td>
<td>1808</td>
</tr>
<tr>
<td>2024-25</td>
<td>1880</td>
</tr>
<tr>
<td>2025-26</td>
<td>1927</td>
</tr>
</tbody>
</table>

*Source: NACP Phase V Strategy Guidelines*<sup>xxvi</sup>

**Who to contact and How to Apply:** The National AIDS Control Organisation posts expressions of interest regularly under the [Targeted Interventions Division](#).
III. Atal Vayo Abhyuday Yojana (AVYAY)

**Overview:** The main objective of the Scheme is to improve the quality of life of senior citizens by providing basic amenities like shelter, food, medical care, and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of State/UT Governments/NGOs/Panchayati Raj Institutions (PRIs) / local bodies and the community at large. These include support for any programs created for the purpose of helping senior citizens such as awareness building, care services, and providing basic services.

**Eligibility:**

i. Registered under the Societies Registration Act, 1860 (XXI of 1860) or any relevant Act of the State / Union Territory; or  
ii. A Public Trust registered under the law for the time being in force; or  
iii. A charitable company licensed under Section 25 of the Companies Act, 1958; or  
iv. Indian Red Cross Society or its branches; or  
v. Any other public body or institution having a legal status of its own; or  
vi. Any other organization of repute, which may be approved by the Secretary, Department of Social Justice and Empowerment.  
vii. The voluntary organization should have been registered for at least two years, and should have had at least two years' experience in the social sector at the time of applying for grant under the scheme.

Further details on screening and selection are available at [https://grants-msje.gov.in/display-avyay](https://grants-msje.gov.in/display-avyay)

**Examples of Past Projects:**

i. Existing Senior Citizens' Homes (SCH) – [Popularly known as Old Age Homes (OAHs)] and New Senior Citizen Homes  
ii. Mobile Medical Units for providing healthcare services.  
iii. Regional Resource and Training Centres

Analyzing grant data between 2016-2019 reveals that Old Age Homes are the greatest number of funded projects under this scheme, while sensitization activities have the least number of funder projects, implying NGOs with existing old age homes have a higher chance of receiving funding.
Figure 16: Number of NGOs funded for different activities between 2016 and 2019

Source: Calculations Based on Data from the Ministry of Social Justice and Empowerment 2015-2019

Who to Contact and How to Apply: Applications need to be made through the E-Anudaan-portal of this Ministry: www.grants-msje.gov.in. Applicants need to be registered on the NGO Darpan portal of NITI Aayog
IV. Deendayal Disabled Rehabilitation Scheme

Overview: Under the Deendayal Disabled Rehabilitation Scheme (DDRS), the Central Government has been providing grant-in-aid to NGOs for projects relating to rehabilitation of persons with disabilities aimed at ensuring equal opportunities for Persons with Disabilities (PwD)

Eligibility:

i. Organisations registered under the Societies Registration Act, 1860 (XXI of 1860), or any relevant Act of the State/Union Territory; or,

ii. A public trust registered under the law for the time being in force; or,

iii. A charitable company licensed under section 25 of the Companies Act, 1958,

Further, the registration should have been in force for at least 2 years at the time of applying for grant under this scheme.

Further details can be found on the Ministry of Social Justice and Empowerment.

Examples of Past Projects: Per the Ministry of Social Justice and Empowerment, the following are the model projects under this scheme:

The following are the 9 Model Projects under DDRS: -

- Pre-School, Early Intervention and Training
- Special Schools for children with intellectual, hearing and speech and visual disabilities
- Project for Children with cerebral palsy
- Project for Rehabilitation of Leprosy Cured Persons
- Halfway Home for Psycho-Social Rehabilitation of treated and controlled people with mental illness
- Home Based Rehabilitation Programme/Home Management Programme
- Projects for Community Based Rehabilitation
- Projects for Low Vision Centres
- Projects for Human Resource Development

In 2021-22, special schools were by far the most funded type of project under this scheme. This is followed by residential schools and projects involving vocation training. (Figure 17).
Who to contact and How to apply: All applications by NGOs seeking Grant-in-aid (GIA) under Deendayal Disabled Rehabilitation Scheme (DDRS) should register themselves on NITI Aayog’s NGO Darpan: [www.ngodarpan.gov.in](http://www.ngodarpan.gov.in) to get a Unique ID. Post this, they have to apply through the online E-Anudaan portal of the Ministry: [www.grants-sje.gov.in](http://www.grants-sje.gov.in).
V. Mission Shakti – Swadhar Greh

**Overview:** The Swadhar Greh Scheme targets women who need institutional support for rehabilitation so that they can lead their life with dignity. The scheme provides shelter, food, clothing, and health as well as economic and social security for women who are victims of difficult circumstances, which includes widows, destitute women and aged women.

**Eligibility:** Civil Society Organizations such as NGOs etc. having proven track record of working in the fields of women’s welfare/social welfare/ women’s education are eligible subject to the condition that such organization is registered under the Indian Societies Registration Act, 1860 or any relevant State Act.

i. They should be either recognized by the State/ UT Administration under an existing Scheme/law or should be well known with the experience of working in the field for at least 3 years and their work should be reported to be satisfactory by the State Government/Union Territory Administration concerned,

ii. The organization MUST have an NGO Darpan ID.

iii. They should ordinarily have been engaged in the field of women’s welfare/social welfare/women’s education for a minimum period of two years prior to the request for grant-in-aid under the scheme,

iv. They should have facilities, resources, personnel, and experience to undertake the management of such a project,

v. Their financial position should be sound to take care of expenditure for a few months in case the grant is delayed.

vi. They should run the Swadhar Greh on a not-for-profit basis and must have facilities like computers, internet connection etc. at the Swadhar Greh.

Further guidelines can be found on the Ministry of Women and Child Development’s Swadhar Greh page: [https://wcd.nic.in/schemes/swadhar-greh-scheme-women-difficult-circumstances](https://wcd.nic.in/schemes/swadhar-greh-scheme-women-difficult-circumstances)
Examples of Past Projects: Per the scheme guidelines, the following activities are eligible for grants and support:

i. Rent of the Swadhar Greh (Construction expenses are not admissible for NGOs/Voluntary Agencies, however they can partner with State and Local governments for the same)

ii. Recurring and Non-recurring expenses

iii. Provision of food, shelter, clothing, medical expenses, and pocket expenses

iv. Provision of counselling, legal aid, and vocational training

How to Apply and Who to Contact:*: New projects under this scheme are sanctioned by states. The state governments will assess the number of new projects required in the State and communicate to the Joint Secretary in charge of the Scheme in the Ministry of Women and Child Development by 30th September of every year. Post-approval from the Centre, state governments may invite applications from eligible organizations. Interested organization must regularly check for expressions of interests released in their respective states post the 30th of September 2023.
VI. National Health Mission (NHM)

Overview: The NRHM Framework for Implementation encourages partnerships with Non-Governmental Organizations to improve the effectiveness of implementation and to make health services and facilities accountable to citizens. The Mission provides for collaboration with NGOs/Vos for building capacity at all levels, monitoring and evaluation, delivery of health services and working together with community-based organizations.

The revised framework for the Implementation of NHM envisages that programme funds will be administered through the following five Flexipools envisaged in NHM:

1. NRHM and RCH flexi pools funds.
2. NUHM Flexipool
3. Flexible pool for Communicable Diseases
4. Flexible pool for Non-Communicable Diseases, Injury and Trauma
5. Infrastructure Maintenance.

Eligibility:

i. NGO should be registered under the Societies Registration Act/Indian Trust Act/Indian Religious and Charitable Act/Companies Act or the State counterparts of such acts for more than three years.

ii. At least 10 years of experience for NGO support organization, 5 years for State level projects and 3 years for district level projects in health sector and/or in the concerned social sector (e.g., education, women’s empowerment, training, community mobilization, health services, micro-planning, IEC, rural development etc.)

Further details and criteria can be found in the scheme guidelines on the National Health Mission Page: [https://nhm.gov.in](https://nhm.gov.in)

Suggested Projects and Examples:

1. Capacity building and community processes, public participation in district planning and in community monitoring).

2. Supplementing capacities in some key areas of high priority and where they have interest, but where medical professionals are unable to give continued attention.

3. Undertaking service delivery in un-served and underserved areas through managing health facilities such as Primary Health Centre (PHC), First Referral Unit (FRU) and Mobile Medical Units (MMUs).

Further details and criteria can be found in the scheme guidelines on the National Health Mission Page: [https://nhm.gov.in](https://nhm.gov.in)
4. The “Intensified Malaria Elimination Project” to strengthen the surveillance and proper implementation of anti-malaria interventions in difficult areas in high endemic districts of Mizoram and Meghalaya.

5. The National Tuberculosis Elimination Program has also collaborated with various private and public sector health institutions in the region. More than 200 NGOs and Private Partners have been engaged proactively including establishment of a Zonal Task Force for collaborating with the Medical Colleges in the region to treat and eliminate TB.

An analysis of data available under Maharashtra’s NRHM reveals that a large number of projects are funded under the Tuberculosis program and the National Control for Blindness programme (Figure 18).

![Figure 18: NGO led projects by type under the Maharashtra NRHM as of 2021-22](image)

Source: Request for Proposals (Audit for NGOs) Maharashtra NRHM

Who to contact and how to apply: Opportunities are advertised and notified on respective state national health mission web portals, for example the Maharashtra notifications are available on [https://nrhm.maharashtra.gov.in/](https://nrhm.maharashtra.gov.in/)
VII. Pradhan Mantri Awas Yojana (Urban) Credit Linked Subsidy Scheme

**Overview**: The Credit Linked Subsidy Scheme under the Pradhan Mantri Awas Yojana (Urban) aims to expand credit access for housing loans to the urban poor. Government agencies partner with NGOs to expand on-ground coverage and under this scheme, sum of INR 250 per sanctioned housing loan application would be paid out of CLSS funds to the designated NGO staff. NGOs are thus incentivized under this scheme to provide information on how the scheme works, how to fill in the forms, and explain the scheme to the people availing the service.

![Figure 19: Beneficiaries under CLSS 2015 to 2020 (Lakhs)](image)

**Source**: Ministry of Housing and Urban Affairs report

**Who to contact and how to apply**: Interested agencies are advised to get in touch with the PMAY(U) department under the Ministry of Housing and Urban Affairs directly:

**Email**: pmaymis-mhupa@gov.in
VIII. Pradhan Mantri Kaushal Vikay Yojana (PMKVY 4.0)

Overview: Skill India Programme is a composite Central Sector Scheme consisting of three components namely, Pradhan Mantri Kaushal Vikas Yojana 4.0 (PMKVY.4.0), Pradhan Mantri - National Apprenticeship Promotion Scheme (PM-NAPS) and Jan Shikshan Sansthan.

Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the flagship scheme of the Ministry of Skill Development & Entrepreneurship (MSDE) aims to enable Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. Under the scheme, the Short-Term Training (STT) Program is designed to impart skill training to the youth who is either a school/college dropout(s) or unemployed, residing in any state, district of India.

Examples of Past Projects:

1. **Training Providers:** NGOs having a long-standing track record of quality training program implementation shall be on-boarded on a case-to-case basis for providing training.

2. **Recognition of Prior Learning Scheme:** Individuals with prior learning experience or skills can get assessed and certified under the RPL component of the scheme.

3. **Special Projects:** Special projects to uplift marginalised groups such as skilling services for SC and ST communities.

Who to contact and how to apply: New guidelines are awaited along with request for proposals (RFPs) and expressions of interest (EOIs) guidelines. Interested parties are advised to check the partnership section of the PMKVY official portal regularly: [http://www.pmkvyofficial.org/BecomeaTrainingPartner.php](http://www.pmkvyofficial.org/BecomeaTrainingPartner.php)
ENDNOTES


