



News Analysis (29 Aug, 2020)

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National Mission for Financial Inclusion

Why in News

Pradhan Mantri Jan-Dhan Yojana (PMJDY) - National Mission for Financial Inclusion, completed its six years of successful implementation.

Key Points


- While launching the programme on 28th August 2014, the Prime Minister had described the occasion as a festival to celebrate the liberation of the poor from a vicious cycle of poverty.
- A key initiative towards commitment of financial inclusion is the **Pradhan Mantri Jan Dhan Yojna (PMJDY)**.

Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost.


- Financial Inclusion is a national priority of the Government as it is an enabler for inclusive growth.
- It is important as it provides an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders.

- **Achievements under PMJDY:**
 - **PMJDY Accounts:**
 - Total Number of PMJDY Accounts (as on 19th August 2020): 40.35 Crore; Rural PMJDY accounts: 63.6%, Women PMJDY accounts: 55.2%
 - During the first year of the scheme 17.90 crore PMJDY accounts were opened.
 - Continuous increase in no of accounts under PMJDY.
 - **Operative PMJDY Accounts:**
 - As per extant RBI guidelines, a PMJDY account is treated as inoperative if there are no customer induced transactions in the account for **over a period of two years.**
 - Out of total 40.35 crore PMJDY accounts, 34.81 crore (86.3%) are operative.
 - **Deposits under PMJDY accounts:**
 - Total deposit balances under PMJDY Accounts stand at Rs. 1.31 lakh crore.
 - Deposits have increased about 5.7 times with increase in accounts 2.3 times between 2015 to 2020.
 - **Rupay Card issued to PMJDY account holders:**
 - Total RuPay cards issued to PMJDY account holders: 29.75 Crore
 - **Jan Dhan Darshak App:**
 - A mobile application was launched to provide a citizen centric platform for locating banking touchpoints such as bank branches, ATMs, Bank Mitras, Post Offices, etc.
 - This app is also being used for identifying villages which are not served by banking touchpoints within 5 km. The efforts have resulted in a significant decrease in the number of such villages.
 - **Pradhan Mantri Garib Kalyan Package (PMGKP) for PMJDY women beneficiaries:**
 - An amount of Rs. 500/- per month for three months (April'20 to June'20), was credited to the accounts of women account holders under Pradhan Mantri Jan Dhan Yojana (PMJDY).
 - **Towards ensuring smooth DBT transactions:**
 - As informed by banks, about 8 crore PMJDY account holders receive **Direct Benefit Transfer (DBT)** from the Government under various schemes.
- **Important approach adopted in PMJDY based on past experience:**
 - **Extension of PMJDY with New features:** From 28th August 2018, the Government extended PMJDY with some modifications:
 - **Focus shifted from 'Every Household' to Every Unbanked Adult'**
 - **RuPay Card Insurance:** Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to Rs. 2 lakh for PMJDY accounts opened after 28.8.2018.
 - **Enhancement in overdraft facilities:** OD limit doubled from Rs 5,000/- to Rs 10,000/-; OD upto Rs 2,000/- (without conditions). Increase in upper age limit for OD from 60 to 65 years.

- Pradhan Mantri Jan-Dhan Yojana (PMJDY) is **National Mission for Financial Inclusion** to ensure access to financial services, namely, Banking/Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.
- **Objectives:**
 - Ensure access of financial products & services at an affordable cost.
 - Use of technology to lower cost & widen reach.
- **Basic tenets of the scheme**
 - **Banking the unbanked** - Opening of basic savings bank deposit (BSBD) account with minimal paperwork, relaxed KYC, e-KYC, account opening in camp mode, zero balance & zero charges
 - **Securing the unsecured** - Issuance of Indigenous Debit cards for cash withdrawals & payments at merchant locations, with free accident insurance coverage of Rs. 2 lakh
 - **Funding the unfunded** - Other financial products like micro-insurance, overdraft for consumption, micro-pension & micro-credit



Pradhan Mantri Jan Dhan Yojana



Before

Financial exclusion

Leakages in subsidies, benefits not reaching the targeted population due to beneficiaries not having own authentic savings bank accounts

What's New ?

New ambition, higher achievement

Universal access to banking facilities with atleast one basic banking account for every household, financial literacy, access to credit, insurance and pension facility

Key Features

#TransformingIndia

Features

The scheme was launched based upon the following 6 pillars:

- **Universal access to banking services** – Branch and Banking Correspondents
- **Basic savings bank accounts with overdraft facility** of Rs. 10,000/- to every household.
- **Financial Literacy Program**– Promoting savings, use of ATMs, getting ready for credit, availing insurance and pensions, using basic mobile phones for banking.
- **Creation of Credit Guarantee Fund** – To provide banks some guarantee against defaults.
- **Insurance** – Accident cover up to Rs. 1,00,000 and life cover of Rs. 30,000 on account opened between 15 Aug 2014 to 31 January 2015.
- **Pension Scheme for Unorganized sector.**

Way Forward

- There must be an endeavour to ensure coverage of PMJDY account holders under micro insurance schemes.
Eligible PMJDY account holders will be sought to be covered under Pradhan Mantri Jeevan Jyoti Bima Yojana (**PMJJBY**) and **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**.
- Promotion of digital payments including RuPay debit card usage amongst PMJDY account holders through creation of acceptance infrastructure across India can be taken into account.
- Improving the access of PMJDY account holders to Micro-credit and micro-investment such as **Flexi-recurring deposit etc.**
- Adding more focus on financial literacy and digital literacy for the common man.

Source PIB

Identification of Minorities

Why in News

Recently, the **Supreme Court** has sought the Central government's response on a **Public Interest Litigation (PIL)** challenging provisions of the **National Commission for Minority Education Institution (NCMEI) Act, 2004**.

Key Points

- **Petitioner's Argument:**

- The NCMEI Act **identifies minorities at the national level** and not at the State level, thereby **depriving deserving minorities** in the states of **their Constitutional rights**.
 - The Centre's notification (under section 2(f) of NCMEI Act) which identifies Muslims, Christians, Sikhs, Buddhists, Parsis and Jains as minorities at the national level is against the judgement of **TMA Pai Foundation case, 2002**.
 - These minorities at national level have a significant population in many states. E.g.
 - **Muslims are in majority** in Lakshadweep (96.58%) & Kashmir (96%).
 - **Christians are in majority** in Nagaland (88.10%), Mizoram (87.16%) and Meghalaya (74.59%).
 - The Supreme Court in the **TMA Pai Foundation case** dispelled doubts about the definition of minorities and recognised the right of non-minorities to establish educational institutions, without impairing the fundamental rights of neither.
 - Rational basis of declaring certain religions as minority by the Central government as they have less population in the States is contravened when benefits of schemes for minorities are acquired by those religious minorities in states where they are in majority and those religious communities who are actually minorities are not given equal status.
 - Those who follow **Hinduism, Judaism and Bahaism** are minorities in regions like Ladakh, Mizoram, Lakshadweep, Kashmir, Nagaland, Meghalaya, Arunachal Pradesh, Punjab and Manipur.
 - However, they cannot establish & administer educational institutions of their choice because of non-identification of 'minority' at the State level, thus jeopardising their basic rights guaranteed under **Article 29 and 30**.
- **Changes Demanded:**
 - Direct and declare that Section 2(f) of the NCMEI Act 2004 is arbitrary, irrational and violative of the Constitution and hence void.
 - Direct the Centre to lay down guidelines for identification of minority at State level.

Constitutional and Legal Provisions Related to Minorities

- The term "**Minority**" is **not defined in the Indian Constitution**. However, the Constitution recognises **religious and linguistic minorities**.
- **Article 29:** It provides that any section of the citizens residing in any part of India having a distinct language, script or culture of its own, shall have the right to conserve the same.
 - It grants protection to **both religious minorities as well as linguistic minorities**.
 - However, the Supreme Court held that the scope of this article is not necessarily restricted to minorities only, as use of the word '**section of citizens**' in the Article includes **minorities as well as the majority**.

- **Article 30:** All minorities shall have the right to establish and administer educational institutions of their choice.

The protection under **Article 30 is confined only to minorities** (religious or linguistic) and does not extend to any section of citizens (as under Article 29).

- **Article 350-B:** Originally, the Constitution of India did not make any provision with respect to the **Special Officer for Linguistic Minorities**. However, the 7th **Constitutional Amendment Act, 1956** inserted Article 350-B in the Constitution.
 - It provides for a Special Officer for Linguistic Minorities appointed by the President of India.
 - It would be the duty of the Special Officer to investigate all matters relating to the safeguards provided for linguistic minorities under the Constitution.
- **National Commission for Minority Education Institution (NCMEI) Act, 2004:** It gives the **minority status to the educational institutions on the basis of six religious communities notified** by the government under the NCMEI Act, 2004-- Muslims, Christians, Sikhs, Buddhists, Zoroastrians (Parsis) and Jains.

Source: IE

Protests Against Farm Ordinances

Why in News

Recently, the **Punjab Assembly passed a resolution** and rejected the **Centre's recent farm ordinances** and the **proposed Electricity (Amendment) Bill 2020**.

Key Points

- **Reforms Brought by Centre:**
 - The ordinances include:
 - Farmers' Produce Trade and Commerce (Promotion and Facilitation) Ordinance, 2020
 - Farmers (Empowerment and Protection) Agreement on Price Assurance and Farm Services Ordinance, 2020
 - Essential Commodities (Amendment) Ordinance, 2020.
 - These ordinances were a part of the **third tranche of the economic package** announced under **Atmanirbhar Bharat Abhiyan** to counter **Covid-19 pandemic**.
 - They are expected to **allow free movement of agricultural produce between states** and let the **farmers decide to whom they want to sell their crops**.
 - The **Electricity (Amendment) Bill 2020 centralizes the power sector** through establishment of **Electricity Contract Enforcement Authority**.
Recognition of franchisees and sub- licensees under the Bill might open the **sector to private players**.

- **Criticism:**
 - **Source of Income for State Governments:** One of the Ordinance prohibits state governments from levying any market fee, cess or levy on farmers, traders, and electronic trading platforms for any trade under the Ordinance. State governments would lose incomes from Agricultural Produce Market Committee-controlled trading.
 - **Usurping State Powers:** These ordinances are targeted at usurping state powers, and overriding state laws and market committees.
- **Punjab's Stand:**
 - Entry 14 of List II of the Constitution comprises **agriculture as the subject of the states**. Therefore the three ordinances passed by the Centre are against the Constitution of India.
 - These ordinances are a direct encroachment upon the functions of the states and against the spirit of **cooperative federalism** enshrined in the Constitution.
 - **Cooperative federalism** is defined as administrative cooperation between the Centre & states and among states.

Distribution of Legislative Subjects

- **Article 246** adopts a **threefold distribution of legislative power** between the Union and the states.
- The subject-wise distribution of this power is given in the three lists of the **Seventh Schedule** of the constitution:
 - List-I- the **Union List**
 - List-II- the **State List**
 - List-III- the **Concurrent List**
- **Union List: Parliament has exclusive powers** to make laws with respect to any of the matters enumerated in the Union List.
 - It includes the **matters of national importance** and the matters which require uniformity of legislation nationwide.
 - This list includes **98 subjects** like defence, banking, foreign affairs, currency, atomic energy, insurance, communication, inter-state trade and commerce, census, audit and so on.
- **State List: The state legislature has exclusive powers** (not during emergency) to make laws with respect to any of the matters enumerated in the State List.
 - It includes the **matters of regional and local importance** and the matters which permit diversity of interest.
 - This list includes **59 subjects** like public order, police, public health and sanitation, agriculture, prisons, local government, fisheries, markets, theaters, gambling and so on.

- **Concurrent List:** Both, the **Parliament and state legislature** can make laws with respect to any of the matters enumerated in the Concurrent List.
 - It includes the **matters on which uniformity of legislation** throughout the country is **desirable but not essential**.
 - This list has at present 52 subjects like criminal law and procedure, civil procedure, marriage and divorce, population control and family planning, electricity, labour welfare, economic and social planning, drugs, newspapers, books and printing press, and others.
- **Other Features:**
 - The power to make laws with respect to **residuary subjects** i.e. the matters which are not enumerated in any of the three lists, is vested in the Parliament.
 - Parliament has power to make laws with respect to any part of the territory of India not included in a state even though that matter is one which is enumerated in the State List.

This provision is related to the Union Territories or the Acquired Territories (if any).

Source: TH

SC Decision on UGC Guidelines on Conduct of Examinations

Why in News

The Supreme Court ruled that the **states are empowered** under the **Disaster Management Act, 2005 (DM Act)** to override **University Grants Commission (UGC) exam guidelines** in order to protect human lives amid the **Covid-19** pandemic.

However, it held that universities and other institutions of higher education **will have to conduct the final-year exams** and **cannot promote students** on the basis of internal assessment or other criteria.

Key Points

- **Background:** The UGC had directed that final year examinations of Universities must be conducted by September-end in online or offline mode. However, the **Maharashtra and Delhi governments employed the DM Act, 2005** to cancel the examinations due to Covid-19 to which **the UGC objected**.

- **Judgement:**

- In case of a disaster, the priority of all authorities under the **DM Act** is to immediately combat the disaster and contain it to **save human life**. Saving the life of human beings is given paramount importance.
- However, the powers of the States under the DM Act **do not extend to promoting students** on the sole basis of their internal assessment without taking exams.
- In future, if any State found it impossible to conduct the exams by the deadline given by UGC and wanted to postpone them, it could **apply to the UGC**, which would **consider the request and decide** at the earliest.
- Also, the States and universities **cannot dismiss UGC guidelines** as being merely advisory. They were necessary for the determination of standards in institutions of higher education and were **obligatory for universities**.

The **UGC (Minimum Standards of Instruction for the Grant of the Master's Degree through Formal Education) Regulations, 2003**, categorically requires universities to adopt the guidelines.

- The court also rejected the argument that compelling attendance by holding physical examination is a **violation of the 'Right to Life' under Article 21**.
 - It pointed out that the revised guidelines take into consideration the fact that the number of Covid cases are rising.
 - They were based on the recommendations of the **R.C. Kuhad Expert Committee**. They provided three modes of examination - pen and paper, online and blended (both physical and online). A "special chance" was also given to students unable to take the exams.
 - The R.C. Kuhad Expert Committee recommended that **exams should be held for Terminal Semester Students** while the **Intermediate Semester Students should be graded based on internal assessment** of the present and previous semester. It also suggested the **constitution of a Covid-19 cell in every university**.

University Grants Commission (UGC)

- It came into existence on 28th December, 1953 but became a **statutory organization** of the Government of India by the **UGC Act, 1956**, under the **Ministry of Education**.

- The UGC`s mandate includes:
 - Promoting and **coordinating** university education.
 - Determining and maintaining **standards of teaching, examination and research** in universities.
 - Framing **regulations** on minimum standards of education.
 - **Monitoring** developments in the field of collegiate and university education; **disbursing grants** to the universities and colleges.
 - Serving as a **vital link** between the Union and state governments and institutions of higher learning.
 - **Advising** the Central and State governments on the measures necessary for improvement of university.

Way Forward

- The performance in examinations contributes to **merit, lifelong credibility, wider global acceptability and better future prospects** to the student. However, the **digital divide** that exists in the country must be taken into account while going for online conduct of examinations.
- The **Ministry of Education must proactively intervene** in the appointments of final year students who have not been able to appear for the examination and come out with **policies to defer the requirement of degree certificates for job appointments.**

Source: TH

Notification of Rules for J&K

Why in News

The Ministry of Home Affairs (MHA) has notified **Rules of Transaction of Business for the Government of Union territory of Jammu and Kashmir (J&K).**

Key Points

- The rules have been notified under the **Section 55** of the **Jammu and Kashmir Reorganization Act, 2019**

According to Section 55 of the act “the **Lieutenant Governor (LG)** shall make rules on the advice of the Council of Ministers **for the allocation of business to the Ministers**; and for the more convenient **transaction of business with the Ministers** including the procedure to be adopted in case of a **difference of opinion** between the LG and the Council of Ministers or a Minister.
- The rules provide details of **work allocation, distribution of the business among the departments**, their powers, executive powers of LG etc. in J&K.

- As per the rules, there will be **39 departments** in the J&K such as school education, agriculture, higher education, horticulture, election, general administration, home, mining, power, Public Works Department, tribal affairs and transport.
- **Police, Public order, All India Services and Anti-corruption** will fall under the executive functions of the **LG**.

This implies that the Chief Minister or the Council of Ministers will have no say in their functioning.

- Proposals or matters which affect or are likely to affect the **peace and tranquility of the UT** or the **interest of any minority community, the Scheduled Castes, the Scheduled Tribes and the Backward Classes** shall essentially be submitted to the LG through the Chief Secretary, under intimation to the Chief Minister, **before issuing any orders**.
- Any matter, which is likely to bring the government of the Union Territory into a **controversy with the Centre or a State government**, shall, as soon as possible, be brought to the notice of the LG and the Chief Minister through the Chief Secretary.
- All important **communications received from the Centre** shall, as soon as possible, be submitted to the Chief Secretary, the Minister in charge, the Chief Minister and the LG for information.
- In case of **difference of opinion between the LG and a Minister** when no agreement could be reached even after a **month**, the **decision of the LG** shall be deemed to have been accepted by the Council of Ministers.
- **Background:**
 - The Centre on 5th August 2019 **scrapped provisions of Article 370** through the **Constitution (Application to Jammu and Kashmir) Order, 2019**.
 - A separate Bill - the **Jammu and Kashmir Reorganisation Bill 2019** - was introduced to **bifurcate the State into two separate union territories of Jammu and Kashmir (with legislature), and Ladakh (without legislature)**.
 - The move created a controversy with many civil groups demanding restoration of the special status of J&K. A petition was filed in the Supreme Court challenging the constitutional validity of the abrogation.
 - Following the move, **Pakistan released a new political map** that includes all of Jammu & Kashmir, Ladakh, Sir Creek and Junagadh.
 - **China called India's step "illegal and invalid"** and raised the issue at the **United Nations Security Council (UNSC)** in New York (USA).
 - A **special committee set up by the Supreme Court of India** recommended **restoration of 4G internet services** on a trial basis in Jammu & Kashmir, which was suspended to avoid violence in the state after the abrogation of Article 370.

Source: TH

Taliban Delegation in Pakistan

Why in News

Recently, a **Taliban delegation visited Pakistan** to discuss the way forward in the Afghan peace process.

The Taliban delegation was led by their political chief Mullah Abdul Ghani Baradar.

Key Points

- **Pakistan Stand:**
 - It had played a facilitating role on the Afghan issue, which led to a peace agreement between the U.S. and the Taliban.
 - The next step it seeks is intra-Afghan peace dialogue, to which Afghanistan has also agreed.
 - It has reiterated its commitment to further deepen the ties with Afghanistan and enhance cooperation in all fields.
- **Issues Involved:**
 - The Taliban visited Pakistan in the backdrop of stalled intra-Afghan peace dialogue over the issue of **prisoners release**.
 - The Taliban also want to speed up the intra-Afghan peace dialogue.
 - Earlier, to resolve the issue the Afghanistan government had convened **Loya Jirga (grand assembly)**, which also approved the release of prisoners and further the peace process.
- **Background:**
 - The **USA signed a deal with the Taliban** that paved the way towards a full withdrawal of USA troops from Afghanistan and also represent a step towards ending the 18-year-war in Afghanistan.
 - The peace deal was expected to **kick-off two processes- a phased withdrawal of US troops and an 'intra-Afghan' dialogue**.
 - The deal is a fundamental step to deliver a comprehensive and permanent ceasefire and the future political roadmap for the Afghanistan peace process.
- **India's Interests in Afghanistan:**
 - India has a **major stake** in the stability of Afghanistan. India has invested considerable resources in Afghanistan's development. **E.g. the Afghan Parliament, the Zaranj-Delaram Highway, Afghanistan-India Friendship Dam (Salma Dam)** among others.
 - India favours the continuation of the current Afghanistan government in power, which it considers a strategic asset vis-à-vis Pakistan.
 - An increased political and military role for the Taliban and the expansion of its territorial control should be of great concern to India since the Taliban is widely believed to be a protégé of Pakistan.
 - Afghanistan is the **gateway to Central Asia**.
 - Withdrawal of US troops could result in the breeding of the fertile ground for various anti-India terrorist outfits like Lashkar-e-Taiba or Jaish-e-Mohammed.



Way Forward

- India should support any genuine peace process in Afghanistan. However, the peace process in Afghanistan appears to be **one-sided and pushed by the U.S.A. and Pakistan.**
- India should not recognise or publicly engage the Taliban until it recognises the Afghanistan government.

Source: TH

Foundation Day of AREAS

Why in News

On the 6th Foundation Day (27th August 2020) of the **Association of Renewable Energy Agencies of States (AREAS)**, the government has launched a website and telephone directory for AREAS.

Key Points

- **Agenda Behind AREAS: State Nodal Agencies (SNAs) for Renewable Energy (RE) interact** and learn from each other's experiences and also share their best practices and knowledge regarding technologies and schemes/programmes.
- **Members:** The **Union Minister for New & Renewable Energy (NRE)** is the **Patron** of the Association and **Secretary, MNRE** is the ex-officio **President** of the Association. All **SNAs** are members of the Association.
- **Formation:** It got registered under **Society Registration Act, 1860** on 27th August 2014.

Renewable Energy Initiatives in India

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- The **Ministry of New and Renewable Energy (MNRE)** is the nodal Ministry of the Government of India for all matters relating to new and renewable energy.
New and Renewable Energy sources include solar energy, geothermal energy, wind power, hydropower, biomass, etc.
 - In September **2019**, at the **United Nations Climate Action Summit**, India announced increasing the **renewable energy target to 450 GW by 2030** from 175 GW by 2022.
 - In its **Intended Nationally Determined Contribution (INDC)**, India has pledged to increase the **share of non-fossil fuels-based electricity to 40% by 2030**.
 - The **Green Energy Corridor Project** aims at synchronizing electricity produced from renewable sources, such as solar and wind, with conventional power stations in the grid.
 - Recently, **Indian Railways** has contacted solar power developers to meet the net zero carbon emission target by 2030.
 - **Sector Specific Initiatives:**
 - **Wind Energy:**
 - National Wind Resource Assessment programme
 - **National Wind-Solar Hybrid Policy 2018**
 - National Institute of Wind Energy, Tamil Nadu
 - **Waste to Energy:**
Programme on Energy from Urban, Industrial, Agricultural Wastes/Residues and Municipal Solid Waste
 - **Bio Energy:**
 - Biomass power & cogeneration programme
 - Biogas Power Generation (Off-grid) and Thermal energy application Programme (BPGTP)

Source: PIB

Mahatma Ayyankali

Why in News

The Prime Minister of India paid tribute to **social reformer Mahatma Ayyankali** on his 157th birth anniversary.

Key Points



- **Ayyankali (1863-1914)**, born in **Kerala**, was a **leader of the lower castes and Dalits**. With his efforts, Dalits got the freedom to walk on public roads, and Dalit children were allowed to join schools.
- He formed **Sadhu Jana Paripalana Sangham (SJPS)** to work for low castes.
- **Efforts to organise the “depressed classes”** and particularly the untouchable castes predated the nationalist movement, having begun in the **second half of the nineteenth century**.

This was an initiative taken from both ends of the caste spectrum – by upper caste progressive reformers as well as by members of the lower castes such as **Mahatma Jotiba Phule** and **Babasaheb Ambedkar** in western India, **Ayyankali, Sri Narayana Guru, Iyothee Das** and **Periyar (E.V. Ramaswamy Naickar)** in the **South**.

Constitutional and Legal Provisions Against Discrimination of Dalits

- **Social Safeguards:**
 - **Article 17** of the constitution abolishes the practice of “**untouchability**” and punishes the enforcement of any disability arising out of the practice.
 - **Article 21** guarantees the **right to life and liberty**. The Supreme Court has interpreted this right to include the right to be free from degrading and inhuman treatment, the right to integrity and dignity of the person, and the right to speedy justice.
 - When read with **Article 39A** on equal justice and free legal aid, Article 21 also encompasses the right to legal aid for those faced with imprisonment and those too poor to afford counsel.
 - **Article 23** prohibits **traffic in human beings** and other similar forms of forced labor.
 - **Article 24** provides that **no child under the age of fourteen** shall work in any factory or mine or engage in any **hazardous employment**.
- **Economic Safeguards:**
 - **Article 15(4)** empowers the state to make any special provisions for the advancement of any socially and educationally backward classes of citizens, or for scheduled castes and scheduled tribes.
 - **Through Article 16(4)**, the state is empowered to make “any provision for the reservation of appointments or posts in favour of any backward class of citizens which, in the opinion of the State, is not adequately represented in the services under the State”.
- **Political Safeguards: Article 330** provides reservations for seats for scheduled castes and scheduled tribes in the Lok Sabha (the House of the People), while **Article 332** provides for reservations in the state legislative assemblies.
- **Article 338** establishes the **National Commission for Scheduled Castes**.

- **Related Directive Principles of State Policy:**
 - **Article 43** calls on the state to secure to all workers, agricultural, industrial or otherwise, a living wage and conditions of work ensuring a decent standard of life.
 - **Article 45** charges that the state shall endeavor to provide free and compulsory education for all children until they reach the age of six.
 - **Article 46** states that the State shall promote with special care the educational and economic interests of the weaker sections of the people, and in particular, of the Scheduled Castes and the Scheduled Tribes, and shall protect them from social injustice and forms of exploitation
- The **SC and the ST (Prevention of Atrocities) amendment Act, 2018**.

Source: PIB
