



P.L.RAJ IAS & IPS ACADEMY

Building Bureaucrats Since 2006

2. Inclusive Transformation of Vulnerable Sections – Social Issues

Over the last decade, India has witnessed an inclusive transformation through welfare expansion and social protection, significantly reducing deprivation and improving quality of life of vulnerable sections.

1. This transformation encompasses multidimensional approaches targeting poverty alleviation, financial inclusion, healthcare, water access, women empowerment, and livelihood generation.
2. Comprehensive data shows measurable progress across multiple human development indicators reflecting integrated policy implementation.

1. Defining Inclusive Transformation

Conceptual Framework

1. Inclusive Transformation refers to a development process ensuring benefits of economic growth, social progress, and public policies reach all sections of society, particularly poor, marginalized, and vulnerable groups.
2. It seeks to improve not only income levels but also access to basic services, opportunities, and human capabilities reducing social and economic inequalities.
3. The approach recognizes that growth without inclusion perpetuates disparities and social instability.

Major Initiatives for Inclusive Transformation

Poverty Alleviation and Social Protection

1. Pradhan Mantri Garib Kalyan Anna Yojana (PMGKAY) provides free food grains to over 81 crore beneficiaries ensuring food security for poorest households.
2. One Nation One Ration Card (ONORC) ensures food security for migrant workers enabling portability of benefits across states.
3. Direct Benefit Transfer (DBT) has improved transparency and reduced leakages in welfare delivery through digital channels.

Financial Inclusion Initiatives

1. Pradhan Mantri Jan Dhan Yojana (PMJDY) has expanded banking access to over 58 crore beneficiaries providing basic financial services to unbanked populations.
2. PM Mudra Yojana provides collateral-free loans to micro and small entrepreneurs enabling entrepreneurship without asset requirements.
3. UPI and Digital Payments have facilitated financial inclusion and digital transactions reducing dependence on physical currency.

Healthcare and Nutrition Coverage

1. Ayushman Bharat-PMJAY provides health insurance coverage of ₹5 lakh per family addressing catastrophic health expenditure concerns.
2. Ayushman Bharat Digital Mission promotes digital health records and seamless healthcare access enabling continuity of care.
3. Mission Indradhanush and maternal health schemes improve child and maternal healthcare outcomes reducing preventable deaths.

Water, Sanitation and Housing Access

1. Jal Jeevan Mission provides functional household tap water connections reducing water collection burden particularly on women.

2. Swachh Bharat Mission has achieved near-universal sanitation coverage eliminating open defecation transforming public health.
3. Pradhan Mantri Awas Yojana (PMAY) promotes affordable housing for urban and rural poor providing dignity and stability.

Women Empowerment Programs

1. PM Ujjwala Yojana provides clean cooking fuel to women from poor households reducing indoor air pollution and health risks.
2. Beti Bachao Beti Padhao promotes education and empowerment of the girl child addressing gender disparities.
3. DAY-NRLM, Lakshpati Didi, and Drone Didi initiatives encourage women-led entrepreneurship building economic independence.

Livelihood and Employment Generation

1. Viksit Bharat-Rozgar and Aajeevika Mission (formerly MGNREGA) provides wage employment and rural asset creation addressing unemployment and rural poverty.
2. PM SVANidhi supports street vendors through collateral-free loans formalizing informal sector workers.
3. PM Vishwakarma strengthens traditional artisans and craftsmen preserving cultural heritage while improving incomes.

Tribal Development Initiatives

1. Dharti Aaba Janjatiya Gram Utkarsh Abhiyan focuses on holistic tribal development addressing multidimensional deprivation.
2. Eklavya Model Residential Schools (EMRS) improve educational access in tribal areas enabling upward mobility.

2.Progress Achieved in Inclusive Transformation

Poverty Reduction Impact

1. Multidimensional poverty declined from 29.17% in 2013-14 to 11.28% in 2022-23, reflecting a reduction of 17.89 percentage points.
2. Nearly 25 crore people moved out of multidimensional poverty demonstrating scale of transformation.

Water and Sanitation Improvements

1. Rural tap water coverage under Jal Jeevan Mission increased from 3.23 crore households (2019) to 15.84 crore households (May 2026), covering 81.87% of rural households.
2. Rural sanitation coverage increased from 39% in 2014 to 100% in 2019 eliminating open defecation.

Maternal and Child Health Gains

1. Maternal Mortality Ratio declined from 130 (2014-16) to 88 (2021-23) per 100,000 live births reflecting improved maternal health services.

Clean Energy and Electricity Access

1. 10.57 crore free LPG connections provided under PM Ujjwala Yojana reducing biomass dependence and indoor pollution.
2. Average rural electricity supply increased from 12.5 hours/day (2014) to 22.6 hours/day (2025) improving quality of life.

Women-Led Development

1. Women associated with Self-Help Groups increased from 2.37 crore to 10 crore under DAY-NRLM reflecting expanding women entrepreneurship.

2. The number of SHGs increased to 91.75 lakh providing collective economic power.

3.Challenges Requiring Attention

Persistent Regional Disparities

1. Development outcomes remain uneven across states, districts, and tribal regions with some areas lagging significantly.
2. Interstate variations in implementation effectiveness create unequal access to welfare benefits.

Quality Deficit in Public Services

1. Access has improved but quality of healthcare, education, and sanitation services remains inconsistent across regions.
2. Service quality monitoring and accountability mechanisms need strengthening.

Income Vulnerability

1. Informal employment continues to dominate the labour market with job creation not always keeping pace with workforce expansion.
2. Wage employment remains unstable and insufficient for poverty escape.

Nutritional Challenges

1. Child malnutrition, anaemia, and stunting remain significant concerns despite improvements affecting child development potential.

Digital Divide

1. Internet connectivity and digital literacy gaps persist, particularly in remote and tribal areas limiting digital service access.

Social Exclusion

1. Certain vulnerable groups including migrants, urban homeless, elderly citizens, and persons with disabilities continue facing barriers in accessing welfare benefits.

Fiscal Sustainability

1. Expanding welfare commitments require sustained fiscal resources and efficient targeting to ensure program sustainability.

4.Way Forward

1. **Strengthen Last-Mile Delivery** - Improve beneficiary identification and grievance redressal mechanisms ensuring all eligible people receive benefits.
2. **Quality of Services** - Shift from infrastructure creation to service quality and outcome-based monitoring measuring impact rather than inputs.
3. **Digital Inclusion** - Expand broadband connectivity and digital literacy in underserved regions enabling digital service access.
4. **Improve Human Capital** - Increase investments in health, nutrition, education, and social protection building capabilities.
5. **Strengthen Cooperative Federalism** - Encourage greater coordination between Centre, States, and local governments for effective implementation.

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