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# **OPERATIONAL CHALLENGES IN CASTE-BASED WELFARE SCHEMES: EXPANDING IMPLEMENTATION IN THE UNORGANISED SECTOR IN INDIA**

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## **ABSTRACT**

The paper tries to establish a nexus between caste, unorganised sectors, and welfare scheme implementations in India. The unorganized sector in India is vulnerable to social ostracization, yet it plays a significant role in the national economy. The deep linkages between caste and unorganized labourers further complicate the issue, underscoring the need for welfare schemes that address both caste-based inequalities and the vulnerabilities<sup>1</sup> of unorganized workers. However, many claim that implementation of the laws is ineffective unless they are conscious of the laws. Other aspects of inefficient implementation include social stigma, fraud, corruption, and fund leakages. Implementing laws that are neither broad nor restrictive is crucial, and drawing a line between them is when we can claim their efficiency. The Indian caste system is historically one of the key dimensions where the people of India faced social discrimination, and to overcome this, the Constitution of India protects the rights of marginalized sections of society both socially and economically, the provisions enshrined in the constitution give authority for the government to implement schemes concerning these unorganized workers and other marginalized communities. Using case studies such as NSFDC, and Ambedkar Karmika Sahaya Hasta Scheme, this paper critically examines the implementational drawbacks and suggests terms for the effective operation of these current caste-based welfare schemes within the unorganized sector. Outlining solutions, including sensitization programs to combat social stigma and advocate rigorous evaluation to ensure transparency, accountability, and efficiency in the implementation of these laws or schemes. By scrutinizing these issues, the paper also aims to advance social security and economic security and foster greater equity for India's vulnerable communities. These improvements are critical for achieving long-term social and economic inclusion and for

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<sup>1</sup> S Sakthivel and Pinaki Joddar, *Unorganised Sector Workforce in India: Trends, Patterns & Social Coverage*, Vol no. 41, Pg No. 2107, (2006)  
<https://www.jstor.org/stable/4418266>

promoting better status to unorganized workers and marginalized sections of society.

**Keywords:** NSFDC, Ambedkar Karmika Sahaya Hasta, Unorganised Sector, Caste-based Schemes, Implementation

## **Research Methodology:**

### **1. Research Design:**

A research methodology is one of the most important components of a research paper as it helps in understanding how a researcher achieved a particular outcome. It also touches upon the various techniques, tools and mechanisms that were used by the researcher to achieve the desired outcome. There are several types of methodology used in analysing and interpreting data in a particular manner. The methodology adopted in this paper is an amalgamation of 2 or more methods which is essential for determining the outcome of this research. The research study is broad, hence, different methods and techniques had to be used to arrive at the desired outcome. The research study was strictly restricted to the unorganised workers or labourers in India. The major aim of this research study was to understand the role of caste-based schemes affecting the status of the workers in the unorganised sector. Firstly, it focuses on the empirical aspect of research, which is based on mere observation and experimentation. This methodology helps understand the questions of ‘what is’ rather than ‘what should be’. It focuses on direct questions concerning the effects of caste-based schemes and their relationship with the unorganised sector, which is explained in a later segment of this research paper. This methodology has a narrow approach to comprehending the various issues that are characterised by lack of social security, low wages and informality, which are involved in understanding the hardships faced by the people of the unorganised sector. Moving on, to understand the ground realities and the complexities that are involved, a systematic approach was adopted in analysing the different trends that have affected these schemes by providing relevance to both qualitative and quantitative data. A systematic approach is key to understanding the efficiency and testing the ability of these schemes to achieve their objectives. The interpretation of data and statistics is important in understanding policy changes, trends and developments that have led to a direct effect on these schemes and their relevance to the unorganised sector. The adoption of a systematic methodology has helped in understanding the changes in consequent years in formally interpreting the data. Moreover, a comparative study was conducted to highlight the differences in operation, tactics and objectives of these schemes. A comparative analysis

provides a framework for outlining the differences, and similarities between these schemes. Furthermore, it helped in outlining the plans of action between these schemes and deciding which scheme was more effective. In conclusion, a mixed research design was adopted to understand the complexities of this study.

## **2. Research Tools & Data Collection Techniques**

The study involved the use of both qualitative and quantitative methods to achieve a broader understanding of the topic. The qualitative tools involved observation, peer reviews and conducting interviews, which helped gather information and thereby effectively analyse the data. In contrast, quantitative methods were used with the help of surveys, experiments, and case studies to statistically analyse the variables and develop a graph to better understand the objectives and steps taken to reach the desired outcome. These methods collectively helped in gathering information regarding the loopholes, drawbacks and challenges involved in the implementation of these schemes. Adding on, references to previous studies were also helpful in collecting information with respect to the current research question. Data was further collected by observing previous public records and records of the performance of these schemes to achieve a clearer understanding of the background and implementation mechanism of these schemes. The study outlined the importance of both primary and secondary data in achieving the desired outcome. The data collected helped devise solutions and draft a plan of action that is necessary for further developments and changes. In conclusion, these were the techniques used in the drafting of this research paper, and these techniques helped in not only understanding the quantitative aspect but also the qualitative aspect. Thus, the techniques outlined above played a major role in not only understanding the situation at hand but also devise solutions, formulate action plans and focus on future objectives.

### **Research Objectives:**

The paper tends to achieve many objectives, but the following are the most prominent:

1. To clearly interpret the facts and ground realities of the unorganised sector in India to achieve a comprehensive understanding of caste-based schemes and their implementation.
2. To provide accurate information to understand the short-term and long-term

implications of the National Scheduled Caste Finance and Development Corporation and the Ambedkar Karmika Sahaya Hasta Scheme, thereby promoting judicious use of information.

3. To explore the various factors that are involved in the implementation of these schemes, to create an understanding and establish a connection between these factors and the implementation of caste-based schemes.
4. To test the ability of these schemes to mitigate challenges and eliminate loopholes, particularly in the unorganised sector and effectively compare their efficiency.
5. To devise solutions for better implementation and provide information about new areas/avenues for improvement.

### **Research Questions:**

The paper tends to answer the following questions:

1. What is caste-based schemes and how does their implementation affect the unorganised sector in India?
2. What is the contemporary relevance of the National Scheduled Caste Finance and Development Corporation (NSFDC), the Ambedkar Karmika Sahaya Hasta Scheme, and what are the effects (positive or negative) of these schemes on the status of unorganised workers in India?
3. What are the drawbacks or challenges involved in the implementation of these schemes, and how can they be tackled through strategies and public policies?
4. What is the status of the unorganised sector in India, and what is the way forward for the development of this sector?

### **Introduction:**

The Caste System in India has evolved, yet social discrimination still exists because of the inefficiency in public policy implementation and the historical makeup of society. One of the most important aspects of public policy implementation is the implementation of caste-based

schemes. The unorganised sector in India, although it has played a huge role in contributing a significant share to the GDP, is still characterised by low wages, lack of formality and the absence of social security as they are not covered by any welfare schemes and hence cannot avail the benefits. Thus, it is important to understand the implementation of these caste-based schemes, which have a direct or indirect effect on the status of unorganised workers in India. Caste-based schemes in India are subject to much scrutiny that must be addressed to achieve their short-term as well as long-term benefits. The implementation of these schemes is based on factors that are multifold and intricately related to each other, which may have positive or negative effects in the long run. The implementation of Caste based schemes can be analyzed through the help of case studies that are introduced in this paper, i.e. National Scheduled Castes Finance and Development Corporation (NSFDC)<sup>2</sup> and Ambedkar Karmika Sahaya Hasta Scheme. These schemes that are used as case studies will help in establishing a connection between the implementation of these schemes and India's unorganized sector. The National Scheduled Castes and Scheduled Tribes Finance and Development Corporation was established as a Government Company under Section 8 of the Companies Act, 2013<sup>3</sup>, which mandates that the Central Government can establish companies for charitable purposes or objects (e.g. Non-profit organizations). Further, upon the orders of the government in 2001, it was bifurcated into two separate corporations, each operating separately for the development of the Scheduled Castes and Scheduled Tribes, The National Scheduled Castes Finance and Development Corporation, which is now functioning as a company owned completely by the Government of India under the Ministry of Social Justice and Empowerment with the Board of Directors selected by the Central Government of India. The NSFDC focuses on economic development and upliftment of persons belonging to the Scheduled Caste with an annual family income of less than 3 Lakh per annum. The NSFDC has played a huge role in the development of underprivileged people in society. However, a critical analysis is required to understand its proper impact on its efficiency and target group in India. Moving on, the next scheme that is of utmost importance is the Ambedkar Karmika Sahaya Hasta Scheme<sup>4</sup>, another initiative that is a State-level Scheme organised by the State Government of Karnataka. The Ambedkar

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<sup>2</sup> National Scheduled caste Finance and Development Corporation,  
<https://www.nsfdc.nic.in/>  
(last visited on 8 September 2024)

<sup>3</sup> India Code, [https://www.indiacode.nic.in/show-data?actid=AC\\_CEN\\_22\\_29\\_00008\\_201318\\_1517807327856&orderno=9](https://www.indiacode.nic.in/show-data?actid=AC_CEN_22_29_00008_201318_1517807327856&orderno=9) (last visited September 8, 2024)

<sup>4</sup> Karnataka State Unorganised Workers Social Security Board <https://ksuwssb.karnataka.gov.in/info-2/Ambedkar+Karmika+Sahaya+Hastha+Scheme/en>  
(last visited September 7, 2024)

Karmika Sahaya Hasta Scheme is aimed at uplifting or supporting the organised workers in the state. Karnataka is home to one of the largest unorganised sectors in India, with over 43 sectors that need to be provided with additional benefits. This scheme helps unorganised workers through the issuance of smart cards, and based on these smart cards, several credit and finance facilities can be availed by these workers to promote the spirit of entrepreneurship and promotion of social security. The implementation of these schemes is a complex process that requires the use of a substantial amount of resources and primarily investment. Thus, this paper shall investigate the implementation of these schemes and analyse the positive or negative impact it has had on the workers of the unorganised sector.

### **Analysing the implementation of the said schemes**

i.e. Ambedkar Karmika Sahaya Hasta Scheme and National Scheduled Castes Finance and Development Corporation (NSFDC), the two case studies being analysed in the paper to elucidate the implementation hurdles of the caste-based social welfare schemes for the unorganized sector labourers.

- **Analysing the Ambedkar Karmika Sahaya Hasta Scheme**

The Ambedkar Sahaya Hasta Scheme was implemented in the year 2017 aiming to benefit the Unorganized sector under the accident relief scheme, distributing smart cards to the eligible beneficiaries by establishing Karmika Seva Kendra. The term ‘Sahaya Hasta’ is nothing but a helping hand in the Kannada language. The scheme was implemented by the Karnataka Unorganised Workers Social Security Board. The Government of India's Unorganized Workers Social Security Act, 2008 framed the State Government's Unorganised Workers Social Security Act, 2009 mandated by Article 43<sup>5</sup> of the Constitution of India which gave rise to the Karnataka Unorganised Workers Social Security Board headed by the Hon'ble Minister of Labour, Government of Karnataka as the Chairman and Secretary. This board consists of 28 members. Among which 7 are unorganized sector workers representatives, 7 Employers of unorganized Sector Workers, 2 members of legislative assembly preferably sitting members of the legislative assembly, 5 eminent individuals of the civil society and 7 representing various State Government departments clubbed with the labour department of the Karnataka State. According to data from the Labour Department website of the Government of Karnataka 12

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<sup>5</sup> Article 43 of the Constitution of India, <https://www.constitutionofindia.net/articles/article-43-living-wage-etc-for-workers/> ( last visited September 8, 2024)

Board meetings have been held to look into the welfare of these unorganized sector workers. The government has further identified 43 sectors of unorganized workers to extend the benefits of Social Security Schemes. Similarly, the Union Government has recognised 379 categories of unorganized sector workers for Social Inclusion.

**Objective of the Scheme:** The objective is to aid the Unorganized Sector Workers under the accident relief schemes by improving the socio-economic status of these unorganized workers.

**Eligibility criteria:** The Government has classified 11 categories of unorganized workers under one title and one logo, these categories are eligible to avail the benefits of the said schemes. The categories include Hamalis, Domestic Workers, Rag pickers, Tailors, Mechanics, Washer men, Barbers, Gold Smiths, Iron Smiths, Potters and Kiln Workers. 2,87,217 Unorganized workers have registered under the said scheme.

#### **Ambedkar Karmika Sahaya Hasta Scheme over the past 7 years of its inception:**

In the budget allocation of the year 2017-18 and 2018-19, roughly an amount of 37.78 crore and 30.83 crore were released respectively and 6.39 crore was allocated for printing the smart cards for beneficiaries. The remaining balance of 24.44<sup>6</sup> crore was in the Saving Bank Account of the said Board which eventually led to blocking of the funds. The government assured that the board would mitigate the problem by using the amount, where 14.00 crore contributed for the Provident Fund and a sum of 8.61 crores is returned to the Government for re-allocation after a general body meeting. On the Occasion of Karmika Sammana Day on March 1<sup>st</sup> every year, the Government honours with an award of Shrama Sammana Award for the categories Unorganised workers including first second and third category awards based on the contribution of unorganised sector workers, including an award of Rs.15,000, Rs. 10,000, Rs. 8000 and Rs.1,000 as a special award. Under Section 9 of the Unorganised Workers Social Security Act 2008, the Karmika Seva Kendra's was planned to be established, initially, 181<sup>7</sup> Kendras in all taluks were planned but only 98 Kendra's were opened. Only 3 of them were set up in Bengaluru. Additionally, the government established an International Migration Centre-

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<sup>6</sup>Finance and Budget Management, [https://cag.gov.in/uploads/download\\_audit\\_report/2020/Chapter%202%20Financial%20Management%20and%20Budgetary%20Control-05f75800929bd97.66272684.pdf](https://cag.gov.in/uploads/download_audit_report/2020/Chapter%202%20Financial%20Management%20and%20Budgetary%20Control-05f75800929bd97.66272684.pdf) (last visited September 8, 2024)

<sup>7</sup> Labour Department, Government of Karnataka, <https://kbocwwb.karnataka.gov.in/ambedkar> (last visited on September 7, 2024)

Karnataka, as many skilled, semi-skilled and unskilled labour forces are going to other countries for employment and this was set up to protect their interests to combat harassment and difficulties they face in foreign nations, further the grievances related to semiskilled and unskilled workers are to be dealt under the Karnataka State Unorganised Workers Social Security Board.

**Critiques in implementation:**

1. This year 2017-18, and 2018-19 were the only data that was published on the official website of the Labour Department, Government of Karnataka. This clearly shows the lack of clarity, accountability and transparency in the scheme implementation.
2. There is a clear lack of implementation of the allocated funds, where the actual expenditure is much less than the allocated funds thereby over estimating the scheme's financial implementation or an inefficient execution of the scheme to its potential audience. This clearly shows that funds were released without proper planning for its implementation and execution.
3. Less than 21% of the funds were used which directly impacted potential unorganised sector workers from availing the benefits from the said scheme due to various administrative delays and inefficient execution strategy in aspects like printing Smart Cards. This is proof for inadequate implementation.
4. The blocked funds due to excess fund allocation have impacted the redirection of those blocked funds to the other potential needs or welfare schemes. Highlighting the misallocation of funds and inefficiency in fund allocation.
5. The delayed action by the Government's assurance that the board would take action to employ the funds in the next general body meeting highlights the lack of sense of urgency by the government to mitigate any such fund allocation issues. This shows the Government's reactive approach rather than proactive approach towards issues.
6. The blocked funds could have been utilised for construction of the Seva Kendra's where only 98 among 181 planned Kendras were opened. This shows lack of interest and a corrupt mindset of the implementers. A clear underutilization of the excess funds can be observed.



7. Finally, there is a clear slow pace of registration and lack of awareness created by the board among the unorganised sector workers. Considering the population of unorganised sector workers the 2,87,217<sup>8</sup> registered unorganised sector workers clearly depict the lack of efforts of the Board in spreading the word and implementing the scheme.

- **Analysing the National Scheduled Castes Finance and Development Corporation Schemes**

This was considered on 08.02.1989 under the Section 25 of the Companies Act<sup>9</sup>, 1956 as Company 'not for profit' aiming for socio-economic upliftment of the Scheduled Castes having annual earnings up to Rs. 3 lakhs. Due to the new Companies Act, 2013 the said scheme comes under Section 8<sup>10</sup> carrying the same clauses of 'not for profit' company. This Scheme is Schedule 'C' Central Public Sector Enterprises under the Ministry of Social Justice and Empowerment and is completely owned by the Government of India. NSFDC is an umbrella of schemes that aim at upliftment of Scheduled Caste workers. As of 31.03.2024 the Government of India has released Rs. 1515.00 crore against the authorized share capital of NSFDC Rs.1800.00 crore. The positive part of this scheme is that the raw data is available on the official website of the Ministry of Social Justice and Empowerment, Government of India. This scheme also highlights a few success stories however its authenticity is questionable.

**Major schemes operated through NSFDC through its agencies are:**

1. Credit-based schemes: Schemes through SCA (Statutory Central Auditors) and PSB (Public Sector Bank /RRB Regional Rural Bank) including the Mahila Samrddhi Yojana, Micro-Credit Finance, Suvidha Loan, Utkarsh Loan, Educational Loan Schemes, Aajeevika Microfinance Yojana, Udyam Nidhi Yojana.
2. Non-credit-based Schemes like the Pradhan Mantri- Dakshta Avem Kushalta Sampann Hitgrahi (PM-DAKSH) Yojana.

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<sup>8</sup> Supra at 7

<sup>9</sup> Ministry of Social Justice and Empowerment, Government of India <https://socialjustice.gov.in/schemes/34> (last updated on 9 September, 2024)

<sup>10</sup> Section 8, Companies Act, 2023 <https://www.indiafilings.com/section-8-company-registration#:~:text=A%20Section%208%20Company%20is%20a%20type%20of%20corporation%20established,set%20up%20such%20a%20company.> (last visited on 8 September, 2024)

According to the Ministry of Social Justice and Empowerment, this scheme has reached 16.11 lakh beneficiaries and a cumulative gross amount of Rs. 8302.04<sup>11</sup> crore has been spent till 31.03.2024.

**Objective of the Scheme:** The main aim is to uplift the Scheduled caste families economically and socially through various skill development programmes, increasing access to financial aid and assistance with lower interest rates under credit schemes for the beneficiaries, promoting small-scale industrial development ensuing inclusive development and well-being.

**Eligibility Criteria:** The sole criteria of the said scheme are to have a family annual income up to Rs. 3 lakh per annum and belonging to a Scheduled Caste.

**Analysis of the implementation of the said Scheme: National Scheduled Castes Finance and Development Corporation (NSFDC):** The last 10 years performance statistics have been taken from the Ministry of Social Justice and Empowerment Website,

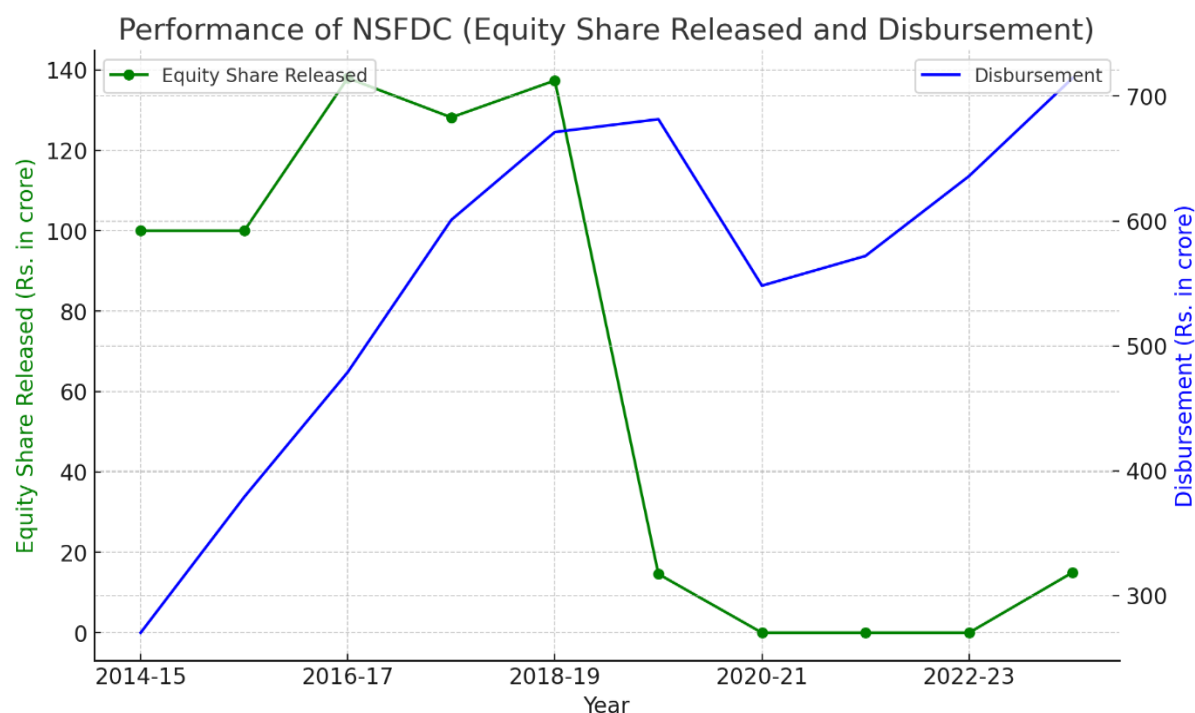
4. The performance of NSFDC during the last 10 years are as follows:

Year	Equity share released (Rs. in crore)	Disbursement (Rs. in crore)	Number of beneficiaries covered (Nos.)
2014-15	100.00	270.27	70,885
2015-16	100.00	378.94	71,915
2016-17	138.00	478.98	82,105
2017-18	128.21	600.88	1,08,340
2018-19	137.39	671.21	81,431
2019-20	14.60	681.50	83,970
2020-21	0.00	548.23	94,002
2021-22	0.00	572.01	76,219
2022-23	0.00	635.95	83,988
2023-24	15.00	714.45	85,372

Source: Ministry of Social Justice and Empowerment Website<sup>12</sup>

<sup>11</sup> National Scheduled Caste Finance and Development Corporation  
<https://socialjustice.gov.in/writereaddata/UploadFile/19381713958575.pdf> (last updated on 8 September 2024)

<sup>12</sup> Supra at 11



#### Key trends:

1. Equity Share Released between the years 2014-15 to 2018-19 the equity share released was relatively high, with its maximum in the year 2016-17 of Rs. 138.00<sup>13</sup> crore. There was a markable drop in 2019-20 to 14.60 crore, and it went completely zero for 3 consecutive years (i.e. 2020-12 to 2022-23) during and post Covid. In the year 2023-24 it was slightly increased from 0 to 15.00 crore
2. Disbursement between the years 2014-15 to 2018-19 the disbursement increased fairly from 270.27 crore to 681.50 crore. However, it dropped in the year 2020-21. But eventually there was increase in the disbursement from the year 2021-22 to 2023-24
3. Number of Beneficiaries for the consecutive 3 years i.e. from 2014-15 to 2016-17 was went slightly high each year. It was peak in the year 2017-18 however it dropped in the year 2018-19. 2020-21 is where the number of beneficiaries increased and then the consecutive year it dropped to 76,219 and then geared up to increase in the consequent years i.e. 85,372<sup>14</sup> in the year 2023-24

<sup>13</sup> Supra at 11

<sup>14</sup> Supra at 11

**Critiques of Implementation:**

1. There was inconsistency in the equity share released. The share dropped to zero during the covid pandemic, this raises questions about the funding strategies, as during the covid pandemic there was a need for more attention towards unorganized workers who had to face migration due to lack of job opportunities and that period is when the unorganized sector was affected the most compared all other years. However, after Covid<sup>15</sup> pandemic there is a slight increase in the share released for these schemes. Considering the potential need for the improvement of these beneficiaries the funding strategies must be layered to its efficiency.
2. Even after non allocation of funds there was positive growth suggesting effective allocation of the resources to the beneficiaries. Considering the 2020-21 period dip indicates the key challenges faced, maybe be due to administrative hurdles and economic conditions.
3. The number of beneficiaries had a fluctuating trend however it peaked in the 2017-18 signifying its effectiveness and reach. But major fluctuations highlight the need to maintain constant outreach efforts and effective invariability of the outreach. The decline after 2017-18 indicates that there is a need to alter the implementation strategies and curb the hurdles that its implementation may face, including corruption.
4. There seems to be a significant disconnect with the equity share and the disbursement trends. There needs to be parallels between both in order to improve long term implementation
5. There is a need to balance the efficiency and outreach of these schemes, only then will this scheme enhance its overall impact to reach the beneficiaries.
6. There is no clear evidence on why there were drastic shifts in the funding trends across the decade except for the Covid outbreak period.

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<sup>15</sup> Sabina Dewan and Prerna Seth, *Centre for Policy Research*, <https://cprindia.org/briefsreports/competitiveness-and-resilience-through-social-security-toward-a-more-inclusive-system/> ( June 15 2022)

**Overall Implementational Critiques:**

The Common Trends, Issues and Critiques observed in the implementation of the Caste-Based Social Welfare Schemes for the Unorganised Sector Workers are listed below:

1. Lack of Transparency in Implementation
2. Lack of Accountability
3. Slow and Fluctuating Outreach Trends
4. Delayed and Inefficient implementation
5. Lack of social interest of the Authorities
6. Zero nexus between the actual Needs and Strategy
7. No proper Research and Survey on the potential audience
8. Disproportionate Funding and Poor Financial management
9. Policy reforms and inclusion of various collaborations between and among the Governments, Civil Societies, NGOs and Private sectors for effective outreach.

These trends highlight the lack of social interest by the authorities and most often than not prioritising their own interests by asserting means of corruption, fund leakages, social exclusion and social stigmatisation for their personal and political gains. The clear lack of accountability and transparency in flow of funds and disproportionate operation of schemes highlights the inefficiency yet again.

By Scrutinising the issues in implementation of Caste-Based Social Welfare Schemes for the Unorganised Sector Workers this paper focuses on providing a fair few solutions and hoping to establish a nexus between the need and its effective implementation.

**Solutions:**

1. Game and incentive-based participation platform: using both mobile-based “Social-Benefit game” and offline interactive gaming incentives, where workers earn some

points for completing the tasks successfully such as registering for the scheme, attending workshops pertaining financial literacy, or even working and assisting in Karmika Seva Kendras. Those earned points can be redeemed for other measurable benefits like availing discounts on essential goods and services and primarily access to healthcare. This approach adds on to participation and spreads awareness among the unorganised sector workers and aids in increasing outreach and utilisation.

2. Develop a caste-neutral digital identity platform for workers in the unorganised sector that will converge all welfare schemes within one system. Workers get one single, distinguished digital ID that connects them to a number of benefits, including insurance, provident funds, and healthcare. Eligibility will automatically be updated according to their job and location, thus making access to benefits easier and reducing red tape to ensure help reaches those who need it, without any focus on caste.
3. Incorporating Blockchain based fund allocation system that ensures transparent distribution and flow of funds, which indirectly curbs corruption and fund leakage and blockage problems.
4. AI-based real time data analysis and predictive analysis allowing automatic redirection of funds based on economic and immigrational trends. Redirecting funds from underutilised schemes to high need areas, thereby increasing resource allocation and preventing fund stagnation.
5. Effective and non-biassed surveys and Statistical Data both before and after implementation and advocating Stringent Evaluation of Implementation of the Schemes in the Lens of Law
6. Establishment of Community Led Welfare Committees
7. Attracting the potential audience by sensitisation and outreach programs
8. Combating Social Stigma and Advocating for Social Inclusion

**Conclusion:**

This Conclusion can be deemed as Research Outcome where the Paper delved into the

complexities of intersection of Caste, the Unorganised Sector, and Implementation of Welfare Schemes in India. By analysing the existing legal policies, particularly schemes such as NSFDC and Ambedkar Karmika Sahaya Hasta, the paper has highlighted the key implementation challenges like the corruption, inefficiency and social stigma and ostracization. However, this paper also tries to underscore the implementational potential of these schemes in assuring Social and Economic inclusion. Improvement in implementation of welfare schemes is not just a legal or administrative duty, it an inclusive step towards advancing Social Justice. “The true measure of any society can be found in how it treats its most vulnerable members”<sup>16</sup> as M.K Gandhi quoted that the Nation is said to be developed only when the benefits reach to the most vulnerable sect of the society. When marginalised sectors gain better status and access to social security, their economic and social standards are increased, and caste-based inequalities vanishes. On the same line, by offering support to the targeted unorganised sector workers, these schemes are instrumental if implemented effectively by providing sustainable livelihoods and access to essential goods and services including healthcare. This advancement focuses not only on security but also in empowering the workers by bridging the gap between mainstream communities and marginalised sectors. Fostering equitable allocation of resources these schemes try to establish equity in more fair and just manner leading to more inclusive society, where caste-based discrimination and economic exclusions are curbed. A good scheme does not mean good laws but an effective implantation can help in long-run stabilisation by analysing the root causes for inequality, rather than fixing temporary problems or issues. It is crucial to have a long-term implementational strategy rather than superficial fixes.

In summary, this paper has navigated through the challenges with providing solutions for efficient implementation of caste-based welfare schemes for the unorganised sector. The long-term implication that aids in reforms are instrumental in achieving India’s national interests and goals of social and economic inclusion. To base upon this foundation, future research and policy innovation could explore more inclusive welfare models, designed to the changing needs of the marginalised sect. Only through consisted commitment to accountability, transparency and the eradication of inequalities both socially and economically would make India fully realise its potential and its constitutional promise of equality for the citizens.

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<sup>16</sup> Quote fancy, <https://quote fancy.com/quote/856011/Mahatma-Gandhi-The-true-measure-of-any-society-can-be-found-in-how-it-treats-its-most> (last visited on 4 September, 2024)

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