



PM-SURAJ and NAMASTE Scheme

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Why in News?

The Ministry of Social Justice and Empowerment launched the '**Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan**' (**PM-SURAJ**) **national portal online** aimed at offering credit support to the marginalized segments of society, with the Prime Minister as the Chief Guest.

- The PM distributed [Ayushman Health Cards](#) and **Personal Protective Equipment to Safai Mitras (sewer and septic tank workers)**, under the [National Action for Mechanised Sanitation Ecosystem \(NAMASTE\) scheme](#), which was previously a rehabilitation scheme for [manual scavengers](#).

What is PM-SURAJ?

- The 'PM-SURAJ' national portal aims to uplift the **most marginalized sections** of society and provide credit assistance to one lakh entrepreneurs from disadvantaged communities.
 - It is implemented by the **Ministry of Social Justice and Empowerment** and its departments.
- The portal serves as a **one-stop point where people from disadvantaged sections** of society can apply for and monitor the progress of all loan and credit schemes already available to them.
- The credit support will be facilitated through banks, **Non-Banking Financial Companies Finance Institutions (NBFC-MFIs)**, and other organizations, ensuring accessibility across the country.
 - An NBFC MFI is a **non-deposit taking NBFC** with a minimum Net Owned Funds (NOF) of Rs. 5 crore (Rs. 2 crore for those registered in the North Eastern Region of the country) and having at least 85% of its net assets as “qualifying assets (intended use or sale)”.

What is the NAMASTE Scheme?

- **About:**
 - The NAMASTE Scheme is a **central Sector Scheme** formulated in 2022, by the **Ministry of Social Justice and Empowerment (MoSJE)** and the **Ministry of Housing and Urban Affairs (MoHUA)**.
 - It aims to ensure **safety, dignity, and sustainable livelihoods** for urban sanitation workers.
 - The **Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)** has been renamed as the NAMASTE.
 - The SRMS scheme was launched in 2007 to help rehabilitate manual scavengers and their dependents.
 - The NAMASTE scheme is to be implemented over **4800 Urban Local Bodies (ULBs)** of the country, during the next three years i.e. up to 2025-26.
 - The [National Safai Karamchari Financial Development Corporation \(NSKFDC\)](#) is the implementing agency for NAMASTE.
- **Objectives:**
 - Rehabilitation of **Manual Scavengers (MS)** and Persons Engaged in Hazardous Cleaning

of Sewer and Septic tanks (SSWs).

- Promotion of safe and mechanised cleaning of sewers and septic tanks through trained and certified sanitation workers.

▪ **Intended Outcomes:**

- **Zero fatalities** in sanitation work in India.
- All sanitation work is performed by formalized **skilled workers**.
- No sanitation workers come in **direct contact with human faecal matter**.
- Sanitation workers are collectivised into [Self Help Groups \(SHGs\)](#) and are empowered to run sanitation enterprises.
- Sewers and SSWs and their **dependents also have access to livelihoods** by providing capital subsidies for purchase of sanitation-related equipment.
- Increased awareness amongst sanitation services seekers (individuals and institutions) to seek services from registered skilled & certified sanitation workers
- Extending Health Insurance Scheme benefits under **Ayushman Bharat, Pradhan Mantri Jan Arogya Yojana (PM-JAY)** to SSW & manual scavengers and their family members.

What are India's Other Credit Schemes to Empower Marginalized Sections?

- [Pradhan Mantri Mudra Yojana \(PMMY\)](#)
- [Stand-Up India Scheme](#)
- [Ambedkar Social Innovation and Incubation Mission](#)
- [Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana](#)
- [Special Credit Linked Capital Subsidy Scheme](#)
- **Rashtriya Garima Abhiyaan:**
 - National campaign for dignity and eradication of the practice of manual scavenging and rehabilitate the manual scavengers.

UPSC Civil Services Examination, Previous Year Question (PYQ)

Mains

Q. 'Rashtriya Garima Abhiyaan' is a national campaign to (2016)

- (a) rehabilitate the homeless and destitute persons and provide them with suitable sources of livelihood
- (b) release the sex workers from their practice and provide them with alternative sources of livelihood
- (c) eradicate the practice of manual scavenging and rehabilitate the manual scavengers
- (d) release the bonded labourers from their bondage and rehabilitate them

Ans: C