

GOLD MINING AND RURAL DEVELOPMENT IN INDIA

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Abstract:

Mining activities are an incredible source of income generation and employment, while also proving to be an opportunity for rural development of the local economy. This is in line with Enrico Moretti's local multipliers. He posits that every time a local economy generates a new job by attracting a new business, additional jobs might also be created as a result of the increased demand for local goods and services. However, merely generating employment is not enough. A crucial aspect of responsible mining practices is understanding the impact of such mining on local communities, before and after the life of a mine. Moreover, due to volatilities observed in Moretti's local multipliers as well as the complex nature of interactions between the various economic agents within the local economy, there is an urgent need to start thinking about a more sustainable approach to mining operations. We propose a prognostic approach to mining operations using a Sustainable Livelihood Framework, built on the principles of governance theorised by Elinor Ostrom. The idea behind emphasising on such an approach lies in its structural ability to identify opportunities and problem areas even before mining operations are underway and simultaneously enabling monitoring and measurement of said development policy. Future potential studies from the perspective of human geography have greater potential to estimate returns on employment for agents involved in mining operations. A step in that direction is to do an observational deep study of the local environment around mining exploration sites, in order to better understand the interdependent strategic interactions that develop/potentially develop in these areas.

Keywords: gold mining, local economy, sustainable development

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Please note that the views expressed here are the authors, not necessarily the organisation where they are working or have worked. Moreover, the information presented in this paper is not intended to be a comprehensive study, nor to provide advice of any nature, and should not be treated as a substitute for specific judgement.

Mining as an Opportunity for Development

The Mining Sector is a major source of economic activity in India. Due to the highly integrated nature of the industry, it forms the backbone of the manufacturing and infrastructure sectors of the economy. As a result of its strong backward and forward linkages, it provides basic raw materials to several significant industries including, but not limited to thermal, iron and steel, petroleum, and electrical industries.

The first recorded history of mining in India goes back to 1774 when the East India Company was granted permission for mining coal in Raniganj. This was followed by M/s John Taylor and Sons Ltd. starting gold mining in Kolar Gold Fields in 1880, along with the first oil well in Digboi in 1866. As the gold mines grew, labour requirements were met from neighbouring districts of Tamil Nadu and Andhra Pradesh. At its peak, KGF was home to almost 30,000 workers and their families. While there is evidence to suggest that the socio-economic composition of workers and British officers was designed in a way that resulted in conflict and subsequent inequality, it also resulted in infrastructure development in and around the mining area in the form of established schools, hospitals, and electricity.

KGF was shut down by the government of India in February 2001 for environmental and economic reasons. And with that, went jobs that had sustained families for generations. At present, 260,000 people are living there, under conditions of extreme deprivation and poverty, who must travel 4 hours every day to the city of Bengaluru for work. There is no proper electricity or water supply as a result of the neglect by the local municipal corporation. Additionally, pensions as low as INR 650 persist, which makes it extremely difficult for the retired mine workers, who are now marginalised. KGF stands tall as the epitome of failed sustainable development planning in India, where the prophesied National Mineral Policy pushes for scientific and systematic mine closure, without disrupting community life.

Up until the beginning of the current century, mining activities in India remained primitive in nature and small in terms of the scale of operations. It was only after India gained independence in 1947, that the mining sector underwent extensive modernisation as a result of industrial expansion. Further development was made possible through the implementation of the Economic Reforms introduced in 1991 as well as the first National Mineral Policy of India in 1993, which encouraged the inflow of private investments and technology for large-scale exploration.

Despite its incredible potential, the sector remains underutilised. In a country with over 17 percent of the land area having potential mineral resources, only 0.25 percent is currently being exploited. As of 2021, the mining sector's contribution to GDP stands at barely 1.75 percent. Efforts to improve mineral production output to 200 percent are being carried out by the government in the form of the Mines and Mineral (Development and Regulation) Amendment Act 2021 by ensuring efficient utilisation of reserves and incentivising fresh foreign investments for mining operations.

Among the various metals explored through mining, gold possesses peculiar significance. Its unique characteristics as a scarce, highly liquid, and uncorrelated asset demonstrate its competitiveness with stock, bonds, and other alternative forms of financial investment. Its ability to act as a store of wealth as well as a hedge has facilitated its performance to be at par, and in some instances, even better than the existing class of assets available in the highly volatile financial markets. In reality, gold as a household financial asset could be the key to creating an environment that satisfies the necessary conditions for upward mobility and socio-economic welfare.

At the moment, gold mining operations in India are concentrated at the Hutti Gold Mines in the Raichur district of Karnataka. It is a fully integrated facility with a capacity to produce 5,50,000 tonnes per annum. Owned by the Karnataka government, it currently extracts close to 1,400 to 1,600 kilograms of gold a year from nearly 5.4 to 5.8 lakh tonnes of ore in the region. Back in 2019, the company set up new shafts and ball mills to help improve gold extraction, for which it invested almost INR 420 crores towards expansion plans.

As per the 6th Annual Report released by the India Gold Policy Centre, gold imports averaged somewhere around 600 tons annually between 2010 and 2020, which distinctly suggests the average consumer's obsession with the yellow metal, deep-seated in historical social and cultural significance. This is indicative of the untapped potential in the gold mining industry.

From a development perspective, the gold mining industry is, in itself, a metaphorical gold mine of opportunities. In addition to bringing in direct and indirect employment opportunities for the regional economy, gold mining attracts foreign direct investment, foreign exchange, and tax revenues. Since mining operations are generally conducted in remote locations, there is ensuing investment in infrastructure and utilities in the form of roads, water, and electricity supply.

Mining Discontinuation, Market Disruption, and COVID-19

According to the report titled 'Mining, A Prudent Perspective', conducted by the Forum For Integrated Development and Research (FIDR) in 2020, across 2,415 respondents in 13 districts from the five major mining driven economies of India, namely Goa, Chhattisgarh, Jharkhand, Odisha, and Karnataka, discontinuation of mining operations had led to a fall in household incomes by more than half. The report sheds light on the increasing instances of domestic violence due to joblessness, the impact on children's health and education, as well as the financial crunch on households. While 70 percent of the respondents attributed mining to have been their major source of employment, 65 percent of the respondents expressed their dilapidating livelihoods as a result of job losses, further spiralling into indebtedness, bankruptcy, violence, and general mental instability. The five states surveyed, where mining accounts for over 12 percent of the state's GDP, could have been the flag-bearers of the vision of a 5 trillion-dollar Indian Economy, in addition to playing a crucial part in employment generation. The Federation of Indian Mineral Industries (FIMI) had stated that the combined job losses (direct and indirect), from the upshot of mining bans in Karnataka (166 mines were shut down in 2011) and Goa (total closure on mining operations since 2018) alone, is estimated to be at 1.28 million. As demonstrated in Misra & Suresh (2014), the mining sector's employment elasticity of 0.52, calculated as the percentage change in employment associated with a 1 percent change in economic growth, is competitive with real estate's 0.66, with the construction sector leading at 1.13. This directly hints at the immense employment generation potential and loss of the mining sector in India.

At the onset of the coronavirus pandemic, governments all across the world were struggling to push the limits of monetary and fiscal policy measures to cushion the negative financial impact of falling economic activity as a result of the lockdowns. Gold, the second most owned financial asset after real estate, also witnessed a lower consumer demand across the world, falling by over 8 percent annually between 2019-20 and 2020-21 (India Gold Policy Centre). However, in India, sticky prices and reduction in interest on personal loans against gold through banks led to an all-time high recycled gold number since 2012-13 and proved to be a valuable

incentive during an unprecedented time. The IGPC Report also highlights the positive signals of domestic recovery in the third and fourth quarter of 2020 as the economy gradually reopened and demand for gold jewellery started moving back to expected levels. The third quarter experienced the traditional seasonal boost to jewellery demand, although it remained relatively lower when compared with pre-COVID years. With the end of Adhik Maas on 16th October, sales started rising during Navratri and Dhanteras. As a result, retailers were also able to take advantage of the higher prices and the revenge-spending sentiment of the consumers.

Despite the uncertainties in consumption demand at the onset of the coronavirus pandemic, bullion imports to India rose by 4 percent. While the first two quarters of the nationwide lockdown, including Akshaya Trithiya, were destructive for retailers, even a small window of reopening saw an increase due to pent-up demand. A plausible explanation for the losses to traditional jewellers in India can be offered in the form of shut-down of the retail stores and their dependency on offline business. The All India Gem and Jewellery Domestic Council reported that even after the gradual reopening of the economy, the footfall has been restricted to 20-25 percent of the total business across the country. This has highlighted the urgency for traditional retailers to digitise their businesses. It is also important to note that due to refinery downtime, there was a decline in the share of total domestic supply of dore, which resulted in recurring losses for refiners as they were unable to meet the demand. The devastating impact of halted mining operations, production, and refinery all across the nation was a major setback to the industry as well as domestic retailers. However, this also proved to be a blessing in disguise for agencies importing refined bullion.

In the recently presented Union Budget of India 2022, the jewellery industry has little to be thankful for. With only a decline in the import duty of cut and polished diamonds from 7.5 percent to 5 percent, the import duty on gold remains unchanged. The gold industry was expecting a decline in the import duty of gold and a reduction in the goods and services tax (GST) to bring down smuggling and boost sales, just as was done with last year's budget, which saw a decline in duty from 12.5 percent to 7.5 percent. The current GST on gold is 3 percent, along with infrastructure and social welfare cess adding another 3.25 percent, taking the total duty to 13.75 percent for the customer. There seems to be no focus on promoting exploration and improving the production of the domestic gold mines to satisfy the increasing demand for gold, and subsequently losing out on the opportunity to provide employment generation as part of mining operations.

Employment Generation in Local Labour Markets

The International Labour Organisation of the United Nations defines persons in employment as all those of working age, who are engaged in an activity to produce goods and/or provide services for pay or profit, during a short reference period. This includes 'persons at work' who have worked at a job for at least one hour, as well as 'employed persons not at work' due to transitory non-attendance or work-time arrangements. Meaningful recovery of economic activity must involve the creation of employment, which acts as a foundation for economic development.

In the context of this paper, mining operations can be interpreted as the setting-up of a new industry in a local economy, leading to the generation of new jobs i.e., employment. As stated in Moretti (2010), the positive effect on employment generation as a result of an exogenous shock (which in this case is setting up of mining operations) is somewhat offset by general

equilibrium effects induced by changes in local wages and prices of local services. In this conceptual framework, each city is a competitive economy that utilises labour for the production of two goods-nationally traded goods whose price is exogenously set, and non-traded goods whose price is set locally. When mining operations are set up in the city (shock in tradable sector), there will be an increase in the demand for labour, which will have a direct impact on employment in the mining industry, as well as the rest of the tradable sector. As the wages of all workers in the city increase, the cost of local commodities (Moretti uses housing, but it is possible to extend it to all commodities in the consumption basket such as food, shelter, clothing, etc.) also increases. In other words, as the city's budget constraint increases, there will be an increase in the demand for non-tradable goods. As employment is generated in the mining and other industries in the tradable goods sector, the new jobs are split between existing residents, and new residents, subject to geographical mobility. The magnitude of the local multiplier for the non-tradable sector depends on three factors-consumer preferences and technology in the non-tradable sector, type of new jobs in the tradable sector (skilled vs. unskilled), and the degree of elasticity of local labour supply and supply of local commodities. In purely theoretical terms, the city-wide increase in labour costs (as a result of higher wages), leads to a partial decline in the demand for local services. Therefore, the addition of jobs as a result of mining operations will partially crowd out jobs in other industries in the tradable sector. It is, however, important to note that the direction of worker mobility is unknowable, and is determined by three factors. Firstly, city-wide increase in labour costs negatively impacts employment in other industries of the tradable sector, as their competitiveness is lowered and the price of tradable goods is exogenously set in the national market and therefore cannot adjust to local economic shocks. It is also possible that some of the production is shifted to neighbouring cities. Secondly, the increase in the production of mining will lead to an increase in demand for intermediate goods and services, which are again subject to the integrity of the local supply chain. Undeniably, it would be advantageous to piggyback on economic agglomeration at this stage, which directs to the third factor-if agglomeration is significant, the growth in production of mining will contribute to local economic agglomeration. Finally, the multiplier for the non-tradable sector can potentially be used as an upper bound proxy for the national multiplier, while the multiplier for the tradable sector can be used to measure the lower bound of the national multiplier.

This framework resonates with available evidence on the generation of employment as a result of mining operations. According to a report by the World Gold Council (WGC), WGC member companies contributed \$3.7 billion to the GDP of the countries where they operate. This includes taxes, salaries, and payments to suppliers, and employed as many as 200,00 workers collectively. Specifically, in 2020, WGC member companies directly paid USD 8.7 billion in employee wages and USD 7.6 billion in tax payments across 38 countries, with an additional contribution of USD 438 million to communities and indigenous groups.

However, merely generating employment is not enough. Given that resources are limited, mining operations need to be done in a way that does not cause any additional harm to the environment, as well as to the socio-economic status of the people involved. A crucial aspect of responsible mining practices is understanding the impact of such mining on local communities, before and after the life of a mine. The New Afton Gold Mining Project in Canada started its operations in 2012, under a mutually beneficial New Afton Participation Agreement, which ensures business, employment, training, and educational opportunities for the indigenous First Nations through establishing shared environmental goals, economic opportunities, and social and financial considerations. In the Maricunga and La Coipa mines in Chile, which is considered one of the driest places on the planet, the Kinross Gold Corporation has undertaken extensive studies to better understand the hydrological cycle and implemented mechanisms to improve water efficiency. Another unique turn of events took place at the

Agnico-Eagle’s Kittilas Mine in Finland where the mine rescue team volunteers as members of the local fire departments. There are several other examples where responsible mining has led to improvement in the local economy with indirect effects on the global economy, such as social infrastructure development by the Goldcorp’s Marlin Mine in Guatemala, banking facilities set up by the gold companies in Papua New Guinea, National Healthcare Scheme provided by Golden Star Resources in Ghana, the onsite training centre at Kinross’ Kupol mining operations in Russia, etc.

Framework for Responsible Gold Mining in India

Keeping in mind the high socio-economic and environmental cost of gold mining, the Government of India has constantly evolved institutions and regulatory frameworks to ensure efficient and sustainable administration of existing mining operations and environmental laws. The legal structure has been amended to respect the foundations of sustainable environmental planning, forest clearance provisions, coastal zone regulations, as well as water, air, and land pollution prevention. The first National Mineral Policy (1993) recognised the need for private investment expenditure in the form of Foreign Direct Investment (FDI), which will further help in bringing in advanced technology for improving productivity and achieving economies of scale. The 2008 revision of the National Mineral Policy emphasised the implementation of sustainable practices in mining. Additionally, to promote transparency in governance procedures relating to auctioning and renewal of mining activities, the Mines and Minerals (Development and Regulation) Amendment Act 2015, thereby replacing the MMDR 1957, was instituted, with a provision for the creation of a District Mineral Foundation (DMF). Under this act, the mine lease holder must contribute anywhere between 10 to 30 percent of the royalty amount to the DMF, which will then be invested in socio-economic and environmental development in and around mining areas. There is also a provision for the payment of 2 percent of royalties to the National Mineral Exploration Trust (NMET).

The following table provides an overview of the state-wise NMET collection from 2016-17 to 2019-20 (in INR Crores):

State	2016-17	2017-18	2018-19	2019-20
Andhra Pradesh	5.593	1.711	0.441	8.350
Chhattisgarh	111.816	92.574	65.856	97.200
Goa	5.362	13.580	8.220	0.003
Gujrat	7.296	3.634	1.968	NA
Himachal Pradesh	2.395	1.584	1.389	2.030
Jammu and Kashmir	0.000	0.244	0.037	NA
Jharkhand	42.391	44.456	12.324	162.650
Karnataka	20.899	35.849	18.784	38.160
Kerala	0.000	0.103	0.050	0.180
Madhya Pradesh	44.125	16.942	20.155	5.440
Maharashtra	2.586	8.425	1.751	39.090
Odisha	103.880	122.938	7.319	201.910
Rajasthan	49.438	24.029	9.507	52.870
Tamil Nadu	14.023	11.301	7.765	10.200

Telangana	37.443	15.643	41.587	33.330
Uttar Pradesh	9.961	0.000	1.695	NA
West Bengal	0.392	0.295	0.000	0.670
Undifferentiated Misc. Receipts	80.614	208.925	49.836	NA
Total	538.214	602.234	248.682	652.083

Source: Ministry of Mines, retrieved from Open Government Data Platform India

As envisioned under MMDR 2015, The Pradhan Mantri Khanij Kshetra Kalyan Yojana (PMKKKY) is also being implemented by DMFs, with the objective of creating a Sustainable Development Framework (SDF) for the efficient implementation of various developmental and welfare programmes in mining-affected areas, minimise environmental, health, and socio-economic impact with a focus on both pre- and post-mining operations, and ensuring sustainable livelihoods for the affected people in such areas. The design of the framework clarifies identification parameters for affected areas and affected people, and mandates utilisation of funds with high priority (60 percent) in several areas such as drinking water supply, environmental preservation, health care, education, the welfare of women, children, aged and disabled, skill development, and sanitation. Other identified areas for the utilisation of the remaining funds (40 percent) include physical infrastructure, irrigation, energy, and any other activities for environmental development. Moreover, the SDF allows for flexibility and continuity by working in conjunction with existing central and state-sponsored programmes for rural development.

The following table provides an overview of the status and implementation of DMF funds during 2020:

State	Total amount collected under DMF (in Cr.)	No. of Projects Sanctioned	Amount Allocated (In Cr.)
Andhra Pradesh	1,159	13,977	1,043
Chhattisgarh	6,330	48,483	6,522
Goa	216	9	45
Gujarat	827	15,030	939
Jharkhand	6,533	19,288	5,169
Karnataka	2,336	7,230	3,636
Maharashtra	2,307	6,024	1,461
Madhya Pradesh	3,683	9,622	2,458
Odisha	11,985	19,240	13,014
Rajasthan	4,497	22,466	3,188
Tamilnadu	763	2,139	638
Telangana*	2,956	29,065	3,384
Assam	89	241	72
Bihar	91	30	18
Himachal Pradesh	183	74	16
Jammu & Kashmir	33	140	11
Kerala	32	-	-
Meghalaya	63	12	14
Uttarakhand	130	583	33

Uttar Pradesh	876	6,646	472
West Bengal	65	1,115	21
Total	45,153	2,01,414	42,152

Source: Ministry of Mines, retrieved from Open Government Data Platform India

Mining Reforms, Tax Incentives, and Revenue

According to the McKinsey Global Institute Report (2014), India must strive to create 115 million non-farm jobs by 2022 to reduce poverty, and mining has the potential to provide 12 percent of these jobs. The Geological Survey of India has identified that only 10 percent of the geological potential is currently being mined to produce 95 minerals. The amendments to 10A(2)(b) and 10A(2)(c) of the MMDR Act aim to make a larger number of mines available for auctions. Moreover, to ensure continuity in mining operations, the Act has empowered state governments to auction the mining lease before the expiry, along with the extension of approvals, licenses, and clearances from the previous bidder to the successful bidder for two years, during which the new lessee can continue mining operations but is also required to obtain the necessary clearances within these two years. This also has the potential to intervene in the process of demand manipulation by miners to impede supply. Moreover, the removal of charges on transfer of mineral concessions for non-auctioned captive mine is a welcome effort, even if it falls short of accommodating for the first right of refusal on mining or selling exploration rights. Another crucial innovation brought by the Act is to end the differentiation between captive and merchant mines by allowing captive mine owners to sell up to 50 percent of the excavated minerals, thereby providing the much-needed boost to mineral production (Sharma, 2021). However, the real challenge in this is the unwillingness of the end-user to profit from the sale of such minerals.

In order to truly boost mineral exploration in India, the National Mineral Exploration Trust must be made an autonomous body, as per the recommendation of the parliamentary standing committee. Only then, will it be possible to rationalise all royalties across states in India. At present, India's effective tax rate (ETR) on mining comes to almost 64 percent, which is double the global average of 34 to 38 percent. Mine operators in India are required to pay royalties to DMF as well as the NMET, in addition to other fees and other compensatory afforestation charges for the use of forest land. Moreover, royalties for mechanised mines are charged for the highest grade of the ore, instead of being based on the actual grade. While necessary, these have also led to higher costs of doing business, thereby disincentivising miners to approach operations in an environmentally sustainable fashion. Overall, this reduces the comparative advantage of India, when compared with other mineral-rich countries. There are also additional state-specific charges, such as in Goa and Karnataka, which have led to unwarranted double taxation and increased costs.

Developing economies use tax incentives intending to attract domestic and foreign investment. Given the capital-intensive nature of mining operations, a significant part of the investment is often obtained from the private sector. At the same time, it is the duty of the government to convert finite mining resources into wealth and long-term development, even if it involves the risks of unsuccessful operations and dynamic commodity prices. Therefore, it is crucial to design a tax incentive framework that is conducive to uninterrupted mining operations, while ensuring sufficient revenues for the government. Little evidence exists on the effectiveness of tax incentives at attracting investments [see Parys & James (2010) and Klemm & Parys (2011)].

As noted in Readhead (2018), the effectiveness of tax incentives for attracting investments in mining operations depends on the type of foreign investment. A consistent and predictable fiscal regime is a key factor in investment decisions. Building on it further, the report sheds light on the role of efficiency, as drawn from the cost of the incentive provided in meeting the policy objective it is designed for. Therefore, such incentives must be designed in a multi-stage fashion that will cater to both marginal as well as large financiers. As proposed in the report, a cost-benefit approach would prove indispensable in achieving the optimum incentive rate. From a governance perspective, the undue delays in choosing exploration blocks is a major hurdle in the investor's decision making progress, and it would therefore be mutually beneficial to move to a single-stage system of exploration tenders without the need for meeting conditions set by the Minerals (Evidence of Minerals Contents) Rules 2015, and focus on technology-intensive extraction and faster production.

The trade-off between government revenues and tax incentives is tricky business. And the decision will ultimately depend on the nature and scale of mining operations being conducted. Given that this paper aims to look at mining as an opportunity for rural development, a course correction in defining mining objectives is essential, in the sense that the existing policies for development should be considered when making decisions on tax rates, royalties, and incentives.

A Review of Centrally Sponsored Schemes for Rural Development

The Ministry of Rural Development (MORD) is the nodal ministry in charge of most of the development and welfare activities in rural areas. Its mission is to enable sustainable and inclusive growth of rural India through the eradication of poverty by improving livelihood opportunities and development infrastructure. To this effect, the budget outlay of Rs. 120147.19 crores have been allocated to the Department of Rural Development for the Financial Year 2021-22.

In this section, we will provide a broad review of the major programmes that are currently being operated by MORD for the development of rural areas:

i. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

It was launched in 2005 as the National Rural Employment Guarantee Act, to ensure up to 100 days of paid unskilled manual work per year for members of a poor household above the age of 18 years. The Act requires that engagement be provided within 5 kilometres of an applicant's residence while providing minimum wages. If the government is unable to create employment for the applicant within 15 days, then they are entitled to an unemployment allowance instead. Through decentralisation of execution planning to Panchayati Raj Institutions (PRIs), MGNREGA has been able to provide work for 15,10,47,992 active workers out of a total of 31,55,11,799 registered workers as of January 2019, thereby benefitting 6,17,94,789 households across all states in India. However, challenges persist in the form of misappropriation of the demand for work, ridiculously incompetent wages, misidentification of work site and planning, administrative complexities, delay in payments, and lack of transparency as well as trained staff at the ground level for seamless processing of applicants.

ii. Pradhan Mantri Awas Yojana-Gramin (PMAY-G)

Formerly known as the Indira Awas Yojana (1996), it was restructured in 2016 as part of the 'Housing for all by 2022' initiative by the government of India. It provides for

affordable pucca housing for all rural areas except Delhi and Chandigarh while aiming to cover 1 crore households living in kaccha houses. Its unique approach to helping identify beneficiaries through parameters of deprivation, as stated in the Socio-Economic and Caste Census of 2011, further verified by the Gram Sabhas facilitates efficiently planned expenditure in the coming years of the scheme. Under this scheme, the minimum size of the house has been increased to 25 square metres with a hygienic cooking space. The cost of unit assistance is proposed to be shared between Central and State Governments in the ratio of 60:40 in plain areas except for 90:10 in North-Eastern states and the Himalayas. As of November 2021, 62 percent of housing projects have been completed as against the MORD target, across all states in India.

iii. Pradhan Mantri Gram Sadak Yojana (PMGSY)

The Government of India launched PMGSY in 2000, intending to provide all-weather road access to eligible unconnected habitations with a population up to 500 in plain area and 250 and above in special category states (North-Eastern states, Jammu and Kashmir, Himachal Pradesh, Uttarakhand), desert area as identified by Desert Development Programmes and 88 selected backward districts as identified by Ministry of Home Affairs. Through this scheme, labour and capital mobility has been made possible, especially for previously unconnected regions, thereby improving the overall social and economic welfare of the households. As of 2021-22, almost 7,77,645 kilometres of road projects have been sanctioned, consequently connecting 584 out of the 3,037 target habitations.

iv. Deen Dyal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

This scheme was launched in 2014 as part of the National Rural Livelihood Mission to add diversity to the incomes of the rural poor families while simultaneously catering to the career aspirations of the rural youth. Uniquely focused on rural youth between the ages of 15 to 25 in rural households, it plays an instrumental role in supporting the 55 million marginally employed youth through the National Policy for Skill Development and Entrepreneurship (2015). As of April 2020, 9.9 lakh candidates have been trained with over 5.3 lakh candidates placed in jobs.

v. Mission Antyodaya

Initially adopted in the Unions Budget 2017-18, Mission Antyodaya lays the foundation for an accountability framework through the convergence of objectives across the 27 Ministries under the Government of India and aims to bring optimum use and management of resources. Setting the Gram Panchayat's at the centre of monitoring and implementation, it encourages collaboration and partnerships with a network of professionals, institutions, and enterprises to accelerate the transformation of rural livelihoods. The Framework utilises technology to ensure that benefits reach those who are most deserving, according to the Socio-Economic and Caste Census. The scheme has been successful in implementing a strong infrastructural base for Gram Panchayats, enhanced economic opportunities through diversified livelihood opportunities including non-farm sector, skill development of rural youth with special emphasis on women's education, value chain development, and strengthened democratic processes through capacity building at the ground-root level.

vi. National Social Assistance Programme (NSAP)

As is a welfare programme being implemented in rural as well as urban areas, it represents a significant step towards the fulfilment of the Directive Principles of State Policy as provided under Articles 41 and 42 of the constitution, which recognise the concurrent social responsibility of the state and central governments to aid its citizens in case of employment, old age, and sickness, within the limits of its economic capability. While it was launched

with only three components in 1995, it presently incorporates five schemes under its umbrella- Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS) and Annapurna Scheme. The objective here is to function as a social security and welfare programme and provide support to aged persons, widows, disabled, and bereaved family members, belonging to below poverty line households. At present, there are 4,17,36,853 beneficiaries under the various schemes of this programme.

vii. Saansad Adarsh Gram Yojana (SAGY)

Launched in 2014, Members of Parliament (MPs) are responsible for developing the socio-economic and physical infrastructure of three villages each, by 2019, and a total of eight villages each by 2024. This is one of the few schemes which aims at bringing together a compilation of 127 centrally sponsored schemes along with 1,806 state schemes for convergence. However, due to the lack of pro-activeness displayed by the MPs, only 49,756 out of the 79,316 planned activities have been completed. A major setback has been the unwillingness of MPs to allocate more resources from the Members of Parliament Local Area Development Scheme (MPLADS) fund.

viii. Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NLRM)

Initially launched in 2011, partially aided by the World Bank, NRLM is aimed at creating efficient and effective institutional platforms for the rural poor and enabling them to increase their household income through sustainable livelihood enhancements and better access to financial services. Renamed DAY-NRLM in 2015, the idea is to harness the innate capabilities of the poor by facilitating entitlements and public services and complement them with social capacities to increase their participation in the growing economy of the country. Its agenda is to cover 7 crore rural poor households across 600 districts through independently managed Self-Help Groups (SHGs) and provide support for the coming 8 to 10 years. So far, 799 lakh households have been successfully mobilised into SHGs.

ix. Shyam Prasad Mukherji Rurban Mission (SPMRM)

The motivation behind SPMRM is the development of a cluster of villages in such a way that preserves and nurtures the essence of rural community life with a special emphasis on equity and inclusiveness. These clusters typically illustrate the capacity for growth, have economic drivers, and derive locational and competitive advantages, and are therefore classified as 'Rurban'. Launched in 2016, the Mission's objective is to stimulate local economic development, enhance basic services, and create well-planned sustainable Rurban clusters. Across the 197 approved clusters covering 252 districts as of 2021-22, 28,009 development projects have been completed with 11,998 currently under progress.

A Review of State-Specific Development Schemes

The nature of centrally sponsored schemes is to provide guidelines and facilitate the implementation of public policy. As can be observed from the review of these schemes in the previous sections, Gram Panchayats take centre stage as the basic unit of governance. This is in line with assertions in favour of decentralisation that criticise large and centrally administered bureaucracies as representing inefficiencies in resource allocation and wealth accumulation within society. As noted in Johnson (2003), two arguments are generally used to

substantiate this claim- central agencies lack the time and place knowledge to implement policies that reflect the actual needs of the people, and secondly, such time and place knowledge gaps carve the way for local institutional arrangements with an unlimited ability to distribute resources and extract rent as they see fit. However, the downside to such local democratic forums as a result of such devolution of power is the misidentification of effective beneficiaries and lack of accountability. To address these problems, governance bodies at the state and district level need to step up and utilise their understanding of the local economy in an effort to efficiently approach the problem of rural development.

To this effect, this section will broadly summarise the various state-specific development schemes at the Gram Panchayat level across India:

i. Andhra Pradesh

The Government of Andhra Pradesh has taken up the provision of universal basic health services, including but not limited to health check-ups, immunisation, and maternal healthcare under its wing. Additionally, it provides lunch to all pregnant and lactating women under the Amrut Hastam scheme. Moreover, under its Software for Assessment of Disabled for Access, Rehabilitation, and Empowerment (SADAREM), the state aims to create a dynamic web-enabled system through automation for improved accessibility to Persons With Disability (PWDs), especially women and children.

To provide universal access to education facilities up to class 10th, the Society for Elimination of Rural Poverty (SERP) has been set up by the Andhra Pradesh government, which focuses on girl child education up until her graduation through the provision of monetary incentives from birth. SERP has also taken up the initiative to convert all schools into 'smart schools' with IT-enabled classrooms, e-libraries, and web-based teaching. In addition to that, SERP is also responsible for identifying marginalised households and helping them plan their livelihood by diversifying into farm and non-farm economic activities through the Vaddileni Runalu scheme. It also provides financial assistance to such households in the form of loans as part of the Unnati Scheme. Finally, through the Abhaya Hastam Scheme, SERP is able to provide pensions and insurance for all eligible families. A similar scheme was launched by the state government called Janmabhoomi-Maa Vooru, which utilised Aadhaar identification for targeting and distribution of pension funds.

The Andhra Pradesh Minority Welfare Department was set up with the objective of improving the social inclusivity of minority groups such as Scheduled Castes (SCs) and Scheduled Tribes (STs). It also provides financial assistance to the extent of INR 50,000 to minority brides, under its Dulhan scheme.

It is also worthwhile to mention the role of the Society for Social Audit, Accountability and Transparency (SSAAT) in strengthening and monitoring of the local democracy through strong and accountable Gram Panchayats.

ii. Arunachal Pradesh

Among the various schemes launched by the state, the Chief Minister's Youth Development Scheme aims at the personal development of young individuals through sports, daily exercises, and games, thereby inculcating a healthy lifestyle, especially among at-risk youth in marginalised communities. In order to improve healthcare infrastructure in the state, Navjyoti and IMR Mission schemes aim at providing universal basic healthcare facilities to all people of Arunachal Pradesh, as well as providing grants to NGOs and other voluntary organisations for organising medical camps and managing dispensaries.

The Social Welfare and Child Development Department is responsible for the relief and rehabilitation of PWDs, especially women and children, in conjunction with the Arunachal Pradesh State Social Welfare Board (APSSWB), which advises the government on the implementation of these schemes. The department has also set up the Children in Need of Care and Protection to ensure education, boarding, and training, State Commission for Women that looks after the protection and development of women in the state, as well as the construction of juvenile homes, women's hostels, and hospitals.

The Chief Minister's talent Award Scheme managed by the state's education department incentivises performance through monetary scholarships for higher studies and laptops, while also looking into establishing smart schools with IT-enabled classroom teaching.

In order to enable the economic development of marginalised and uneducated youth in the state, the Rural Building Centre and the Chief Minister's Transport Subsidy Scheme were introduced with the objective of skill development of eligible young individuals for self-employment as well as placement. Another unique scheme worth mentioning here is Village Eco-Tourism to encourage local artists and exponents of traditional art forms through Culture Villages and Tourism Haats.

The Department of Hydro Power Development also manages the Hydro Power Development from Prime Minister's Package, which has been instrumental in ensuring electricity connections to all households, as well as streetlights from alternative sources of energy.

The Social Welfare and Child Development Department of the State also provides financial assistance in the form of pensions during their life cycles for all aged persons who have no means of sustaining themselves.

iii. Assam

The Health and Family Welfare wing of the state government has been successful in implementing universal basic healthcare through Morom, which provides financial support to patients in general wards of government institutions in the event of wage loss during hospitalisation, and Sneha Sparsha, which provides financial aid for children below the age of 12 with serious ailments. Other initiatives include Sanjeevani, a mobile health unit programme in villages, Sushrasha and Assam Arogya Nidhi (AAN), which provide financial aid for treatment as well as post-treatment expenses, and Operation Smile, which provides free surgery for children with specific illnesses. Additionally, the Manomi and Majoni schemes encourage free maternal health check-ups for pregnant women and provide them monetary incentives to undergo such check-ups. Another scheme aimed at reducing child mortality is Mamata, which encourages a prolonged stay in the medical institution post-delivery and provides essential baby products for newborn healthcare.

Social Welfare schemes in the form of unemployment allowances and scholarships to PWDs who are pursuing studies in special institutions are being provided by the state government to help improve their livelihood.

The Education and Planning Departments of the state government are responsible for the implementation of universal access to education facilities up to class 10th, as well as retention of students, through Gyanjyoti, under which, selected students from rural areas are taken to visit various institutions like IITs, zoos, museums, etc. Additionally, a scholarship of up to INR 1,800 is provided to students belonging to Below Poverty Lines (BPL) families, along with bicycles to female students from BPL families. The government has also shown pro-activeness in promoting inclusivity and integration of socially excluded

groups through financial incentives of up to up to INR 5,000 to couples engaging in inter-caste marriages.

In order to promote economic development through diversification of agricultural and allied livelihoods, the state has launched several schemes such as the Assam Agricultural Competitiveness Project to provide pumps at subsidised rates, the Intensive Cattle Development Project to promote artificial insemination of cattle, Haifer Rearing Package Scheme to augment milk production and the Mukhya Mantri Matsya Bikash Achoni for the construction of new ponds for fishing and allied activity purposes.

In an effort to achieve rural industrialisation, various tools, machinery, grants, and training are being provided to traditional artisans and SHGs under the Mukhyamantri Karma Jyoti Asoni. Moreover, subsidised power tillers and sewing machines are being distributed to SC and ST beneficiaries through the Welfare of Plain Tribes and Backward Classes Department. Furthermore, skill development of all eligible youth for self-employment and placement in the form of financial support through the Kalpataru scheme, institutional credit as part of the Chief Minister's Jeevan Jyoti Swaniojan Yojana, and capacity building to women SHGs under the Mukhya Mantri Mohila Samridhi Achoni.

The state is also working towards environmental development by investing in public toilets and waste management through the Mukhyamantri Axom Nirmal Aru Seuj Abhiyaan.

iv. Bihar

The Art, Culture and Youth Department is responsible for fostering healthy habits and physical exercises in young adults through various sports competitions, awards, and training.

As part of its healthcare initiatives, the state also provides support to AIDS and leprosy-affected persons via the Bihar Shatabdi AIDS Affected and Leprosy Victims Support schemes respectively, while also investing in Ayurvedic and Traditional Cure Centres. The Social Welfare Department looks into the nutrition requirements of children in Anganwadis, under the Anganwadi Kendra Children Support scheme and the integrated health, education, and livelihood support of PWDs as part of the Mukhya Mantri Disabled Sashtikaran Yojana. In an attempt to provide universal access to educational facilities, the Building Construction Department supports hostel facilities for minority children. Other complementary schemes include the establishment of khadiya schools under the Kadhiya and other Backward Castes Welfare Scheme, residential schools for minority students, subsidy support to NGOs for running primary schools, schools uniforms as part of the Mukhya Mantri Poshak Yojana and Mukhya Mantri Balika Poshak Yojana, provision of bicycles to boys and girls through the Mukhya Mantri Balak and Balika Cycle Yojana, excursions to relevant places for middle school students, as well as adult literacy programmes for their families.

The state is responsible for providing financial support to NGOs managing old-age homes, as well as the construction of such homes under the Viddhashram scheme.

The Agriculture and allied departments have focused their efforts to enable economic development of the people of Bihar through investments in agricultural produce marketing, improved seed certification, organic farming promotion, drip and sprinkler-based irrigation via the Rastriy Santharniy Krishi Mission, tehlan, dahlan and makka production through the Rastriy Tilhan Evam Oilpalm Mission, diesel subsidy for farmers in drought areas, krishi bazaars, agricultural mechanisation, Horticulture Development Schemes, medical aid and immunisation of livestock, Scheme for Development of Cowshed, subsidies to establish layered poultry farms, free distribution of goats to SC families, subsidised dairy

support, exposure visits and innovation awards for fish farmers, fisheries ponds renovation and development, subsidy for godown construction to independent farmers and co-operative societies, subsidy support for installing private tube wells as part of the Bihar Shatabdi Private Tube Well Scheme, and the Minor Irrigation Scheme for completion of irrigation projects that will support almost 73,466 hectares of agricultural land.

The industrialisation of rural areas is being achieved through the implementation of the Multi-Sectoral Development Programme, development of tourism clusters through local engagement, subsidy in the distribution of sugarcane seeds as part of the Ikh Vikas scheme, monetary support to weavers through the Special Support Scheme for Backward Classes, market linkage support for state handicrafts and artisans, incentives for food processing units and tax relief and affordable electricity provision for industrial use.

The Minorities Welfare department is responsible for providing low-interest loans to minorities for self-employment under the Bihar State Minorities Development Finance Corporation, while the Mukhya Mantri Alpsankhya Shikha Rin Yojana dispenses low-interest loans to minorities for technical and higher education. Additionally, the Bihar Skill Development Scheme and the Skill Development Mission are aimed at the skill development of young individuals, especially in IT and computers.

v. Chhattisgarh

The Women and Child Development department has initiated the Mahila Jagriti Scheme, which is responsible for information dissemination of women and girl-child development schemes aimed at inculcating hygienic behaviour practices, legal awareness, and health check-ups. The Nashabandi Karyakram scheme similarly aims at awareness against alcohol and drug abuse through rallies, posters, exhibitions, etc. There also exist financial provisions in place under the Panchayat and Rural Development Department to create infrastructure for the implementation of these schemes at the Panchayat level.

There are various schemes with the objective of facilitating universal access to basic health facilities such as the Vishwakarma Accident Scheme, which provides compensation in case of accidental death, Accidental Health and General Health Scheme for construction labourers, Chief Minister's Health Scheme for Unorganised Sector, and the Mukhyamantri Bal Hruday Suraksha Yojana for free treatment of children affected by heart-related disorders. In an effort to achieve a balanced sex ratio in Chhattisgarh, the state has launched the Rajmata Vijayraje Community Marriage Scheme for providing monetary support of INR 15,000 to couples in case of community marriage, Mukhamantri Kanyadaan Yojana for providing financial support to brides belonging to BPL families, Noni Suraksha Yojana for providing financial incentives for up to two girl children in BPL families who clear the Class 12th examination and financial support for marriage among the differently-abled. The state is also responsible for providing free school bags, textbooks, uniforms, shoes in Bal Shram Schools, cycles under the Saraswati Cycle Yojana, and education loans for mentally challenged adults below a certain level of income. In an effort to reduce drop-out rates and encourage girls' education, financial incentives of up to INR 2000 are provided to girls who clear class 6th, 9th, and 11th under the Kanya Saksharta Protsashan Yojana. With a special focus on SC/ST students, the state provides special coaching in certain subjects and free of cost education from classes 6 to 9 under the Jawahar Utkarsh Yojana to students from BPL families. To further incentivise students whose parents are registered as construction workers, the Labour Department provides scholarships to students scoring above 75 percent as part of the Medhavi Chatra Shiksha Protsahan Yojana, as well as a special scholarship programme for the physically disabled students.

There also exist a few schemes aimed at improving the nutrition status of children, adolescent girls, pregnant women, and lactating mothers such as the Mukhyamantri Kishori Shakti Aahar Sabla Yojana which provides nutritious meals to out-of-school girls in the age group of 11 to 14 years as well as school-going girls between the age of 14 to 18 years, Bhagini Prasuti Sahayta Yojana which mandates maternity and paternity leaves with additional compensation for registered labourers and their spouses, free check-up and treatment of Severely Acute Malnourished (SAM) children under the Mukhyamantri Bal Sundharbh Yojana and Nutrition Rehabilitation Centre (NRC), and finally, the Phulwari Scheme which aims at community-based malnutrition reduction among infants in the age group of 6 months to 3 years.

The Public Health and Family Welfare Department has allocated state funds towards the provision of drinking water to schools. Additionally, the Gyan Vinimay Scheme and Mulbhat Yojana work together to promote the development and use of IT-enabled classrooms. It is also noteworthy to mention the adult literacy initiative of the Women and Child Development of the state under the Shakti Swaroopa Yojana, which promotes self-employment and empowerment among widowed and divorced women, free of cost education to women interested in pursuing graduate studies. In order to make these schemes more accessible, the Chhattisgarh Infotech Promotion Society (CHiPS) has set up the Chhattisgarh State Wide Area Network (CGSWAN) as an e-governance system for efficient delivery of services in the fields of transport, health care, education, employment, etc.

As part of activities undertaken by the state for the promotion of voluntarism, there is provision for interest-free loans for the formation of female-run SHGs under the Chhattisgarh Mahila Kosh along with management and training for such groups. The Panchayat and Rural Development Department is responsible for the promotion of harmony, training, and self-employment opportunities to the young individuals between the age of 15 and 35 years under the Swami Vivekanand Yuva Protsahan Yojana.

The Forest Department has launched an initiative for community organisation and capacity building to enable people to fully participate and contribute to the local economy. It also looks into the maintenance of old plantations and strengthening of Forest-based rural livelihood through the Compensatory Afforestation Fund Management and Planning Authority (CAMPA). In a similar effort to promote capacity building, the labour department has launched various programmes for the provision of bicycles for ease of mobility to female labourers under the Mukhyamantri Cycle Sahayta Yojana, distribution of kits for rajmistry, electricians, plumbers, carpenters, etc. under the Mukhyamantri Shramik Aujaar Sahaytaa Yojana, sewing machines for the female beneficiary under the Mukhyamantri Silai Machine Sahayta Yojana, monthly travel allowances under the Chief Minister's Monthly Season Ticket Yojana for construction labourers, Chief Minister's Tricycle Scheme for the unorganised sector, Chief Minister's Newspaper Cycle Hawker scheme for the unorganised sector, etc.

The ST& SC Development Department has initiated the Atyachar Nivaran Yojana for the prevention of exploitation of marginalised communities by setting up citizen committees and youth sensitisation. It is also responsible for the construction of residential hostels and financial provision for renovation and maintenance of worship places for STs under the Devgurhi Yojana. Further steps for inclusions and integration of socially excluded groups include provisions for infrastructure, camps, or any other initiatives for social inclusion.

The state has also put into place certain programmes for the promotion of sports and folk arts festivals such as the Kalapathak Yojana for spreading awareness about government

schemes through art and dance festivals, Adivasi Lok Nritya Pratiyogita for promotion of tribal dance, and Kalakar Kalyan Kosh for financial assistance to artists.

The Agriculture Department of the state has undertaken various policies for promoting diversified agricultural and allied livelihoods, including livestock and horticulture. These include Akti Beej Samwardhan Yojana subsidies on production and distribution of wheat, rice and ragi seeds, Sugarcane Development Scheme for increasing production and productivity of sugarcane through grants and subsidies, Ramtil Production Scheme to promote the production of Ramtil through grants and subsidies, Jan Jagran Abhiyaan for promoting agricultural activities in relief camps, Micro Irrigation Scheme, Small Scale Irrigation Scheme, Dalhan Promotion Scheme, promotion of micronutrients in paddy cultivation and exhibition, Organic Farming Mission, setting up soil testing labs, schemes for the promotion of specific fruits such as mangoes, etc. The Animal Husbandry Department has also launched a few schemes revolving around the distribution of male goats and pigs on subsidy, distribution of Pig Trio Unit, subsidy on bull distribution, provide poultry farmers with improved and low input technology to increase meat and egg production and improving female calf rearing through grants and subsidies. The Fisheries Department has also launched a few initiatives of its own, such as the Fisherman Co-operative Initiative, interest-free loans to SHGs involved in NTFP collection, Smt Bilasa Kewtin Matsya Vikas Prize to encourage progressive fishermen in advanced technological fish culture, etc.

The Chhattisgarh State Skill Development Authority has successfully launched the State Project Livelihood College (SPLC) and the Mukhya Mantri Kaushal Vikas Yojana as a means to develop the workforce to meet the demand of the market. Other schemes aimed at the skill development of all eligible youth for self-employment and placement is the Chief Minister's Skill Development Scheme for construction labours, sewing training for female labourers operating SHGs, Chhattisgarh Mahila Kosh, Swalambhan Yojana, Saksham Yojana, Minimita Swawlambhan Yojana, and Shahid Vir Narayan Swawlambhan Yojana. Parallel programmes are also run by the Commerce and Industry Department for training and skill development of specialised labour.

The Finance Commission has also provided state funds for the purpose of drinking water accessibility to village habitations and up-gradation and development of forest roads. Gaun Khanij Yojana and Mukhyamantri Samagra Gramin Vikas Yojana are in place for financial assistance by state governments for village infrastructure development, while the Mukhyamantri Antrik Vidyutikaran Yojana aims electrification of all rural areas.

The state's objective to provide social security in the form of pensions for the aged and disabled individuals is being realised through Construction Labourer Handicap/Death Pension Scheme, Chief Minister's Swawlambhan Pensions and Insurance Scheme for the unorganised sector, Social Security Scheme, Sukhad Sahara Yojana, Aam Aadmi Bima Yojana, and the Atal Khetihar Majdoor Bima Yojana.

The state is also promoting the strengthening of local democracy through e-governance initiatives such as the e-gram Suraj, which provides hand-held devices to Sarpanchs, which is periodically updated with basic panchayat data for effective decision making and assessment of sectors such as healthcare, livelihood, social justice, and other entitlements. Under the Lok Sewa Guarantee, the state ensures timely redressal of grievances to promote efficient and time-bound service delivery, thereby creating accountability. CHiPs has also been successful in implementing the Chhattisgarh Online Information System For Citizen Empowerment (CHOiCE) which facilitates G2C (Government to Citizen) and G2B (Government to Business) services.

vi. Goa

The state government's e Laadli Laxmi Scheme has been instrumental in balancing the sex ratio by providing financial assistance of up to INR 1 lakh to the girl child upon attaining 18 years or on marriage. Goa, being the top tourist destination in India, has invested in granting financial assistance to folk performing groups through the Art and Culture Department.

In the Education Department, the Goa Scholars Scheme provides scholarships in the form of loan assistance to those studying in India or abroad.

The state's Agriculture Department provides support to farmers involved in the cultivation of paddy, subsidised fencing for crop protection, interest subsidies for agriculture and allied activities, financial assistance for the cultivation of premium flowers such as orchids, gerbera, anthurium, etc., assistance for the cultivation of exotic fruits and spices, coconut pluckers at competitive rates to meet the high demand in the market, and assured pricing or agricultural produce.

In an effort to achieve rural industrialisation, the state has launched the Dr. Verghese Kurien Rojgar Yojana through the Directorate of Industries, Trade and Commerce (DITC) to provide financial aid to unemployed youth to set up business, along with the Promotion of Non-Conventional Energy Scheme which targets in popularising non-conventional energy generated out of cattle dung by the construction of biogas plants, which can potentially be utilised for cooking and lighting.

Goa, being home to the Dhangar tribe population, has launched the Atal Asra Yojana to provide financial support for the construction and repairs of the houses of the tribal colonies. The Goa Gram Samruddhi Yojana similarly targets the creation of infrastructure assets in rural areas, with a special focus on tribal areas.

vii. Gujarat

The Sports Authority of Gujarat organises Khel Mahakumbh, the month-long sports festival of Gujarat which encourages participation from villages, towns, and cities across Gujarat, cash prizes provided to winners. This helps in inculcating healthy lifestyle habits through games and exercise.

The state facilitates universal access to basic health facilities through a variety of schemes including Cheeranjeevi Yojana which aims to reduce child and mother's mortality through tax exemptions, free delivery care in private hospitals, free ambulance services, and free treatment, and the Bal Sakha Yojana which aims at reducing the infant mortality rate and malnutrition. The Kumar Rajaratna Bhimrao Ambedkar Free Medical-Aid programme under the Social Justice and Empowerment department provides financial support for the treatment of various diseases. There is also a provision to provide free medical aid to scheduled tribes with chronic diseases. Under the Mukhya Mantri Amrutam Yojana, the Health and Family department of the state, beneficiaries involving surgeries and therapies can avail cashless medical and surgical treatments for catastrophic illnesses. In addition to that, the department has also launched the Betivadhao Abhiyaan to save the girl child in Gujarat and simultaneously improve the sex ratio by putting a stop to sex-selective abortion.

The state has also focused efforts to improve the nutrition status of children in tribal areas via the Doodh Sanjeevan Yojana by providing 200 millilitres of fortified milk in ashram shalas as well as basic health, counselling, and nutrition awareness to adolescents via the Mamata Taruni Abhiyan.

The Social Justice and Empowerment Department of the state has launched programmes with a special focus on PWDs, especially women and children. These include scholarships to disabled students, prosthetic aid and appliance distribution, assistance to disabled widows for house construction, higher education assistance to handicapped students, and free travel in state road transport buses for handicapped students.

In addition, the Education Department has initiated schemes for the evaluation and assessment of primary education as part of the Gunotsav Scheme. The Mukhya Mantri Kanya Kelavani Nidhi assists girl students by providing them with laptops, tablets, and financial support to complement their education and improve the literacy rate. Moreover, the Shala Pravesh Mahotsav is being organised in the state for the last ten years with the prime objective of achieving 100 percent enrolment of children in the age group of 6 to 14 in primary and secondary education respectively. The Department is also responsible for modernisation of schools by providing infrastructure facilities in 100 government secondary and higher secondary schools in the form of furniture, cleaning staff, security personnel, etc. There also exists an insurance scheme for children under the Vidya Deep Yojana, where the government is paying the premium, which aims to ensure financial assistance to parents in case of an untoward incident. And like many other states, free cycles are distributed to promote girls' education under the Saraswati Sadhana Yojana. Finally, the Education Department has also implemented an adult literacy programme via virtual platforms to have discussions with experts from a variety of fields.

The Gujarat Livelihood Promotion Company supports activities for the promotion of voluntarism like Bharat Nirmal volunteers. It also enables the capacity building of the people to fully participate and contribute to local development by linking APL/BPL women who are part of Sakhi Mandals with appropriate livelihood activities. By facilitating women members to get direct access and control over resources through income-generating activities of SHGs, the Swayam Sidha Scheme ensures the financial independence of the members.

The state has undertaken schemes to ensure violence and crime-free villages by getting people to work together in rural areas towards specific objectives under the Tirth Gram Yojana, spot assistance to women in need under Abhiyan 181, alternate justice system managed by women under Nari Adalat, which provides a platform to marginalised women to get justice.

Keeping in mind the goal of promoting diversified agricultural and allied livelihoods, the state has implemented schemes such as the Soil Health Card Scheme for distribution of soil health cards to farmers, Krushi Mahotsav as a platform for farmers at the village to interact with experts from Agricultural universities, irrigation facilities and flood water management, Vanbandhu Kalyan Yojana aimed at improving the quality of socio-civil infrastructure in ITDP areas, Gochar Development Scheme for compensating for the deficit of fodder for animals, health camps and intensive vaccination for animals under the Pashu Arogya Mela Abhiyan, financial assistance to weaker sections of the society for establishing small animal units, health package supply for milk enhancement for milk animals, and supply of improved fodder seeds.

In order to provide skill development opportunities for all eligible youth for self-employment and placement, the state has launched E-Mpower for training in IT, Shri Vajpayee Bankable Yojana for self-employment opportunities to educate youth, and artisans in industry and mining, and Kaushalya Vardhan Kendra for vocational training.

The state has taken up several activities for clean and green villages including the provision of toilets within their houses under the Nirmal Gujarat Sauchalay Yojana, roads, sewage

disposal systems, and drinking water provision as part of the Apno Taluka Virbant Taluka scheme, and development of down-trodden areas of villages by employing local participation through the Panchvati Yojana. In addition, the Saurashtra Narmada Avtaran Irrigation Yojana has been launched to divert excess over-flowing flood water from Narmada, and construction of other rainwater harvesting structures as part of watershed management and renovation initiatives. Moreover, the Gujarat Disaster Management Authority (GSDMA) generates awareness about disaster management through ICT.

The Pandit Deen Dayal Upadhyay Awaas Yojana, as well as the Sardar Patel Awaas Yojana under the Panchayat and Rural Housing and Development Department, have been set up to provide pucca housing support to SEBC and EBC households and landless agricultural labourers and artisans living under BPL in rural areas respectively. Furthermore, the Dr. Ambedkar Safai Kamdar Awaas Yojana has been implemented specifically to meet the housing needs of safai kamdars and their dependents. Other schemes aimed at providing basic amenities include water supply in rural areas under the Jyotigram Yojana, providing basic infrastructure at panchayat level as part of the E-Gram Vishwa Gram Yojana, Jan Seva Kendra for aiding in applications to various other schemes, efficient power distribution under the Kisan Heet Urja Shakti Yojana, and all other forms of civic infrastructure delivery under the Swarnim Jayanti Mukhya Mantri Saheri Vikas Yojana.

It is also noteworthy to mention that pensions and financial assistance for the welfare of beedi workers and the labour employed in mines as well as an insurance scheme for accidents are also provided as a means to ensure the social security of the deprived.

The state has achieved strengthened local democratic institutions and accountability by setting up Village Health Sanitation Nutrition Committee that undertakes activities concerning awareness and improved accessibility to health services through community-based planning and monitoring. The E-Mamata system enables mother and child health tracking through an online system of individually registered expecting mothers. Other online systems of governance include Birth and Death Entry Application (BADEA), E-Dhara for digitising all land records, Gram Rural Accounting Management Software (E-GRAM Vishwagram Yojana) for technical support to businesses in rural areas, and the Gujarat Hospital Management Information System (GHMIS) for efficient and quality health services to citizens. The state also organises an annual meet of members of the council of ministers, senior officials, and district collectors as part of Chintan Shibir to discuss important issues of development and relevant policies.

viii. Haryana

The Sports and Youth Affairs Department of the state is responsible for fostering healthy habits through the promotion of exercise and sports. To that effect, it has launched a variety of schemes including sports meets for women, purchasing consumable and non-consumable sports equipment through the Sports Equipment Scheme, popularising yoga in rural areas by setting up Vyayamshalas at the block level, special Infrastructure Scheme for SC Villages, cash awards to best Youth Clubs, playing fields and complementary infrastructure in schools, holding rural sports competitions and tournaments, Akhada competitions, State Physical Fitness Programme, and cash awards to winners of the Youth festival under the Chetna Sangh Scheme.

As part of its effort to provide universal basic healthcare and achieve immunisation, the Health Department has launched the Mukhyamantri Muftilaj Yojana and the Haryana State Health Resource Centre for providing free medicines, surgery, vaccination, and quality improvement of hospital management respectively. Additionally, the Women and Child Development Department facilitates 100 percent institutional delivery through Aapki

Beti Humari Beti and Ladli as an instrument to combat the declining sex ratio and provide financial incentives for the girl child. It has also launched the Improving Infant and Young Child Feeding Scheme to give training to grassroots level ICDS functionaries on infant and young child feeding practices.

There are several schemes revolving around the state's responsibility to provide universal access to education facilities and retention up to class 10th such as the Education Loan Scheme for Female Students, Annusuchit Jati Chhatra Uchch Shiksha Protsashan Yojana to motivate parents of SC girls for higher education, Dr. Ambedkar Medhavi Chhattar Sansodhit Yojana for encouraging merit among SC and backward classes students, Government Merit Scholarships in College for encouraging excellence and overall development, scholarships for physically handicapped, Government Institute for Blind Girls/Boys as a residential school for blind girls/boys to provide free education, SCSP Scholarship Scheme, scholarship schemes specifically for minorities, financial assistance for higher competitive entrance and the Indira Gandhi Priyadarshini Viwah Shagun Yojana to honour the girl child. The state also promotes activities for voluntarism through the establishment of educated women in Sakashar Mahila Samoohs, legal literacy awareness under the Legal Literacy Mission, and Mahila Mandal Schemes.

In an effort to promote diversified agricultural and allied livelihoods, including livestock and horticulture, the state has initiated programmes such as the Intensive Fisheries Development Programme to provide technical assistance to the fish farmers, full-time employment opportunities to persons belonging to SC families in the fisheries sector, enhance production and productivity of food grains through sustainable agriculture, promotion of crop diversification and cotton production, better farming practices and livelihood support through technology innovations in sugarcane production, National Project on Management of Soil Health and Fertility and financial assistance and capacity building for horticulture and pisciculture related activities.

The state has plans to achieve rural industrialisation through the implementation of the Revolving Fund Scheme which provides loans, to eligible groups, Integrated Murrah Development Programme for identification of top-yielding Murrah buffaloes purchase and maintenance, insurance for cows under Gausamvardhan, and benefits to SCs in the form of livestock units. The state also has provisions for loans from NARABRD for the construction of warehouses under PDS godowns.

Skill development of all eligible youth for self-employment and placement is provided by the state through various schemes including training of poor women in need for skill up-gradation under the Swavalamban Scheme, cutting, tailoring and beautician training under Sakshar Mahila Samoohs, individual loaning schemes for women below a certain level of annual income, training centres for blind adults, employment generation for marginalised social groups by setting up employment-oriented institutions, training in data entry, financial assistance for training to SCs in unorganised sector and Vocational Guidance and Employment Counselling Programme or the youth.

The Forest Department has undertaken many initiatives for tree plantation in accordance with local preference such as Forestry Activities, Social and Farm Forestry, Afforestation of Wasteland and Agroforestry, Haryana Community Forestry Project, and the Integrated Natural Resource Management and Poverty Reduction Project in Haryana for watershed development. In addition, the state is responsible for reducing local pollution and spreading awareness regarding disaster management through setting up sewage treatment plants and organising seminars and workshops on environmental awareness.

The state fulfils its responsibility to provide pucca houses for all homeless and poor living in kaccha houses through the Housing Scheme for Scheduled Castes and Tribes and the Mantri Anusuchit Jaati Nirmal Basti Yojana. In order to meet the requirement of electricity connections to all households and streetlights including alternative sources of energy, the Haryana Renewable Energy Development Agency (HAREDA) has launched the Remote Village Electrification Programme, Jawaharlal Nehru National Solar Mission, Solar Photovoltaic Programme, Solar Thermal Programme, and the Bio Energy/Gas Programme.

The Department of Elementary Education has undertaken the provision of pucca infrastructure in Anganwadi, schools, health institutions, and Gram Panchayat Offices through the CM School Beautification Award Scheme by incentivising them and giving awards at the block, district, and state levels. Additionally, the development of civic infrastructure is being achieved by setting up Working Women Hostels for safe and convenient accommodation for working women.

ix. Himachal Pradesh

The Department of Higher Education has set up scholarships for students studying in class 1 to post-graduation level including professional and vocational courses with the objective of facilitating universal access to educational facilities and retention up to class 10.

The state has focused its efforts on promoting diversified agricultural and allied livelihoods including livestock and horticulture through various programmes such as the production of cash crops through the adoption of precision farming under the Kisan Bagwaan Samridhi Yojana, soil testing facilities under the scheme for Soil Testing, increasing area of production of vegetables under the Crop Diversification Project, financial assistance for planting orchards by SCs/STs/BPLs as part of the Horticulture Development Project, and the distribution of fungicide, insecticides, and equipment to farmers through the Plants Protection Programme.

The Rural Development Department of the state of Himachal Pradesh has invested in training programmes for SCs, STs, and OBCs in the form of financial assistance for the purpose of skill development for self-employment and placement. It has also put into place specific schemes for the skill development of PWDs in the form of free-of-cost training workshops for eligible PWDs below a certain level of income. The Labour and Employment Department has simultaneously initiated financial aid in the form of Skill Development Allowance to unemployed eligible Himachali Youth enrolled in training. In order to eradicate poverty amongst women, the Department of Women and Child Development provides financial grants to self-employed women below a certain level of income. Further, to capitalise on the flourishing Tourism Industry in the state, the Tourism Department provides financial support for Home Stay Schemes and related tourism activities. Finally, the Mahila Mandal Protsahan Scheme, now linked to the sanitation campaign, provides incentives to women's groups who have performed well in the sanitation section as per scheme guidelines. Other activities aimed at clean and green villages include the Maharishi Valmiki Sampooran Swachhata Puruskar (MVSSP) which aims to boost the sanitation campaign in Himachal Pradesh through a competition-based state reward scheme.

The state hopes to support the construction of pucca houses for all by providing housing subsidies, specifically, to SCs and OBCs, housing grants to BPL families via the Rajiv Awaas Yojana, and a Repair Scheme for Repair of Houses of General Category BPLs. In addition to that, the Social Justice and Empowerment Department has taken the responsibility to ensure drinking water facilities as part of the Mukhya Mantri Adarsh Gram Yojana, financial assistance in the form of disability and widow pension schemes, identity

cards to the disabled, incentives for best performing employer of PWDs, as well as a special scheme for self-employment of PWDs.

x. Jammu and Kashmir

The state government has put financial grants for girl children born after a specific date for a period of 14 years in an attempt to balance the sex ratio in Jammu and Kashmir. Other initiatives include prosthetic aids like wheelchairs, tricycles, and hearing aids for PWDs, pre-matric scholarships for OBCs, Physically Challenged People (PCPs), sweepers, orphans, and destitute children. The Social Welfare Department provides reimbursement of examination fees for children belonging to BPL families, monthly unemployment allowance to educated youth as part of the Voluntary Service Allowance, which in itself, is a component of SKEWPY, and financial assistance to children rendered orphan or destitute in various communal, caste, ethnic or terrorist violence for their care, education and training under the National Foundation for Communal Harmony (NFCH).

The state has introduced various schemes under the Agriculture and Allied Departments keeping in mind a range of objectives under the umbrella of promoting diversified agricultural and allied livelihoods. These include subsidies for expansion of horticulture in hilly areas and dry land, incentives for the development of rare and minor fruits, subsidies on plant protection machinery such as sprayers, handpumps, etc. for spraying insecticides/pesticides, support for setting up model demonstration plots, Private Paravet Scheme to create a cadre of paravets in inaccessible regions, support towards the establishment of credit linked Mini Sheep Farms under the Mini Sheep Farm Scheme for unemployed youth of the state, subsidies to beneficiaries for setting up bee colonies, and improved access to good quality seeds and compost at concessional rates for mushroom cultivators.

Building further on its rural industrialisation initiatives, the state has launched the Youth Start-Up Loan Scheme, distribution of nylon twine threads to fishermen, establishment of fishermen co-operatives, credit card facility specifically for craftsmen and artisans in the state, Handicrafts Micro-Enterprises Scheme for financial support to establish micro-handicrafts units, margin money, and capital and interest subsidy assistance to educated unemployed youth under the Jammu and Kashmir Self-Employment Scheme. Simultaneously, skill development programmes such as Udaan for training and placing graduates and post-graduates, as well as handicrafts and traditional handlooms training.

Keeping in mind the geographic characteristics of the region, the state has undertaken watershed management including renovation and revival of traditional water bodies, improving access to irrigation, drainages, and flood protection. Within the same framework, it invests in rainwater harvesting structures-roof tops as well as others. Further, the state has initiated programmes to promote social forestry and reduce pressure on forest land for grazing by developing Silvi Pastures and Fodder areas, rehabilitation of degraded forests by planting species like Horse Chestnut, Rubina, Aracia, etc., and planting commercially useful trees like willow, walnuts, etc., in community lands.

The Social Welfare Department of the state is responsible for providing pensions to the aged, women, and marginalised workers through the implementation of schemes such as the Integrated Social Security Scheme and Contributory Social Security Scheme. It also provides insurance schemes for all widows in the state through the Aasra Scheme for Widows.

xi. Jharkhand

The state aims to promote hygienic behaviour and practices and reduce the risk of alcoholism, smoking, and substance abuse through the CM Panchayat Protsahan Yojana and Sports Scholarship Scheme. Additionally, it has dedicated efforts towards the provision of universal access to basic health facilities including health cards and medical examinations through various programmes such as Ayurvedic Health Centre Scheme for Scheduled Tribes, Health Information Helpline, super-specialty services, and medical assistance to BPL families, and setting up Health Centres for Pahariya Primitive Tribes.

The Department of Welfare has taken initiatives for the purpose of improving the nutrition status of all as well as universal access to education facilities, with a special focus on children, adolescent girls, pregnant women, and lactating mothers. These include the Chief Minister's Special Food Security Scheme for Primitive Tribe Groups, Mid-day Meal Scheme for Students of Pahariya community, construction and maintenance of hostels for SC, ST, OBC, and minority students, free of cost distribution of school uniforms to girl students of SC and ST families, Bicycle Distribution Scheme, Ambedkar Technical Scholarship Scheme for SC Students for providing monetary support through admission and institution fees, Ashram/Eklavya Residential Schools for Scheduled Tribe Students, scholarships for the continuation of education, and reimbursement of examination fees for SC, ST, and OBC students, construction of laboratory buildings and related infrastructure in residential schools.

The social composition of the state has been the motivation behind measures directed towards inclusion and integration of socially excluded groups, especially SCs and STs such as Legal Aid Schemes and Relief Scheme for Atrocities on SCs and STs.

Another set of schemes aimed at promoting diversified agricultural and allied livelihood practices include Gokul Gram Development Programme for provision of infrastructure, development of grazing areas, distribution of food supplements, and training on bio-fertiliser preparation, Lac Development Scheme for Scheduled Tribe to provide additional income to poor tribal families, Dairy Cattle Development Programme to increase the productivity of milk by improving the breed of the Milch Cattle, and Technical Input Programme for providing technical inputs to farmers in rural areas. In addition, the state has set up schemes for skill development such as the Commercial Pilot Training Scheme which provides free professional pilot training to girls and STs, Training and Extension Scheme for Milk Producers in rural areas, Vocational Training Scheme for Paharia Primitive Tribe to provide training in computers, manufacturing of Lac based articles, electrical repairing, etc., University Polytechnic for ST Students, and Birsa Munda Technical Scholarship.

In its effort to develop and preserve the natural environment in Jharkhand, the state has implemented the National River and Lake Conservation Programme for reducing pollution by intercepting, diverting, and treating loads entering the lakes. Simultaneously, it enables the construction of pucca houses for the homeless through the Birsa Munda Awaas Yojana for Primitive Tribe, provides drinking water through the Rural Pipe Water Supply Scheme, improving rural road connectivity via the CM's Rural Road Scheme, and civic infrastructure development to save burial grounds and places of worship from encroachment through the Boundary Wall Scheme for Burial Ground and Sarna Place of Worship of Minority Communities.

xii. Karnataka

The Youth Empowerment and Sports Department of the state has undertaken initiatives to foster healthy habits among the youth by promoting exercises and sports. These initiatives include Youth Welfare Programme for high school students who win medals at the state

level, Educational Fee Reimbursement Programme for sportspersons, Youth Sports Festivals, District and State Level Seminar and Workshops to create intellectual capability awareness and guidance to the rural youth, District Youth Award to youth clubs, Yuvaspandana for the purpose of development of mental health of the youth in association with Niihvans, Nammura Slialega Namma YuvaJanura, Yuva Shakthi Kendra as a multi-gym facility in Government First Grade College, Karnataka Sports Academy for Excellence, Sports Institutions and Hostels in rural areas, Yuva Sanjebvini to provide insurance coverage for sportspersons, publication of youth literature portraying youth welfare and sports achievements of the department, Youth Training Programme, and the General Thimmaya National (GETHNA) to encourage and highlight rural sports talent.

With the objective of human and social development in mind, the Cooperation Department has launched Yeshasvini for Rural and Urban Areas to provide quality healthcare and improve the standard of living of the cooperative members, Karnataka State Safai Karmachari Commission to enforce the prohibition of employment as manual scavengers, and Karnataka State Commission and Bhovi Community Development Corporation as proactive steps for inclusion and integration of socially excluded groups.

The state aims to achieve economic development of farmers by promoting diversified agricultural and allied livelihoods, including livestock and horticulture through a variety of programmes including interest subsidy to enable crop loans, Catalytic Development Programme to provide assistance to create silk worm rearing and reeling infrastructure, Pashu Bhagya-Short Term Loans Through Copoperative Banks, Bonus to Mysore Seed Cocoons, Incentive for Bivoltine Cocoons, productivity based Incentives for Seed Cocoons, Bovoltine Chawki Incentive towards chawki rearing costs, Xustomer Service Centre to cater to requirements of stakeholders, Women Development Programme to provide financial assistance and interest subsidy on loans availed by women, providing silk pledge loan facility to reelers through registered societies, Subsidy for New Mulberry varieties and allied subsidies, subsidies for improved cottage basin for SC beneficiaries, subsidies for automatic reeling machines and generators, Amrithmahal Kaval to prevent unauthorised encroachments, loan waivers for failed bore wells, Livestock Farms and Training, financial support to Pinjrapoles and other Goshalas, establishment of Veterinary and Animal Sciences University, Insurance Scheme for Sheep and Shepherds, grants to Animal Husbandry Cooperatives, Dairy Programme for women, disposal of biomedical waste from veterinary dispensaries, and organisation of Infertility Camps for Animals. The state has also allocated resources for the construction of godowns for PACS in a PPP Model.

In an effort to promote skill development of all eligible youth for self-employment and placement, the state has incorporated various schemes such as the provision of Micro Credit to SCs through SHGs, support for training and employment, interest subsidy on educational loans for overseas studies, Technology and Human Resources Development Fund to improve the work efficiency of the officers and staff by conducting workshops, loans to unemployed youth under the Self-Employment Scheme, loan waiver to Dr. B. R. Ambedkar Development Corporation Capital Expenses to incentivise skilled and unskilled persons to start small scale business, financial assistance for construction of Training Centres of Karnataka State Cooperative Federation, Development of Banjara Community and Other Expenses to improve the Thandas in the state, as well as other specific loan schemes for various other Agricultural and Allied Cooperatives.

The state has initiated several schemes aimed at clean and green villages such as Suvarna Gramodaya to upgrade the physical environment of selected villages, silt removal in lakes, Establishment of Integrated Rural Energy Planning (IREP) as a leading knowledge and

resource centre of excellence in renewable energy, Anila Yojane for installation of bio-gas plants, Solar Lights, and a separate Biofuel Policy. It has also set up the Water Supply and Sanitation Engineering Department for strengthening water supply, undertaken the maintenance of borewells, and funded projects for all-weather road connectivity and maintenance with a special focus on rural roads.

Finally, in order to develop pucca infrastructure for public institutions such as Anganwadis, schools, health institutions, gram panchayat offices and libraries, the state has assigned resources for maintenance of Residential Schools and other Expenses, construction of Zila Parishad office buildings, hostels for SC Children, computerisation of accounts, District Innovative Fund, State Youth Centre, and creation of sports infrastructure.

xiii. Kerala

Kerala has invested in the provision of universal access to basic health facilities through various schemes such as the Cancer Suraksha Scheme under which the entire cost of treatment would be borne by hospitals, Arogyakiranam to provide free medical care for all children under the age of 18 and irrespective of their APL/BPL status, the establishment of the Society for Medical Assistance to Poor to provide financial assistance for medical expenditures, and Samashwasam and Thalolam for providing free treatment to children suffering from kidney diseases.

The state has also initiated schemes that provide financial assistance for the marriage of SC girls, maternity allowances for workers in the unorganised sector, and a Social Security Mission with a strong focus on PWDs. The SC Department is also responsible for setting up tuition systems in pre-matric hostels, model residential schools, Elevation of 100 Schools to International Standards under Mission 100, imparting computer education to all students, and establishing IT-enabled smart schools, along with a special adult literacy programme as part of Kudambashree.

As part of its social development programmes, the state has launched the Yuva Shakti Mission for social mobilisation and voluntarism, Kerala Freedom Fighters Pensions Scheme for honouring village leaders, freedom fighters, and martyrs, Janamythri Policing as a collaborative initiative between the police and community to prevent crimes and violence, Students Police, Kerolalsavam as a cultural activities competition, Snehapoorvam which provides financial support to orphans and unwed mothers, and Shelter Home for Destitutes under the Entekoodu project.

In order to promote diversified agricultural livelihoods and economic development, the state has put into place programmes including the Sustainable Development of Rice Development, scheme for the promotion of specialty rice cultivation, operation support for padasekhara committees, crop insurance, support for backward and forward linkages for enhancing fish production, cattle feed subsidy, Fodder Development Scheme, Organic Farming Food Production, support for establishing poly houses and rain shelters, Crop Health Management Scheme, sub-schemes for the development of spices and fruits, Fallow Land Cultivation Programme, distribution of high-quality coconut seedlings under the Kera Samriddhi Project, and setting up the Vegetables and Fruits Promotion Council (VFPCCK), subsidies for new and/or existing nurseries. It also provides support for improving the productivity of plantations and the cultivation of organic cashew. Parallel schemes aimed at rural industrialisation include Kudumbashree, modernisation of fish markets, setting up Theeramythi and Micro-Enterprises, establishing sustainable practices in slaughterhouses, employment generation schemes for the traditional sector, financial assistance to village industries and cooperative institutions, Kerala State Entrepreneur Development Mission (KSEDM) aimed at inculcating entrepreneurial confidence among the youth, Special

Employment Generation Programme, Market Development Assistance for the Sale of Coir and Coir Products, promotion of Master Weavers to set up Production Units, Assistance Scheme for Handicrafts Artisans (ASHA).

Additionally, the state promotes skill development of eligible youth for self-employment and placement via the Additional Skill Acquisition Programme which aims to equip higher secondary school students with sector-specific skills to make them employable, Skill Development Programme of ITD for training in construction, retail, tourism, healthcare, etc., Employability Enhancement Programme for OBCs for medical, engineering and other national level entrance examinations, Skill Upgradation and Re-Integration Training for NRKs and Maintenance of Job Portal to upgrade the skill of young Keralite workforce to meet the challenges in the overseas employment market, and Entrepreneur Support Scheme for margin money and financial assistance. It is also noteworthy to mention the eco-tourism initiative and scheme for the conservation, preservation, and promotion of heritage, environment, and culture. The state fulfils its responsibility of social security by providing relief measures to victims of endosulfan under the Snehasanthwanam Scheme, Kerala Freedom Fighters Pension Scheme, assistance to caregivers of physically and mentally disabled bedridden patients, and financial assistance to patients of deadly diseases.

Further, the state has implemented schemes aimed at environmental development such as the Kerala Waste-Free Destination Scheme, Comprehensive Model Waste Management Scheme for the State, Suchithwa Keralam, Scheme for Groundwater Conservation and Artificial Recharge, repair, renovation and restoration of water bodies, soil and water conservation on watershed basis, and conservation and management of fish resources.

In an effort to provide pucca houses for all poor, the state has launched various schemes such as the Soubhagya Housing Scheme, Sabhtwanam Rental Housing Scheme to provide accommodation specifically for patients undergoing treatment in various medical colleges of the state, scheme for providing Land to Landless Families for Construction of Houses, Housing Scheme for Divorcees/Widows/Abandoned Women from Minority Communities, Right to Shelter Scheme, Grihasree subsidy scheme for construction with participation of voluntary agencies, construction of individual houses and flats for development of fisherfolk. Additionally, the state has also launched schemes for the development of infrastructure and provision of amenities such as Water Supply Scheme in Minority Concentrated Areas, electricity connection to all households and streetlights, Special Development Fund for MLAs which can be used for local infrastructure development, support for the creation of burial grounds, and Kerala State Wide Area Network for connecting infrastructure by WAN.

The state's good governance initiatives include strengthening local self-governance through ICT applications with Gram Panchayats acting as the facilitation centre under Information Kerala Mission, Sutharya Keralam which is aimed at bridging the gap between the public and the government thereby ensuring transparency and efficiency, State Service Delivery gateway as the common gateway for government services, and the Kerala Local Government Service Delivery Project to enhance the institutional capacity of the local government system in Kerala. Finally, the People's Contact Programme by the Chief Minister where he/she directly listens to the grievances of the citizens and directs the officials for action has been successful in implementing policy modifications as per the people's requirements.

xiv. Madhya Pradesh

Keeping in mind personal and human development objectives, the state has launched various programmes such as Maa Tujhe Salaam for motivating the youth to join the army

and foster healthy habits, Veerangana for self-defence training and confidence building for women, Deendayal Antyodaya Upchar Yojana which provides BPL families with health cards for free of cost health services in hospitals, Mukhyamantri Rajya Beemari Sahayata Nidhi targeting all BPL families for providing free treatment to ailing members, and financial aid for the treatment of children suffering from certain diseases under the Mukhyamantri Bal Hriday Upchar Yojana. The state has also taken steps to balance the sex ratio through schemes like creating an environment to support girls and women under the Shaurya Dal Gathan, Mangal Diwas Yojana in anganwadis, Laadli Lakshmi Yojana for the girl child, financial assistance to matric graduated girl students under the Gaon ki Beti aur Pratibhawan Scheme, and grievance redressal under Usha Kiran Yojana. The state also provides financial assistance to women for pre-and post-natal health care through Indira Gandhi Matritva Sahyog Scheme. Additionally, the Group Marriage Scheme of SCs and STs aims to discourage dowry and minimise unnecessary marriage expenses.

The SPARSH Project launched by the Social Welfare Department is a special project for assistance, rehabilitation, and strengthening of PWDs, especially children and women. While the Education Department, responsible for providing universal access to educational facilities up to class 10th and retention has launched various programmes such as the Free Bicycle Distribution Scheme for students studying in class 9th, Scholarships, Stipends, Financial Incentive Schemes, Sudama Pre-matric Scholarship Scheme, Swami Vivekananda Post-Metric Merit Scholarship Scheme, Sudama Stipend Scheme and the Super 100 Scheme, coaching facilities, distribution of laptops, books, etc., as part of the Virtual Class Schemes, among many others.

The state has undertaken various initiatives for promoting diversified agricultural and allied livelihoods. These include the CM Kisaan Videsh Adhyayaan which provides financial aid for farmers to visit agricultural universities abroad, wheat and rice distribution at subsidised rates under the Annapurna and Surajdhara Yojana, River Front Development Programme, Madhya Pradesh Water Sector Restructuring Programme, subsidy for procurement and installation of mechanised farming instruments, and other grants under the Mulberry Silk Development and Extension Scheme. Simultaneously, rural industrialisation is being pursued through the implementation of Udyog Mitra Yojana for the revival of small industries and fixed capital investment under the Assistant Scheme for Textile. Parallel schemes for skill development include the Mukhya Mantri Yuwan Swarozgar Yojana for providing financial assistance to young entrepreneurs, training workshops and stipends to artisans for self-employment, grants and loans for Family-based Businesses, Deen Dayal Rojgar Yojana which provides margin money to educated unemployed youth, and Swachh Paryatan Abhiyan to create awareness about tourist activities around the state. There also exist provisions for the facilitation of pensions under the Samagra Samajik Suraksha Mission and Social Security for Tendu-Patta Collectors.

The state aims to protect and promote environmental development through the Rajiv Gandhi Mission for Watershed Management for the purpose of treatment and conservation, and an Irrigation Policy to minimise the adverse effect of drought on crop production, livestock, and productivity of land, as well as the ECO MARK Scheme to incentivise manufacturers to reduce pollution.

As part of the state's responsibility to provide basic amenities and services, construction of pucca houses is implemented through the Mukhya Mantri Gramin Awaas Yojana, drinking water facilities are provided via the Rural Water Supply Schemes, Piped Water Supply in Bigger Villages, Spot Source Water Supply Schemes, Water Supply Schemes under Tribal Sub-Plan Area and Special Component Plan Area.

The state's good governance initiatives include One Day Governance to ensure time-bound delivery services in line with the Department's Citizen Charter, Samadhaan Online which ensures availability of district and department officials in office on a particular day for any clarifications, and the 181 CM Help Line for registering complaints and seeking information.

xv. Maharashtra

The Women and Child Development Department of the state has introduced a variety of Special Schemes for Women with a focus on PWDs. As part of its initiatives to provide universal access to education facilities, the department distributes bicycles to girl students and is also responsible for establishing balwadis. The Education Department on the other hand has launched various schemes such as free state transport facility to schools under Ahilyabai Holkar Yojana, Upasthiti Bhatta Yojana for providing monetary incentives based on school attendance records, financial assistance to girl children from BPL families under the Bhagyashri Yojana and establishing fully facilitated schools as part of the Adarsha Shala Yojana. Simultaneously, the Social Justice and Empowerment Department has undertaken programmes such as the enrolment of tribal children in Government Ashram Schools, hostels for tribal students, allowances and scholarships for tribal students and handicapped students, cash awards to Ashram Schools to encourage competition, training in ICT for students and teachers in Ashram Schools, mahila mandal run library and adult education camps, and financial assistance to educational institutes for the empowerment of youth in rural and urban areas.

The state fulfils its responsibility of social development through schemes such as the campaigns for dispute-free villages under the Tanta Mukta Abhiyaan, Manodhairya Yojana for providing support to victims of sexual violence, and financial assistance for the organisation of social service camps by voluntary youth organisations. These initiatives are in line with proactive steps for the integration of socially excluded groups, especially SCs and STs.

As part of its economic development initiatives and promoting diversified agricultural and allied livelihoods, the state has initiated various programmes such as the distribution of drip and sprinkler irrigation systems and hand pumps at subsidy, grants for promotion of animal husbandry, financial support for pisciculture activities, insurance coverage under Shetkari Apghat Bima Yojana, special allowance to farmers who pay their electricity bills on time through the Dr. Panjabrao Deshmukh Vyaj Savalat Yojana, and convergence of schemes in areas with high farmer suicide rates under Motiramji Lahanee Krishi Sahayog Yojana. Parallel schemes aimed at the promotion of rural industrialisation include VAT reimbursement on sold cashew nuts, establishing Farmers' Market and Food Parks, awareness and incentives to enhance the export of various horticulture commodities, assistance for participation in international exhibitions and establishment of Common Facility Centre for Value Addition to Fruits and Vegetables, fixed capital assistance for the establishment of basmati rice processing facility, provision of small plots of land under the Gramodyog Vasahat, loan assistance via the Artisans Employment Guarantee Scheme, loans, as well as subsidies and training under the Integrated Bee-Keeping, Breeding and Honey Production Scheme.

The state aims to develop the skill of all eligible youth for employment and placement through the implementation of schemes such as setting up of Pre-Military and Police Training Centres, Marketing Information Centres, In-Service Training Programme for teachers in government-aided Ashram Schools, Motor Driving Training Centres for STs, Entrepreneurship Introductory Programme to create awareness and capacity building, seed money assistance to educated unemployed and District Industries Centre Loan Scheme.

The Social Forestry Department is responsible for environmental development and has consequently undertaken reduction of water scarcity under the Shivkalin Pani Sathwan Yojana, promoting green initiatives and watershed management through the Dhadak Sinchan Vihir Yojana and the Maharashtra Sujal and Nirmal Abhiyaan, Jalyukta Shivaar as an Irrigation and Soil Conservation Project. In addition to that, the Planning Department has also established a Disaster Management Cell to create awareness and preparedness for natural disasters.

The state aims to provide basic amenities and services in the form of Wind-Solar Hybrid System in Various Ashram Shalas and Hostels, Energy Saving Street Lights in Gram Panchayats, electrification of harijan and dalit bastis, grants for development of playgrounds, financial aid for the development of Gymnasium, and special grants to village panchayat to provide civic infrastructure.

xvi. Manipur

The National Health Mission of Manipur was set up with the objective of providing universal access to basic health facilities, grants to state/UT/municipal AIDS control societies, special health check-ups and referral services for Kishoris, capacity building of community-based organisations for engaging in the centrally sponsored Integrated Child Development Services (ICDS) Scheme, and procurement of condoms for free supply under the Condom Social Marketing Programme. Additionally, the Department of Health and Education has launched the Sarv Shiksha Abhiyan to enhance the enrolment, retention, and nutritional levels among children. It has also initiated the Rashtriya Madhyamik Shiksha Abhiyan in partnership with the Government of India for universalisation of elementary education in the state, along with a parallel scheme for bringing about quality improvement in Madarsaas to enable Muslim and other minority children to learn better.

In order to protect the interest of minorities in the state, the National Commission for SCs and STs provides assistance for functioning and strengthening of SCs and STs Protection Cells and Special Police Stations, while also providing relief and rehabilitation of atrocity victims.

The state promotes diversification of agricultural and allied livelihoods through Annual Events for the fisheries department, monetary assistance to NEC Programme for Horticulture Development Activities and various grants to crafts-persons through the Artisan Support Initiatives. In addition to that, the state has launched the Economic Development Programme as well as the Skill Development Programme for facilitating the enhancement of the skills of the individual as well as their families to ensure their economic independence. Other related schemes include the North Eastern Council Fund for Skilling, North Eastern Council Fund for Tourism Development, and the North Eastern Council Fund for Resource Mobilisation.

Keeping environmental development of the state in focus, several initiatives have been launched. These include the Multi-Sectoral Development Programme to ensure proper disposal of sanitary napkins, individual and community toilets, solid waste management systems, Nehru Yuva Kendra Sangathan to sensitise and mobilise youth on Swacch Bharat Abhiyan, National Afforestation Scheme, Biodiversity Conservation and Rural Livelihood Improvement Project, watershed management, renovation and revival of traditional water bodies, water harvesting and micro-irrigation through the Pradhan Mantri Krishi Sinchai Yojana, Biodiversity Conservation Programming for reducing local pollution of air, water and land, plantation of medicinal plants, strategies for Clean Technology and Waste Minimisation, National Plan for Conservation of Aquatic Eco-systems, Mission on Climate Change and Adaptation, special fund allocated to Health Sector Disaster Preparedness and

Management for providing emergency medical relief in the event of a natural calamity, and the Integrated Development of Wild Life Habitats.

Schemes aimed at the provision of basic amenities include provision of pucca houses under the Indira Awaas Yojana and Special Central Assistance to Tribal Sub-Plan, provision for drinking water as part of the State Total Drinking Water Programme, funds for the construction of all-weather roads and covered drains under the Backward Regions Grant, schemes for the electrification of all households and streetlights with focus on alternative sources of energy, assistance for creation of critical infrastructure projects in scheduled areas, public distribution system to meet the consumption needs of the poor, as well as state-managed banking services.

The state has undertaken programmes for ensuring social security of the aged and marginalised through the implementation of funds for voluntary organisations for old age homes, pension and other benefits for freedom fighters, insurance schemes for widows and PWDs through the National Social Assistance Programme and the Aam Aadmi Bima Yojana, and a special scheme targeting workers in the unorganised sector to facilitate medical care and health security.

It is noteworthy to mention that the Department of Social Welfare has undertaken steps to improve the transparency of expenditure on public funds and ensure a well-coordinated response of the executive and judiciary for speeding up delivery of justice.

xvii. Meghalaya

The state has launched the Megha Health Insurance (MHIS) in an attempt to provide universal health insurance within the state by piggybacking on the pre-established RSBY guidelines. Under this scheme, beneficiaries and their family members are entitled to coverage of hospitalisation expenses, including treatment of pre-existing diseases.

The Department of Arts and Culture has launched programmes for the promotion of village sports and folk arts festivals through the Intensive Arts and Culture Development Programme and upgradation of sports infrastructure as part of the District Sports Promotion Society Programme. Additionally, in order to ensure economic sustainability to widows and PWDs, the state has implemented the Chief Minister's Scheme for Social Assistance to Informs, Widows and Disabled, which provides financial assistance in the form of pensions to beneficiaries belonging to the mentioned marginalised section of society.

Furthermore, the state aims to promote diversified agricultural and allied livelihoods through several schemes such as setting up a Farmers Training Institute to impart training to farmers regarding the use of fertilisers, pesticides, and HYV seeds, increase production and productivity of rice in the state through the State Rice Mission, experimenting with commercial cropping of tea varieties, providing garden tools as subsidised under the Vegetable Development and Vegetable Garden Development Scheme, encouraging the use of eco-friendly manure, subsidies on plant protection equipment, promoting Floriculture as a commercial venture under the Floriculture Development Scheme, bringing more area under cultivation, development of strawberry cultivation, improving maize production, setting up soil testing labs and a State Soil Survey, support for horticulture extension through social media and incentives, specialised schemes to support SHGs, and provision of financial assistance for farm inputs. Simultaneously, the state has also introduced various schemes to achieve rural industrialisation. These include the State Rural Infrastructure Development Initiative, power tillers, and paddy reapers at subsidised rates under the Agriculture Engineering Scheme and the Industrial Infrastructure Upgradation Scheme.

The state has also put into place schemes for skill development of all eligible youth in the form of Departmental Manpower Training Schemes, sponsorship to local youth to undergo vocational training within and outside the state, accelerate growth and development of handlooms and handicrafts, Career Guidance and Counselling Programme, IBDLP-Knowledge Management Programme for the integration of modern scientific and traditional knowledge, Chief Minister's Youth Development Scheme, Placement Linked Skill Training Programme, Training Centre for Self-Employment for Women, and the Chief Minister's Rural Development Fund for creation of socially and economically useful public assets.

The state aims to achieve environmental development through the successful implementation of schemes such as the Chief Minister's Youth for Green Campaign Movement to evoke mass awareness and promote cleanliness, trigger a sense of community action towards cleaner and greener villages in the state through the Clean and Green Award, State Plan Scheme by Social Forestry Division, IBDLP-Natural Resource Management for harnessing natural water resources, and other Soil and Water Conservation Schemes in General Areas.

The Public Health Engineering Department is responsible for the provision of drinking water under the State Sector Rural Water Supply Scheme, while the Community and RD Department looks into the creation of internal all-weather roads and covered drains via the Special Rural Works Programme, Black Topping of Rural Road Scheme, and Construction of Rural Roads Programme.

xviii. Mizoram

The state has undertaken the promotion of hygienic and health behavioural practices for personal development through sensitisation and awareness programmes, sanitation programmes, development of sports and youth activities, Excellence Awards in different fields of sports, regional sports meets, ban on tobacco in public places, and regulations and control of alcohol in the state. In addition to that, the state also provides support for the development of health infrastructure, Pulse Polio Immunisation, BCG vaccines, improvement of mother and child health, and Mobile Health Care Units to promote institutional delivery.

In an effort to improve access to educational facilities, the state has invested in a variety of programmes. These include support for teachers through technology, financial support for self-employment and training, and promotion of IT-enabled classrooms. The state also hopes to promote the involvement of the local community in development by putting into place Gram Sabhas and Social Audits.

In order to achieve economic development, the state has implemented a variety of schemes such as the New Land Use Policy, programme for Horticulture Farm and Seed Production, establishment of cold storage units, diversification of agronomical crops, Development/Rejuvenation of Plantation, Project for Development of Horticulture and Floriculture Crops, and an Integrated Animal Husbandry Project. Simultaneously, the state hopes to achieve rural industrialisation through the implementation of the New Industrial Policy 2002, financial support for the promotion of industrialisation, and assistance for capacity building in the tourism sector.

An important aspect of improving good governance is promoting accountability and transparency, which is being executed via Social Audits, Gram Sabhas, and participation of the people in decision making and monitoring of government schemes. Additionally, the Information and Communication Technology Department has set up Mizoram Online Services to extend on an online platform.

xix. Nagaland

The state has invested in the promotion of diversified agricultural and allied livelihoods through the Nagaland Bee and Honey Mission which focuses on research, development and marketing, and the Nagaland Handloom and Handicraft Development Corporation for developing the core skills of artisans and weavers to ensure quality and quantity of production. Additionally, it also emphasises rural industrialisation through grants to Village Development Boards and setting up of the Nagaland Bamboo Development Agency.

In terms of social security benefits, the state has put into place welfare schemes for the aged and PWDs involving pensions, loans, and grants. It is also noteworthy to mention the role of the Nagaland Building and Other Construction Workers Welfare Board, which provides aid, pensions, medical assistance, and loans to beneficiaries for construction of houses.

xx. Odisha

The Health and Family Welfare Department is responsible for the provision of universal access to basic facilities. This is done through PPP mode Health Units, Odisha Emergency Medical Ambulance Service, mobile health units as part of the Swasthya Sanjog scheme, and Biju Gramina Swasthya Sibir which aims at organising health camps in inaccessible areas of the state. There also exists MAMATA, which provides monetary support to pregnant and lactating women and Mo Mashari, which is envisaged as a scheme for improving the nutrition status of all. Other programmes set up with the same objective include the Supplementary Nutrition Programme and Sanitary Kits to adolescent girls.

In addition to health, universal access to education facilities is promoted through pre/post-matric scholarships to SC/ST students, distribution of free cycles to class 10th students, school support scheme, etc. Another crucial aspect of this is the Biju Yuba Sashaktikaran Yojana Internship Programme, which aims at giving intensive opportunities to youth with special preference to NSS students to work as interns in government offices at the block level.

In order to facilitate the economic development of people through diversification, the state has set up schemes like the Odisha Tribal Empowerment and Livelihood Programme to enable and enhance their food security, Jala Nidhi to increase productivity in agriculture through assured irrigation facilities, promotion of System of Rice Intensification, Sustainable Harnessing of Ground Water, Development of Agricultural Farms, Technology Mission on Sugarcane Development, distribution of free mobile phones to farmers, indemnity for crop insurance, scheme for Soil Health Management, and providing fishing equipment under the Matsyajibi Unnayan Yojana. Parallel schemes for promoting rural industrialisation include the District Level Entrepreneurship Development Programme, promotion of dairy entrepreneurship, and craftsman training. It should also be noted that the Odisha Youth Innovation Fund has been created under the Sports and Youth Services Department to support innovations and promote skill development of the youth.

Initiatives undertaken by the state for clean and green villages include the Gopabandhu Grameen Yojana, Biju Kandhmal 'O' Gajapati Yojana for accelerating the development process and expediting poverty reduction, Odisha Forestry Sector Development Project for regeneration and reforestation of degraded forests, watershed management under sustainable harnessing of groundwater and provision of energy-efficient chullahs.

The state has undertaken the provision of pucca houses and drinking water by investing in programmes such as the Biju Pakka Ghar Yojana, Matsyajini Basugruha Yojana intended for fishermen, and the Rural Water Supply Programme to take up piped water supply projects. Further, infrastructure development is emphasised through the Cement Concrete

Roads project in rural areas, Biju Setu Yojana for construction of new bridges, Mukhya Mantri Sadak Yojana for construction/improvement of rural roads, Biju Gramjyoti Yojana to electrify villages/habitations, and Solar Photovoltaic System for powering street and home lights.

The Women and Child Development Department has undertaken the provision of social security by supporting beneficiaries through pensions, with a special focus on the aged, disabled and widowed.

Keeping Gram Panchayat as the centre of administration and information, the Sahaj Jana Seva Kendra is envisioned as the front-end delivery point for government, private and social sector services to rural citizens. In addition to that, the Chief Minister's Grievance Cell provides a platform for the people to put forth their issues with the District Collector directly, thereby introducing transparency and timely social justice delivery in governance.

xxi. Punjab

The Department of Women and Child Development has initiated schemes such as the Mai Bhago Vidya Shcme to provide better access to education and check dropout rates, grants and benefits to uplift the social and educational status of girls and to improve the declining sex ratio under the Bebe Nanki Ladli Beti Kalyan Scheme, and provision for a social security fund as part of the Shagun Scheme. On the other hand, the Department of Education has implemented programmes to provide universal access to educational facilities through the Dr. Hargobind Khurana Scholarship, Attendance Scholarship, and Attendance Scholarship to Handicapped Girl Students in Rural Areas. In addition to that, it has also set up programmes for implementation of EDUSAT Project and up-gradation of infrastructure in government colleges.

In order to promote healthy habits and sports among the youth, the state has allocated funds for the development of Rural Youth/Sports Clubs, as well as special awards to SC Sports Students to inculcate a spirit of competition.

The Department of Agriculture has set up a Rural Development Fund (RDF) for the promotion of better agriculture and higher production as well as augmenting storage facilities. Other initiatives include assistance to farmers in the use of underground pipes, provision for machinery at subsidised rates to farmers, a project for judicial use of available water and harvesting of rainwater, scheme for the conveyance of irrigation water to the fields, up-gradation of veterinary institutions in the state, promotion of dairy farming, socio-economic development of SC communities through technology intervention. Parallel schemes aimed at rural industrialisation include Maharaja Ranjit Singh Armed Forces Services Preparatory Institute, training scheme for wards of ex-servicemen, Share Capital Contribution to Punjab Backward Classes Land Development and Finance Corporation, provide skill development to unemployed SCs, funds allocated to District Planning Committee for training and self-employment, and setting up a Centre for Training and Employment of Punjab Youth.

The state is also responsible for promoting activities for clean and green villages such as the Punjab Nirman Programme, improvement and rejuvenation of village ponds and disposal of sewage water, Punjab Forestry and Watershed Development, promotion of ICT and e-governance to enhance green cover and ecology and promotion of rainwater harvesting.

In an effort to provide basic amenities and services, the state has set up untied funds for CM/Deputy CM/Finance Minister to carry out works of emergent nature normally not covered under decentralised schemes. These include provision of pucca houses, drinking

water, electricity, construction of internal all-weather roads, strengthening of civic infrastructure, village markets, banks, etc.

The state has put into place several pension schemes for the aged, disabled, widowed and dependent children. Additionally, the Bhagat Puran Singh Medical Insurance Scheme provides health insurance and grants for medical aid, while the Atta Dal Scheme is part of the state's objective to ensure food security by the distribution of wheat and rice at subsidised rates.

xxii. Rajasthan

The Youth and Sports Department has set up schemes to encourage sports tournaments in rural areas in Rajasthan with the objective of fostering healthy habits among the youth. Additionally, there are programmes in place to provide universal access to basic health facilities such as the Mukhyamantri BPL Jeevan Raksha Kosh Yojana and Telemedicine Scheme, setting up Aparajita as a one-stop crisis management centre for women, financial incentives for immunisation of the girl child and family through the Mukhyamantri Shubh Lakshmi Yojana, safe and free emergency transport under the Dhanvantri Ambulance Yojana, as well as free of cost medical facilities to newborn babies and their mothers through the Rajasthan Janani Shishu Suraksha Yojana. Other noteworthy schemes aimed at provision of universal education include Distribution of Books Scheme, Rajasthan State Open School Yojana for students who are not part of the formal education system, Pannyadhay Jeevan Amrit Yojana which offers scholarships to students coming from BPL families, distribution of bicycles to girl students in rural areas and scholarships for girl students under Aapkti Beti Yojana. Additionally, there are also schemes such as the Computer Added Learning Programme for establishing IT support for students, and an E-Literacy programme certificate in elementary computer education.

With a special focus on PWDs, women and children, the state has invested in setting up free travel facilities for SC and ST girl students, and homes for people suffering from mental illnesses.

In an effort to promote diversified agricultural and allied livelihoods for economic development, the state has introduced several schemes such as the provision of credit for poultry, fisheries, piggery, honey farming, green fodder, reshama keet palan, and the development of fish seedlings. Its parallel schemes aimed at rural industrialisation include the Saghan Kaapas Vikas Karya to provide technical and financial assistance to improve the production of cotton, State Cluster Development Programme in conjunction with NGOs for artisans and small and medium industries, and special loans to handicapped individuals for starting any small-scale business under the Visvas Yojana.

The state's objective of promoting skill development for all eligible youth for self-employment and placement is being implemented through various programmes such as the Industrial Development and Training Programme, Powerloom Training for Handloom Workers, skill training to widows, poor and women belonging to SC/ST categories, Technical Upgradation and Training Centre Scheme, Utpad Vividhi Karan Yojana for handloom industries, Rajasthan Rural Livelihood Programme, and a special programme for the provision of facilities and markets for people belonging to BPL categories, SHGs, and small scale industrialists called the Grameen Haat Yojana.

The state's measures to provide social security include insurance schemes covering accidents for Kisan Credit Card holders, Asthan Yojana for additional benefits for BPL families, health insurance scheme for handloom workers, and provision of appropriate safety gear under the Salt Labour Welfare Scheme.

xxiii. Sikkim

The Human Resource Department has set up the Total Literacy Mission with the objective of the teachers' capacity building and availability, as well as establishment of one Adult Education Centre in each Gram Panchayat for conducting classes. There is also a provision for setting up special training modules for computer literacy.

The Food Security and Agriculture Development Department promotes the use of organic farming in Sikkim under the Sikkim Organic Mission by extending support in the creation of rural composts, promoting bio-fertilisers and EM technologies, up-gradation of soil testing laboratory and organic certification. In addition to that, the Integrated Pest Management Programme caters to plant protection needs of the farmers at the district level.

xxiv. Tamil Nadu

The state aims to achieve universal access to basic health facilities through the implementation of various programmes including assistance for corrective surgery and Early Intervention Centre for Mentally Retarded Children and Young Children with Hearing Impairment. Keeping in mind the state's objective of improving the nutrition status of all, the state has implemented the Puratchi Thalaivar MGR Nutritious Meal Programme.

In an attempt to cater to the special needs of PWDs, women and children, the state has invested in setting up of the Government Institute For the Mentally Challenged, Government Rehabilitation Homes, Government Service Home, Homes for the Mentally Retarded above the age of 14, maintenance allowances to mentally retarded persons, marriage assistance, Pre-School for Young Hearing Impaired Children, food, accommodation and protection of victims of domestic abuse, Readers' Allowance to Visually Handicapped Persons, distribution of pre-recorded cassettes and tape recorders to visually handicapped, scholarships for PWDs, free supply of sewing machines, free textbooks, notebooks, medical facilities and other amenities under the Sathya Ammaiyar Ninaivu Government Orphanages, Secondary Grade Teacher Training Institute for Visually and Orthopaedically Handicapped Persons, self-employment subsidy for disabled person, scholarships for middle-school students, financial incentive under the Sivagami Ammair Memorial Girl Child Protection Scheme, special education scheme for children below the age of 5, financial assistance in delivery, cell phone service and maintenance training course, computer training course, day care centres for children of differently abled, free distribution of goggles and folding sticks, modular functional artificial limbs to improve mobility of physically challenged individuals, distribution of braille watches, callipers, and crutches, hearing aids, provision of invalid carriage motor vehicles, tricycles, wheelchairs etc. The School Education Department has also set up specific schemes aimed at identification of districts below the average literacy rate under Project for Residual Literacy along with a Special Literacy Programme for Women,

The state has taken certain steps to ensure inclusivity and integration of socially excluded groups in the form of rehabilitation assistance to victims of communal violence, abolition of bonded labour system for SCs and STs, free education up to 12th standard for all adi dravidar/ tribals converted to Christianity, assistance for funeral rites, special Schemes of the Tribal Welfare Department, scholarships for children of those engaged in unclean occupations, Western Ghats Development Programme, adoptions and appointment of guardians for orphaned children, Annai Theresa Ninaivi Orphan Girls Marriage Assistance Scheme, Dr. Dharmambal Ammaiyar Ninaivu Widow Remarriage Scheme, Dr. Muthulakshmi Reddy Ninaivu Inter-Caste Scheme, pre-examination training centres for All India Service Examinations, awards and merit schemes for students, exemption of

examination fees, scholarships, maintenance charges for day scholars and hostellers, boarding grants, and Denotified Communities Welfare Board.

The state promotes diversified agricultural livelihoods through schemes in various target areas such as animal husbandry, development of agricultural land, Tribal Welfare Schemes, Development of Horticulture, power supply, LAMP societies, land purchase and development schemes, provision of minor irrigation, beehives, Agricultural Technology Management Agency, soil health improvement, support for increasing paddy production, assistance to farmers in Farmers Training Centres, Drought Prone Areas Programme, Integrated Watershed Management Programme, insurance schemes for specific crops of commercial significance such as coconut and cotton, farmer scientist interactions, farmers markets, Integrated Pest Management Demonstration and Training, Hi-Tech Productivity Enhancement Scheme, precision farming, distribution of government wastelands to landless poor, Sustainable Sugarcane Initiative, Integrated Scheme for Oilseeds, Oil Palm and Maize, loans schemes for marginalised social groups, Rural Girls Incentive Scheme. Simultaneously, the state has introduced several programmes to strengthen rural industries such as employment opportunities, Entrepreneur Development Programme, issue of tools and appliances, micro-finance support for minority SHGs, loans for Sabamathi SHGs, and hostels for working women.

Skill development for all eligible youth in the state is being met through job-oriented training programmes, training in basket making, tailoring, etc. for women, setting up Vocational Guidance Centres, training programmes for farmers and rural youth in handling and maintenance of agricultural machinery, distribution of free iron boxes, grant and loans schemes for setting up small business services, distribution of sewing machines, Krishi Sampad Scheme, loans for young professionals to set up self-employment ventures, micro-credit scheme for men, transport sector loans, free computer training course, capital and subsidy for marginalised, differently-abled and transgender entrepreneurs, and livelihood support for landless women.

It is also noteworthy to mention programmes aimed at the provision of basic amenities like construction of free houses for tribals, District Collector's Discretionary Fund, Hill Area Development Programme, loans under NSRLS, provision of drinking water facilities, provision of street lights and power supply to tribals and handloom weavers, hostels for marginalised social groups, community halls, and distribution of free television. In addition to that, the state has also introduced pension schemes for destitute and physically handicapped, agricultural labourers, social security for cooperative handloom workers, accidental insurance schemes, Relief Fund for natural calamities, and financial assistance under the Distress Relief Scheme.

xxv. Telangana

The state has set up community-managed health and nutrition centres through the Indira Kranthi Patham programme, which aims to inculcate hygienic behaviour and practices while reducing risk behaviour among the people. Other programmes set up with similar objectives are the Rajiv Vidya Mission, Support for Training and Employment to channelise the youth into constructive activities and Aarogyasri Scheme for distribution of health cards to BPL families.

With the objective of balancing the sex ratio in the state, Shaadi Mubaarak, Kalyana Lakshmi, and Bangaru Thallu schemes have been implemented, which provide financial aid to marginalised girls. Moreover, the state is also responsible for maintenance of 108 ambulance services, hostel facilities for PWDs, aids and appliances for students, petrol

subsidies for PWDs, Economic Rehabilitation Scheme, and Marriage Incentive Award to encourage marriage between disabled and non-disabled persons.

In an effort to provide universal access to basic education, the state has invested in the provision of financial assistance to students of various classes, setting up model English medium schools with boarding facilities, and maintenance for general hostels.

Under its ambit of public services, the state enables the mobilisation of women, capacity building through exposure visits for SHGs, financial incentives to honour the Telangana freedom fighters, help set up village organisation committees to resolve disputes at the local level, construction of community halls, and allocation of land to landless SC women beneficiaries.

The state promotes diversified agricultural and allied livelihood through the implementation of several initiatives such as Indira Jala Prabha for construction of farmland for poor marginal farmers, subsidised equipment under the Telangana State Micro Irrigation Project, Crop Loan Waiver Scheme for distressed farmers, zero-interest loans under Vaddi Leni Runalu, supply of goat and sheep units, rural backyard poultry, induction of milch animals, economic support schemes for self-employment and youth training centres.

The state has initiated the Telanganaku Haritha Haram to ensure sustainable environment development, under which it plans to increase tree cover, encourage students to plant trees, and implement afforestation programmes in barren lands. Aside from that, the state has also allocated funds for Mission Kaktiya, which is a programme for restoring all tanks and lakes in Telangana.

It is the state's responsibility to ensure the provision of basic amenities, which is accomplished through the Telangana Housing Scheme, Jala Telangana Water Grid, setting up village markets, as well as pensions for all ages through the Aasara Pensions Scheme, weavers pensions scheme, etc.

Finally, the state has set up One Stop Shop at the Gram Panchayat level to strengthen the local democracy, mandatory conduction of Gram Sabhas, and conducting Praja Vani at the district level to provide a platform for the people to voice their grievances.

xxvi. Tripura

The Department of Social Welfare and Social Education has initiated the provision of aids and appliances for the handicapped with the objective of setting up agencies in the state to assist disabled persons in procuring durable, sophisticated, and scientifically manufactured appliances for their rehabilitation. It has also helped in setting up the Tripura Commission for Women to examine and investigate matters relating to safeguarding women's rights and the Tripura Rural Livelihood Mission to enable the formation and training of SHGs.

In an effort to promote rural industrialisation, the state has undertaken setting up of the Tripura Bamboo Mission, Village Entrepreneurship Start-Up Programme, promotion of innovations in MSMEs, Mission for Integrated Development of Horticulture, Upgrading Skills and Training in Traditional Arts/Crafts for Development (USTAD), along with hostels for working women.

The Accelerated Irrigation Benefit and Flood Management Programme under the Department of Agriculture aims to support major, medium, and minor irrigation projects of the state. On the other hand, the Department of Forests has merged Industrial Pollution Abatement through Preventive Strategies and Clean technology under the Development and Promotion of Clean Technology and Waste Minimalisation Strategies. Other integral

schemes aimed at provision of basic amenities include the Tripura State Government Housing Scheme, Bidhayak Elak Unnayan Prakalpa, Border Area Development Programme for improving internal all-weather road connectivity, and various pensions schemes for the state.

xxvii. Uttar Pradesh

The State Nutrition Mission under the Women and Child Welfare Department aimed to improve the nutritional status of women and children in the state. While the Secondary Education Department has undertaken the provision of universal access to education facilities through Padhe Betiyan Badhe Betiyan, Hamari beti Uska Kal, and distribution of laptops and tablets.

The state encourages the formation of youth clubs for voluntarism as part of the Yuvak Mangal Dal Scheme,

Promotion of diversified agricultural and allied activities is done through several schemes such as the Diversified Agriculture Support Scheme, Industrial Mission, Solar Irrigation Pump Scheme, financial assistance for improved seeds, Sericulture Development Programme, zero-interest loans for setting up dairy under the Kaamdhenu/Mini Kaamdhenu Dairy Scheme, Backyard Poultry Scheme, Paravet Scheme for training youth to provide veterinary services in rural areas, animal infertility and advanced insemination technology promotion. Simultaneously, the state has allocated funds for the skill development and self-employment of all eligible youth in UP through the UP-Skill Development Mission, Computer Training Scheme for OBCs, and Chief Minister's Village Industries Employment Scheme.

The state supports environmental development through the implementation of the Sericulture Development Programme for plantation of mulberry and arjuna trees and watershed management minor irrigation under the Dr. Ram Manohar Lohia Collective Borewell Scheme.

The state's Rural Development Department is responsible for providing pucca housing for the rural poor as part of Lohia Awaas Yojana, while the Social Welfare Department looks into the provision of pensions for PWDs, financial assistance for marriage and illness, and monthly pensions under the Samajwadi Pension Scheme.

xxviii. Uttarakhand

The School Health Awareness Programme was launched as an intensive campaign for awareness generation and health education to create a felt need for personal, household, and environmental sanitation facilities. In addition, the state has also implemented the Health System Development Project, Mukhyamantri Swasthya Sudrikaran Yojana, and safe blood transfusion services.

The state promotes universal access to educational facilities through grants for free textbooks, reconstruction and up-gradation of schools, Apprentice Training Centres for providing technical education to SC/STs, and a scheme for post-matric scholarship for students.

The state aims to promote capacity building and social inclusion through the implementation of Nirbhaya Yojana for protecting the dignity and ensuring the safety of women, Mahila Jagriti Yojana, Indira Mahila Samekit Vikas Yojana, Nanda Devi Kanyadhan Yojana, Atal Awaas Yojana to provide financial assistance to BPL families, and the CM Minorities Protsahan Yojana to provide financial assistance to minorities.

The state has undertaken the promotion of diversified agricultural livelihood through several programmes such as support for beekeeping, Garden Rejuvenation Scheme, Scheme for Fruit Plants Plantation, cultivation of horticulture crops under the Mukhya Mantri Sanrcchit Udyan Vikas Yojana, Horticulture Insurance Scheme, Spice mega Park Scheme, MAP Development for mass cultivation of spices, financial assistance for the cultivation of medicinal plants under the CM Jadi Buti Yojana, subsidies for handloom development, and distribution of water pumps and sprinklers. Parallel schemes for rural industrialisation include Seed Production Programme, the establishment of poly houses, construction of agricultural input stores, post-harvest management, Market Intervention Scheme, and Scheme of Power Machines at subsidised rates.

Keeping environmental development objectives in mind, the Uttarakhand Decentralised Watershed Development Project supports sustainable natural resource development and enhances agribusiness development, and the Integrated Livelihood Support Project ensures food security and watershed development. Additionally, construction and maintenance of artisan wells and borewells, construction of godowns, irrigation, renovation of tube wells and canals, and rainwater harvesting are other similar schemes undertaken by the state government.

Provision of pucca houses is implemented through the Deen Dayal Grameen Awaas Yojana, State Rural Housing Credit Scheme, and the Nirbal Varg Awaas Programme. Provision of drinking water facilities is executed via the Uttarakhand Rural Water Supply Project, World Bank Assisted Water Supply Scheme, and Catchment Area Conservation and Management Plan. The state has also undertaken plans for supporting electricity through bioenergy, solar energy, and hydropower energy promotion programmes. Finally, the provision of civic infrastructure is achieved through establishment of ayurvedic medicine dispensaries, homeopathic and mobile dispensaries, hostels, old age homes, beggars' homes, anganwadi bhwan, food grain godowns, and construction of community centres.

It is noteworthy to mention the state's initiatives for improving governance such as the construction of panchayati bhawan and training programmes for women panchayat representatives.

It can therefore be concluded that the state-sponsored schemes mentioned above follow a very peculiar pattern. While one can clearly identify target areas that are highlighted in a geographical area, it is also possible to cluster the policies in each state under eight major sectors, as is presently being done under SAGY-personal development, human development, social development, economic development, environmental development, basic amenities and services, social security, and good governance.

Implementation, Monitoring, and Evaluation

The need for sustainable development arises as a result of volatilities observed in Moretti's local economy in the form of offsetting general equilibrium effects in local wages and prices of local commodities. Given that the price of producing output in the mining industry is exogenously fixed, it would be reasonable to say that the wages paid to workers in these mines would most likely suffer from the lack of market adjustment, even if the prices of consumption goods required for sustenance, available in the local economy, would increase. This can also be interpreted as a problem of collective choice where different economic agents within the same structure (in this case, mine workers, non-mine workers, and industrialists interconnected

in the local economy) acting in self-interest lead to a Nash Equilibrium outcome with considerably less utility for each agent than would be feasible with a co-operative strategy (Berge & Laerhoven, 2011). The result is a lack of social trust and an unbalanced distribution of social capital, plagued by improper governance to reduce such inequality (Rothstein & Uslaner, 2005).

In *Governing the Commons*, Ostrom (1990) defines commons as collectively owned commodities that are neither private nor public. Initially popularised by Hardin (1968), the idea of commons has only increased in its abstract nature over time, as commons can be interpreted as being either tangible, such as fishing rights or land ownership, or even something as intangible as language. There exist multiple instances of sustainable governance of commons, managed by ordinary people, as well as failed attempts where resources were exploited, and ultimately, irreplaceably damaged. Ostrom studied both and proposed eight design principles in an effort to ensure sustainable governance of commons through the life of the resource. She envisages a resource management system where the commons have clearly defined boundaries and entitlements, in such a way that suits local circumstances. By defining entitlement subject to circumstances, it is possible to put grievance redressal mechanisms in place that operate within the spirit of social justice and penalise those who wish to abuse the resources at the expense of another. Ostrom was also a proud proponent of legitimisation of self-governance of the commons by allowing them to organise into unions, which, she suggests, creates a structure of accountability within as well as across social, economic and political systems, while providing equitable bargaining power to all stakeholders. A violation of any of her principles will inevitably lead to a *tragedy of the commons*, wherein the fabric of economic activity and sustainable governance is endangered by the over-powering influence of just a few agents.

With respect to the research presented in this paper, it is possible to label the naturally occurring limited resource for mining, the common pool of workers constituting the labour supply, as well as local consumption goods and services required for sustenance as interdependent commons, not necessarily co-ordinating on economic and social decisions. Successful and sustainable governance of commons is subject to the characteristics of the resource, attributes of the commoners, as well as the legal regulations in place. And as these interactions increase, requirements for management demand diversification in their approach to governance. However, as argued in Ostrom (2010) and Berge & Laerhoven (2011), diversity is not the same as complexity, and complexity is not the same as chaos. In other words, it is in the very nature of socio-economic systems to be non-linear and complex, while walking the line between order and chaos, wherein relative smoothening can only be achieved through the unified multidimensional effort of the private and public agents operating in the space.

At this stage, it is crucial to recognise the significant role of institutions for sustainable economic development. As explained in Coase (1992) and Dahlman (1979), institutions lower transaction costs (searching, information, decisions, bargaining) by establishing common legal frameworks and encouraging trust in the justice system. Acemoglu & Robinson (2008) make a case for the reformation of economic institutions which arise as an outcome of collective choices in political processes. As countries progress, the collision of private and public economic decisions pave the way for local institutions, thereby enabling the development of governance of the commons.

However, what remains to be seen is the actual impact of economic institutions in assessing and implementing policies for development. The extremely dynamic, complex, and interdependent nature of decision-making and interactions in the local economy make it challenging for policymakers to identify, implement, and monitor the effectiveness of public policy. Moreover, all most all efforts made at intervening in the natural processes of convergence and divergence of distribution of social capital are diagnostic, in the sense that

affirmative action is implemented on the basis of identification of existing characteristics of the economy. Such an approach to development policy is riddled with high costs of identification and misidentification, delayed response, bureaucracy, and inefficient execution. Instead, this paper aims to propose a prognostic approach to mining as an instrument for rural development. The idea behind emphasising on such an approach lies in its structural ability to identify opportunities and problem areas even before mining operations are set up and simultaneously enabling monitoring and measurement of said development policy.

Scientific evaluation of policy requires the use of analytical frameworks that can disaggregate the complex interactions between agents and the economic environment while providing meaningful insights. This is precisely where the scope of SDF under the PMKKKY guidelines weakens. Moreover, the summary of the central and state-sponsored schemes highlights the ambiguous nature of their continuity with SDF guidelines making it challenging to develop a scientific tool of measurement to appropriately determine their impact. Therefore, there is a need to develop a holistic analytical framework with the ability to monitor and evaluate the efficiency of development policy on an a priori basis. To this effect, the sustainable development narrative in social sciences has extensively relied on the Sustainable Livelihood Framework (SLF) as an applied analytical tool for the formulation of pro-poor development policies in developing nations.

Initially introduced in the 1990s, it has since then been used by the UN's Food and Agriculture Association (FAO), UN Development Programme, and various national governments. One of its greatest achievements is its contribution to a shift in development thinking with a focus on poverty eradication through the improvement of household welfare. By capturing the complexities of household livelihoods into five distinct capitals, namely skills, knowledge, and health under Human Capital, networks and resources under Social Capital, natural resources under Natural Capital, infrastructure and equipment under Physical Capital, savings and inflow of money under Financial Capital, it is possible to assess the degree of vulnerability of households to local and national shocks. The framework also allows for interactions between the various forms of capital by defining them according to the individual's capability to use them (Sen, 1980). It is however imperative to mention the critique revolving around the use of the five capitals, which are deemed to have too much focus on the micro-level, such as its failure to take into account power dynamics relating to sex, gender, caste, etc., with an almost deliberate neglect of local governance, policy, and national economic growth.

This is where the approach proposed by the authors is unique. By shifting perspective to conducting a prognostic analysis by organising a deep field study of the potential mining exploration sites, it would be possible to design a very specific approach to mining operations. The SLF can then be catered to each identified environment for potential development activity, by simply looking at the gaps between the pre-existing SDF and the aggregate of the central and state-specific development scheme. Once this foundation is laid, and as the local economy progresses through the life of the mining operation, policies/programmes can be amended based on Ostrom's principles of governance of the commons. At the same time, since the SLF can help identify the endowments/starting points, it will enable policymakers to monitor and even evaluate the trajectory of economic mobility and sustainable development in and around the mining areas.

Future Scope

The contribution of this paper lies in bringing together the geophysical, sociological, and economic aspects of gold mining and exploration in India. It endorses the idea that mining activities are an incredible source of income generation and employment, while also proving to be an opportunity for rural development of the local economy. This is in line with Enrico Moretti's local multipliers. He posits that every time a local economy generates a new job by attracting a new business, additional jobs might also be created as a result of the increased demand for local goods and services. With its deep focus on understanding and compiling the various government policies and frameworks in place, this paper has the potential to work as a handbook of reference for investors, policy-makers as well as academics, interested in the study of gold mining and exploration in India.

The overtly simplistic analytical framework proposed in the previous section is limited in its ability to quantify the dynamics of interactions between the various agents constituting the local economy. Specifically, the challenge lies in the identification and measurement of the capitals possessed as well as demanded by the agents within the limitations of the environment. This is because agents take decisions not only based on individual characteristics but also on group characteristics. In the Indian context, these groups can result from the economic, social, or even cultural shared histories of the agents. Future potential studies from the perspective of human geography have greater potential to estimate returns on employment for agents involved in mining operations. A step in that direction is to do an observational deep study of the local environment around mining exploration sites, in order to better understand the interdependent strategic interactions that develop/potentially develop in these areas. Keeping this in mind, it is planned to conduct field visits to mining exploration sites across India in order to get a better sense of private and public institutions at the grass-root level, which can then provide an up-to-date status of economic activity for investors, policy-makers, as well as academics. The importance of such interdisciplinary studies cannot be emphasised enough if mining opportunities are to be viewed as a lens for economic development.

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