

Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan (PM-SURAJ)

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Context

PM Modi virtually launched the PM-SURAJ portal, which provides credit support to entrepreneurs from marginalised communities. The Prime Minister handed out Ayushman Health Cards and Personal Protective Equipment to Safai Mitras as part of the NAMASTE scheme, which aims to improve sanitation.

Details on PM-SURAJ

- The “Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan (PM-SURAJ)” initiative is designed as a holistic approach to empower the disadvantaged sections of society, particularly aiming at the upliftment of Dalits, backward classes, the deprived, and tribal communities.
- As a one-shot-selected-portal, it provides a comprehensively elongated platform so that the community members should easily learn about and apply for different loan and credit schemes available to them.
- Through this initiative not only does the process of obtaining financial aid simply change but also it is ensured that the benefits are being delivered at the right place and avoid middlemen and the risk of commissions that can be associated.

Objectives

- **Social Upliftment:** Furthermore, to help among lower classes and the minority groups in everyday life.
- **Employment Generation:** To be specialised in generating sustainable employment, particularly in remote and semi-urban areas.
- **Skill Development:** To provide skills and knowledge to train and develop people to have employing skills.
- **Inclusive Growth:** We must keep in mind that economic growth should contribute not only to its suppliers, but also that the income should be distributed among all kinds of people.

Benefits

- **Reduced Poverty and Inequality:** It however provides employment, skill development to people affected by poverty in the world with the aim of reducing poverty and bridging economic inequalities.
- **Economic Empowerment:** Individuals who get employment and skills stand a chance of occupying better economic elevations.
- **Community Development:** Consistently an integral part of the communities, these come alongside improved infrastructures and services.
- **Sustainable Livelihoods:** Enriching and environmentally sound functioning employment.

Components of the Initiative

- **Skill Training Programs:** Vocational training which also serves as a resource for new skills that might be needed in local and global job markets.
- **Micro-Finance and Credit Facilities:** Hassle-free finance for the start-up of micro- and small-sized businesses.
- **Infrastructure Development:** To enhance economic viability in underdeveloped areas through provision of such amenities.
- **Technology Integration:** Utilisation of technology for far-fetching in program-implementation and operational efficiency.

Implementation Strategies

- **Partnerships with Local Bodies:** Through partnerships with local governments and NGO, it becomes possible to effectively apply our action plans.
- **Regular Monitoring and Evaluation:** In order to make sure that programs run for the small business development should be efficient and effective.
- **Community Engagement:** The community involved transparency of planning and implementing.

Challenges and Solutions

- **Resource Limitations:** Addressed by efficient budget management and seeking partnerships with private sectors.
- **Skill Mismatch:** Tailoring training programs to current market demands.
- **Accessibility:** Utilising technology to reach remote areas.

Future Prospects

- **Scaling Up:** Expanding the initiative to cover more areas and communities.
- **Policy Integration:** Integrating learnings into broader policy frameworks for nationwide impact.
- **Sustainability Focus:** Continuously adapting to ensure long-term environmental and economic sustainability.

Conclusion

PM-SURAJ, as a hypothetical initiative, represents a comprehensive approach to addressing social and economic challenges through employment and skill development. Its success hinges on effective implementation, continuous adaptation, and sustainable practices, aiming for a holistic improvement in the quality of life and economic well-being of the target communities.

Source: [PIB](#)

UPSC Mains Practice Question

Q. Examine the objectives and expected outcomes of the Pradhan Mantri Samajik Utthan and Rozgar Adharit Jankalyan (PM-SURAJ) initiative. How does it align with India's broader goals of socio-economic development? Critically assess its potential impact on marginalised communities.